

Islamic Education and Sharia Economy in Developing Pesantren Business Entities: A Case Study of BUMPes Nurul Jadid

Ahmad Afif

UIN Kiai Haji Achmad Siddiq Jember
ahmadafif200587@gmail.com

Abstract:

This research aims to explore the relationship between Islamic education and the sharia economy in the development of the Nurul Jadid Islamic Boarding School Business Entity (BUMPes) in Paiton, Probolinggo. Despite numerous studies on the pesantren's economic role, we still lack a comprehensive understanding of how Islamic education directly impacts the management and sustainability of BUMPes. This research uses a qualitative method with a case study approach, involving in-depth interviews with BUMPes managers, involved students, and teachers at the pesantren. We also obtained data by directly observing the business activities conducted by BUMPes. The research findings indicate that Islamic education provides a strong foundation for BUMPes managers in applying sharia economic principles, such as justice and transparency in transactions. Additionally, the students involved in BUMPes experience an increase in managerial skills and understanding of sharia financial management. This research also identifies the challenges faced in the implementation of Sharia economic principles, including the lack of resources and external support. Thus, this research emphasizes the importance of integrating Islamic education and sharia economics to support business development in the pesantren environment. We expect the results of this research to aid in the development of the educational curriculum in pesantren and offer valuable insights for policymakers to support sharia-based micro-enterprises.

Keywords: *Islamic Education, Sharia Economics, Islamic Boarding School Owned Enterprises (BUMPes)*

Introduction

Islamic education significantly influences the development of the sharia economy, particularly by educating the community about economic principles that align with Islamic teachings. With proper education, people can understand basic concepts such as the prohibition of riba, gharar, and maysir. These concepts are crucial for avoiding economic practices that are contrary to Sharia¹. In addition, Islamic economic education encourages people to apply principles of justice and social responsibility in economic activities, which can result in a more equitable distribution of wealth². We expect Muslims to address poverty and economic inequality through

¹ BAZNAS Kertapati, "Pentingnya Pendidikan Ekonomi Syariah Dalam Pemberdayaan Umat Muslim," <https://baznaskertapati.com/>, 2024, <https://baznaskertapati.com/2024/12/pentingnya-pendidikan-ekonomi-syariah-dalam-pemberdayaan-umat-muslim/>. Wepo, "Pentingnya Pendidikan Ekonomi Syariah Dalam Masyarakat," 11 Mei 01, no. 01 (2023): 16–24, <https://an-nur.ac.id/esy/pentingnya-pendidikan-ekonomi-syariah-dalam-masyarakat.html>.

² Wepo, "Pentingnya Pendidikan Ekonomi Syariah Dalam Masyarakat."

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this understanding. Education also serves to strengthen Islamic identity in terms of economics and helps people integrate Islamic values into daily business practices³. Therefore, Islamic education not only enhances individual well-being but also promotes fair and sustainable economic development for society as a whole⁴.

The pesantren privatized Badan Usaha Milik Pesantren (BUMPes) to strengthen its economy and independence. BUMPes serves as a coordinator, facilitator, and actor, managing the pesantren's business units and actively participating in economic improvement programs, the development of the pesantren's Human Resources (HR), and alternative sources of income for the pesantren⁵.

Having a positive impact on the local economy, BUMPes involves business units such as cooperatives, rural banks, and micro-enterprises owned by kyai, santri, and alumni of pesantren. As part of protecting the environment in pesantren, BUMPes also helps with business transactions that happen in the area and follow sharia economic principles like fairness and openness in those dealings⁶. Through BUMPes, pesantren can improve the welfare of the surrounding community by meeting the needs of the students and the wider society. Therefore, BUMPes is an effective structure in enhancing the local economy and maintaining Islamic identity in the economic context.

Indonesia established the Pesantren-Owned Business Entity (BUMPes) to boost the economic independence of pesantren and provide support for student education. According to the latest data, there are more than 600 pesantren that have developed BUMPes, which play a role in providing various types of businesses, ranging from agriculture to trade. At the Nurul Jadid Islamic boarding school, BUMPes functions as a local economic driver by managing businesses that not only meet the internal needs of the boarding school but also benefit the surrounding community. The mapping results show that around 90.48% of the 11,868 pesantren in Indonesia already have business units, reflecting a significant potential in supporting the national economy through BUMPes⁷. In addition, BUMPes in the Pesantren also contribute to the development of entrepreneurial skills among the students, preparing them to enter the business world after completing their

³ Faiqotul Himmah and Fauzatul Laily Nisa, "Partisipasi Lembaga Pendidikan Dalam Mempromosikan Kesadaran Dan Keterampilan Ekonomi Syariah," *JURNAL RUMPUN MANAJEMEN DAN EKONOMI* 1, no. 3 (June 8, 2024): 218–28, <https://doi.org/10.61722/JRME.V1I3.1605>.

