



Application of Islamic Education Management Principles in *Pesantren* Business Units

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ABSTRACT

The function of *pesantren*'s business units is not only to support the economic independence of the *pesantren*, but also as practical educational platforms for students and as instruments for community empowerment. This study aims to describe the implementation of Islamic educational management principles in the management of BMT Al Anfa' Tarbiyatul Ulum as a business unit of *Pondok Pesantren Tarbiyatul Ulum, Pekuwon, Rengel, Tuban*, using a qualitative case study approach. Data were collected through in-depth interviews, participatory observation, and document analysis, and were examined using the Miles and Huberman model, which includes data condensation, data display, and conclusion drawing. The findings indicate that BMT Al Anfa' has implemented Islamic educational management principles that have enabled the institution to establish professional, trustworthy, and sustainable governance. These principles are reflected in: (1) the clarity of organizational goals; (2) a systematically structured organizational; (3) fair and proportional task distribution based on competence; (4) clearly defined work authority regulated through SOPs and internal decisions; and (5) the implementation of work discipline fostered through the habituation of *pesantren* values and Islamic work culture. This implementation not only supports the *pesantren*'s economic independence but also enhances service quality and strengthens the socio-economic role of the *pesantren*.

Keywords: Principle, Islamic Education Management, Bussiness Unit, *Pesantren*.

ABSTRAK

Unit usaha pesantren berfungsi bukan hanya sebagai lembaga pendukung kemandirian ekonomi pesantren, tetapi juga sebagai sarana pendidikan praktik bagi santri serta pemberdayaan masyarakat. Penelitian ini bertujuan untuk mendeskripsikan penerapan prinsip-prinsip manajemen pendidikan Islam dalam pengelolaan BMT Al Anfa' Tarbiyatul Ulum sebagai unit usaha Pondok Pesantren Tarbiyatul Ulum, Pekuwon, Rengel, Tuban, dengan menggunakan kualitatif-studi kasus sebagai pendekatan. Pengumpulan data dilakukan melalui wawancara mendalam, observasi partisipatif, dan telaah dokumen, kemudian dianalisis menggunakan model Miles dan Huberman yang meliputi kondensasi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa BMT Al Anfa' telah menerapkan prinsip-prinsip manajemen pendidikan Islam mampu menciptakan tata kelola BMT yang profesional, amanah, dan berkelanjutan. Penerapan prinsip tersebut tampak melalui: (1) kejelasan tujuan organisasi; (2) struktur organisasi yang tersusun sistematis sehingga memperkuat koordinasi dan akuntabilitas; (3) pembagian kerja yang adil dan proporsional berdasarkan kompetensi; (4) penentuan wewenang kerja yang terarah melalui SOP dan keputusan internal; serta (5) penerapan kedisiplinan kerja yang dibangun melalui pembiasaan nilai-nilai pesantren dan budaya kerja Islami. Penerapan ini tidak hanya mendukung kemandirian pesantren, tetapi juga meningkatkan kualitas pelayanan dan memperkuat peran sosial ekonomi pesantren bagi masyarakat sekitar.

Kata Kunci: Prinsip, Manajemen Pendidikan Islam, Unit Usaha, *Pesantren*.

INTRODUCTION

Pondok *pesantren* is one of the oldest Islamic educational institutions in Indonesia, playing a significant role in shaping the character, morality, and intellectuality of the Muslim community.¹ As a community-based educational institution, the *pesantren* exists not only as a center for religious learning but is also required to respond to various challenges of the globalization era by adapting without neglecting independence and the *adab* (etiquette) of the students (*santri*).²

Currently, many *pesantren* have transformed into institutions that are adaptive to the developments of the times.³ *Pesantren* no longer function solely as religious educational institutions but have also become agents of social change, contributing greatly to improving the community's quality of life through programs that bring benefits in encouraging inclusive development for both internal interests and the surrounding community.⁴ One form of this adaptation is the development of the *pesantren* through the establishment of business units.⁵ However, the establishment of *pesantren* business units must be accompanied by proper management in its realization.⁶ A business unit must apply management principles to ensure operational effectiveness and efficiency, especially for a *pesantren* business unit, which should naturally implement management principles aligned with Islamic educational values to serve as a foundation for business sustainability.⁷

The application of these Islamic educational management principles is crucial to ensure that every activity is carried out with full integrity, prioritizing the collective interest.⁸ On the other hand, management based on Islamic educational management principles can bring positive impacts by increasing public trust, strengthening the *pesantren*'s reputation, and creating a business environment oriented toward blessings (*barakah*) within the community.⁹

Managing an institution by applying Islamic educational management principles is a process of organizing, managing, and developing educational institutions based on values, principles, and ethics derived from Islamic teachings.¹⁰ The application of these principles is

¹ Muh. Misdar, *Sejarah Pendidikan Dalam Islam* (PT. RajaGrafindo Persada, 2017), 240.

