

Santripreneur: A Model of Islamic Economic Management Through Pesantren-Based Entrepreneurship Education

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Abstract

Islamic boarding schools (*pesantren*) in Indonesia are transforming, not only as centers of religious education but also as agents of economic empowerment through the development of entrepreneurship based on Islamic values. This study aims to analyze the strategies for forming *santripreneur* character, the transformation of students' entrepreneurial spirit, and the empowerment model in managing business units at Pesantren Al Ma'ruf Kediri. Using a qualitative method with a case study approach, data were collected through participatory observation in business units (laundry, culinary, fisheries, etc.), in-depth interviews with caregivers, teachers (*ustadz*), and students (*santri*), as well as document analysis. The findings reveal that entrepreneurship education at this *pesantren* is holistically integrated through formal learning, seminars, study circles (*halaqah*), mentoring, and direct practice (experiential learning). This strategy effectively instills *pesantren* values such as independence, sincerity, honesty, and work ethic as a spiritual foundation in business, while simultaneously avoiding usury (*riba*) and exploitation. The empowerment model, based on structured mentoring and a task rotation system, successfully enhances the students' entrepreneurial self-efficacy, fosters leadership qualities, and promotes the *pesantren's* economic independence. In conclusion, the *pesantren* is capable of producing a generation of *santripreneurs* who are pious, morally upright, financially independent, and serve as agents of Islamic economic change adaptable to global dynamics.

Keywords: *Santripreneur, Entrepreneurship Education, Pesantren Values, Economic Empowerment.*

INTRODUCTION

Pesantren holds a unique position in creating a generation that is mentally and spiritually resilient. Furthermore, the discipline, simplicity, and collective spirit cultivated within the *pesantren* environment are essential components of the social capital required to develop entrepreneurship. This entrepreneurial spirit may encompass independence, creativity, innovation, and service to the community.¹ Modern *pesantren* now play an

¹ Latif Haji et al., "The Effects of Psychological Capital and Empowerment on Entrepreneurial Spirit: The Case of Naghadeh County, Iran," *International Journal of Finance & Economics* 27, no. 1 (2022): 290–

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active role in the economic empowerment of society through various entrepreneurship programs and the development of micro, small, and medium enterprises (MSMEs). This transformation aligns with the holistic paradigm of *pesantren* education, which emphasizes not only spiritual aspects but also the development of life skills and the economic independence of the students (*santri*).² There is significant potential for enhancing economic welfare. In addition to the prevailing belief among certain individuals that *pesantren* functions solely as a religious educational institution, it is crucial to recognize that *pesantren* can indeed serve as a catalyst for developing individuals who possess both religious expertise and economic intelligence.³

In the current modern era, many *pesantren* in Indonesia from various backgrounds have proven their expertise in managing their economic independence.⁴ Santri do not only study religious sciences but also negotiate the meaning of life, social roles,⁵ and economic activities. The high business spirit and the massive wave of the entrepreneurship movement in the world of santri over the last decade and a half have given birth to a new generation of santri, namely *santripreneurs* (individuals who are learned in religion, moral in behavior, established in mentality, proficient in business, and dedicated in their work).⁶ This ensures that santri will eventually become financially and economically independent individuals.⁷

This transformation aligns with the holistic paradigm of *pesantren* education, which emphasizes not only spiritual aspects but also the development of life skills and the economic independence of the santri.⁸ Entrepreneurship education in *pesantren* aims to foster the entrepreneurial spirit of santri as a provision for when they live in the midst

300, <https://doi.org/10.1002/ijfe.2152>; Agung Zulfikri and Yusuf Iskandar, “The Effect of the Entrepreneurial Spirit, Entrepreneurial Values Towards Entrepreneurial Behavior, and Their Implications on Business Independence,” February 10, 2022, 152–63, <https://doi.org/10.2991/aebmr.k.220204.017>.

² Muhammad Jauhari Sofi et al., “Pesantren in Dynamic Transformation: Harmonizing Classical Roots and Modern Practices,” *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 49, no. 2 (2025): 333–53, <https://doi.org/10.30821/miqot.v49i2.1459>; Siti Halimah et al., “Pesantren Education Management: The Transformation of Religious Learning Culture in the Age of Disruption,” *Nidhomul Haq: Jurnal Manajemen Pendidikan Islam* 9, no. 3 (2024): 648–66, <https://doi.org/10.31538/ndhq.v9i3.16>.

³ Alfin Nur Arifah et al., “Santripreneur: Eksplorasi The Entrepreneurial Potential In Traditional Pesantren to Realizing a Successful Young Generation in Globalization Era,” June 26, 2024, 1158–66, https://doi.org/10.2991/978-94-6463-443-3_146.

