

Pesantren Preneur: Cooperative-Based Economic Management Of Islamic Boarding Schools In North Lombok Regency

Dian Aulia Mutia Sari^{1*}, Moh. Salman Al Farisi², Muhammad Mahfuz³, Riani⁴, Marniati⁵,

^{1,2,3}Akademi Bisnis Lombok, Indonesia

**Corresponding Author: dianaulia@akbil.ac.id*

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ABSTRAK

This study examines the cooperative-based economic management model at Pondok Pesantren Mamba'ul Bayan Nahdlatul Wathan in North Lombok Regency through a qualitative case study approach. Data were collected via in-depth interviews with the foundation chairperson, cooperative administrators, and santri, supplemented by participatory observation and document analysis. Results show that the pesantren has developed a diversified cooperative business model encompassing stationery retail, food and beverage services, and a signature local product (cilok) distributed through a reseller network. Four interrelated pillars participatory institutional governance, sharia financial management, productive business-unit innovation, and continuous santri entrepreneurship development are examined against the maqashid al-shari'ah ethical framework. Findings reveal that the cooperative performs strongest in business innovation while confronting persistent deficits in governance formalisation, systematic financial recording, and structured entrepreneurship education. Capital formation, human resource capacity, and strategic planning represent the three mutually reinforcing constraints limiting the cooperative's transition from subsistence-sustaining to transformative economic institution. The study proposes a four-pillar sustainability model grounded in maqashid al-shari'ah and offers concrete optimisation strategies for pesantren cooperative development in peripheral Indonesian regencies.

Keywords: *Pesantrenpreneur; Pesantren Cooperatives; Economic Empowerment; Pesantren; Islamic Economics*

INTRODUCTION

Islamic boarding schools, or pesantren, represent one of Indonesia's oldest indigenous educational institutions, rooted in Islamic scholarly traditions that extend well beyond the transmission of religious knowledge to encompass character formation, communal living, and social service (Dhofier, 2011). Over more than five centuries of documented existence, the pesantren has served simultaneously as a madrasa, a community social service hub, and increasingly in the contemporary period, as a platform for local economic development. The legal standing of pesantren as agents of community economic empowerment was formally consolidated through Law No. 18 of 2019 concerning Pesantren (UU Pesantren), which explicitly recognises three equal and co-constitutive functions: education (*tafaqquh fiddin*), *da'wah* (religious outreach), and community empowerment (*pemberdayaan masyarakat*). Article 4 of this statute delineates these three functions, while Article 6 elaborates the community empowerment mandate to encompass economic development activities. This constitutional framework transforms the pesantren's economic engagement from an optional ancillary activity into a statutory obligation, providing robust juridical grounding for cooperative business unit development.

Among the cooperative forms that have emerged within the pesantren ecosystem, *koperasi pondok pesantren* (hereinafter *kopontren*) occupy a particularly significant position. Nationally, the development of *kopontren* has demonstrated encouraging momentum. Data compiled by the Induk Koperasi Pondok Pesantren (Inkopontren) records thousands of active *kopontren* across the archipelago, with several having grown into multi-sector business networks generating billions of rupiah in annual turnover. Pondok Pesantren Sidogiri in East Java is frequently cited as a benchmark, having successfully expanded from a basic student cooperative into an integrated sharia financial ecosystem encompassing cooperatives, micro-financing units, and limited liability companies (Pambudi & Hendratmi, 2020; Setiawati & Tantriana, 2024). At the other end of the scale, however, the majority of Indonesian *kopontren* remain modest in scope, constrained by limited capital, weak management systems, and restricted market access a disparity that reflects Indonesia's broader cooperative development challenges (Bakhri & Ashari, 2024).

At the local level, North Lombok Regency (Kabupaten Lombok Utara) presents a context that is both significant and underexplored. The Badan Pusat Statistik recorded 36 pesantren operating in the regency in 2023, distributed across several sub-districts including Bayan, Tanjung, and Gondang. Despite this institutional presence, the regency simultaneously holds the distinction of having the highest poverty rate in Nusa Tenggara Barat Province a socio-economic condition rendered even more acute by the 2018 earthquake sequence that caused widespread structural damage to community assets, livelihoods, and social capital networks. This convergence of institutional presence and socio-economic vulnerability renders pesantren-based cooperative development not merely strategically desirable but urgent. Several pesantren in the regency have pioneered *kopontren* as mechanisms for santri economic empowerment among them Pondok Pesantren Nurul Bayan, Pondok Pesantren Tarbiyatul Islamiyah NWDI,

Pondok Pesantren Al-Istiqomah, and Pondok Pesantren Mamba'ul Bayan NW yet no comprehensive study has analysed their management models, sustainability conditions, or replicability potential within the distinctive Sasak socio-cultural and agro-maritime economic context.