² Hepi Ikmal and Triana Rosalina Noor, "Moral Enculturation Based Islamic Education Through Kitab Ta'lim Al-Muta'allim at *Pesantren* Bustanul Thullab Lamongan," *Edukasia: Jurnal Pendidikan Dan Pembelajaran* 5, no. 2 (2024): 218, <https://doi.org/10.62775/edukasia.v5i2.1376>.

³ Triana Rosalina Noor, "The Strategy of Private Madrasah Tsanawiyah in Responding to Educational Challenges," *Al-Hayat: Journal of Islamic Education* 8, no. 2 (2024): 665, <https://doi.org/10.35723/ajie.v8i2.561>.

⁴ Alvan Fathony et al., "Pengembangan Potensi Unit Usaha Pondok *Pesantren* Nurul Jadid Melalui Ekoproteksi," *TRILOGI: Jurnal Ilmu Teknologi, Kesehatan, Dan Humaniora* 2, no. 1 (2021): 22, <https://doi.org/10.33650/trilogi.v2i1.2098>.

⁵ Maya Silvana and Deni Lubis, "Faktor Yang Memengaruhi Kemandirian Ekonomi *Pesantren* (Studi *Pesantren* Al-Ittifaq Bandung)," *Al-Muqarrab* 9, no. 2 (2021): 129, <https://doi.org/10.29244/jam.9.2.129-146>.

⁶ Octaviani Octaviani et al., "Peran Unit Usaha *Pesantren* Dalam Mengembangkan Jiwa Kewirausahaan," *Ikhlas: Jurnal Ilmiah Pendidikan Islam* 2, no. 4 (2025): 26, <https://doi.org/10.61132/ikhlas.v2i4.1309>.

⁷ Yuli Supriani et al., "Strategi Pengelolaan Kewirausahaan Dalam Lembaga Pendidikan," *Jurnal Tabsinia* 6, no. 6 (2025): 926, <https://doi.org/10.57171/jt.v6i3.647>.

⁸ Abdul Kholiq and Sri Wahyunik, "Penguatan Akuntabilitas Dalam Manajemen Pendidikan Islam: Studi Tentang Transparansi Dan Profesionalisme," *JTEM: Journal Of Islamic Education and Management* 5, no. 2 (2025): 10.

⁹ Suci Ramadani and Ainur Rofiq Sofa, "Kejujuran Dalam Perspektif Pendidikan Islam: Nilai Fundamental, Strategi Implementasi, Dan Dampaknya Terhadap Pembentukan Karakter Santri Di *Pesantren*," *Jurnal Manajemen Dan Pendidikan Agama Islam* 3, no. 1 (2025): 194, <https://doi.org/10.61132/jmpai.v3i1.848>.

¹⁰ Nur Gamar and Putriani L. Maliki, *Manajemen Lembaga Pendidikan Islam* (Penerbit NEM, 2025), 34.

not only oriented toward achieving goals effectively and efficiently but also emphasizes spiritual, moral, and communal welfare (*maslahah*) dimensions.¹¹ Furthermore, through the application of these principles, the importance of careful planning, proper organization, fair leadership, and continuous evaluation is taught.¹²

One *pesantren* that possesses various business units as part of its facilities is the Tarbiyatul Ulum Islamic Boarding School, located in Pekuwon Village, Rengel District, Tuban Regency. This *pesantren* has business units ranging from agriculture to financing, such as the existence of the Baitul Maal wa Tamwil (BMT) Al Anfa' Tarbiyatul Ulum. The BMT institution was formed as a supporting facility under the auspices of and within the environment of the Tarbiyatul Ulum Islamic Boarding School. The function of this BMT is as a financial institution that manages all finances within the *pesantren*, particularly those related to educational and learning activities. Additionally, this BMT serves as a partner in the *santri* cashless program for daily needs while living at the *pesantren*. Within the community scope, BMT Al Anfa' Tarbiyatul Ulum also provides various savings and loan programs for students and the general public, thus its presence significantly influences the existence of the Tarbiyatul Ulum *Pesantren* positively.

