

Economic Management of Cooperative-Based Islamic Boarding School in North Lombok Regency

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Abstract

This study examines the management of Islamic boarding school economics based on cooperatives in North Lombok Regency as an effort to realize economic independence of Islamic boarding schools. The research objectives are to analyze the cooperative-based pesantren economic management model, identify the role of cooperatives in supporting pesantren economic independence, determine supporting and inhibiting factors, and assess the impact of cooperative management on students and surrounding communities. The research uses a descriptive qualitative approach with data collection techniques through in-depth interviews, field observations, and documentation. Research subjects include pesantren administrators, cooperative managers, students, and surrounding communities. The results show that the management of pesantren economy through cooperatives is carried out by implementing management functions including planning, organizing, implementing, and controlling. Pesantren cooperatives play a strategic role in providing business capital, developing productive business units, and empowering the economy of students and communities. Supporting factors include the commitment of pesantren leaders, active participation of students, and community support. While inhibiting factors include limited human resources, lack of capital, and modern management challenges. Positive impacts include improved student welfare, job creation, and strengthened economy of communities around the pesantren.

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1. INTRODUCTION

Islamic boarding schools, as the oldest Islamic educational institutions in Indonesia, have a strategic role not only in the spiritual and intellectual development of students, but also in the economic development of the community. Along with the development of the times and the demands of independence, Islamic boarding schools are required to not only focus on aspects of religious education alone, but also develop economic independence through various productive business units. The economic independence of Islamic boarding schools is crucial given the increasingly limited assistance from the government and the community, while the operational and development needs of Islamic boarding schools continue to increase.

Data from the Ministry of Religion of the Republic of Indonesia in 2023 showed that there were more than 37,000 Islamic boarding schools in Indonesia with a total of 4.5 million students. In West Nusa Tenggara Province in particular, there are more than 1,200 sharia cooperatives, most of which are developing in Islamic boarding school environments. North

Lombok Regency, as an area with a high concentration of Islamic boarding schools, has great potential for developing a cooperative-based Islamic boarding school economy.

Islamic boarding school cooperatives (kopontren) are a strategic alternative for realizing economic independence in Islamic boarding schools. Through Kopontren, Islamic boarding schools can manage various productive business units that provide economic benefits not only for the boarding school itself but also for the students and teachers.

The existence of cooperative Islamic boarding schools has a dual role, namely as a supporter of the economic life mechanisms of Islamic boarding schools and as a driver of the social economy of the community.

However, the management of Islamic boarding school cooperatives still faces various challenges. Preliminary studies indicate that many Islamic boarding school cooperatives are not yet optimally managed due to limited human resources, a lack of understanding of modern management, and limited access to capital. This condition is an important concern considering the enormous potential that Islamic boarding schools have in developing the community's economy.

This research focuses on the economic management of cooperative-based Islamic boarding schools in North Lombok Regency by analyzing the management model, the role of cooperatives, supporting and inhibiting factors, and their impact on students and the community. This research is crucial to provide a comprehensive overview of best practices. (*best practice*) management of Islamic boarding school cooperatives, which can be a model for the development of Islamic boarding school economies in other regions.

2. RESEARCH METHOD

This study uses a qualitative approach with a descriptive approach. This approach was chosen because this study seeks to depict and describe the phenomenon of cooperative-based Islamic boarding school economic management in accordance with the actual situation on the ground. The research location is an Islamic boarding school in North Lombok Regency that has an active cooperative and makes a significant contribution to the Islamic boarding school's economy.

The research subjects included Islamic boarding school leaders, cooperative administrators, business unit managers, students, and the community surrounding the boarding school. Subjects were selected purposively, with the criteria being knowledge and experience related to managing Islamic boarding school cooperatives. Key informants were cooperative administrators directly involved in the operational management of the cooperative.

The data collection techniques used include: (1) In-depth interviews with Islamic boarding school leaders, cooperative administrators, and related stakeholders to obtain in-depth information about cooperative management; (2) Participatory observation to directly observe the activities of the cooperative and the business units it manages; (3) Documentation to collect secondary data in the form of financial reports, organizational structures, and other related documents.

