

BUILDING PESANTREN INDEPENDENCE THROUGH INNOVATION IN PESANTREN COOPERATIVES

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Abstract: This research departs from the challenges of modernization that affect the moral and spiritual values of the younger generation, including in the context of Islamic education. Pesantren, as educational institutions that have an important role in shaping the character of santri, face the need to become economically independent so as not to depend on government assistance. The purpose of this study is to analyze the model of pesantren economic independence through the management of pesantren cooperatives, as well as how these cooperatives can support the economic empowerment of pesantren and the surrounding community. This research uses a descriptive qualitative approach with data collection methods through interviews, observation, and documentation. The results showed that Al-Abraar Islamic Boarding School succeeded in developing several effective cooperative business units, such as oil palm plantations and animal husbandry, to support its economic independence. On the other hand, Musthafawiyah Islamic Boarding School faces obstacles in cooperative management due to limited licensing and management quality. The implication of this study is the importance of strengthening the managerial capacity and governance of cooperatives to achieve sustainable economic independence of pesantren.

Keywords: Economic Independence, Pesantren Cooperatives, Management

Abstrak: Penelitian ini berangkat dari tantangan modernisasi yang mempengaruhi nilai moral dan spiritual generasi muda, termasuk dalam konteks pendidikan Islam. Pesantren, sebagai lembaga pendidikan yang memiliki peran penting dalam membentuk karakter santri, menghadapi kebutuhan untuk menjadi mandiri secara ekonomi agar tidak bergantung pada bantuan pemerintah. Tujuan penelitian ini adalah untuk menganalisis model kemandirian ekonomi pesantren melalui pengelolaan koperasi pesantren, serta bagaimana koperasi ini dapat mendukung pemberdayaan ekonomi pesantren dan masyarakat sekitar. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa Pondok Pesantren Al-Abraar berhasil mengembangkan beberapa unit usaha koperasi yang efektif, seperti perkebunan kelapa sawit dan peternakan, untuk mendukung kemandirian ekonominya. Di sisi lain, Pondok Pesantren Musthafawiyah menghadapi kendala dalam pengelolaan koperasi akibat terbatasnya perizinan dan kualitas manajemen. Implikasi dari penelitian ini adalah pentingnya penguatan kapasitas manajerial dan tata kelola koperasi untuk mencapai kemandirian ekonomi pesantren yang berkelanjutan.

Kata Kunci: Kemandirian Ekonomi, Koperasi Pesantren, Manajemen

INTRODUCTION

Islamic boarding schools, often abbreviated as *ponpes*, are one of the oldest Islamic educational institutions in Indonesia with strong historical roots and close ties to the community (Daulay & Tobroni, 2017; Steenbrink, 1986). Throughout its history, *pesantren* have not only functioned as religious educational institutions focused on teaching classical Islamic texts and moral guidance for students, but also as social, cultural, economic, and even political institutions that have played a significant role in shaping the character of the nation. *Pesantren* have been able to produce cadres of scholars, leaders, and community figures who are influential in the social and spiritual life of Indonesian society (Fauroni & Quraissy, 2019; Marwini, 2020). Various studies have mentioned that in areas where there are many Islamic boarding schools, the level of religiosity of the community tends to be higher and economic activity is more vibrant compared to areas with few Islamic boarding schools (Saputra et al., 2023). This proves that Islamic boarding schools play an important role not only in the transmission of religious knowledge, but also in building the social and economic ecosystem of the surrounding community.

Initially, Islamic boarding schools were only understood as traditional Islamic educational institutions that functioned to produce scholars and religious teachers. However, with the development of the times and the complexity of community needs, Islamic boarding schools have undergone significant functional

transformations. *Pesantren* now not only teach religious knowledge, but are also involved in social activities, community development, and economic empowerment of the people. This transformation is proof that *pesantren* are able to adapt to the challenges of the times without abandoning the Islamic values that are their main identity. In this context, Islamic boarding schools are considered to have great potential in supporting national development through economic empowerment based on Islamic values (Alfarizi & Ngatindriatun, 2022; Bakhri, 2023; Hanafie & Halik, 2022).