⁴ Safina Safina et al., "Peran Pendidikan Ekonomi Syariah Dalam Meningkatkan Kesadaran Finansial Dan Literasi Syariah," *Seminar Nasional Paedagogia* 4, no. 1 (2024): 236–48.

⁵ Khaidar Ahmad Albirruni, "Peran Badan Usaha Milik Pesantren (Bump) Dalam Meningkatkan Perekonomian Pesantren (Study Kasus Di Pondok Pesantren Inklusi Tri Bhakti Al-Qudwah, Metro Selatan, Kota Metro)" (INSTITUT AGAMA ISLAM NEGERI (IAIN) METRO, 2024), [https://repository.metrouniv.ac.id/id/eprint/10028/1/Khaidar Ahmad Albirruni 1704040198.pdf](https://repository.metrouniv.ac.id/id/eprint/10028/1/Khaidar%20Ahmad%20Albirruni%201704040198.pdf).

⁶ Ella Nopranda and Syahrul Amsari, "Manajemen Badan Usaha Milik Pesantren Dalam Pemenuhan Kebutuhan Santri," *Jurnal Akemami (Akutansi, Manajemen, Ekonomi)* 3, no. 3 (2022): 527–35.

⁷ Husen Hasan Basri, "Dari Pemetaan Hingga Profiling '100 Pesantren Ekonomi,'" Kemenag, 2021, <https://kemenag.go.id/opini/dari-pemetaan-hingga-profiling-nbspldquo100-pesantren-ekonomirdquo-5ra4ni>.

education. Thus, BUMPes not only serves as a source of income for the pesantren but also as a tool for the overall economic empowerment of the community⁸.

Given the growing focus on the sharia economy in Indonesia, this research aims to shed light on how Islamic education aids in the growth of sharia-based micro-enterprises like BUMPes⁹. Pesantren, as an Islamic educational institution, has enormous potential in developing entrepreneurship among its students. This study aims to investigate how Pesantren's education can foster the growth of businesses and entrepreneurial abilities¹⁰. Considering the importance of sharia financial literacy, this research can highlight how Islamic education can enhance students' understanding of sharia economic principles and their application in business.

This research will discuss the relationship between Islamic education and sharia economics, which is important for understanding how both can support each other in creating sustainable business models that align with Islamic values¹¹. By researching BUMPes, this study can provide an overview of the social and economic impact of the businesses managed by the pesantren, as well as their contribution to the welfare of the surrounding community¹². Pesantren not only functions as an educational institution but also as an agent of social change that can promote the values of sharia economics in society. This research can explore that role in greater depth.

Pesantren-Owned Businesses (BUMPes) have grown with the help of Islamic education and sharia economics. This shows that combining these two areas can have a big effect on pesantren's ability to support themselves financially. Several studies emphasize the importance of Islamic economic education in equipping students with the knowledge and skills necessary to manage businesses effectively and in accordance with Islamic principles. For example, a study on Syariah BUMDes shows that the application of Islamic values in business management can improve the welfare of village communities and strengthen the local economy¹³. Furthermore, other research reveals that education based on Islamic teachings can help students understand the concepts of

⁸ Kementerian Agama RI, "Kemenag Dorong Pesantren Tingkatkan Pengelolaan BUMPes," pendis.kemenag.go.id, 2023, <https://pendis.kemenag.go.id/direktorat-pd-pontren/kemenag-dorong-pesantren-tingkatkan-pengelolaan-bumpes>.

⁹ Faiqotul Himmah and Fauzatul Laily Nisa, "Partisipasi Lembaga Pendidikan Dalam Mempromosikan Kesadaran Dan Keterampilan Ekonomi Syariah," *Jurnal Rumpun Manajemen Dan Ekonomi* 1, no. 3 (2024): 218–28.

¹⁰ Zubairi, Moh. Rifai, and Fatimah Al-Zahra, "Pendidikan Agama Islam Dan Kualitas Ekonomi Keluarga Muslim," *PROFIT: Jurnal Kajian Ekonomi Dan Perbankan Syariah* 7, no. 2 (2023): 1–24, <https://doi.org/10.33650/profit.v7i2.6401>.

¹¹ Zubairi Muzakki, "Integrasi Ilmu Ekonomi Islam Dan Pendidikan Agama Islam Era Society 5.0," *I-BEST: Islamic Banking & Economic Law Studies* 2, no. 1 (2023): 51–74, <https://doi.org/10.36769/ibest.v2i1.327>.

¹² Zubairi, Rifai, and Al-Zahra, "Pendidikan Agama Islam Dan Kualitas Ekonomi Keluarga Muslim."