The extant literature on pesantren economics has expanded substantially over the past decade, addressing santri entrepreneurship (Falah, 2018), sharia microfinance development (Fathurrahman & Muchlis, 2021), cooperative governance (Izzetillah et al., 2024), and pesantren-based community economic development (Silvi et al., 2025). However, the majority of these studies remain normative or conceptual in orientation, and most are anchored in single large-scale Javanese pesantren, leaving a significant knowledge gap regarding cooperative management in smaller, peripheral pesantren settings. The pesantren in North Lombok operate within a Sasak socio-cultural milieu, an agro-maritime economic structure, and a post-earthquake recovery context that differentiates them substantially from Javanese counterparts. Their cooperative models must therefore be analysed through frameworks sensitive to local institutional ecology rather than transplanted wholesale from studies of flagship institutions such as Sidogiri.

The present study addresses this gap by conducting an exploratory qualitative case study at Pondok Pesantren Mamba'ul Bayan Nahdlatul Wathan (hereinafter Mamba'ul Bayan) in Mumbul Sari Village, Bayan Sub-district, North Lombok Regency. This pesantren was selected on the grounds of its formal institutional legitimacy underwritten by Pesantren Statistical Charter No. 510352080030 issued through Ministry of Religious Affairs Decree No. 27048 (2022) its active and diversified cooperative unit, and its representativeness of the agro-pesantren typology prevalent in North Lombok. The study is theoretically grounded in four interrelated pillars: participatory institutional governance, sharia financial management, productive business-unit innovation, and santri entrepreneurship development, all situated within maqashid al-shari'ah as an overarching ethical evaluative framework.

Three research questions guide this inquiry: (1) What model of cooperative-based economic management has been developed at Mamba'ul Bayan? (2) What factors support and constrain the sustainability of the pesantren's cooperative? (3) What optimisation strategies can be formulated to strengthen the cooperative's economic contribution to santri empowerment and institutional sustainability? By addressing these questions, the study contributes contextually grounded empirical evidence to the growing literature on pesantren economic development and offers actionable policy and management recommendations for kopontren development in peripheral Indonesian regencies.

METHODOLOGY

This study employs a qualitative approach with an exploratory single-case study design (Yin, 2018). The case study method was selected because it enables in-depth contextual examination of a contemporary phenomenon within its real-life environment, particularly when

the boundaries between phenomenon and context are not sharply evident a condition that precisely describes cooperative management within a pesantren's socio-religious ecology. The single-case design is justified on the grounds that Mamba'ul Bayan constitutes a theoretically significant revelatory case: a pesantren with documented institutional legitimacy and an active diversified cooperative in a regency characterised by high poverty rates and limited prior research attention (Niam et al., 2024). A revelatory case is appropriate when the researcher has access to a situation previously inaccessible to scientific investigation, enabling insights that may subsequently inform comparative inquiry across similar cases.

The research site is Pondok Pesantren Mamba'ul Bayan NW, located in Mumbul Sari Village, Bayan Sub-district, North Lombok Regency, West Nusa Tenggara. The pesantren was established in 2016 under Yayasan Mamba'ul Bayan Nahdlatul Wathan, which was formally constituted in September 2014 under Notaris Didi Icirianto. The yayasan currently oversees a multi-level educational ecosystem comprising TK Plus Al-Qosim (early childhood education), PKBM Mamba'ul Bayan (non-formal education), Madrasah Aliyah (established 2016), SMP Mamba'ul Bayan (established 2018), and SMK Plus Mamba'ul Bayan (established 2020). This layered institutional infrastructure is significant from a research design perspective because it positions the cooperative within a multi-institution economic environment rather than an isolated setting.

Data were gathered through three complementary methods. First, in-depth semi-structured interviews were conducted with key informants: (1) the Foundation Chairperson (Ketua Yayasan), Kamah Yudiarto, S.Sy., S.Sos., interviewed on 1 August 2026; (2) cooperative administrators, including the cooperative head and treasurer; and (3) santri members actively involved in cooperative operations. Interview protocols were structured around the three research questions, exploring cooperative business models, governance mechanisms, financial management practices, and constraint and enabler factors. Second, participatory observation was conducted during visits to the cooperative unit, documenting operational activities, product displays, transaction processes, and consumer interactions. Field notes were produced systematically following each observation session. Third, institutional document analysis encompassed the pesantren's statistical charter, foundation deed, organisational structure documents, and available financial records. These three data streams were cross-referenced throughout the analysis phase.