⁴ M. Falikul Isbah, “Pesantren in the Changing Indonesian Context: History and Current Developments,” *QIJIS (Qudus International Journal of Islamic Studies)* 8, no. 1 (2020): 65–106, <https://doi.org/10.21043/qijis.v8i1.5629>; Tri Yugo, “Improving the Quality of Islamic Education through Pesantren-Based Management in Indonesia,” *Journal of Educational Research and Practice* 3, no. 2 (2025): 238–54, Jakarta, Indonesia, <https://doi.org/10.70376/jerp.v3i2.357>.

⁵ Barlian Fajri And Naser Ali Abdulghani, ‘Symbolic Interactionism Between Students And Caregivers In Pesantren’, *Al-Jadwa: Jurnal Studi Islam* 5, No. 1 (2025): 1–19.

⁶ Moch Shofiyuddin And M. Afif Zamroni, ‘Strategi Pengasuh Pondok Pesantren Dalam Pengembangan Ekonomi Mandiri Santripreneur’, *Andragogi: Jurnal Pendidikan Dan Pembelajaran* 3, No. 1 (2023): 44–61.

⁷ Shofiyuddin And Zamroni, ‘Strategi Pengasuh Pondok Pesantren Dalam Pengembangan Ekonomi Mandiri Santripreneur’.

⁸ Ratnawati Et Al., ‘Santripreneur Business Incubator’.

of society.⁹ Contemporary santri must be encouraged and motivated to become *santripreneurs*, namely santri who engage in entrepreneurship. *Santripreneurs* will become the spearhead of *pesantren*-based creative economy development. Through these activities, *pesantren* will become economically independent and provide a significant contribution to the national economy while enhancing the *izzah* (dignity) of the Muslim community.¹⁰ A *santripreneur* is not merely an ordinary entrepreneur, but also a faith-based agent of change.¹¹

Several previous studies relevant to *Santripreneur* include the research by Adinugraha,¹² Aslihah & Yaqin,¹³ Sa'adah & Hidayah,¹⁴ and Atmanti.¹⁵ Although these studies are rich in specific cases and the integration of Sharia values, there is still a gap in the form of a lack of in-depth study regarding the effectiveness of approaches that unify entrepreneurship education with character building (*akhlaq*) in daily operations, the mapping of habitus and the social construction of *pesantren* values in innovative characters with Islamic ethics, as well as concrete implementation models that can be replicated without losing the Islamic essence.

This research at *Pesantren Al Ma'ruf Kediri* fills this gap through an analysis of the integration of the values of independence, sincerity, discipline, and work ethic in business practices; revealing the effectiveness of a holistic approach that utilizes business as a medium for character building; and formulating a *santripreneur* model based on specific, replicable *pesantren* culture that contributes to the economic independence of the *pesantren* and the empowerment of the surrounding community, thereby enriching the literature with deeper value-character dimensions and providing theoretical-practical references for modern *pesantren*. At *Pesantren Al Ma'ruf Kediri*, entrepreneurship education is not separated from character building but is instead used as a vehicle to apply Islamic teachings in daily business practices; this research will reveal the effectiveness of this approach in forming innovative santri characters who avoid the practices of *riba*

⁹ Endang Sriani, 'Peran Santripreneur Pondok Pesantren Edi Mancoro Terhadap Kemandirian Pesantren Dan Masyarakat', *Jurnal Ilmiah Ekonomi Islam* 8, No. 3 (2022): 3383–93.

¹⁰ Ahmad Syakur And Moch Zainuddin, 'Pengembangan Santripreneur Di Pesantren: Menuju Pendidikan Kewirausahaan Yang Berdaya Saing', *Al-Muraqabah: Journal Of Management And Sharia Business* 4, No. 2 (2024): 208–28.

¹¹ Mawardi, 'Pengembangan Santripreneur Di Pesantren Ruhama Al-Fajar Kaliputih Bogor Melalui Model Edukasi Bisnis Berbasis Pesantren'.

¹² Jeffrey E. Mcgee Et Al., 'Entrepreneurial Self-Efficacy: Refining The Measure', *Entrepreneurship Theory And Practice* 33, No. 4 (2009): 965–88, <https://doi.org/10.1111/J.1540-6520.2009.00304.X>; Hendri Hermawan Adinugraha, 'Santripreneur At Al-Ustmani: Efforts To Realize Sharia-Based Entrepreneurship In Islamic Boarding Schools', *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman* 10, No. 2 (2022): 172–94.