One tangible form of *pesantren* economic empowerment is the establishment of *pesantren* cooperatives (*kopontren*). This idea began to develop rapidly after the 1997 monetary crisis that hit Indonesia. When many conventional financial institutions collapsed, a number of Islamic boarding schools were able to survive by establishing sharia-based financial institutions, such as the BMT Masalah *Mursalah lil Ummah* Cooperative, which was founded by alumni and activists of the Sidogiri Islamic Boarding School. A few years later, the BMT UGT Sidogiri Cooperative (now known as BMT UGT Nusantara) was also established. The success of these two institutions became an important milestone for the emergence of the *pesantren* economic independence movement in Indonesia (Bakhri, 2023). The Sidogiri *Pesantren* became known not only as an educational institution but also as a

community economic center that was highly resilient to crises.

The success of Sidogiri shows that Islamic boarding schools have great potential in creating alternative economic systems based on Islamic values. This is reinforced by the statement of the Indonesian Minister of Religious Affairs, Yaqut Cholil Qoumas, who emphasized the importance of the independence of Islamic boarding schools. The official website of the Ministry of Religious Affairs mentions three main reasons why Islamic boarding schools need to be independent. First, Islamic boarding schools are educational centers that have proven their resilience and have excellent human resources. Second, Islamic boarding schools have great economic potential if their resources are synergized with the surrounding community. Third, Islamic boarding schools are spread throughout Indonesia and have an extensive network, making them a potential economic force for the people and the nation. Thus, the economic empowerment of Islamic boarding schools has become one of the government's strategic agendas to strengthen the role of Islamic boarding schools in national development.

As a form of implementation of this policy, the Ministry of Religious Affairs has designated nine Islamic boarding schools as pilot projects for the Islamic boarding school independence program. This program aims to make Islamic boarding schools no longer completely dependent on government assistance funds such as School Operational Assistance or community

donations, but able to manage their own resources independently and sustainably. However, the designation of these nine Islamic boarding schools does not mean that all other Islamic boarding schools are not yet independent. Several Islamic boarding schools in Indonesia, especially in East Java, have long demonstrated strong economic independence. Examples include the Sidogiri Islamic Boarding School, the Lirboyo Islamic Boarding School, the Tebuireng Jombang Islamic Boarding School, and the Gontor Islamic Boarding School. These Islamic boarding schools excel not only in education but also in financial management and business management.

The economic independence of Islamic boarding schools can be seen from the example of the Sidogiri Islamic Boarding School, which has successfully refused school operational assistance funds since 2011 because it has sufficient internal income. Data shows that Sidogiri is able to generate an income of IDR 1.7 billion per year, exceeding the value of school operational assistance funds of IDR 1.4 billion. This income comes from three main cooperatives owned by the pesantren, namely Kopontren Sidogiri (established in 1961), Koperasi BMT Maslahah (1997), and Koperasi BMT UGT Nusantara (2000). These three cooperatives are included in the list of the 100 largest cooperatives in Indonesia according to Peluang Magazine, ranking 4th, 14th, and 92nd, respectively. In addition, Kopontren Sidogiri has two subsidiaries, namely PT Sidogiri Mitra

Utama, which manages the "Toko Basmalah" retail chain with more than 190 branches in East Java, and the limited liability company Sidogiri Mandiri Utama, which produces bottled water under the brand name Santri. This success is concrete proof that the Sidogiri Islamic Boarding School can be financially independent and make a tangible contribution to the welfare of the surrounding community.

The existence of Islamic boarding school educational institutions spread throughout the country and their proximity to the community make Islamic boarding schools strategic agents of social change. Islamic boarding schools can play an active role in solving various community problems such as poverty, economic inequality, low literacy, and even environmental issues (Jazil et al., 2021; Shofiyuddin et al., 2024). Therefore, Islamic boarding schools need to expand their functions from being mere educational institutions to community empowerment institutions, especially in the economic field. One of the most potential instruments to achieve this is Islamic boarding school cooperatives. Cooperatives are not only a means to strengthen the institution's economy but also a forum for learning entrepreneurship for students and the community around the Islamic boarding school.