Data analysis followed Braun & Clarke's (2006) thematic analysis protocol, comprising six sequential phases: (1) data familiarisation through repeated reading and field note review; (2) initial code generation; (3) theme construction through systematic code clustering; (4) theme review against the four-pillar theoretical framework; (5) theme definition and naming; and (6) interpretive narrative production. This procedure was applied iteratively, with codes and themes refined across multiple analytical passes. Methodological trustworthiness was ensured through source triangulation — cross-referencing interview data, observational records, and documentary evidence — as well as member checking, wherein preliminary findings were

returned to the Foundation Chairperson for confirmation and clarification (Risna Sari et al., 2024). Thick description is employed throughout the findings and discussion section to convey the contextual richness necessary for analytic transferability.

FINDINGS AND DISCUSSION

Theoretical Grounding: The Four-Pillar Framework and Maqashid Al-Shari'ah

Before presenting the empirical findings, it is necessary to establish the analytical architecture through which the data are interpreted. The literature on pesantren economic development has evolved through three discernible phases: an initial phase of normative theorisation (positioning pesantren as inherently conducive to economic activity), a second phase of descriptive documentation (cataloguing kopontren models and outcomes), and a third phase of evaluative synthesis (assessing sustainability conditions and policy implications). The present study situates itself in this third phase, drawing on an integrated four-pillar framework informed by the findings of Adinugraha (2020), Izzetillah et al. (2024), Arwani & Masrur (2025), Saputra et al. (2023), and Yeni et al. (2024).

The conceptualisation of pesantren as sites of economic production rather than mere religious instruction has gained traction in both academic and policy discourse. Adinugraha (2020) argues that kopontren are capable of performing a dual function: generating institutional revenue while simultaneously operating as living laboratories for Islamic economic practice, embedding entrepreneurial values, financial literacy, and cooperative principles within the santri's daily educational experience. This dual-function model resonates with the broader literature on social enterprise in religious institutions, where profit motive and social mission are treated as mutually reinforcing rather than competing objectives (Silvi et al., 2025). UU Pesantren No. 18/2019 anchors this conceptualisation in Indonesian law, while Abdul Kadir (2025) further situates pesantren economic development within the Sustainable Development Goals (SDGs) framework, linking cooperative development to SDG 1 (no poverty), SDG 4 (quality education), and SDG 8 (decent work and economic growth), as well as Indonesia's Asta Cita national priorities.

Cooperative governance in a pesantren context is embedded within the normative architecture of Islamic economics. The foundational prohibition of riba (interest; QS Al-Baqarah: 275), combined with injunctions toward ta'awun (mutual assistance) and the permissibility of syirkah (profit-sharing partnership), establishes the ethical scaffolding within which kopontren operations must be situated (Safe'i, 2012). Misfah et al. (2024) demonstrate that pesantren cooperatives which integrate a Sharia Supervisory Board (Dewan Pengawas Syariah) within their governance structure exhibit stronger member trust, higher participation rates, and more resilient financial performance than those governed solely by secular cooperative law. The risk of mission drift the gradual displacement of Islamic economic values by purely profit-oriented behaviour represents a structural vulnerability that formal sharia governance mechanisms are designed to mitigate.

Beyond procedural compliance, maqashid al-shari'ah provides the teleological framework for evaluating cooperative success. The five objectives of Islamic law; hifz al-din (preservation of faith), hifz al-nafs (preservation of life), hifz al-aql (preservation of intellect), hifz al-nasl (preservation of lineage and community), and hifz al-mal (preservation of wealth) reframe economic performance as a multidimensional construct (Rama & Makhlan, 2013). Within this framework, a kopontren that generates profit while failing to develop santri's intellectual and entrepreneurial capacities (hifz al-aql), or that accumulates institutional wealth without contributing to communal welfare (hifz al-nasl and hifz al-din), is assessed as falling short of its transformative potential. Umami et al. (2025) apply this framework to the kopontren of Pondok Pesantren Al-Ma'arif Sintang, concluding that a maqashid-oriented evaluation reveals governance dimensions that conventional financial metrics systematically miss, particularly those related to member welfare, social cohesion, and the intergenerational reproduction of Islamic economic values.