¹³ Aslihah Aslihah And M. Ainul Yaqin, 'Pengembangan Santripreneur Di Pondok Pesantren Fathul Ulum Jombang', *Jpekbm (Jurnal Pendidikan Ekonomi, Kewirausahaan, Bisnis Dan Manajemen)* 5, No. 1 (2021): 72–83.

¹⁴ Wardhatus Sa'adah And Ulil Hidayah, 'Model Pendidikan Kewirausahaan Berbasis Nilai Pesantren Dalam Membentuk Santripreneur:(Studi Pada Pondok Pesantren Roudlotut Tholibin)', *Al-Muraqabah: Journal Of Management And Sharia Business* 5, No. 2 (2025): 121–37.

¹⁵ Hastarini Dwi Atmanti Et Al., 'Santripreneur: Menyiapkan Lulusan Pesantren Yang Berjiwa Entrepreneurship Di Pondok Kyai Gading Kabupaten Demak', *Jurnal Pengabdian Aceh* 2, No. 2 (2022): 117–22.

(usury), deception, and exploitation, while simultaneously providing a model for other *pesantren* so that entrepreneurship education does not lose its Islamic soul.

Value-Based Entrepreneurship Education at Pesantren Al Ma'ruf Kediri is important because socio-economic transformation demands that Islamic educational institutions function not only as centers for the transmission of religious knowledge but also as agents of economic empowerment for the *ummah*. In this context, Pesantren Al Ma'ruf Kediri faces the challenge of integrating typical *pesantren* values—such as independence, sincerity, discipline, and work ethic—with modern entrepreneurial competencies. This research is relevant to examine how the internalization of these values is constructed in entrepreneurship education practices so as to produce santri who are not only religious but also productive and adaptive to contemporary economic dynamics.

Furthermore, studies on *santripreneurs* are still relatively limited at the conceptual level and have not extensively reviewed implementation models based on *pesantren* culture in depth. Much of the entrepreneurship research in Islamic educational institutions focuses more on managerial and economic aspects, while the dimensions of value, habitus, and the formation of entrepreneurial character based on *pesantren* traditions have not been comprehensively mapped. Therefore, this research is vital to fill the academic gap by offering an analysis that positions the *pesantren* as a social space with a unique value system in shaping the entrepreneurial orientation of the santri. Finally, the urgency of this research also lies in its contribution to strengthening the economic independence of the *pesantren* and the surrounding community. An effective *santripreneur* education model has the potential to become a community-based empowerment strategy, reducing dependence on formal employment and strengthening the local economy. Thus, the results of this study have not only theoretical significance in the development of Islamic education and social entrepreneurship studies but also practical significance as a reference for policies in developing entrepreneurship education based on *pesantren* values.

METHOD

This study employs a qualitative method with a case study approach, focusing on entrepreneurship education practices at Pesantren Al Ma'ruf Kediri. This approach was selected to gain a profound understanding of the value transformation process, empowerment patterns, and social dynamics that shape the *santripreneur* character within a holistic *pesantren* life context. Data were collected through participant observation of the *pesantren*'s business units (laundry, food stalls, lodging, fisheries, livestock, culinary, and minimarkets); in-depth interviews with the *Kyai* (head of the *pesantren*), supervising *Ustadz* (teachers), and students (*santri*) involved in business management; and documentation studies of the curriculum, entrepreneurship seminar programs, *halaqah* (study circles) for guidance, mentoring sessions, and routine evaluation reports. The data analysis technique was conducted interactively through the stages of data reduction, data display, and conclusion drawing/verification, utilizing triangulation of sources and methods to ensure the validity of the findings. This research aims to comprehensively describe how the integration of Islamic values, experiential learning models, and

structured mentoring systems build the entrepreneurial self-efficacy of the *santri* and foster the economic independence of the *pesantren*.

RESULTS AND DISCUSSION

Sharia Economic Management Based on *Pesantren* Values

Research findings indicate that the formation of *santripreneur* character at Pesantren Al Ma'ruf Kediri is implemented through the integration of formal classroom learning—as the majority of the students (*santri*) are university students—entrepreneurship seminars, non-formal guidance based on *halaqah* (study circles) and mentoring, as well as direct practice within the *pesantren*'s business units. This model operates systemically because entrepreneurship is not positioned as an additional program, but rather as an integral part of the *pesantren*'s educational culture that emphasizes independence and responsibility. This strategy is effective because it aligns with the integrative Islamic education paradigm that unites cognitive, affective, and psychomotor dimensions within the framework of character formation (*ta'dib*). Consequently, the entrepreneurship learning process does not stop at the transfer of business knowledge but instead shapes the work ethic and spiritual character of the *santri*. As expressed by Fatih, the supervisor of the student laundry unit:

“At Pesantren Al Ma'ruf, we do not only learn business theory in class but are immediately directed to practice it in the pesantren's business units. After attending entrepreneurship seminars, we are guided in halaqah to evaluate our intentions and business ethics to ensure they remain in accordance with Islamic values. For me, the most significant impact is the habituation of responsibility. When given the trust (amanah) to manage the student laundry, we must be disciplined, transparent, and honest. So, it is not just about seeking profit, but how the business serves as a means to practice adab (etiquette) and independence.”