Several Islamic boarding schools in Sumatra have also begun to develop their cooperative-based economic potential. For example, the Al-Abraar Islamic Boarding School in South Tapanuli has formed the Islamic Boarding School Cooperative

(Kopontren Al-Abraar), which has official legal status under Number 43/BH/KWK.2/III/1996. This cooperative manages several business units, such as cattle farming, water supply, drinking water depots, and a cooperative canteen. The existence of these businesses not only helps the pesantren's operations but also opens up economic opportunities for the surrounding community. On the other hand, the Musthafawiyah Islamic Boarding School in Mandailing Natal—one of the oldest pesantren in Indonesia—has a savings and loan cooperative for teachers. Despite its great potential, given that it has thousands of students, the cooperative at this pesantren has not been developed to its full potential as a productive business institution. In fact, the development of cooperatives in pesantren has the potential to have a significant economic impact on both the pesantren and the surrounding community.

This fact shows that there is still a gap in the level of economic independence among Islamic boarding schools in Indonesia. Some Islamic boarding schools have been able to become independent with a strong cooperative business model, while others still depend on external assistance. Therefore, an in-depth study is needed to understand how the economic independence model of Islamic boarding schools is formed, particularly through the management of Islamic boarding school cooperatives. An important question that arises is how cooperative management strategies can support the independence of

Islamic boarding schools and to what extent Islamic boarding school cooperatives contribute to the welfare of the surrounding community.

Based on this description, this study aims to analyze the economic independence model of Islamic boarding schools through the management of Islamic boarding school cooperatives by conducting a study at the Al-Abrar Islamic Boarding School in Pondok , and the Musthafawiyah Islamic Boarding School. This study is important because it can contribute scientifically to the development of Islamic economic theory based on Islamic boarding schools and serve as a practical reference for Islamic boarding school administrators and policy makers in strengthening the economic independence of Islamic educational institutions in Indonesia. Thus, this research is expected to enrich the literature on pesantren economics and strengthen the position of pesantren as institutions that not only produce people with good character, but also economically empowered, independent, and contributing to the progress of the nation.

METHOD

The type of approach used in this study is an empirical approach with a descriptive qualitative research design. This approach was chosen because it allows researchers to understand phenomena in depth based on conditions in the field, through direct observation of the practice of economic independence in Islamic boarding schools. According to Sugiyono (2008), the empirical approach provides space for

researchers to present discussions based on data obtained from observations and direct interactions with research subjects. Thus, this approach can clarify the research objectives and help researchers achieve their research goals contextually in accordance with the realities in the field.

This research was conducted in two locations, namely the Al-Abrar Islamic Boarding School located in Sihuik-huik Village, South Angkola District, South Tapanuli Regency, North Sumatra Province, and the Musthafawiyah Islamic Boarding School located in Purba Baru Village, Lembah Sorik Marapi District, Mandailing Natal Regency, North Sumatra Province. These two locations were selected purposively because they have different characteristics in terms of pesantren cooperative management: Al-Abrar Islamic Boarding School has developed several active cooperative business units, while Musthafawiyah Islamic Boarding School only has a simple savings and loan cooperative. This difference is important to analyze in order to describe the various models of pesantren economic independence.

The research subjects included parties directly involved in the economic management of Islamic boarding schools through cooperatives, namely cooperative managers, teachers, employees, and students who are members of the cooperative. In addition, interviews were also conducted with Islamic boarding school leaders to obtain strategic information regarding the direction of

cooperative development policies. Informants were selected purposively, considering their involvement in the pesantren's economic activities and their ability to provide relevant information.

Research data was obtained through three main data collection techniques, namely in-depth interviews, participatory observation, and documentation. In-depth interviews were conducted with key informants to explore information about the history, management, and impact of Islamic boarding school cooperatives on institutional independence. Participatory observation was conducted by directly observing the economic activities of the pesantren, such as cooperative activities, transaction patterns, and social interactions between students, teachers, and the community. Documentation was used to obtain secondary data, such as cooperative archives, financial reports, and pesantren policy documents.

The collected data were analyzed using Miles and Huberman's interactive analysis technique (2014), which consists of three stages: data reduction, data presentation, and conclusion drawing. Data reduction was carried out by selecting, focusing, and simplifying the raw data obtained from the field. Data presentation was carried out in the form of a narrative description that described the patterns and relationships between categories that emerged during the research. The final stage was drawing conclusions and verification, which involved interpreting the

meaning of the data presented to answer the research questions.