Synthesising the extant literature, the four-pillar framework applied in this study comprises: Pillar 1 (Participatory Institutional Governance) the cooperative's organisational structure, decision-making processes, member participation mechanisms, and supervisory architecture, which Izzetillah et al. (2024) find to be the primary determinant of internal legitimacy and operational coherence; Pillar 2 (Sharia Financial Management) systematic financial recording, transparent reporting, and capital management consistent with Islamic finance principles, which Arwani & Masrur (2025) identify as the most prevalent constraint across Indonesian kopontren; Pillar 3 (Productive Business-Unit Innovation) the ability to diversify products, identify market opportunities, and leverage local resource advantages, documented in Saputra et al.'s (2023) study of Pondok Pesantren Jarinabi's successful market expansion; and Pillar 4 (Santri Entrepreneurship Development) the integration of cooperative participation into the santri's educational experience as a practicum in Islamic economics, financial management, and entrepreneurship (Yeni et al., 2024). These four pillars, situated within the maqashid al-shari'ah ethical framework, constitute the analytical schema applied to the empirical findings in the sections that follow.

Institutional Profile and the Cooperative's Developmental Trajectory

Yayasan Mamba'ul Bayan Nahdlatul Wathan exemplifies the organic, phased institutional development characteristic of successful pesantren ecosystems in Eastern Indonesia. Rather than establishing a pondok pesantren as its inaugural unit, the yayasan first constructed a social and educational infrastructure base; TK Plus Al-Qosim for early childhood education and PKBM Mamba'ul Bayan for non-formal adult and community education alongside social welfare services for children, the elderly, and persons with disabilities. This sequencing reflects what Adinugraha (2020) identifies as the 'community rootedness' prerequisite: the establishment of community trust and relational capital prior to the development of economic units. Only after this foundation was consolidated did the pondok

pesantren itself emerge in 2016, with formal secondary education expanding through SMP Mamba'ul Bayan (2018) and SMK Plus Mamba'ul Bayan (2020).

The pesantren's institutional legitimacy is underwritten by its Pesantren Statistical Charter (Nomor Statistik Pesantren 510352080030), issued by the Director General of Islamic Education through Ministry of Religious Affairs Decree No. 27048 (2022). This formal recognition is significant not merely symbolically but operationally: it constitutes the prerequisite documentation for accessing government research grants as evidenced by the study team's Kemendiktisaintek research contract (No. 287/C3/DT.05.00/PL-BARU/2026) and provides the juridical standing necessary for cooperative formalisation and potential engagement with the Otoritas Jasa Keuangan (OJK) regulatory framework under POJK No. 47/2024 on Savings and Loan Cooperatives.

The cooperative unit at Mamba'ul Bayan emerged from the pesantren's internal economic needs, consistent with the self-provisioning origin documented across Indonesian kopontren literature (Bakhri & Ashari, 2024). As the Foundation Chairperson, Kamah Yudiarto, S.Sy., S.Sos., explained in interview: 'We began the cooperative to ensure santri did not need to leave the pesantren compound for everyday necessities. That was the initial purpose serving the internal community.' This inward orientation subsequently expanded outward as the cooperative's product range and market reach developed, following a developmental trajectory consistent with Refreandi's (2023) typology distinguishing survival-oriented cooperatives from growth-oriented and ultimately transformation-oriented institutions. Mamba'ul Bayan's cooperative currently occupies the transitional space between the first two stages, demonstrating market creativity while still consolidating governance foundations.

Business Model: Diversification, Local Branding, and the Reseller Network

The cooperative currently operates across three primary business lines. First, stationery and school supply (ATK) retail caters to the academic needs of santri and teaching staff, providing baseline daily revenue with predictable demand cycles aligned to the pesantren's academic calendar. Second, light refreshments and packaged snack items serve the informal consumption needs of the pesantren community during break periods and study sessions. Third and most entrepreneurially significant prepared food and beverages, anchored by the cooperative's signature product: cilok aneka rasa Bayan. This product represents a variant of the traditional Indonesian fish-ball snack (cilok), distinctively infused with locally characteristic flavourings sourced from the Bayan sub-district, and constitutes an instance of what Yeni et al. (2024) term 'embedded local identity branding' the strategic deployment of geographical and cultural specificity as a competitive differentiator in an otherwise commoditised food market.

The cooperative's consumer base comprises three identifiable segments: santri, who constitute the captive internal market and provide baseline revenue stability; teaching and administrative staff (ustaz and guru), whose regular purchasing patterns create consistent

demand across the academic week; and community members from the surrounding Bayan area, who represent the externally-oriented open market. This tripartite segmentation captive, semi-captive, and open — reduces the cooperative's vulnerability to enrolment fluctuations and distributes revenue risk across distinct market categories. From the perspective of Pillar 3 (Productive Business-Unit Innovation), this segmentation strategy reflects intuitive market intelligence even in the absence of formal market analysis documentation.