This research remains interesting for further study. Referring to several previous studies, it is shown that professionally managed *pesantren* business units can become a primary source of funding to support *pesantren* operational costs, ranging from the provision of educational facilities and fulfillment of students' daily needs to the development of skill programs.¹³ A business unit managed by applying Islamic management principles is capable of increasing community trust in the *pesantren* as an educational and economic institution.¹⁴ Management that consistently applies Islamic principles can enable the business unit to grow sustainably, avoid internal conflicts, and have a clear and planned development direction.¹⁵ This illustrates that *pesantren* business units have a strategic role in strengthening the economic independence of the *pesantren* and improving the welfare of the surrounding community. However, in some cases, the implementation is not yet fully optimal because not all resources within these business units fully understand modern business management without neglecting Islamic principles and values.¹⁶ Therefore, the researcher is interested in examining the application of Islamic educational management principles in the business unit of the Tarbiyatul Ulum Islamic Boarding School, specifically BMT Al Anfa' Tarbiyatul Ulum in Pekuwon Village, Rengel District, Tuban Regency.

¹¹ Apri Piil Bahrul Ulum, "Model Manajemen Mutu Terpadu Berbasis Masalah Dalam Pendidikan Dasar Islam," *JoEMS (Journal of Education and Management Studies)* 8, no. 5 (2025): 235, <https://doi.org/10.32764/joems.v8i5.1603>.

¹² Purwo Haryono et al., *Buku Referensi Manajemen Pendidikan* (PT. Sonpedia Publishing Indonesia, 2024), 17.

¹³ Jenal Aripin and Mulyawan Safwandy Nugraha, "Manajemen Keuangan Berkelanjutan Di Pondok *Pesantren*: Pendekatan Kewirausahaan Dan Tantangannya," *Epistemic: Jurnal Ilmiah Pendidikan* 4, no. 1 (2025): 143, <https://doi.org/10.70287/epistemic.v4i1.223>.

¹⁴ Wahyudi Wahyudi, "Manajemen Pondok *Pesantren* Sebagai Pilar Pendidikan Islam Berkelanjutan," *JURSIMA* 12, no. 2 (2025): 1, <https://doi.org/10.47024/js.v12i2.1008>.

¹⁵ Muh Aril Widi Saputra et al., "Implementasi Prinsip-Prinsip Manajemen Islam Dalam Pengelolaan Lembaga Pendidikan: Studi Pada Madrasah Aliyah Di Indonesia," *Jurnal Integrasi Manajemen Pendidikan* 4, no. 1 (2025): 13, <https://doi.org/10.24239/jimpe.v4i1.3891>.

¹⁶ Deden Priatna, *Pesantren Bermutu, Generasi Tangguh: Harmoni Tradisi Dan Mutu Pendidikan Modern* (Detak Pustaka, 2025), 104.

METHOD

The research location selected is BMT Al Anfa', a business unit owned by the Tarbiyatul Ulum Islamic Boarding School, located at Jl. Diponegoro, No. 07, RT 009 / RW 005, Pekuwon Village, Rengel District, Tuban Regency. The selection of the BMT Al Anfa' Tarbiyatul Ulum business unit is based on the consideration that this institution contributes significantly to the daily activities of the *pesantren*, particularly regarding student education financing and as a platform for students' practical learning through internships. Consequently, its management is conducted professionally, adhering to Islamic values and the culture of the Tarbiyatul Ulum Islamic Boarding School as the parent institution.

This research employs a qualitative case study approach to provide an in-depth description of ongoing events or phenomena. This approach allows the researcher to utilize various data sources, especially those related to the implementation of Islamic educational management principles at BMT Al Anfa' Tarbiyatul Ulum.¹⁷ The research subjects involved consist of six individuals, including the manager and staff of the BMT, selected through a purposive sampling technique.

The data collection techniques apply three methods: in-depth interviews, participant observation, and document review. Subsequently, the data is analyzed using the analysis technique by Miles and Huberman, which involves the processes of data condensation, data display, and drawing conclusions.¹⁸

RESULTS AND DISCUSSION

BMTs operating within the environment of Islamic boarding schools (*pondok pesantren*) represent a form of business unit development oriented toward the economic independence of the institution, a platform for practice-based education, and community empowerment. This approach aims to provide a positive impact on the progress of the *pesantren* and its surroundings. This is precisely the direction and goal of BMT Al Anfa' Tarbiyatul Ulum; as a *pesantren* business unit, its management refers to noble Islamic values and *pesantren* culture. This means its management internalizes the application of Islamic educational management principles, mirroring the management of the *pesantren* as the parent institution.

Based on the research process conducted, several principles of Islamic educational management were found to be applied flexibly according to the situation and needs. These include the existence of organizational goals, fair division of labor, determination of work authority, work discipline, and clarity of organizational structure. The implementation of these principles ensures that the BMT does not only operate as a financial entity but also functions as an educational laboratory for students (*santri*) while maintaining the spiritual integrity required of a religious institution.