Data analysis is carried out through three main stages, namely data reduction, data display, and conclusion. Data reduction is performed by summarizing and sorting data relevant to the research focus. Data display is performed by presenting it in narrative form, tables, and charts for ease of understanding. Conclusions are drawn by interpreting the presented data to answer the research problem formulation.

To ensure data validity, this study employed source and method triangulation techniques. Source triangulation was conducted by comparing information from various informant sources, while method triangulation was conducted by comparing the results of interviews, observations, and documentation.

3. RESULTS AND DISCUSSION

Cooperative-Based Islamic Boarding School Economic Management Model

The research results show that the economic management of Islamic boarding schools through cooperatives in North Lombok Regency is carried out by systematically applying management functions. The management functions implemented include planning. (*planning*), organizing (*organizing*), implementation (actuating), and supervision (*controlling*).

Planning

The planning stage begins with identifying the Islamic boarding school's economic needs and potential business opportunities. The cooperative management, along with the Islamic boarding school leadership, formulates the cooperative's vision and mission, aligned with the school's goals. Planning also includes determining the type of business unit to be developed, target milestones, and strategies for achieving these goals.

Based on interviews with cooperative administrators, planning was conducted in a participatory manner, involving various stakeholders, including students and the surrounding community. This was crucial to ensure that the programs designed met the needs and were acceptable to all parties. The planning also took into account Sharia principles in every business activity developed.

Organizing

Organization is achieved by establishing a clear cooperative structure with a clear division of duties and responsibilities. The organizational structure of Islamic boarding school cooperatives generally consists of administrators, supervisors, and members. Administrators are responsible for managing the cooperative's day-to-day operations, supervisors perform oversight functions, and members actively participate in cooperative activities.

The division of tasks in cooperative management is tailored to the competencies and expertise of each individual. Some Islamic boarding schools involve alumni with expertise in economics and business to assist with cooperative management. The involvement of students in cooperative management is also an effective strategy for learning about entrepreneurship.

Implementation

Cooperative activities include the operation of various business units developed. Common business units developed in Islamic boarding school cooperatives include savings and loan cooperatives, minimarkets, canteens, production units, and agricultural cultivation. Each business unit is managed by a responsible team under the supervision of the cooperative's management.

In practice, Islamic boarding school cooperatives apply sharia principles to all business transactions. The profit-sharing system (*mudharabah*) and buying and selling (*murabahah*) are the primary mechanisms in the cooperative's operations. This aligns with the character of Islamic boarding schools as Islamic educational institutions that must serve as role models in the application of sharia values.

Supervision

Supervision is carried out at all levels, starting with cooperative supervisors, administrators, and finally, the Islamic boarding school leadership. The oversight system covers financial and operational aspects, as well as compliance with Sharia principles. Financial reports are prepared and audited periodically to ensure transparency and accountability in management.

Oversight also involves a regular business unit performance evaluation mechanism. Evaluations are conducted to identify challenges and formulate improvement solutions. A

robust oversight system has been proven effective in increasing cooperative management efficiency by up to 45%.

The Role of Cooperatives in Supporting the Economic Independence of Islamic Boarding Schools

Islamic boarding school cooperatives have a strategic role in supporting the economic independence of Islamic boarding schools through several aspects:

Alternative Funding Sources

Islamic boarding school cooperatives provide an alternative source of funding for Islamic boarding school operations through their operating surplus (SHU). Research shows that cooperatives can contribute up to 30% of total Islamic boarding school operational funding. This significantly reduces Islamic boarding school dependence on external donations.

Economic Empowerment of Islamic Students

Cooperatives serve as a learning platform for students in entrepreneurship. Through their involvement in cooperative management, students gain practical business skills that will be useful when they return to their communities. Several alumni of Islamic boarding schools involved in cooperative management have become successful entrepreneurs, earning a turnover of up to 15 million rupiah per month.

Provider of Student Needs

Through its minimarket and canteen units, the cooperative provides students with their daily needs at affordable prices. This helps students manage their expenses efficiently and ensures the quality of the products they consume meets health and halal standards.

Productive Business Unit Development

The cooperative develops various productive business units, such as agricultural cultivation, animal husbandry, and home industries, involving students and the surrounding community. These production units not only generate financial profits but also serve as a learning platform for vocational skills for the students.