¹³ Muhammadiyah et al Iqbal, "Bumdes Syariah Untuk Mendorong Lahirnya Ekosistem Halal Di Desa," *Seminar Nasional Hasil Penelitian & ...* 2019 (2019): 125–30, <http://jurnal.poliupg.ac.id/index.php/snp2m/article/download/1925/1768>.

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justice and responsibility in business, which are the core of the Islamic economy.¹⁴ Thus, BUMPes in pesantren like Nurul Jadid not only function as business entities but also serve as a means to implement and disseminate the principles of Islamic economics in society¹⁵. This research aims to bridge the gap between Islamic education theory and Sharia economic practices in the context of BUMPes, as well as to explore how both support each other in achieving social and economic goals¹⁶.

That is what Isnaeni Sofi Farida found in her study called "Analysis of the Development Patterns of the Business Entity Owned by the Hidmah Jaya Sejahtera Islamic Boarding School Based on Creative Economy." The BUMP Hidmah Jaya Sejahtera at the Rubat Mbalong Ell-Firdaus Islamic Boarding School has done well in creating creative economy-focused business units. This research uses qualitative descriptive methods and shows that the development pattern of BUMP is supported by internal factors such as competent human resources and external factors such as community support. However, the challenges faced include limited capital and lack of access to a broader market¹⁷.

In her study titled "The Role of the Fathul 'Ulum Kwagean Kediri Islamic Boarding School's Business Entity in Improving the Pondok's Economy from an Islamic Production Perspective," Rina Riana found that the Fathul 'Ulum Business Entity has run several successful business units that have helped the pesantren make more money. This research emphasizes the importance of the Kyai's role in managing business units and shows that the success of BUMP greatly depends on the initiative and good management of the Pesantren administrators¹⁸.

Dziyaul Lami's research on "Management of the Pesantren-Owned Business Entity (BUMP) Maslakul Huda Kajen Pati" found that the BUMP, managed by Pondok Maslakul Huda Kajen Pati, has successfully created various business units, such as a mart and laundry, which support the financial stability of the pesantren. This research shows that business diversification helps the

¹⁴ Darnilawati Darnilawati, Nuryanti Nuryanti, and Haniah Lubis, "Literasi Keuangan Syariah Pada Badan Usaha Milik Desa (BUMDes) Se-Kecamatan Tambang Kabupaten Kampar," *Menara Riau* 15, no. 2 (2021): 66, <https://doi.org/10.24014/menara.v15i2.13988>.

¹⁵ Dauri and Ricco Andreas, "Badan Usaha Milik Desa Sebagai Pemberdayaan Ekonomi (Syariah) Melalui Organisasi Berbasis Keagamaan (Islam)," *Legalita* 1, no. 1 (2019): 1–21, <https://doi.org/10.47637/legalita.v1i1.22>.

¹⁶ Mirna Indriani Wahyuddin, Bansu Irianto Ansari, Muslim A. Djalil, "Model Pemberdayaan Bumdes Berbasis Syariah Di Empowerment Model of Sharia Based Bumdes in Nagan Raya District," *Prosiding Konferensi Nasional Ilmu Administrasi 4.0*, 2020, 206–11.

¹⁷ Isnaeni Sofi Farida, "Analisis Pola Pengembangan Badan Usaha Milik Pesantren Hidmah Jaya Sejahtera (BUMP HJS) Berbasis Ekonomi Kreatif Dalam Kemandirian Ekonomi Pesantren (Studi Kasus Pondok Pesantren Rubat Mbalong Ell- Firdaus Kedungreja Cilacap)," *Tesis* (Universitas Islam Negeri Prof. KH. Ssifuddin Zuhri Purwokerto, 2023).

¹⁸ Rina Riana, *Peran Badan Usaha Milik Pesantren Fathul 'Ulum Kwagean Kediri Dalam Meningkatkan Perekonomian Pondok Ditinjau Dari Produksi Islam*, 2023,

https://etheses.iainkediri.ac.id/11501/%0Ahttps://etheses.iainkediri.ac.id/11501/1/931310118_bab1.pdf.

pesantren not only to rely on government funds but also to generate its own income for operations¹⁹.

Takbir Lailatul Fitra and Abdul Rasyid, in their research titled "The Role of Pesantren Cooperatives in Enhancing Community Economy," concluded that cooperatives, which are part of BUMP, play an important role in meeting the needs of students and increasing the economic income of the pesantren. The research results show that although the cooperative has made a positive contribution, there is still potential to improve operations and management to be more optimal in enhancing the welfare of the students and the surrounding community²⁰.