¹⁷ John W Cresswell, *Penelitian Kualitatif Dan Desain Riset: Memilih Diantara Lima Pendekatan* (Pustaka Pelajar, 2015), 135.

¹⁸ Matthew B. Miles and Johnny Huberman, A. Michael Saldana, *Qualitative Data Analysis: A Methods Sourcebook Third Edition* (Sage Publications, 2014), 34.

Having Organizational Goals

The research results indicate that BMT Al Anfa' Tarbiyatul Ulum has organizational goals that have been clearly formulated by its founders. These organizational goals serve as a guideline for all operational activities. The objectives for establishing this BMT cover two main aspects: social goals and economic goals. In the economic aspect, the BMT aims to empower the *pesantren* community and the general public regarding Sharia economic education. For the *pesantren* community, this includes the implementation of the U-Cashless by USID application, which is used for shopping or payments within the *pesantren* environment. The goal is to prevent students from engaging in cash transactions, thereby minimizing money theft. Meanwhile, for the general public, various financing facilities are provided as a form of developing healthy and sustainable Sharia-based microfinance that can support the independence of the *pesantren*. The social goals include assisting in the management and distribution of zakat, infat, and alms (*sedekah*) funds, as well as providing Sharia financial access to economically disadvantaged groups.

These organizational goals are not only written in formal documents but are also understood and implemented by all BMT employees. These objectives must be carried out consistently to provide services that align with Islamic management principles, ensure trustworthiness (*amanah*) in fund management, and remain focused on community economic empowerment. The implementation of these organizational goals is evaluated through internal coordination and socialization meetings aimed at aligning and strengthening the vision of all team members, conducted either periodically or incidentally.

The existence of clear organizational goals within an institution provides a measurable direction for institutional development. Furthermore, these organizational goals can serve as a consideration and a basis for decision-making at the managerial level, ranging from simple policies to those requiring coordination with external parties.¹⁹ This is especially crucial for a business unit sheltered by a *pesantren*, as it must maintain trust (*amanah*) and a balance between profit orientation and its social mission as an entity under the auspices and responsibility of the *pesantren*.²⁰ Clear organizational goals become an important foundation for the institution's success in fulfilling its role as a professional, trustworthy institution oriented toward community empowerment. The formulation of goals and the application of justice within the organization have a significant impact on both individuals and the institution. Clarity of organizational goals influences the responses and attitudes of teachers toward their work, which is reflected in perceptions of organizational justice, levels of job satisfaction, and the commitment they provide.²¹

Clarity of Organizational Structure

The research results indicate that BMT Al Anfa' Tarbiyatul Ulum already has a clear organizational structure that has been well-documented. This structure includes key positions such as the leader, managers, administration and finance section, financing section, down to

¹⁹ Hantono Hantono and Selvia Fransiska Wijaya, *Pengantar Manajemen* (Penerbit Widina, 2025), 25.

²⁰ Arini Dwi Masithoh et al., "Sumber Daya Ekonomi Pesantren Dalam Mewujudkan Kemandirian Pesantren Ponpes Al-Barokah An-Nur Khumairoh Jember," *Menulis: Jurnal Penelitian Nusantara* 1, no. 6 (2025): 182, <https://doi.org/10.59435/menulis.v1i6.342>.

²¹ Henry Simamora, *Manajemen Sumber Daya Manusia* (Bagian Penerbitan STIE YPKN, 2004), 64.

field officers. Through this work structure, it is expected to create good coordination between divisions, reduce job overlaps, and increase accountability in every BMT activity. Furthermore, with a clear organizational structure, employees feel more comfortable and can focus on their work because they understand that there is clarity regarding every report and who is responsible for it as part of the reporting channel that must be followed, allowing the public to judge that the BMT is managed professionally and in accordance with good governance principles.