From the student's statement above, direct experience serves as the foundation for emotional learning; secondly, the role of reflection in shaping self-awareness and emotional regulation; and thirdly, the importance of a collaborative social context in fostering empathy and interpersonal skills.¹⁶ These three themes are interconnected and form a complete learning cycle, consistent with Kolb's experiential learning model consisting of four stages: concrete experience, reflection, conceptualization, and active experimentation.¹⁷

The experience of *santri* managing the laundry at Pesantren Al Ma'ruf constitutes a concrete experience that serves as the foundation for emotional learning, where they directly experience responsibility, discipline, and honesty. The reflection process through

¹⁶ Safia Safitri, 'Penerapan Experiential Learning Dalam Pengembangan Kompetensi Sosial Emosional Peserta Didik', *Jurnal Pendidikan Tuntas* 3, No. 1 (2025), <https://www.publikasi.abidan.org/index.php/jpt/article/view/7-11>.

¹⁷ Harald Bergsteiner Et Al., 'Kolb's Experiential Learning Model: Critique From A Modelling Perspective', *Studies In Continuing Education* 32, No. 1 (2010): 29–46, <https://doi.org/10.1080/01580370903534355>.

mentoring after entrepreneurship seminars then shapes self-awareness and emotional regulation, ensuring business practices align with Islamic values. All of this occurs within the collaborative social context of the *pesantren*, which fosters empathy and interpersonal skills, forming a complete learning cycle consistent with Kolb's experiential learning model. Meanwhile, Erwin, the attendant at the Pesantren Al Ma'ruf student dining unit, stated:

“The character building of santripreneurs here is integrated with our daily lives. During mentoring, the ustadz always emphasizes that trading is a form of worship if intended correctly. We also learn how to face risks, manage team conflicts, and maintain customer trust. The experience of jumping directly into the pesantren cooperative has taught me communication, leadership, and cooperation. I feel that this process forms an independent mentality and a lack of dependence on others.”

This is in line with Islamic teachings that view business activities not merely as worldly activities, but as a form of *halal* (permissible) worship that is responsible and contributes to the welfare of the *ummah*. Entrepreneurship becomes a means to achieve *falah* (success in this world and the hereafter) while avoiding *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling).¹⁸ The process of *santri* integrating with daily life through the *pesantren* cooperative reflects the role of the *pesantren* as a Sharia economic incubator. *Santri* do not only learn theory but directly practice production, marketing, and the management of *halal* businesses, thereby generating economic independence for the community.¹⁹

Santripreneurs at Pesantren Al Ma'ruf Kediri have successfully synergized spiritual aspects, character development, and practical managerial skills. By making the cooperative a real learning space and religious values the foundation of the work ethic, the *pesantren* effectively forms *santripreneurs* who are not only economically independent but also possess integrity and resilience in facing market dynamics.

Furthermore, Bani, the head of the *pesantren* lodging unit, expressed:

“In my opinion, what distinguishes the entrepreneurship program in this pesantren is its comprehensive approach. We learn business management in class, attend entrepreneurship seminars, and then practice directly in the field. However, the strongest element is the planting of values through practice, where we are reminded of honesty, trustworthiness (amanah), and patience in the process. From there, I understood that becoming a santripreneur is not just about business ability, but also the formation of a balanced character and spirituality.”

¹⁸ Lukman Raimi, *Entrepreneurship From Islamic Perspective: Concept, Theory And Practice* (2017), <https://doi.org/10.13140/Rg.2.2.32121.77922>.

¹⁹ Raisa Fitri, 'Santripreneurship Through The Development Of Industrial And Santri Creation To Manifest Sharia-Based Economy', *Bistic Business Innovation Sustainability And Technology International Conference (Bistic 2021)*, 2021, 39–47, <https://www.atlantis-press.com/proceedings/Bistic-21/125963880>.