The most structurally innovative feature of the Mamba'ul Bayan cooperative model is its cilok distribution network. Rather than confining sales to pesantren premises, the cooperative has cultivated a reseller network of independent micro-entrepreneurs who purchase the product and redistribute it through schools, neighbourhood kiosks (warung), and home-based selling points across the Bayan sub-district. Cooperative administrators described this arrangement: 'We supply to several resellers. They go to schools, to warung, and sell from their homes. It helps us reach customers we could never reach on our own.' This architecture embodies the value-chain integration principle articulated by Firdaus (2022), wherein the kopontren functions not merely as a producer but as an anchor enterprise for surrounding micro-business ecosystems. The resulting economic multiplier effects generating income for resellers while expanding the cooperative's market reach are directly consistent with the maqashid objective of hifz al-mal (communal wealth preservation).

The local branding dimension of the cilok Bayan product merits particular attention. The Bayan sub-district occupies a distinctive position in North Lombok's cultural geography as the heartland of traditional Wetu Telu Islamic practice and Sasak customary law (adat). The association of the cooperative's signature product with Bayan both in its naming and its flavour profile constitutes a form of geographic indication branding that differentiates it from generic cilok products available throughout the province. Mahfuz (2022, 2024) has documented the significant market premium associated with halal labelling and local product identity for UMKM products in North Lombok, suggesting that formalisation of the cilok Bayan brand through halal certification and potential geographic indication registration could substantially enhance the cooperative's revenue position. This represents one of the most concrete and actionable optimisation opportunities identified in the study.

Enabling Factors: Stable Consumer Base, Institutional Ecosystem Advantages, and Community Trust

The most consistently identified enabling factor across all interview sources was the cooperative's stable and loyal consumer base. The compound nature of the pesantren wherein santri reside, study, and socialise within a bounded geography creates a structural captive market that provides predictable daily revenue. As one santri member of the cooperative noted: 'The teachers and santri always buy here. We know roughly how much we will sell each day.' This demand predictability allows the cooperative to manage inventory more efficiently, reduces the financial risk associated with perishable food items, and enables simplified cash flow planning even in the absence of formal accounting systems. The captive market thus

functions as a de facto substitute for the working capital buffer that more formally capitalised cooperatives access through institutional credit lines.

Beyond the captive market, the cooperative's embeddedness within the Yayasan Mamba'ul Bayan NW's multi-institutional ecosystem provides it with cross-institutional consumer linkages that are unavailable to isolated kopontren. The co-location of TK Plus Al-Qosim, PKBM Mamba'ul Bayan, SMP Mamba'ul Bayan, and SMK Plus Mamba'ul Bayan within the yayasan's operational ambit means that the cooperative can draw on faculty, students, and parents across multiple educational levels, substantially extending its consumer base beyond the pondok pesantren's santri population. SMK Plus Mamba'ul Bayan is particularly significant in this regard, as its vocational curriculum in business and entrepreneurship creates a natural pipeline of students who can be recruited into cooperative management roles with relevant pre-existing competencies. This ecosystem advantage represents a structural form of market security and human resource access that smaller, isolated kopontren demonstrably lack.

Community trust rooted in the pesantren's decade-long trajectory of social service provision predating the pondok's formal establishment also functions as a durable reputational capital asset. As the Foundation Chairperson observed: 'Because people have known us since before the pesantren was built through the PKBM, through the social programmes they trust what we make and what we sell.' This trust translates into reduced customer acquisition costs for the reseller network and contributes to the brand premium that the cilok Bayan product commands in local markets. This finding corroborates Anggadwita et al.'s (2021) argument that pesantren-based enterprises derive a distinctive reputational advantage from their religious-educational identity, enabling market penetration strategies unavailable to secular small enterprises operating in the same geographic space.

The enabling factors identified at Mamba'ul Bayan are particularly salient against the backdrop of the broader cooperative landscape in North Lombok. Sari et al. (2024) document that sharia cooperatives in the regency generally face significant consumer trust deficits due to management transparency concerns and historical instances of governance failure. The Mamba'ul Bayan cooperative's trust capital, by contrast, is structurally embedded in the yayasan's pre-existing social legitimacy, making it significantly more durable than consumer trust earned solely through transactional reliability. This structural advantage constitutes a genuine competitive moat that, if leveraged systematically through transparent governance and quality product standards, could position the cooperative as a reference institution for kopontren development across North Lombok.