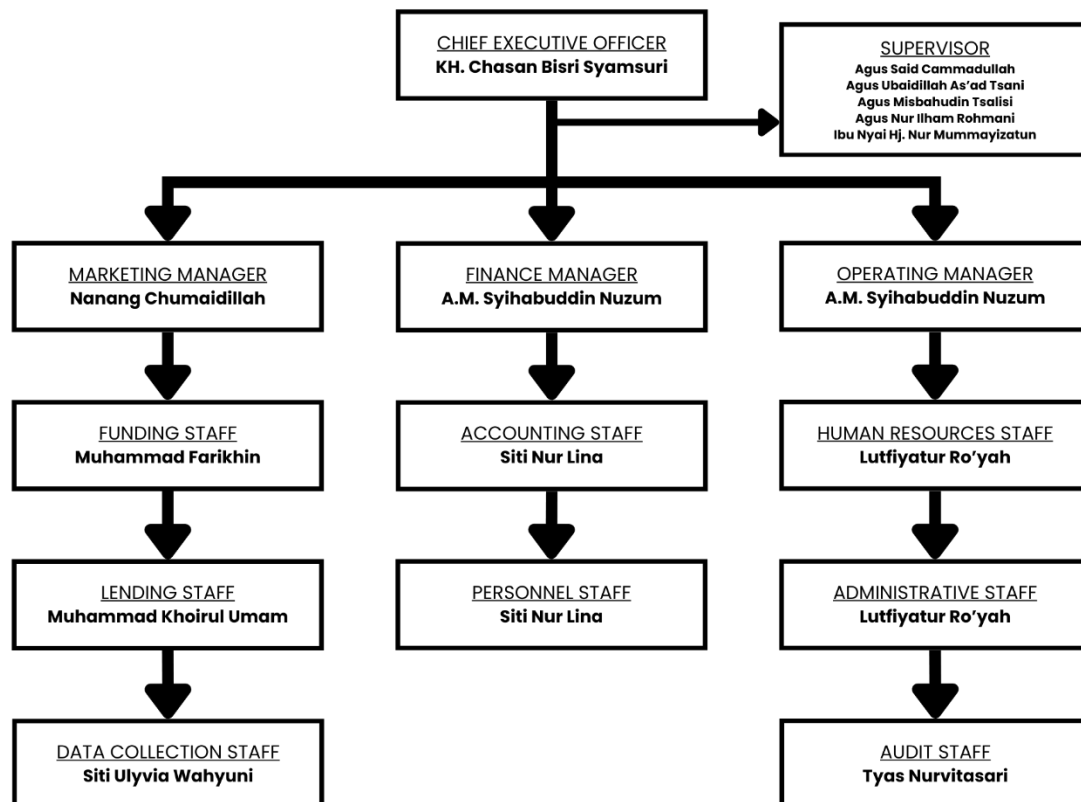


Figure 1. Organizational Structure of BMT Al Anfa' Tarbiyatul Ulum

The organizational structure implemented by each institution can vary from one another as it is adjusted to internal conditions and the patterns of authority lines established by each institution. To ensure that institutional goals are achieved effectively and efficiently, every activity carried out by employees must be regulated through a clear division of tasks so that each employee has a specific role that is interrelated and supportive of one another in carrying out the institution's activities.²²

As a professional institution, the existence of an organizational structure that is clearly, minutely, and purposefully arranged is one of its main characteristics. A good organizational structure illustrates the division of tasks, authority, and responsibility among all members, ensuring that everyone knows their position and role in achieving common

²² Nabila Cesya Rahmalia et al., "Urgensi Desain Struktur Organisasi Terhadap Strategi Dalam Meningkatkan Kinerja Organisasi," *Al-Gafari: Manajemen Dan Pendidikan* 2, no. 1 (2024): 1.

goals, thereby realizing an efficient workflow.²³ The organizational structure is a vital component of an institution because the performance of a well-structured organization will be reflected in the daily practices of its main activities. The existence of regular internal communication flows, both vertically from leaders to staff and horizontally between departments, ensures that the flow of authority operates according to regulations referring to that structure, making the work process more efficient and minimizing errors.²⁴

Fair Division of Labor

Based on the research findings, it was discovered that the workload at BMT Al Anfa' Tarbiyatul Ulum is distributed fairly and proportionally among all forty-eight employees. The division of tasks is conducted based on the competence, experience, and capacity of each individual, ensuring that every employee occupies a position suited to their abilities. This task distribution also refers to the established organizational structure, ensuring that each person has a job description aligned with their specific competencies.

"...here we indeed strive to always divide tasks fairly so that every employee works according to their respective responsibilities without feeling overburdened..."

The determination and division of these tasks are first processed through an internal board meeting involving the BMT leadership and the *pesantren* authorities, ensuring that all decisions are accepted collectively. Every employee receives a balanced responsibility in terms of both workload and space for self-development, preventing the domination of tasks by a single party. Through this fairly divided labor, it is expected to have a positive impact on work motivation, discipline, and the quality of BMT's service to customers, both from within the *pesantren* and the surrounding community.

Justice is a condition that places something in its proper position or according to its proportion, as well as giving every individual what is their right.²⁵ For employees, the justice in question refers to how those in authority treat them as they should, specifically for an institution with an Islamic spirit, which must refer to Islamic values.