The interview above aligns with research suggesting that patience in the process indicates an investment in non-cognitive skills (perseverance/grit) within human capital, which is proven to be more predictive of long-term entrepreneurial success than technical skills alone.²⁰ Becoming a *santripreneur* is not just about business capability but about a balance of character and spirituality, consistent with the concept of Islamic entrepreneurship which integrates *tawhid* (monotheism), *akhlaq* (morals), and welfare in this world and the hereafter.

The learning process at the *pesantren* is carried out in layers: studying business management in class, attending seminars, and direct practice in the field. This pattern aligns perfectly with Kolb's learning cycle consisting of concrete experience, reflective observation, abstract conceptualization, and active experimentation.²¹ This *pesantren* entrepreneurship program does not stop at the cognitive level but encourages *santri* to feel and internalize real experience as the primary source of learning.

The interview above also explicitly mentions honesty, trustworthiness (*amanah*), and patience as values instilled through practice. This reflects the concept of Islamic Work Ethics (IWE), which positions moral integrity and spiritual responsibility as the foundation of economic activity.²² Within this framework, entrepreneurial success is not measured solely by profit, but by the alignment between business actions and divine values. The approach of the *pesantren* as an institution that instills both values and business skills reflects a *santripreneurship* model aimed at creating Sharia-based economic independence for the *ummah*, in line with the government program "One *Pesantren* One Product" (OPOP).²³ The strategy of *Pesantren Al-Ma'ruf Kediri* not only produces competent *santri* entrepreneurs but also agents of change for the Sharia economy who possess noble character, resilience, and are oriented toward profit in this world and the hereafter, consistent with the vision of *pesantren* empowerment in Indonesia.

The Entrepreneurial Spirit of Santri through *Pesantren* Business Programs

The findings of this study describe the transformation of *santri* participation at *Pesantren Al Ma'ruf Kediri* from passive to active across diverse business units: fishery food industries, livestock, services, and trade. The participation of senior *santri* is conducted on a rotational basis under the supervision of specialized mentors, reflecting a *santripreneurship* model integrated with *pesantren* education. This is in line with national phenomena in other *pesantren* and the OPOP (One *Pesantren* One Product) program in East Java.

A senior *santri* named Amin, who has participated in duty rotations across several *pesantren* business units over the past two years, shared his experience with enthusiasm.

²⁰ James J. Heckman And Tim Kautz, 'Hard Evidence On Soft Skills', *Labour Economics* 19, No. 4 (2012): 451–64.

²¹ David A. Kolb, *Experiential Learning: Experience as the Source of Learning and Development* (FT press, 2014)

²² Rafik Issa Beekun, *Islamic Business Ethics* (International Institute of Islamic Thought (IIIT), 2006),.

²³ Fitri, 'Santripreneurship Through The Development Of Industrial And Santri Creation To Manifest Sharia-Based Economy' (Atlantis Press, 2021).

Initially, he admitted to merely following along in the fishery sector because he felt it was just an additional task; thus, his participation was passive, only completing minimal work without initiative. However, after the rotational system was implemented under the supervision of specialized mentors—who are *pesantren* alumni with business experience—he took turns holding full responsibility in the fishery unit. According to an in-depth interview with him:

“There, I learned from scratch: fish breeding, feeding, to online promotion via marketplaces supported by the OPOP program. The mentors often reminded us that this is not just a business, but an amanah (trust) for the independence of the pesantren and the ummah. Now, I feel my entrepreneurial spirit has awakened; I am more proactive in seeking innovative ideas, such as post-harvest processing which is in high demand among young mothers who need ready-to-eat or ready-to-fry fish. This transformation has made me no longer dependent on my parents for daily needs, and I am confident this aligns with the OPOP spirit that encourages every pesantren to have sustainable flagship products.”

From the statement above, *pesantrenpreneur* refers to activities carried out to manage and develop business entities owned by the Islamic boarding school, as well as activities related to life skills such as training, workshops, and seminars that can direct and produce *santri* who possess independent character in daily life.²⁴ In the development of the Islamic economy, the application of the *santripreneurship* concept in *pesantren* will further strengthen the potential for Sharia economic development in Indonesia.²⁵

In the context of education, this era requires learning institutions to formulate adaptive strategies responsive to global competency demands, including critical thinking, digital literacy, and cross-cultural collaboration. This definition emphasizes that globalization is not merely an economic phenomenon but also a multidimensional challenge for traditional educational systems, such as *pesantren*, to maintain their identity while instilling the capacity to compete on the world stage.²⁶

Therefore, *Santripreneur* is a strategy for *pesantren* to integrate business management with the development of *santri* life skills, aiming not only to create independent entrepreneurs but also to strengthen the foundation of the national Sharia economy. In facing the global era, *pesantren* are required to transform into adaptive institutions by responding to global competency demands, such as digital literacy and critical thinking, without losing their Islamic identity. Thus, the development of

²⁴ Arwin Arwin Et Al., ‘Optimalisasi Edupreneurship Di Pondok Pesantren Untuk Membentuk Santripreneur Berdaya Saing Dan Mandiri Di Era Milenial’, *Fitrah: Journal Of Islamic Education* 4, No. 1 (2023): 123–37.

