

ECONOMIC OPPORTUNITIES FOR SANTRI COOPERATIVES THROUGH THE PONDOK PESANTREN LAW AL-MAWARDI PEGANTENAN PASANGGAR

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Abstract:

This research examines the economic opportunities and challenges of student cooperatives at Al-Mawardi Islamic Boarding School (Pondok Pesantren) from the perspective of internal institutional regulations. Student cooperatives are economic institutions that play a strategic role in supporting students' economic independence and providing practical learning about Islamic economic systems. This study employs a descriptive qualitative method with a case study approach, analyzing cooperative operations based on the internal laws and regulations of Al-Mawardi Islamic Boarding School. Data were collected through in-depth interviews, observations, and documentation studies of institutional regulations and cooperative reports. The findings reveal that student cooperatives have significant opportunities in developing the boarding school's economy through enhanced Islamic financial literacy, economic empowerment of students, and development of business networks based on Islamic values. However, several major challenges exist, including limited business capital, fluctuating member participation due to the boarding school education system, complexity of regulations that must align with sharia principles, and limited managerial competencies among cooperative administrators. This research recommends strengthening institutional capacity, enhancing synergy with boarding school stakeholders, and developing business models adaptive to the dynamics of boarding school life.

Keywords: student cooperative, Islamic boarding school, Islamic economics, institutional regulations, student economic empowerment.

ملخص:

تتناول هذه الدراسة الفرص والتحديات الاقتصادية التي تواجه تعاونيات الطلاب في مدرسة «المواردي» الإسلامية الداخلية (بوندوك بيسانترين) من منظور اللوائح المؤسسية الداخلية. وتُعد تعاونيات الطلاب مؤسسات اقتصادية تلعب دورًا استراتيجيًا في دعم الاستقلال الاقتصادي للطلاب وتوفير التعلم العملي حول النظم الاقتصادية الإسلامية. تستخدم هذه الدراسة منهجًا وصفيًا نوعيًا مع اتباع نهج دراسة الحالة، حيث تحلل عمليات التعاونيات استناداً إلى القوانين واللوائح الداخلية لمدرسة «المواردي» الإسلامية الداخلية. تم جمع البيانات من خلال المقابلات المتعمقة والملاحظات ودراسات التوثيق للوائح المؤسسية وتقارير التعاونيات. وتكشف النتائج أن تعاونيات الطلاب تتمتع بفرص كبيرة في تنمية اقتصاد المدرسة الداخلية من خلال تعزيز الثقافة المالية الإسلامية، والتمكين الاقتصادي للطلاب، وتطوير شبكات الأعمال القائمة على القيم الإسلامية. ومع ذلك، توجد عدة تحديات

رئيسية، منها محدودية رأس المال التجاري، وتقلب مشاركة الأعضاء بسبب نظام التعليم في المدرسة الداخلية، وتعقيد اللوائح التي يجب أن تتوافق مع مبادئ الشريعة الإسلامية، ومحدودية الكفاءات الإدارية لدى مسؤولي التعاونيات. وتوصي هذه الدراسة بتعزيز القدرات المؤسسية، وتحسين التأزر مع أصحاب المصلحة في المدرسة الداخلية، وتطوير نماذج أعمال تتكيف مع ديناميكيات الحياة في المدرسة الداخلية

الكلمات المفتاحية: التعاونية الطلابية، المدرسة الإسلامية الداخلية، الاقتصاد الإسلامي، اللوائح المؤسسية، التمكين الاقتصادي للطلاب

Abstrak:

Penelitian ini mengkaji peluang dan tantangan ekonomi koperasi siswa di Pondok Pesantren Al-Mawardi dari perspektif peraturan kelembagaan internal. Koperasi siswa merupakan lembaga ekonomi yang memainkan peran strategis dalam mendukung kemandirian ekonomi siswa serta memberikan pembelajaran praktis mengenai sistem ekonomi Islam. Penelitian ini menggunakan metode kualitatif deskriptif dengan pendekatan studi kasus, menganalisis operasional koperasi berdasarkan peraturan internal Pondok Pesantren Al-Mawardi. Data dikumpulkan melalui wawancara mendalam, observasi, serta studi dokumentasi terhadap peraturan kelembagaan dan laporan koperasi. Temuan penelitian menunjukkan bahwa koperasi siswa memiliki peluang signifikan dalam mengembangkan perekonomian pondok pesantren melalui peningkatan literasi keuangan Islam, pemberdayaan ekonomi siswa, dan pengembangan jaringan bisnis berdasarkan nilai-nilai Islam. Namun, terdapat beberapa tantangan utama, termasuk keterbatasan modal usaha, partisipasi anggota yang fluktuatif akibat sistem pendidikan pesantren, kompleksitas peraturan yang harus selaras dengan prinsip syariah, serta keterbatasan kompetensi manajerial di kalangan pengelola koperasi. Penelitian ini merekomendasikan penguatan kapasitas kelembagaan, peningkatan sinergi dengan pemangku kepentingan pesantren, serta pengembangan model bisnis yang adaptif terhadap dinamika kehidupan pesantren.