Through a fair division of labor, employees will feel empowered when the institution provides equal opportunities for all.²⁶ The sense of justice felt by employees will influence an increase in employee commitment to the organization, whether in the form of affective commitment as part of the organization, normative commitment in the form of adherence to organizational norms, or continuous commitment in the form of a desire to remain dedicated and stay within the organization. Furthermore, the emergence of a perceived fairness in tasks increases organizational commitment because employees feel valued, their contributions recognized, and they are treated decently; thus, they are encouraged to provide

²³ Ardi Galih Pangestu and Puput Hilma Purnama, "Peran Struktur Organisasi Dalam Kunci Sukses Kinerja Dan Efisiensi Karyawan Koperasi Laboratorium Bisnis Politeknik Negeri Bandung," *Indonesian Journal of Public Administration Review* 1, no. 3 (2024): 1, <https://doi.org/10.47134/par.v1i3.2605>.

²⁴ Riri Nurmaya, "Peran Struktur Organisasi Dalam Efektivitas Koordinasi Dan Pengambilan Keputusan Di Perusahaan Manufaktur," *Journal of Business Economics and Management* | E-ISSN: 3063-8968 1, no. 4 (2025): 1063.

²⁵ Sisca Triamanda Mutiara et al., "Kinerja Karyawan: Peran Keadilan Distributif, Keselamatan Kesehatan Kerja (K3) Dan Burnout: Studi Kasus Pada Karyawan Depo Jakarta," *Jurnal Bina Bangsa Ekonomika* 17, no. 2 (2024): 1125.

²⁶ Martin E P Seligman, *Learned Optimism : How to Change Your Mind and Your Life* (Vintage Books, 2006), 45.

higher loyalty by carrying out tasks with full responsibility and showing a strong desire to remain part of the organization.²⁷ Conversely, if injustice occurs at work, it can decrease motivation, weaken commitment, and even spark a desire to leave the organization.²⁸

Determination of Work Authority

The existence of a clear organizational structure accompanied by a fair division of labor indicates that BMT Al Anfa' Tarbiyatul Ulum has implemented a system for determining work authority in a clear and structured manner. Each position is equipped with detailed job descriptions and responsibilities, making it easier for all employees to understand their respective roles in carrying out the institution's operations.

"...employees work according to their respective authorities, so the work will run more orderly, effectively, and without overlapping..."

The individual positions within the BMT organization, from the leadership to field officers, have boundaries of authority set forth in the Standard Operating Procedures (SOP) and internal management decisions. Through these SOPs, the determination of authority is established so that every employee understands their scope of movement, responsibilities, and the limits of their authority in performing their duties. For example, the authority to approve financing is restricted only to the leadership or specific parties who have received special delegation. Meanwhile, BMT teller staff only have authority over daily cash transactions, and field officers are authorized to verify prospective customer data. Establishing this authority is crucial to prevent the abuse of power.

The existence of clear authority also increases work efficiency, accelerates the service process, and builds a sense of responsibility among employees.²⁹ Furthermore, it serves as an important factor in maintaining the institution's professionalism while creating transparent and accountable BMT governance.

Authority is a concept often interchanged with power, implying that one party has the capacity to command and another party has the capacity to be commanded. An authority includes at least three main elements: influence, legal basis, and compliance with legal provisions. The element of influence indicates that the use of authority is intended to direct or control someone's behavior. Legally, authority is something that must rely on clear regulations.³⁰ In addition, authority must contain an element of legal compliance, which demands standardized criteria, both general standards for broad authority and specific standards for particular authorities. This means that an individual's authority within an institution is bound by regulations that govern their performance.

²⁷ Ikhsan Abd Razak, "Mengukur Korelasi Pembagian Kerja, Lingkungan Kerja Dan Kinerja Pegawai," *BJRM (Bongaya Journal For Research in Management)* 7, no. 1 (2024): 103.

²⁸ Triana Rosalina Noor and Izzatul Islamiya, "Analisis Faktor Manajemen Peningkatan Mutu Lembaga Pendidikan Islam," *EDUSLANA: Jurnal Manajemen Dan Pendidikan Islam* 10, no. 2 (2023): 124, <https://doi.org/10.47077/edusiana.v10i2>.

²⁹ Indra Ari Irvan and Muhammad Sirozi, "Prinsip-Prinsip Perencanaan Sumber Daya Manusia Dalam Sistem Pendidikan Islam," *Jurnal Inovasi, Evaluasi Dan Pengembangan Pembelajaran (JIEPP)* 4, no. 3 (2024): 415, <https://doi.org/10.54371/jiepp.v4i3.557>.

³⁰ Jarot Digdo Ismoyo et al., *Dasar-Dasar Hukum: Pedoman Hukum Di Indonesia* (PT. Sonpedia Publishing Indonesia, 2025), 43.