To maintain data validity, this study used source triangulation and technique triangulation. Source triangulation was carried out by comparing data obtained from various informants, while technique triangulation was carried out by combining the results of interviews, observations, and documentation. In addition, the researcher also conducted member-checking to ensure that the data obtained was accurate and had not been misinterpreted.

This research was conducted over a period of three months, starting from the pre-field stage for instrument preparation and licensing, the field data collection stage, to the analysis and writing of the research report. With this design and method, it is hoped that the research results can provide a comprehensive picture of the economic independence model of Islamic boarding schools through cooperative management, as well as provide recommendations for other Islamic boarding schools in developing their economic potential independently and sustainably.

RESULTS AND DISCUSSION

Overview of Cooperatives and Modern Islamic Boarding School Businesses

1. Cooperatives and Businesses of the Al-Abrar Modern Islamic Boarding School

The cooperative under the auspices of the Al-Abrar Modern Islamic Boarding School is called the Al-Abrar Cooperative, chaired by Ustaz Mardan Harahap, who has been the manager and person in charge of

the Al-Abrar cooperative for the past seven years. From interviews with the cooperative manager and several cooperative members, the researcher was able to explain the businesses that have been managed by the cooperative at the Modern Al-Abrar Islamic Boarding School, including:

- a. Palm Oil Plantation. The 4.5-hectare palm oil plantation belongs to the previous foundation, which has been donated to the Islamic boarding school under the auspices of the cooperative. This palm oil plantation is located behind the Islamic boarding school (2.5 hectares) and in front of the Islamic boarding school (2 hectares) on the riverbank. Therefore, harvesting and maintaining the palm oil plantation is fairly easy because it is close to the Islamic boarding school. After deducting maintenance costs, the entire harvest proceeds go to the boarding school treasurer's account. After the cooperative was taken over by Ustaz Mardan Harahap, he implemented a policy that is still in effect today, whereby the profits from the palm oil harvest are distributed to cooperative members, on the condition that he asks how much the mandatory contribution to the boarding school is. For example, if this year's mandatory contribution is around IDR 20,000,000, he will give that amount to the treasurer and distribute the rest to the cooperative members as profit sharing.

- b. Cattle. The next business unit managed by the Al-Abrar cooperative is cattle, but the researcher did not obtain any documentation because the location of this cattle farm is not on site but far away in Padang Bolak. This is because several previous foundations lived there and the cattle farm is still running today, with the proceeds going directly to the boarding school treasurer.

- c. Workshop. Another business unit that was once managed by the Al-Abrar cooperative was a workshop, located not near the boarding school but rather in the center of the village, where many people live. The initial plan for this workshop arose because there were no workshops in the village. It had good prospects for success. However, none of the students, employees, or teachers at the boarding school were skilled in mechanics, so a partnership was formed with an outside party, namely a mechanic. The boarding school provided the capital and the space, while the mechanic provided the expertise. The mechanics also lived on site. However, the workshop did not last long because there was still a lack of interest, while the experts needed to meet their needs, so they looked for side jobs. As a result, the workshop became a side business and slowly died out on its own.

- d. Water Depot. The next business managed by the Al-Abrar Islamic

boarding school cooperative was a water depot. It was located in the former workshop. This depot has been operating for approximately one year and is still running today. The water depot is managed by the local community. The target market for this depot is the local community and neighboring villages. Although it cannot be said to be successful, the water depot is still operating to this day. The boarding school community is also a regular customer of the depot, in addition to the village community. In fact, the boarding school cooperative is currently in the process of managing mineral water.

e. General store

The convenience store business is a business that sells household goods, groceries, office supplies, and services. It is also managed by the Islamic boarding school as a convenience store that provides various needs for the students. There are two convenience stores, namely the convenience store in the male student area and the convenience store in the female student area. Initially, the store was opened by male and female students who were trusted to take turns managing it from the upper classes with the aim of teaching students to become entrepreneurs by selling goods at the store provided by the cooperative. Over time, the income from the store, which was expected to generate revenue for the boarding

school, only covered the costs without any profit. Therefore, the cooperative transferred its management to the local community through a rental system. The tenants at provide all the needs of the male and female students through a rental system of Rp. 500,000 per month per waserba. Thus, the boarding school's income from the two waserba is Rp. 1,000,000 per month.

f. Canteen. Another business managed by the Al-Abrar Islamic boarding school cooperative is the boarding school canteen. This canteen is managed by the cooperative in collaboration with other parties. The cooperative acts as the investor, while the local community runs the business. The items sold in this canteen include various types of food and snacks. There is a profit-sharing arrangement between the cooperative and the managers, although it is not significant and depends on income, as the target customers are only the male and female students. These students do not necessarily have a lot of pocket money every day.