Kata Kunci: koperasi mahasiswa, pesantren, ekonomi Islam, peraturan kelembagaan, pemberdayaan ekonomi mahasiswa.

INTRODUCTION

Islamic boarding schools, as the oldest Islamic educational institutions in Indonesia, have undergone significant transformations in response to changing times. In addition to serving as centers of religious education, these schools now also function as agents of community economic empowerment (Ziemek, 1986), continuing to uphold religious and cultural values that do not conflict with Islamic Sharia law such as the Al -Mawardi, located in Pasanggar Village, Pegantenan Subdistrict, Pamekasan Regency. As an Islamic educational institution with a holistic vision and mission to educate and equip its students to face life's challenges and the rapidly evolving times, the Al-Mawardi Islamic boarding school also engages its students in activities aimed at strengthening their economic well-being.

Student cooperatives within Islamic boarding schools have unique characteristics that distinguish them from cooperatives in general. This uniqueness lies in the integration of Islamic values into every aspect of their operations and their connection to the boarding school's educational system. (Madjid, 1997) The Al-Mawardi Islamic Boarding School student cooperative was established with a dual purpose: first, as a practical learning tool for

students on sharia-based economic management; second, as an instrument of economic empowerment that can improve students' well-being and support the boarding school's operations.

The laws and internal regulations of the Al-Mawardi Islamic Boarding School govern various aspects of the students' lives, including economic activities through cooperatives. These regulations serve as a binding legal foundation while also providing a framework for the development of student cooperatives. However, the implementation of these regulations in the operational context of the cooperatives faces various dynamics that require in-depth analysis. (Dawan, 1988)

This study aims to identify and analyze the opportunities and challenges faced by the student cooperatives at the Al-Mawardi Islamic Boarding School from the perspective of the boarding school's internal regulations. This study is expected to provide a theoretical contribution to the economic development of Islamic boarding schools as well as practical recommendations for more effective and sustainable management of student cooperatives.

RESEARCH METHOD

This study employs a qualitative approach using descriptive-analytical methods. This approach was chosen because it allows the researcher to gain an in-depth and comprehensive understanding of the phenomenon of santri cooperatives within the sociocultural context of the pesantren. The research design used is a case study of the Santri Cooperative at the Al-Mawardi Islamic Boarding School.

The research location is the Al-Mawardi Islamic Boarding School, with a focus on the santri cooperative operating within the boarding school. This location was chosen because the boarding school has structured internal regulations regarding the economic activities of santri and has operated the santri cooperative for a significant period of time.

The research subjects included the student cooperative's management, boarding school administrators, students who are members of the cooperative, and relevant parties with authority over the establishment of the boarding school's internal regulations. The data collection techniques used include: (1) in-depth interviews with key informants, (2) participatory observation of the cooperative's operational activities, (3) a documentary review of the boarding school's internal regulations, the cooperative's articles of association and bylaws, financial reports, and other relevant documents.

Data analysis was conducted through the stages of data reduction, data presentation, and drawing conclusions, based on the Miles and Huberman analytical model. Data validity was ensured through source triangulation and

methodological triangulation to ensure the credibility of the research findings.

RESULTS AND DISCUSSION

Overview of the Al-Mawardi Islamic Boarding School Student Cooperative

The Al-Mawardi Islamic Boarding School Student Cooperative was established in 2014 by the school's administrators with the aim of meeting the students' daily needs. In practice, the cooperative operates in accordance with the rules set by the school's administrators; for example, the administrators appoint the cooperative's managers, who are typically senior students deemed qualified and trustworthy to manage the cooperative.

The cooperative's management structure is not as systematic as that of typical cooperatives, which have a manager, a chairperson, and members. Instead, the Al-Mawardi Islamic Boarding School Cooperative consists of a cooperative head who reports directly to the school's administrators regarding the cooperative's status—for example, regarding capital shortages or limited inventory.