Supporting and Inhibiting Factors

Supporting Factors

First, strong commitment from Islamic boarding school leaders is key to successful cooperative management. Policy support and resource allocation from Islamic boarding school leaders create a conducive climate for cooperative development.

Second, the active participation of students and alumni in cooperative management provides positive energy and innovative ideas. The involvement of a tech-savvy younger generation contributes to the digital transformation of Islamic boarding school cooperatives.

Third, support from the community surrounding the Islamic boarding school in the form of participation as members and customers of the cooperative. Community trust in the Islamic boarding school provides strong social capital for the cooperative's business development.

Fourth, networking with various parties, including local governments, Islamic banking, and economic empowerment institutions, provides access to capital and capacity development programs.

Inhibiting Factors

First, there is a limited human resource pool with competencies in modern management and entrepreneurship. Many cooperative administrators come from religious circles with expertise in religious matters but limited business knowledge.

Second, a lack of business capital is an obstacle to developing cooperative businesses. Access to capital from financial institutions remains limited due to collateral requirements that Islamic boarding schools find difficult to meet.[16]

Third, the challenge of adopting modern management systems and information technology. Some Islamic boarding schools still manage cooperatives traditionally, using manual record-keeping systems that are prone to errors.

Fourth, competition with other businesses in the area with stronger capital and marketing networks presents a challenge for Islamic boarding school cooperatives in maintaining and expanding their market share.

The Impact of Cooperative Management on Students and the Community

Impact on Students

Cooperative management has a positive impact on students in several aspects. First, students gain practical entrepreneurial skills not available in the classroom. The experience of managing a real business provides a deeper understanding of the business world.

Second, the development of an entrepreneurial mindset and character in students, such as independence, creativity, innovation, and the courage to take risks. These values are crucial for students' future success.

Third, students involved in cooperatives acquire additional skills that increase their competitiveness in the job market. Some students are even able to start their own businesses before graduating from Islamic boarding schools.

Impact on the Surrounding Community

Islamic boarding school cooperatives provide economic benefits to the surrounding community by creating jobs. Some cooperative business units employ local workers at a fair wage.

Cooperatives also serve as business partners for communities in marketing local agricultural and craft products. This helps increase community incomes and strengthen the local economy.

Furthermore, Islamic boarding school cooperatives serve as a model and inspiration for the community in developing Sharia-compliant businesses. Several community members have been inspired to establish similar cooperatives in their neighborhoods.

Strategy for Improving Management of Islamic Boarding School Cooperatives

Based on research findings, several strategies can be implemented to improve the management of Islamic boarding school cooperatives:

Human Resource Capacity Building

Regular training in cooperative management, entrepreneurship, and digital literacy for cooperative administrators and members. Mentoring programs from experts and business practitioners to transfer knowledge and experience.

Implementation of the 5C + 1S System

Implementation of the principles of character, capacity, capital, collateral, condition, and sharia in providing financing minimizes the risk of bad debt. This system has proven effective in maintaining the financial health of cooperatives.

Digital Transformation

Implementation of a technology-based cooperative management information system to increase efficiency and transparency. Development of a digital platform for online marketing of cooperative products.

Networking Strengthening

Building strategic partnerships with various parties, including the government, Islamic banking, universities, and fellow Islamic boarding school cooperatives, to share experiences and resources.

4. CONCLUSION

The economic management of cooperative-based Islamic boarding schools in North Lombok Regency is carried out through the implementation of management functions that include planning, organizing, implementing, and monitoring, based on sharia principles. Islamic boarding school cooperatives play a strategic role as an alternative source of funding, a means of economic empowerment for students, a provider of student needs, and a developer of productive business units.

Supporting factors for success include the commitment of Islamic boarding school leaders, active participation of students and alumni, community support, and strong networks. Meanwhile, inhibiting factors include limited competent human resources, limited capital, challenges in technology adoption, and business competition.

Positive impacts include improving students' entrepreneurial skills, fostering entrepreneurial character, creating jobs for the community, and strengthening the local economy. To optimize management, strategies for increasing human resource capacity, implementing the 5C+1S system, implementing digital transformation, and strengthening networking are required.

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