2. The Cooperative and Business of the Mustafawiyah Purba Baru Islamic Boarding School

The Mustafawiyah Islamic Boarding School Cooperative, as a business unit, has been operating since 1992. However, its establishment deed was only legalized in 2004 through the Decree of the Minister of Cooperatives and Small and Medium

Enterprises of the Republic of Indonesia Number: 518/117/BH/KK-MN/X/2004 concerning the Ratification of the Deed of Establishment of Cooperatives/Amendments to the Articles of Association of Cooperatives by the Minister of Cooperatives and Small and Medium Enterprises, on October 11, 2004, in Panyabungan. The company name is "Koperasi Karyawan Musthafawiyah" (Musthafawiyah Employee Cooperative). Its business activities include retail trade, small traders in the field of goods and services, savings and loans, and telephone services.

Over time, leadership changed and life went on, so this cooperative disappeared and reappeared with the changing of several generations. From interviews with Mustafawiyah, Mr. Mukhlis, the Secretary of the Islamic boarding school, explained that the Mustafawiyah Islamic Boarding School Cooperative had been registered at the central office since long ago and had been involved in various businesses, ranging from gold mining, sweet orange plantations, lemongrass oil, coconut flour production, etc. All of these businesses were running at their peak until Covid-19 struck, causing all of them to stop production or operations. Here, the researcher explains in more detail the businesses that have been carried out by the Mustafawiyah Islamic Boarding School, which are managed by the boarding school cooperative, including:

- a. Gold Mining: Mandailing Natal is one of the regions rich in natural gold resources, which the Islamic boarding

school took advantage of by opening a gold mining business under the command of the cooperative, even though it had not yet obtained an official permit. This venture was initially very profitable and helped the pesantren financially before it was finally shut down by the local government around 2019 until now because it did not have an operating permit. The proceeds from the gold mine were given to the pesantren treasurer for operational purposes. The proceeds were used to finance the pesantren's facilities and infrastructure, including the addition of classrooms and others. The operation of this gold mine did not involve the Islamic boarding school (teachers or staff) but involved experts in the field of gold mining who were paid by the foundation. This was done to keep the teachers and staff of the Islamic boarding school focused on their roles in providing education at the boarding school.

- b. Sweet Orange Garden, the Mustafawiyah Islamic boarding school has quite a large area of land. This potential is utilized by the pesantren cooperative to its fullest by planting sweet oranges, which are expected to help the pesantren's finances. The sweet orange orchard covers an area of approximately two hectares. This business was initially well-managed and ran smoothly for several years. However, it began to be neglected

after the orange trees bore fruit and should have been harvested for profit, but the results did not meet expectations. The sweet oranges were often picked by the students. The location of the orchard, which was not far from the Islamic boarding school, and the large number of students, reaching tens of thousands, were factors that accelerated the depletion of the orchard's yield. In addition, many students assumed that the orchard belonged to the Islamic boarding school, so they felt no guilt in picking the fruit. Furthermore, the boarding school cooperative, which managed the sweet orange orchard, was unable to guard the orchard 24 hours a day. Because it never made a profit, the orange orchard was neglected until it eventually died on its own.

- c. Lemongrass plantation and lemongrass oil distillation. After the orange plantation ceased to produce, the boarding school cooperative reused the land by planting lemongrass. In addition, the cooperative also built a distillation facility for the lemongrass. Initially, this business also ran well and smoothly and still produced reasonable profits. However, over time, this business also stopped because the price of lemongrass oil fell, so that the operational costs could not be covered by the profits from the

lemongrass. Until now, the plantation still exists but is no longer maintained.