²⁵ Raisa Fitri, ‘Santripreneurship Through The Development Of Industrial And Santri Creation To Manifest Sharia-Based Economy’, *Bistic Business Innovation Sustainability And Technology International Conference (Bistic 2021)*, 2021, 39–47, <https://www.atlantis-press.com/proceedings/Bistic-21/125963880>.

²⁶ Teguh Ciptadi And Tobroni Tobroni, ‘Dinamika Perkembangan Pondok Pesantren Di Era Globalisasi: Analisis Tren Dan Implikasinya Terhadap Pendidikan Diniyah (Studi Kasus Di Pondok Pesantren Bina Insan Pangkalan Bun)’, *Jurnal Ilmiah Global Education* 6, No. 2 (2025): 351–61.

santripreneurship becomes a key instrument in balancing the preservation of traditional *pesantren* values with the fulfillment of multidimensional global competency demands.

Meanwhile, a *santri* named Langgeng Ade, who is involved in the food industry, livestock, and culinary units of the *pesantren*, shared the story of his role changing from passive to active through an integrated approach. Previously, he only helped pack processed fish products without understanding the overall business flow, which left him feeling unmotivated. The change occurred when he entered the senior rotation in the *pesantren* canteen and frozen food units, where specialized mentors routinely provided weekly mentoring, including simple financial evaluations and Islamic *muamalah* (transaction) ethics.

“I learned to calculate capital, profit and loss, and how to serve customers patiently even when it’s crowded after Quranic studies. This shows how we as santri are encouraged to be true entrepreneurs. Now, I actively propose and create new menus based on local ingredients, such as fish balls or herbal drinks, which have increased our unit’s sales. This entrepreneurial spirit grew because the pesantren business provides a path for us as santri, making it a part of daily education that forms independence, responsibility, and a spirit of contributing to our own economy and that of the pesantren.”

This is consistent with Siswantoro’s research, stating that integrated entrepreneurship education forms independence, responsibility, and economic contributions for the *ummah* through *pesantren* business units as part of the daily curriculum.²⁷ *Pesantren* business is not a separate program but an integral part of daily education that shapes independence and the spirit of contributing to the economy.

Furthermore, this also emphasizes the integration of Islamic values and hands-on practice (internship, mentoring) that forms entrepreneurial knowledge, skills, and attitudes.²⁸ Specific programs like this in *pesantren* combine *tafaffuh fiddin* (religious understanding) with *tafaffuh fittijarah* (business understanding) through real practice in business units, building motivation, knowledge, and an entrepreneurial spirit.

Therefore, the experience of entrepreneurial practice in *pesantren* forms real economic competence for *santri* through direct learning of capital, profit-loss, and customer service. Through menu innovation based on local ingredients, it demonstrates the integration of business skills with local cultural contexts, which improves the performance of business units and gives meaning to the synergy between *pesantren* education and economic development. This process reflects the internalization of the values of independence, responsibility, and socio-economic contribution, which expands the meaning of *santri* from mere religious learners to adaptive and innovative

²⁷ Siswantoro Siswantoro, ‘Entrepreneurship Education Model Of Pesantren On Reducing Unemployment’, *El-Tarbawi* 15, No. 1 (2022): 1–22.

²⁸ Saktika Rohmah Fajarwati Et Al., ‘Model Of Entrepreneurship Education In Islamic Boarding Schools In The Entrepreneurship Program At Al-Ittifaq Islamic Boarding School In Bandung Regency’, *International Conference On Neuroscience And Learning Technology (Iconsatin 2025)*, 2025, 24–34, <https://www.atlantis-press.com/proceedings/Iconsatin-25/126020427>.

entrepreneurial agents.

Santri Empowerment Model in *Pesantren* Business Management

At *Pesantren Al Ma'ruf*, the personality development of the *santri* is not limited to the mastery of religious sciences. Beyond that, this *pesantren* strives to form a resilient young generation capable of facing the dynamics of the modern era, equipped with practical life skills, particularly an entrepreneurial spirit and economic independence.

The primary influence in this process stems from the figure of the *Kyai* as the leader of the *pesantren*. The *pengasuh* (guardian) emphasizes that the ideal *santri* figure is not only known for deep religious knowledge but also as someone capable of being financially self-sufficient. He envisions *santri* possessing key attributes: high integrity, total trustworthiness, persistence in the face of difficulties, and the courage to become agents of positive change in society.