The business units operated include a store selling daily necessities for students (such as stationery, toiletries, and snacks) and a cafeteria. The cooperative serves exclusively as a shopping venue for students, the boarding school, and parents visiting their children at the Al-Mawardi boarding school, even though the business is managed by students currently enrolled in high school (SMA). The service provided to customers is quite good; for example, during the sales transaction, the cooperative attendant must say "I am selling," and the buyer is asked to respond with "I am buying." This cannot be considered a routine activity, given that such practices are a concept offered by Islamic economics itself to ensure that the goods we sell are definitively and legally transferred to the buyer's ownership.

Financially, the Al-Mawardi Islamic boarding school's business unit is, of course, similar to other business units in that its revenue is unpredictable (fluctuating). This can be categorized as a normal and common phenomenon in the business world, given that the cooperative's primary customers are students, the institution, and teachers, whose schedules for teaching at the boarding school or at the institution vary; thus, it is natural for daily revenue to fluctuate.

The revenue of pesantren cooperatives tends to be low during students' vacation periods. These breaks have a significant impact because, even though the managers keep the cooperatives open, few members of the general public make purchases—since they are not socially accustomed to doing so. This poses a challenge for the managers to prevent a significant drop in revenue during the pesantren's vacation period and for the institution itself.

Cooperative Management in Accordance with the Regulations of the Al-

Mawardi Islamic Boarding School

The regulations of the Al-Mawardi Islamic Boarding School regarding the operational management of the student cooperative are fundamental. This is evidenced by the procedures the cooperative follows to uphold Islamic economic principles, such as the prohibition of usury (*riba*), uncertainty (*gharar*), and gambling, as well as the obligation to distribute profits or wages in a fair and equitable manner. These principles are strongly emphasized by the boarding school's leadership to prevent inefficiencies in the management of the student cooperative itself. (Antonio 2021)

As an institution that upholds the values of goodness and ethics in every action and regulation—in this case, the student cooperative located within the boarding school—the director holds the highest authority in making policy decisions regarding the cooperative's operational strategy, ranging from capital allocation and policy changes to decisions regarding employee evaluations or terminations. This reflects the distinctive charismatic leadership system inherent in the culture of the pesantren culture, in which the *kyai* holds central authority. (Dhofier, 2015)

Third, the regulations stipulate that cooperative board members must be students who have met certain criteria, such as a minimum length of study, a good disciplinary record, and basic competence in economics or accounting. The term of office for board members is limited and aligned with the duration of education at the pesantren to ensure a continuous renewal of leadership.

Fourth, financial and reporting aspects are strictly regulated. Cooperatives are required to prepare periodic financial reports that must be audited by internal supervisors and submitted to the pesantren's administrators. Transparency and accountability are the guiding principles in the cooperative's financial management. The distribution of surplus profits is governed by a predetermined formula, with a specific portion allocated for the benefit of the pesantren. (Hendrojogi, 2012)

Fifth, the regulations also set limits on the business activities of cooperatives. Cooperatives are not permitted to engage in businesses that conflict with Islamic values or that could disrupt the students' focus on their education. The products or services offered must be approved by the pesantren and must align with the needs of the pesantren community.

Opportunities and Challenges for Student Cooperatives as Viewed Through the Al-Mawardi Pesantren Law

A. Opportunities for Student Cooperatives

An analysis of the Al-Mawardi Islamic Boarding School's internal regulations identifies several strategic opportunities for the development of student cooperatives. The first opportunity is strong institutional support. The boarding school's regulations provide legitimacy and legal protection for the

existence of cooperatives as an integral part of the boarding school ecosystem. This support creates an environment conducive to the growth of cooperatives because they receive direct backing from the boarding school's authorities.

The second opportunity is the captive market. Cooperatives have a clear and concentrated consumer base, namely the community of santri living within the pesantren environment. The characteristics of this market make it easier for cooperatives to conduct needs analysis, inventory planning, and the development of products and services that align with consumer preferences. The geographical proximity between the cooperative and its consumers also reduces distribution costs and improves operational efficiency.

The third opportunity relates to the cooperative's educational function. Pesantren regulations position the cooperative not only as a business entity but also as a learning laboratory for students. The cooperative serves as a practical vehicle for implementing the principles of Islamic economics studied in the classroom. Students can learn about business management, accounting, customer service, and business decision-making within the context of Islamic values. This experience equips students with valuable skills for their future. (Sasono, 1998)

The fourth opportunity is integration with pesantren programs. Cooperatives can collaborate with various pesantren units in implementing economic empowerment programs. For example, cooperatives can serve as partners in entrepreneurship programs for students, provide access to capital for students' microenterprises, or act as a marketing platform for products created by students. This synergy expands the scope of the cooperative's operations and enhances its socioeconomic impact.