An institution must clearly regulate the authority of each individual involved in the organizational structure. Through a clear division of authority, every employee understands the limits of their responsibility, thereby preventing the same task from being performed by more than one person and minimizing conflict between employees. With the provision of structured authority, leaders find it easier to conduct monitoring, evaluation, and coaching, as the line of accountability is already clear.³¹

Existence of Work Discipline

The research results indicate that work discipline at BMT Al Anfa' Tarbiyatul Ulum has been implemented quite well. Employees carry out work routines in an orderly manner, starting from morning briefings and daily reporting to periodic evaluations. The presence of both manual and digital attendance systems also helps ensure compliance with working hours and minimizes lateness. Employees arrive on time according to the BMT operational hours, Monday to Saturday from 07:30 to 15:00 WIB; if an employee is unable to attend, they can apply for permission from the leadership. Additionally, employees demonstrate discipline in administrative reporting, both for routine weekly reports and annual reports that must be submitted to the *pesantren* (Islamic boarding school) leadership for evaluation.

Furthermore, this culture of discipline is formed through the habituation of *pesantren* values, such as obedience to rules, participating in congregational prayers, trustworthiness (*amanah*), and respecting time, as well as attending *pesantren* study sessions since the majority of employees are residents of the Tarbiyatul Ulum *Pesantren* itself. The implementation of work discipline is supported by a supervision system conducted by the BMT leadership and the *pesantren* mentors. This supervision is not repressive but rather emphasizes character building so that every employee understands that discipline is a part of moral and professional responsibility within a Sharia financial institution.

"...Alhamdulillah... the superiors always supervise employee performance... there are always checks on work results to ensure they run according to procedures, errors can be minimized, and work results become more optimal.."

Such discipline becomes a vital factor in maintaining the quality of the institution's services. All employees, whether from the student (*santri*) circle or professional staff, follow the established work rules, such as punctuality, completing tasks according to targets, and compliance with Standard Operating Procedures (SOP).

Employee work discipline provides benefits not only for the organization but also for the employees themselves. Work discipline is defined as an attitude of respecting, valuing, obeying, and complying with various applicable rules, both written and unwritten, and carrying them out with full responsibility without avoiding sanctions if they violate the duties and authority granted by the institution. Discipline is a form of obedience to institutional rules and directions from the leadership.³²

³¹ Achmad Nasihi and Tri Asihati Ratna Hapsari, "Monitoring Dan Evaluasi Kebijakan Pendidikan," *Indonesian Journal of Teaching and Learning (INTEL)* 1, no. 1 (2022): 77, <https://doi.org/10.56855/intel.v1i1.112>.

³² Siti Khotimah and Triana Rosalina Noor, "Peran Kepala Sekolah Dalam Implementasi Kurikulum Merdeka Belajar," *Nuris Journal of Education and Islamic Studies* 4, no. 1 (2024): 33, <https://doi.org/10.52620/jeis.v4i1.64>; Zainal Abidin, "Implementation of the Merdeka Curriculum in the Society 5.0 Era," *Nidhomiyah: Jurnal Manajemen Pendidikan Islam* 6, no. 2 (2025): 141–52, <https://doi.org/10.38073/nidhomiyah.v6i2.2696>.

In addition, work discipline is also defined as work effectiveness within an organization—the effort to achieve the best results by utilizing available resources in a relatively short timeframe, without waiting for a balance between goals, tools, personnel, and time. Completing tasks on time is an important indicator, as the assessment of whether a job is well-performed depends heavily on when the task is successfully completed.³³ Employee attendance is also a key indicator in assessing work discipline. If an employee has a low level of discipline, they will generally arrive late frequently; thus, discipline related to attendance in an organization can be assessed by punctuality in starting work, proper use of break times, not delaying or extending work hours, and the frequency of absences over a certain period. In terms of Islamic management governance, the implementation of discipline at work is internalized as obedient and consistent behavior in carrying out duties and obligations according to institutional rules, based on Islamic values. Discipline is not only understood as compliance with formal regulations but also as a form of *amanah* and moral responsibility that must be accounted for to Allah SWT.³⁴

The existence of business units within the *pesantren* environment has become a strategic necessity in facing modern educational challenges, as well as a demand for the independence of an institution. *Pesantrens*, as continuously developing institutions, require stable financial resources to support operations, improve the quality of learning, and build facilities. Furthermore, business units are expected to provide added value in the form of empowering the surrounding community as a positive impact of their existence.³⁵ The growth of *pesantren* business units is an important indicator of the increasing independence of the institution itself.³⁶ This is because *pesantren* business units managed by internal parties demonstrate that there are Islamic values and management principles aligned with the parent institution.³⁷ The application of these management values and principles functions to maintain the welfare of all *pesantren* residents in meeting their various needs and can serve as an educational medium that teaches independence, entrepreneurial spirit, sincerity, and a spirit of service as needed.³⁸ The application of proper management principles in various activities is necessary to enhance the positive image of the institution, especially Islamic educational institutions, and vice versa. When an institution is not managed with the correct principles, inaccuracies will occur in the implementation process.³⁹