Constraining Factors: Capital, Human Resource Capacity, and Business Strategy Deficits

Despite its structural advantages, the Mamba'ul Bayan cooperative confronts three interrelated constraints that the theoretical literature identifies as systemic across Indonesian kopontren. These constraints are mutually reinforcing in character: capital limitations impair product scaling, human resource deficits impair financial governance, and weak strategic

planning impairs capital mobilisation. Breaking this constraint cycle requires coordinated intervention across all three dimensions simultaneously, a recognition that has significant implications for both pesantren management and external support agencies.

Capital limitations represent the most acute structural constraint. The cooperative's capital base is composed primarily of member savings and internal pesantren funding, with no documented access to external institutional financing. The Foundation Chairperson acknowledged: 'Our capital is limited. We rely on what we have within the yayasan. Accessing formal bank credit or even cooperative federation funding is difficult the requirements are complex and our documentation is not always complete.' This self-reliance pattern is consistent with Bakhri & Ashari's (2024) finding that the majority of Indonesian kopontren depend on swadaya (self-help) capital, a structural condition that constrains product scaling, inventory expansion, and market reach. Under the regulatory architecture established by POJK No. 47/2024, cooperatives that extend beyond closed-loop (member-only) operations — as the cilok reseller network does may face additional OJK prudential compliance requirements, creating potential regulatory costs that could divert resources from productive investment and further constrain capital availability.

Human resource capacity deficits constitute the second major constraint, and one that is particularly structurally entrenched. The cooperative's management team is drawn primarily from individuals with religious educational backgrounds rather than business or management training a pattern that Arwani & Masrur (2025) identify as the single most prevalent governance vulnerability in pesantren cooperatives nationally. Cooperative administrators reported limited familiarity with formal bookkeeping systems: 'We record our transactions, but not in a formal system. We know approximately what comes in and goes out, but we do not have a proper balance sheet.' The absence of systematic financial reporting not only impairs internal decision-making but also constitutes a direct barrier to external funding access, as lenders and grant agencies typically require audited financial statements or at minimum basic cash-flow documentation. This constraint is accentuated by high turnover in santri-managed cooperative roles: graduating cohorts cycle through positions without sufficient knowledge transfer to incoming members, creating periodic capacity discontinuities that prevent the accumulation of institutional management expertise.

Business strategy deficits represent the third constraint domain, and one that underpins the first two. The cooperative currently operates without a formalised business plan, documented market analysis, or explicit strategic direction. Product development decisions are made reactively, responding to immediate consumer requests or emerging opportunities, rather than proactively on the basis of systematic market assessment. Santri cooperative members acknowledged: 'We have ideas for new products, but we do not know how to study whether they would sell well, or how to price them properly.' This absence of strategic planning discipline reflects a gap in Pillar 3 as theorised in the framework. While the cilok reseller network demonstrates intuitive market creativity, its long-term scalability is constrained by the

lack of formal supply chain management, quality standardisation documentation, and pricing strategy. These deficits are consistent with Umami et al.'s (2025) broader finding that pesantren cooperatives without external management mentorship tend to plateau at subsistence-level operations rather than achieving transformative economic scale.

Four-Pillar Framework Assessment and Maqashid Evaluation

Table 1 presents a systematic assessment of the four-pillar framework against the Mamba'ul Bayan findings, identifying observed strengths, identified gaps, and strategic recommendations across each pillar. This structured presentation enables clear visualisation of the cooperative's developmental profile and provides actionable guidance for management and policy stakeholders.

Table 1. Four-Pillar Framework Assessment: Pondok Pesantren Mamba'ul Bayan NW

Pillar	Observed Strengths	Identified Gaps	Strategic Recommendations
Pillar 1: Participatory Institutional Governance	Multi-institutional yayasan ecosystem; formal legal standing; embedded community trust capital	No documented cooperative by-laws (AD/ART); informal decision-making; no Sharia Supervisory Board	Draft cooperative AD/ART; establish Dewan Pengawas Syariah; formalise annual member assembly (RAT)
Pillar 2: Sharia Financial Management	Self-sufficient capital base; no riba-based financing; basic transaction recording	No double-entry bookkeeping; no formal financial statements; no external audit trail	Implement akuntansi syariah system; train administrators; pursue LPDB-KUMKM cooperative financing
Pillar 3: Productive Business-Unit Innovation	Diversified product portfolio; cilok Bayan as signature product; active reseller distribution network	No formal market analysis; no quality standardisation; unstructured pricing strategy	Develop cilok Bayan brand; pursue Halal certification; formalise reseller agreements; conduct market mapping
Pillar 4: Santri Entrepreneurship Development	Hands-on cooperative participation; applied market engagement through reseller network	No structured entrepreneurship curriculum; high management turnover; no knowledge transfer protocol	Integrate cooperative practicum into pesantren curriculum; develop SOP manual; establish SMK Plus alumni mentorship