The fifth opportunity is the development of external networks. With its identity as a pesantren cooperative, there are opportunities to build partnerships with Islamic financial institutions, Islamic philanthropic organizations, and other pesantren cooperatives. This network can serve as a source of access to capital, technology, training, and broader business opportunities. (Manan, 1997)

Challenges Facing Santri Cooperatives

On the other hand, the implementation of pesantren regulations also presents various challenges. The first challenge is limited business capital. Although the regulations provide a framework for raising capital through member savings and surplus income, the santri's limited financial capacity hinders the accumulation of sufficient capital. Cooperatives often face difficulties in expanding their business scale or making investments due to limited financial resources. (Muhammad, 2007)

The second challenge is fluctuations in member participation. The

pesantren educational system, which includes long vacation periods, special events such as Ramadan or pesantren celebrations, as well as the dynamics of student graduation and the admission of new students, leads to instability in member participation. This results in fluctuating transaction volumes for the cooperative and affects its financial stability.

The third challenge is the complexity of complying with dual regulations. Student cooperatives must comply with both the pesantren's internal regulations and national cooperative regulations. The need to balance Sharia principles with formal cooperative requirements demands a deep understanding and sometimes creates dilemmas in operational decision-making. Different interpretations of how to implement Sharia principles can also be a source of conflict or confusion. (Karim, 2015)

The fourth challenge relates to human resource competencies. Cooperative board members who are santri face time constraints because they must divide their focus between academic obligations and the responsibilities of managing the cooperative. Additionally, not all board members have an educational background or experience in business management. Although training mechanisms exist, time and resource constraints often prevent these training programs from being fully effective. The relatively rapid turnover of board members also leads to a loss of institutional memory and necessitates periodic retraining.

The fifth challenge is limited infrastructure and technology. Many pesantren cooperatives still rely on manual record-keeping systems or rudimentary information systems. Limited access to modern technologies such as point-of-sale systems, digital financial applications, or e-commerce platforms hampers the cooperatives' operational efficiency and competitiveness. Investing in technological infrastructure development requires significant capital, which is often unavailable. (Sudarsono, 2008)

The sixth challenge is risk management. Regulations governing Islamic boarding schools, which emphasize the principle of prudence, often lead cooperatives to adopt a conservative approach to business decision-making. On the one hand, this protects cooperatives from the risk of significant losses; on the other hand, it can hinder innovation and business expansion. Striking a balance between prudence and the courage to innovate presents a unique challenge for cooperative administrators.

CONCLUSION

The Al-Mawardi Islamic Boarding School Students' Cooperative operates within the framework of the school's internal regulations, which provide a legal foundation while also shaping its distinctive operational characteristics. These regulations integrate the principles of Islamic economics with the boarding

school's hierarchical and charismatic governance structure. This integration creates a unique cooperative model, in which economic activities are oriented not only toward financial profit but also toward achieving educational goals and empowering the students.

The opportunities available to student cooperatives are quite significant, including strong institutional support, a captive market, a strategic educational function, the potential for integration with pesantren programs, and opportunities for developing external networks. If managed well, these opportunities can make cooperatives an important instrument within the pesantren's economic ecosystem and provide a tangible contribution to the students' well-being and the sustainability of the pesantren.

However, various challenges must also be addressed seriously. Limited capital, fluctuations in member participation, the complexity of regulatory compliance, limited human resource competencies, inadequate technological infrastructure, and dilemmas in risk management are obstacles that can hinder the growth and sustainability of cooperatives if not addressed with the right strategies.

To optimize opportunities and overcome challenges, strategic efforts are needed, including: (1) strengthening institutional capacity through improvements to governance systems and enhancing the professionalism of management; (2) developing human resource competencies through structured and sustainable training programs; (3) diversifying funding sources by establishing strategic partnerships with Islamic financial institutions or corporate CSR programs; (4) adopting information technology to improve operational efficiency and transparency; (5) developing business models that are adaptive to the dynamics of pesantren life; and (6) strengthening synergies with various pesantren stakeholders to maximize the cooperative's socioeconomic impact.

This study contributes to understanding the dynamics of santri cooperatives within the context of pesantren institutions, which possess unique characteristics. The findings of this study are expected to serve as a reference for the development of pesantren cooperatives in Indonesia as well as for the formulation of policies that are more conducive to the economic growth of pesantren. Further research is needed to examine specific aspects such as optimal business models, strategies for the digitalization of pesantren cooperatives, and the economic impact of cooperatives on the well-being of santri and the sustainability of pesantren.

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