The process of instilling these values is conducted regularly and sustainably through various daily recitations (*pengajian*) that emphasize *adab* (etiquette), noble morality, and spiritual strengthening. The *ustadz* involved in direct guidance explain that the formation of the *santri*'s entrepreneurial character begins with an in-depth study of classical values from the *Kitab Kuning* (yellow books), such as *Ta'lim Muta'allim* and *Ihya Ulumuddin*, which underline the ethics of seeking knowledge and the spirit of hard work in life.

These noble values are then applied directly in daily routines, including the business activities managed by the *pesantren* itself. *Santri* are taught the view that working is a form of worship, while trading or doing business is not merely about pursuing profit, but a golden opportunity to practice noble traits such as absolute honesty, patience in all situations, and a sense of responsibility toward the welfare of others.

When the *pesantren* maximizes its economic system and business units thrive—or even give rise to new business units—an expansion of the workforce will occur.²⁹ This has a positive impact on the economic sustainability of the *pesantren*, as sound financial management aids in more strategic business decision-making.³⁰ As expressed by Amin:

“In the pesantren’s culinary business unit, we are not just asked to help with cooking or manning the cashier; we are also involved in menu planning, financial recording, and daily sales evaluations. The pengasuh and mentors give us full trust to manage operations through a rotation system. From there, we learn responsibility, time management between religious studies (ngaji) and business, and the courage to make decisions when facing customer complaints.”

This aligns with Paul Hersey and Ken Blanchard’s Situational Leadership Theory, which states that leaders adjust their approach (directive or supportive) based on the

²⁹ Achmad Luthfi Chamidi, ‘Peran Pemberdayaan Ekonomi Pesantren Dalam Mendorong Kemandirian Ekonomi (Studi Kasus Pondok Pesantren Bahrul Ulum Tambakberas Jombang)’, *Jurnal Ilmiah Ekonomi Islam* 9, No. 2 (2023): 3079–91.

³⁰ Dira Meivira And Muhadjir Anwar, ‘Peningkatan Kompetensi Pengelolaan Bisnis Pada Santri Di Pondok Pesantren Al-Usmaniyah’, *Jurnal Pengabdian Kepada Masyarakat Nusantara* 6, No. 1 (2025): 206–14.

maturity, readiness, and competence of subordinates, as well as the task situation at hand. This model emphasizes that there is no single “best” style, but rather an adaptation of behavior to maximize employee potential and achieve goals.³¹

By providing full trust and a scheduled rotation system, the *pengasuh* fully delegates authority and supervises the *santri*.³² This indicates that the mentors believe the *santri* possess high maturity to carry out tasks, which in turn builds self-confidence and the courage to make decisions.

The concept at Pesantren Al Ma’ruf utilizes Entrepreneurial Self-Efficacy (ESE), which refers to the strength of an individual’s belief in their ability to succeed in performing entrepreneurial roles and tasks.³³ Direct involvement in planning, financial recording, and complaint handling significantly increases the *santri*’s self-confidence. The more frequently *santri* successfully resolve real challenges, the higher their confidence to start and manage businesses in the future.

The *santripreneur* empowerment model implemented at Pesantren Al Ma’ruf is through a structured and sustainable mentoring system. The process begins with basic training regarding business management and consumer service, followed by direct practice in business units under the guidance of the *ustadz* mentors.

This approach emphasizes not only the technical aspects of entrepreneurship but also the formation of responsibility and professionalism through routine monthly evaluations that discuss operational obstacles and formulate business development innovations. Here, *santri* are not positioned as mere labor, but as an integral part of a team trusted to contribute actively to advancing the *pesantren*’s business units, thereby fostering a sense of ownership and strong commitment to business sustainability. This was expressed by Fatih:

“The empowerment model here is based on mentoring. Initially, we are given basic training on business management and customer service, then we practice directly accompanied by the ustadz mentor. Every month there is an evaluation meeting to discuss obstacles and innovations. We feel that we are not just workers, but part of a team trusted to develop the pesantren business.”

At Pesantren Al Ma’ruf, *santri* are not only directed to be actors in economic activities but also play a role as guardians of integrity and ethical values in every business practice. The pattern of entrepreneurial character building in this *pesantren* demonstrates a close integration between spirituality, social responsibility, and business skills. Within the framework of Islamic-based character education, the process of personal formation is not achieved through normative lectures alone, but through consistent concrete examples and repeated practice in daily life. The *Kyai* and *ustadz* are present not merely as teachers of Sharia entrepreneurship theory, but as figures who directly practice the principles of

³¹ Paul Hersey And Kenneth H. Blanchard, ‘Situational Leadership’, *Dean’s Forum* 12, No. 2 (1997): 5.