³³ Triana Rosalina Noor and Mazaya Razan Alsya Nur Shabrina, “Strategi Pengembangan Sekolah Unggulan (Studi Kasus Di Sekolah Menengah Kejuruan Migas, Cepu),” *Kariman: Jurnal Pendidikan Dan Keislaman* 10, no. 2 (2022): 223, <https://doi.org/10.52185/kariman.v10i2.255>.

³⁴ Ahmad Zain Sarnoto, *Manajemen Pendidikan Islam: Integrasi Nilai Spiritual Dan Inovasi Institusional* (Takaza Innovatix Labs, 2025), 75.

³⁵ Kasudin Kasudin et al., “Manajemen Pendidikan *Pesantren*: Penerapan Strategi Pengembangan Ekonomi Di Pondok *Pesantren* Gontor,” *JEID: Journal of Educational Integration and Development* 4, no. 4 (2024): 258, <https://doi.org/10.55868/jeid.v4i4.367>.

³⁶ Novy Dwi Febrianty, “Sistem Pengelolaan Wakaf Produktif Untuk Penguatan Kemandirian Ekonomi *Pesantren*: (Studi Pada Pondok *Pesantren* Trubus Iman),” *JURNAL SYNTAX IMPERATIF: Jurnal Ilmu Sosial Dan Pendidikan* 5, no. 1 (2024): 28, <https://doi.org/10.36418/syntax-imperatif.v5i1.339>.

³⁷ Julia Shafira et al., “Manajemen Pondok *Pesantren* Dalam Menanamkan Nilai-Nilai Kewirausahaan Santri Di Pondok *Pesantren* Modern Al-Fath,” *Journal Idarah At-Ta’lim* 3, no. 1 (2024): 93.

³⁸ Abu Bakar Dja’far and Yunus Yunus, *Manajemen Pendidikan Islam (Konsep, Prinsip, Ruang Lingkup Manajemen Pendidikan Islam)* (Penerbit Adab, 2021), 5.

³⁹ M Ag Sulistyorini, *Manajemen Hubungan Lembaga Pendidikan Islam Dengan Masyarakat Di Madrasah Tsanawiyah Unggulan* (Garudhawaca, 2024), 12.

CONCLUSION

BMT Al Anfa' Tarbiyatul Ulum is one of the educational business units operating under the auspices of Pondok *Pesantren* Tarbiyatul Ulum. It is not only oriented toward the independence of the *pesantren* but also functions as a means for practical education and an instrument for community empowerment. The existence of this business unit is based on the need to support *pesantren* operations and the social role of the *pesantren* within the community.

As a business unit affiliated with the *pesantren*, BMT Al Anfa' Tarbiyatul Ulum applies several principles of Islamic educational management flexibly and adaptively according to the institution's operational needs. These principles include: clarity of organizational goals, a well-ordered organizational structure, fair division of labor, directed determination of authority, and the consistent application of work discipline. Collectively, these aspects form the foundation of a professional, trustworthy (*amanah*), and accountable institutional governance.

The management of the BMT refers to organizational goals that have been clearly formulated and cover two important aspects, namely economic and social objectives. Through the establishment of a clear and documented organizational structure, positions are divided ranging from leadership to field officers. This structure enables effective coordination between sections, increases job satisfaction, and strengthens the accountability system. The clarity of the structure also reflects the institution's professionalism and ensures that every work process runs efficiently and according to standards.

Furthermore, a fair division of labor is implemented through a deliberation mechanism (*musyawarah*) based on individual competence and capacity. A proportional distribution of tasks fosters a sense of justice, increases motivation, and strengthens employee commitment to the organization—be it affective, normative, or continuous commitment. This division of labor is also accompanied by clarity in the determination of work authority. Such authority is formalized through SOPs and internal decisions that regulate the boundaries of responsibility for each position, thereby preventing overlapping tasks, minimizing conflict, and maintaining the institution's professionalism. On the other hand, work discipline is consistently cultivated through the reinforcement of Islamic values and *pesantren* culture, such as trustworthiness, obedience to rules, and respect for time. Therefore, the application of these Islamic educational management principles is expected to continue helping maintain service quality, work effectiveness, and institutional integrity, specifically for BMT Al Anfa' Tarbiyatul Ulum and Pondok *Pesantren* Tarbiyatul Ulum in general.

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