- d. A bread flour factory made from coconuts. The Panyabungan area in South Tapanuli is famous for its coconut production. Seeing this natural potential, the Islamic boarding school cooperative sought to utilize it by processing coconuts into bread flour. At that time, the boarding school cooperative received an offer of cooperation with the Aroma Bread Company, known for its Aroma Kelapa (Coconut Flavor) bread. The boarding school cooperative agreed to cooperate, and a flour mill was built on land owned by the foundation near the boarding school and managed by the cooperative. The factory began operating, and the coconuts were turned into flour. Laboratory tests were also conducted, and distribution permits were obtained. However, the Covid-19 pandemic struck, halting production due to distribution issues. The partnership was canceled, so the finished flour was distributed independently by the boarding school to food entrepreneurs around Tabagsel. The price was below standard, making it somewhat marketable, but resulting in thin profits and an inability to recoup the initial investment.
- e. The savings and loan cooperative was established specifically for teachers and employees of the Musthafawiyah Islamic boarding school. The

cooperative's business unit, , is still operational and has been the most consistent in its activities to date. It was initially established to assist teachers or employees in need of motorcycles, hence the formation of this savings and loan cooperative. Initially, six motorcycles were provided for six teachers. Then, in 2017, there were 16 motorcycles

managed by the cooperative. The payments for these motorcycles were taken from the salaries of the teachers who received the motorcycle financing.

To further clarify the businesses managed by the two boarding schools that were studied, the researcher created a table:

Table 1. Types of Cooperatives and Boarding School Businesses at al-Abrar and Musthafawiyah

No	Al-Abrar Islamic Boarding School Cooperative		Musthafawiyah Employee Cooperative	
	Business	Status	Business	Status
1	Palm Oil Plantation	Operating	Gold Mine	Not Operating
2	Cattle Farm	Operational	Sweet Orange Orchard	Not running
3	Workshop	Not Operating	Coconut Flour Factory	Not Operating
4	Water Depot	Operational	Lemongrass Oil Distillery	Not Operating
5	Waserba	Operational	Savings and Loans	Walking
6	Canteen	Walking		

The table above shows that the businesses managed by the two Islamic boarding schools are in line with their economic potential. These businesses aim to make the boarding schools self-sufficient so that they do not have to rely on tuition fees and donations from the community and government. Although some businesses have encountered obstacles and even ceased operations, the boarding school cooperatives are trying to replace them with other businesses that are considered to have economic value and benefits for the boarding schools. When the Musthafawiyah Islamic boarding school cooperative failed in its sweet orange business, it replaced it

with a lemongrass business. In addition, it also opened a business in processing coconuts into coconut flour with , utilizing the same land potential and natural resources owned by the Panyabungan community. The Al-Abraar Islamic boarding school cooperative also did the same thing, namely opening several business units that were expected to help the boarding school's finances. If a business closed, it would be replaced with another business, such as a workshop that was no longer operating, which was replaced with a water depot business.

The Role of Islamic Boarding School Cooperatives in Making Islamic Boarding Schools Independent

Self-reliance is the ability or state of being able to stand on one's own without depending on others (Hasan Alwi: 2008). The independence of the Islamic boarding school means that the Islamic boarding school can carry out economic activities both inside and outside the boarding school environment with a focus on the development and expansion of businesses carried out with good management, so that it can carry out its obligation to provide quality educational services to the community with funding support from these businesses in a circular and adequate manner so that it can provide quality educational services to the internal and external communities of the Islamic boarding school. (Amrullah, 2019; Khozin, 2011; Shofiyuddin et al., 2024; Sholikhah, 2022).

The independence of Islamic boarding schools is one of the programs of the Minister of Religious Affairs, Yaqut Kholil, by creating a Concept Map for the Independence of Islamic Boarding Schools. One way to achieve economic independence for Islamic boarding schools is by forming Islamic boarding school cooperatives. This is because if Islamic boarding school cooperatives are managed optimally, they will have a strategic role in making Islamic boarding schools independent.

In this study, the role of the Al-Abrar Islamic boarding school cooperative in achieving independence is as follows:

- a. Funding Source: Through the pesantren cooperative's business unit, namely the palm oil plantation, which is one of the sources that helps in financing the pesantren's operations. This is because the proceeds from the palm oil plantation are used entirely for the pesantren's operations.
- b. Increased availability and accessibility of daily necessities. The existence of a department store, water depot, and canteen as pesantren cooperative businesses provides benefits for santri in fulfilling their daily needs.
- c. This cooperative provides opportunities for students or residents of the Islamic boarding school to engage in economic activities. Through participation in the cooperative, they can learn about financial management, business skills, and responsibility in managing a business. This empowers them economically and equips them with useful skills for the future.