Source: Compiled from field data and theoretical framework (2026)

Turning to the maqashid al-shari'ah evaluation, the analysis reveals a differentiated performance profile across the five Islamic law objectives. Against hifz al-din (preservation of faith), the cooperative's embeddedness within a Nahdlatul Wathan pesantren an institution explicitly organised around Islamic educational and spiritual values ensures that economic activities are conducted within a religious moral ecology, even in the absence of a formal Sharia Supervisory Board. The cooperative's products are produced in a halal environment, and its commercial interactions are conducted according to Islamic ethical norms as understood within the NW tradition. This dimension is assessed as adequate, though the formalisation of a Sharia Supervisory Board would elevate it from ambient to institutionally guaranteed.

Against hifz al-aql (preservation of intellect), the reseller network provides santri with genuine applied learning experiences in entrepreneurship and supply chain management, though the absence of a structured curriculum limits the pedagogical intentionality of this exposure. Santri learn by doing rather than through reflective practice integrated with formal knowledge frameworks — a mode of learning that produces practical competence but not the transferable analytical skills necessary for managing more complex cooperative operations. Against hifz al-mal (preservation of wealth), the cooperative contributes to community wealth preservation through its multiplier effects on the reseller micro-economy, though capital constraints limit the scale of this contribution and preclude the accumulation of institutional reserves that would buffer the cooperative against external shocks.

The most significant maqashid gap lies in hifz al-nasl (preservation of lineage and community continuity). High santri turnover in cooperative management roles, without systematic knowledge transfer protocols, threatens the intergenerational transmission of cooperative competence that is essential to institutional sustainability. Each cohort of graduating santri takes accumulated management knowledge with them when they depart, and incoming cohorts must rebuild this knowledge base from scratch. This pattern constitutes a form of institutional memory loss that is structurally incompatible with long-term sustainability. Against hifz al-nafs (preservation of life), the cooperative's contribution to food security and livelihood within the Bayan community through employment opportunities for resellers and affordable provision of food items to santri is modest but genuine. The analysis thus identifies hifz al-nasl and hifz al-aql as the two maqashid dimensions most urgently requiring intervention.

Optimisation Strategies: Toward a Transformative Kopontren Model

Drawing on the four-pillar assessment and the maqashid evaluation, five concrete optimisation strategies are proposed for the Mamba'ul Bayan cooperative, each addressing a specific gap while generating positive spillover effects across multiple pillars simultaneously.

First, the implementation of a simplified sharia accounting system represents the single highest-leverage intervention. The introduction of basic double-entry bookkeeping adapted to a sharia framework consistent with PSAK Syariah standards would simultaneously strengthen

governance transparency (Pillar 1), enable external financing access (Pillar 2), provide santri with transferable financial literacy skills (Pillar 4), and generate the auditable financial records necessary for grant applications to programmes such as Kemendiktisaintek's Matching Fund or LPDB-KUMKM's cooperative financing facility. Several open-source akuntansi syariah templates designed for small cooperatives are now available through the Kementerian Koperasi dan UKM's digital platform, reducing the implementation cost barrier significantly.

Second, the formalisation of the cilok Bayan brand through halal certification and packaging standardisation would significantly enhance the product's market positioning and price premium potential. Mahfuz (2024) documents the substantial revenue uplift achievable for North Lombok UMKM products following halal certification and branding assistance, findings directly applicable to the cooperative's signature product. The formalisation of reseller partnership agreements specifying quality standards, pricing floors, delivery schedules, and quality control protocols would additionally protect the cooperative from the reputational risks associated with inconsistent product quality across uncoordinated reseller operations.

Third, the establishment of a formal cooperative governance structure including cooperative by-laws (Anggaran Dasar/Anggaran Rumah Tangga), a Sharia Supervisory Board (Dewan Pengawas Syariah), and a regularised Annual Member Assembly (Rapat Anggota Tahunan) would both strengthen internal accountability and position the cooperative for regulatory compliance under the POJK No. 47/2024 framework. Misfah et al. (2024) demonstrate that the establishment of formal sharia governance mechanisms is associated with significant improvements in member trust and financial performance, supporting the strategic priority of this intervention.