³² Muhammad Irfan Sholehudin Et Al., ‘The Role Of Santri Entrepreneurship And Santri Business Activities In Economic Independence (Case Study At Manahijul Huda Islamic Boarding School)’, *Indonesian Interdisciplinary Journal Of Sharia Economics (Iijse)* 8, No. 3 (2025): 9592–607.

³³ Mcgee Et Al., ‘Entrepreneurial Self-Efficacy’.

honesty, trustworthiness (*amanah*), and professionalism in trading, so that *santri* absorb these values in their knowledge as well as their economic attitudes and behaviors.

The research at Pesantren Al Ma'ruf is consistent with the notion that Islamic values, particularly honesty and responsibility, contribute significantly to creating harmony and ethical economic practices within the *pesantren* environment. These values are not just taught but become the foundation for every business activity.³⁴ Character education in *pesantren* aims to prepare *santri* to become independent individuals with positive social contributions. Furthermore, when *pesantren* implement such programs, *santri* do not only learn religion but are also taught entrepreneurship so that they possess skills and independence after graduation. The management of business units in this *pesantren* involves *santri* directly, making the *pesantren* a complete learning ecosystem.³⁵

Thus, *pesantren* values play a role in forming a distinctive entrepreneurial character, namely the *santripreneur*, who is not only religious in a normative sense but also makes spirituality the primary foundation for innovation and business sustainability.³⁶ The integration of *pesantren* education and entrepreneurship turns the *pesantren* into a holistic learning ecosystem where *santri* do not only understand norms but practice them in productive activities. Consequently, a typology of *santripreneur* is born that blends spirituality, independence, and social orientation as the unique entrepreneurial character of the *pesantren*.

CONCLUSION

Pesantren holds a strategic position as an educational institution that not only cultivates mental and spiritual resilience but also fosters social capital through discipline, simplicity, and a collective spirit, providing a solid foundation for an entrepreneurial soul. In the modern era, Pesantren Al Ma'ruf Kediri has transformed into an agent of community economic empowerment by integrating entrepreneurship education into its daily curriculum and culture through programs such as seminars, *halaqah* guidance, and direct practice in various business units, which build concrete experience and managerial skills according to the experiential learning model. This approach aligns with the integrative Islamic education paradigm, ensuring that entrepreneurship serves as a means of worship and the implementation of values such as honesty, trustworthiness (*amanah*), and the avoidance of *riba*. The result is the birth of a *santripreneur* generation that is religiously learned, financially independent, and resilient as Sharia-based agents of change. Overall, this transformation supports the economic independence of the

³⁴ Maryam Qadarin And Hidayatul Islamiyah, 'Integrasi Nilai Islam Dan Budaya Lokal Madura Dalam Pembentukan Harmoni Sosial-Ekonomi Di Pondok Pesantren Nazhatut Thullab Sampang', *Proceedings Of Annual Conference For Muslim Scholars* 9, No. 1 (2025): 1362–75.

³⁵ Abu Nasir Et Al., 'Good Practice Pendidikan Karakter Entrepreneurship', Ummpress, 2024, <https://Eprints.Umm.Ac.Id/Id/Eprint/14362/>.

³⁶ Pardiman Pardiman And Supriyanto Supriyanto, 'Strategi Membangun Kewirausahaan Santri Menggunakan Model Pendidikan Taxonomi Bloom', *Bisnis: Jurnal Bisnis Dan Manajemen Islam* 9, No. 1 (2021): 107–26.

pesantren and contributes to strengthening the national Sharia economy, consistent with programs such as One *Pesantren* One Product (OPOP). However, as this study is limited to a single case study at Pesantren Al Ma'arif, the findings may not fully represent the diversity of *pesantren* across different geographical contexts. Therefore, future research is recommended to adopt a multi-site or comparative approach and utilize quantitative methods to measure the long-term correlation between *entrepreneurial self-efficacy* and the actual success of alumni in the global market, ensuring that the *santripreneur* model remains adaptive to the increasingly complex dynamics of the digital economy.

DECLARATION OF AI AND AI-ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author utilized Gemini 3 Flash (Paid Tier) to assist with improving grammar, language, and the overall readability of the English translation of the manuscript. The tool was specifically used to ensure academic tone and coherence in the translated sections. All outputs were subsequently reviewed and revised by the author, who assumes full responsibility for the accuracy, validity, and original content of the final publication.

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