Of the several businesses managed by the boarding school cooperative to make Al-Abrar boarding school independent, not all have achieved maximum results. This can be seen in the fact that the boarding school still receives assistance from the government for its development (Bakhri: 2023). This is because, for now, the profits from the cooperative's ongoing businesses are only enough to slightly increase the boarding school's income. Therefore, the boarding school's sources of funding, apart from the students' tuition fees, include funds from the Waqf Agency, government

assistance, and businesses managed by the cooperative.

Meanwhile, the role of the Musthafawiyah Islamic boarding school cooperative in making the boarding school independent, as seen by the author, is only from the Musthafawiyah employee cooperative in the form of a savings and loan cooperative. This is because at the time of the research, the only active business was the Musthafawiyah Employee Cooperative. The role of the Musthafawiyah cooperative is as follows.

- a. An alternative to sharia financing. This cooperative was initially established to provide motor vehicles for teachers and employees of the Islamic boarding school. The first six motorcycles were purchased, followed by 16 more in 2017. This procurement was intended to prevent Musthafawiyah Islamic boarding school employees from engaging in usury if they had to choose financing through leasing, which is not in accordance with sharia. To date, this business unit continues to provide financing through a murabahah sale and purchase agreement system. The item being traded is gold. When employees need funding, they no longer have difficulty finding financing because this cooperative can provide financing of up to tens of millions of rupiah to its employees.
- b. Increasing member income, the Musthafawiyah Employee Cooperative plays an important role as an economic forum that aims to improve the welfare

of its members, especially in terms of income. By providing various financial and business services that are profitable, this cooperative helps members to obtain additional income directly or indirectly. The income earned by members is usually distributed during the Annual General Meeting of Members (Rapat Anggota Tahunan). The income earned is in accordance with the contributions of each cooperative member. The greater the contribution, the greater the income earned. Conversely, the smaller the contribution, the smaller the income earned.

- c. Capital provider: The provision of capital through a savings and loan mechanism is useful for members for the purposes of developing their businesses (Amaliyah, 2024). The Musthafawiyah employee cooperative makes it easy for members to obtain loans with low interest rates and easy terms compared to conventional financial institutions (Ashar, 2017; Sofi, 2025; Syaiful Bakhri & Ashari, 2023).
- d. A sense of togetherness and solidarity among members, because the profits earned are returned to members in the form of Surplus Operating Income. Thus, the Musthafawiyah Savings and Loan Cooperative is not only a financial institution, but also a forum for economic and social empowerment for all its members.

The Musthafawiyah Islamic Boarding School Cooperative, with several of its large-scale businesses that eventually

ceased operations because they were not in line with their objectives, has not been able to contribute to the independence of the boarding school. (Disemadi & Roisah, 2019; Menne et al., 2022). But Pesantren Musthafawiyah itself is already independent by itself from the source of santri fees and the foundation's personal funds. Because starting approximately five years earlier, Pesantren Musthafawiyah had not received assistance from the government in the form of school operational assistance.

Challenges Facing Islamic Boarding School Cooperatives in Achieving Independence

Entrepreneurship is not always smooth sailing, as various problems often arise that can hinder business growth. Obstacles in running a business can arise due to various factors, namely: (a) Failure in planning and implementation. Businesses that lack thorough planning and implementation are more vulnerable to obstacles; (b) Changes in the business environment. A constantly changing business environment can be a challenge for businesses to adapt to; (c) Failure to manage risk. Businesses that are unable to manage risk properly are more vulnerable to losses, and so on.