Fourth, the integration of cooperative management as a structured practicum within the SMK Plus Mamba'ul Bayan vocational curriculum aligned with the school's business and entrepreneurship learning objectives would directly address the knowledge transfer deficit identified as the primary hifz al-nasl concern. A semester-long cooperative management practicum, supported by a Standard Operating Procedure (SOP) manual documenting the cooperative's inventory management, financial recording, reseller coordination, and quality control processes, would create a systematic knowledge transfer mechanism that is independent of any individual cohort's informal knowledge. Alumni mentorship from SMK Plus graduates who have entered the small business sector in Bayan would further enrich this practicum with practical post-pesantren experience.

Fifth, engagement with the North Lombok Regency's cooperative development office (Dinas Koperasi dan UKM) and with Akademi Bisnis Lombok the study team's home institution for structured capacity-building partnerships would provide the cooperative with access to management training, legal compliance assistance, and market development support. The Pesantren Preneur programme model emerging from the present study could serve as the framework for a regency-wide kopontren development programme, positioning the Kemendiktisaintek-funded research as a precursor to applied policy intervention. Such a

programme would be consistent with the broader pesantren economic development agenda outlined in Abdul Kadir (2025) and with North Lombok Regency's poverty reduction strategic priorities.

CONCLUSION

This study examined the cooperative-based economic management model at Pondok Pesantren Mamba'ul Bayan Nahdlatul Wathan in North Lombok Regency through an exploratory qualitative case study, applying a four-pillar analytical framework participatory institutional governance, sharia financial management, productive business-unit innovation, and santri entrepreneurship development grounded in maqashid al-shari'ah. Three principal conclusions emerge from the integrated analysis.

First, the cooperative has developed a genuinely innovative and contextually adaptive business model diversified across stationery retail, food services, and the signature cilok Bayan product that extends beyond the pesantren perimeter through a community reseller distribution network. This model demonstrates the potential for pesantren cooperatives to function as anchor enterprises for surrounding micro-business ecosystems, generating local economic multiplier effects consistent with the pesantren's statutory community empowerment mandate under UU Pesantren No. 18/2019. The stable, tripartite consumer base; santri, staff, and community provides the revenue predictability that sustains operational continuity in the absence of formal capital reserves, while the yayasan's multi-institutional ecosystem creates structural market access advantages unavailable to isolated kopontren.

Second, the cooperative confronts three systemic and mutually reinforcing constraints capital access limitations, human resource capacity deficits, and the absence of formal business strategy that reflect structural patterns documented across Indonesian kopontren nationally. These constraints form an interlocking constraint cycle: limited capital impairs product scaling, understaffed management impairs financial governance, and weak strategic planning impairs capital mobilisation. The most strategically impactful single intervention to break this cycle would be the implementation of a simplified sharia accounting system, as improved financial documentation would simultaneously strengthen governance transparency, enable external financing access, and provide santri with transferable financial literacy skills.

Third, the four-pillar framework and maqashid evaluation reveal that the cooperative currently performs strongest in Pillar 3 (business innovation) and presents the greatest development opportunities in Pillars 1 (governance formalisation), 2 (sharia financial management), and 4 (structured santri entrepreneurship education). The maqashid assessment identifies hifz al-nasl and hifz al-aql as the two Islamic law objectives most urgently requiring intervention, pointing specifically to the need for systematic knowledge transfer mechanisms between cohorts and structured entrepreneurship education integrated into the pesantren's formal curriculum.

This study carries implications for multiple stakeholder groups. For pesantren managers, the findings underscore the importance of formalising cooperative governance structures and financial management systems before pursuing market expansion, as institutional foundations must precede commercial ambitions. For local government and development agencies in North Lombok, the study identifies kopontren as underutilised instruments of poverty reduction that merit targeted capacity-building support, particularly in accounting, governance, and business strategy. For researchers, the findings confirm the need for further multi-site comparative studies across North Lombok pesantren to test the generalisability of patterns observed at Mamba'ul Bayan and to develop contextually situated sustainability models for the region's agro-pesantren typology. The study's principal limitation lies in its single-case design, which constrains analytic generalisation. Future research should extend the inquiry to multiple kopontren in North Lombok, incorporate longitudinal data to assess sustainability trajectories, and examine the regulatory impact of POJK No. 47/2024 on open-loop cooperative compliance in pesantren settings.

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