The types of obstacles faced by pesantren cooperatives in running their businesses include:

a. Capital limitations, Capital limitations can restrict the capacity of cooperatives to provide optimal services to their members. Capital is one of the crucial factors in the development of pesantren

cooperatives. However, cooperatives in the pesantren environment often face various capital-related problems that can hinder their growth and sustainability. In establishing cooperative businesses, they often only wait for assistance from the government, and the business will start running when the funds from the government have been received (Nurjanah, 2021).

b. Limited human resources, Limited human resources result in unprofessional cooperative management due to a lack of competent personnel (Jazil et al., 2021; Marwini, 2020). Islamic boarding school cooperatives are usually managed by administrators who also have other responsibilities within the boarding school, such as teaching or caregiving. This situation causes divided time and attention, resulting in cooperative management that is not professional and optimal. This is in line with the acknowledgment of Ustaz Mardan Harahap as the person in charge of the Al-Abrar Islamic boarding school cooperative that, apart from being a cooperative administrator, he also has to actively teach. Similarly, Ustaz Sapriyono, as the person in charge of the Musthafawiyah Islamic boarding school cooperative, also has to actively teach and manage the cooperative.

c. Lack of knowledge about cooperatives and members' lack of understanding about cooperatives also hinder their active participation. Members' lack of understanding about the functions,

benefits, and mechanisms of cooperatives is one of the main obstacles in the development of Islamic boarding school cooperatives. Many members, especially students and the surrounding community, do not fully understand how cooperatives work and what benefits they can gain from actively participating. This can be seen from the fact that the number of cooperative members is still small compared to the number of teachers and employees at the two Islamic boarding schools, namely Al-Abrar and Musthafawiyah.

d. Poor Management, quality can lead to ineffective decisions, a lack of clear strategy, and an inability to cope with market changes. Effective management is essential for long-term success.

e. Government Regulations

Changes in government regulations can have a major impact on business operations. Businesses must understand and comply with applicable regulations, while also adapting to changes in government policy.

In the form of a table, the researcher describes the obstacles and constraints faced by businesses managed by the two pesantren cooperatives as follows:

Table 2. Obstacles and constraints in cooperative management

No	Al-Abrar Islamic Boarding School Cooperative		Musthafawiyah Employee Cooperative	
	Business	Obstacles	Business	Challenges/Obstacles
1	Palm Oil Plantation	None	Gold Mine	Government Permits
2	Cattle	None	Sweet Orange Orchard	Human Resources
3	Workshop	Human Resources	Coconut Flour Factory	Planning Management
4	Water Depot	Marketing Management	Lemongrass Oil Distillation	Marketing Management
5	Waserba	Human Resources	Savings and Loans	Services for members only
6	Canteen	Human Resources	-	

From the table above, it can be explained that the Al-Abrar Islamic Boarding School Cooperative, from several businesses that were run, felt the impact of obstacles except for oil palm plantations and cattle farming. And the Musthafawiyah Employee Cooperative stopped all of its business units except for savings and loans. The savings and loan

program, which has been running for 12 years, has not contributed to the independence of the Islamic boarding school because the cooperative is exclusively for teachers who were there at the time and wanted to join, and the profits are still distributed among the teachers without any percentage going towards the independence of the Islamic

boarding school. This matter has been addressed by the cooperative, which submitted a request in 2021 to amend its articles of association to obtain a business license and establish a savings and loan program as an additional business under the Musthafawiyah Employee Cooperative. However, the request is still under review.

CONCLUSION

The Al-Abrar Islamic Boarding School Cooperative has run several business units such as palm oil plantations, cattle farms, water depots, waserba, and canteens that have begun to contribute to the independence of the boarding school, although not yet optimally. The boarding school's funds come from student tuition fees, government assistance, waqf agencies, and the cooperative's business activities. Meanwhile, the Musthafawiyah Employee Cooperative has established a gold mine, an orange plantation, a coconut flour factory, and a lemongrass oil distillery, but these have not yet made a significant contribution to the pesantren's independence. Nevertheless, the Musthafawiyah Pesantren remains independent because its funding comes from student tuition fees and foundations, and it has not received any government funding for the past five years. The main obstacles faced by both cooperatives include the low quality of human resources, weak business planning and management, and a lack of marketing and risk mitigation strategies. Thus, the Al-Abrar Cooperative has proven to be more effective in supporting the independence of

the pesantren because it focuses on low-risk businesses, while the Musthafawiyah Cooperative has not been optimal due to the complexity of large businesses. The implication of this research is that there is a need to improve managerial capacity and strengthen cooperative governance so that Islamic boarding schools can be economically independent and sustainable.

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