Methods

This research employs a descriptive qualitative approach with a case study design used for the study called "The Relationship between Islamic Education and Sharia Economy in the Development of the Pesantren-Owned Business Entity (BUMPes) Nurul Jadid Paiton Probolinggo." This research focuses on a deep understanding of the interaction between Islamic education and sharia economics in the context of developing BUMPes at the pesantren. The participants involved in this research consist of BUMPes managers, students who actively participate in business programs, and teachers or instructors at the pesantren, With a total number of 20 participants.

Data collection was carried out using several techniques, including in-depth interviews with BUMPes managers and students to explore their experiences and views related to education and Sharia economic practices. In addition, direct observation of BUMPes activities was conducted to understand the operational dynamics and interactions among the parties involved. We also collected documents related to the education program and BUMPes activity reports to provide additional context to the obtained data.

Data analysis uses thematic analysis techniques, which allow researchers to identify patterns and themes that emerge from the collected qualitative data. Using this method, the study aims to give a full picture of how Islamic education can help the sharia economy grow through BUMPes, including the difficulties and chances that come up when it is put into action. We expect this research to offer significant insights for the advancement of Sharia-based education and economic models in pesantren.

¹⁹ Dziaul Lami', "Manajemen Badan Usaha Milik Pesantren (BUMP) Maslakul Huda Kajen Pati," *Iqtisad Reconstruction of Justice and Welfare for Indonesia* 6, no. 2 (December 30, 2019), <https://doi.org/10.31942/iq.v6i2.3145>.

²⁰ Takbir Lailatul Fitra and Abdul Rasyid, "Peran Kopontren Terhadap Perekonomian Masyarakat Sekitar Pondok Pesantren," *Jurnal Iqtisaduna* 2, no. 2 (2016): 159–72, <http://journal.uin-alauddin.ac.id/index.php/Iqtisaduna/article/view/3116>.

Results and Discussion

The application of sharia economic principles in the management of Pesantren-Owned Enterprises (BUMPes) is essential to ensure that all business activities are conducted in accordance with Islamic values. One of the main principles is *syirkah*, which includes cooperation between various parties in terms of capital and profit sharing based on mutual agreement. This promotes transparency and fairness in all transactions, ensuring that everyone benefits and no one suffers harm²¹. Furthermore, the principle of transparency is also applied to ensure that financial reports and related business information are openly communicated to all stakeholders, including students and the surrounding community. This is important for building trust and accountability in the management of BUMPes²².

The principle of participation is also key in the management of BUMPes, where students and the community are involved in every decision made, so they feel ownership and responsibility for the success of the venture. By involving the community, BUMPes not only functions as a business entity but also as a means of social empowerment²³. Moreover, the application of justice principles in the distribution of profits and risks is crucial for creating a harmonious relationship between managers and community members. In this context, BUMPes plays a role as an institution that not only seeks profit but also contributes to the overall welfare of the community²⁴. By applying these principles, BUMPes can function effectively as a sustainable and beneficial sharia economic model for the pesantren community and its surroundings.

Islamic education has a significant impact on the managerial skills of students, which is crucial in preparing them to face challenges in the real world. A curriculum that integrates Islamic values teaches students not only religious knowledge but also practical skills related

²¹ I Wayan Sujana, Nining Asniar Ridzal, and Ernawati Malik, "Manajemen Bumdes Berbasis Ekonomi Syariah," *Journal of Community Empowerment* 1, no. 2 (2022): 62, <https://doi.org/10.31764/joce.v1i2.12113>.

²² Masturi and Dahruji, "Analisis Pengelolaan Badan Usaha Milik Desa (Bumdes) Dalam Mengembangkan Ekonomi Masyarakat Ditinjau Dalam Perspektif Ekonomi Islam Universitas Trunojoyo Madura , Indonesia Badan Usaha Milik Desa Adalah Lembaga Yang Mengelola Aset-Aset Timur . Mengident," *Jurnal Kaffa* 2, no. 2 (2023): 95–107.

²³ Ranti Khairunnisa, Usdeldi, and G W I Awal Habibah, "Analisis Pengelolaan Badan Usaha Milik Desa (BUMDES) Dalam Perspektif Ekonomi Islam (Di Desa Rantau Badak Kabupaten Tanjung Jabung Barat)," *SANTRI: Jurnal Ekonomi Dan Keuangan Islam* 2, no. 5 (2024): 47–54.

²⁴ Sujana, Ridzal, and Malik, "Manajemen Bumdes Berbasis Ekonomi Syariah."

to management and leadership. Research shows that the education provided in pesantren includes the development of soft skills, such as communication, teamwork, and leadership, which are key elements in managerial skills.²⁵

In addition, the management of the Islamic Boarding School Business Entity (BUMPes) provides an opportunity for students to apply management theory in practice. Direct involvement in business management helps students understand the processes of planning, organizing, executing, and evaluating business activities²⁶. With this experience, students can develop the critical and analytical thinking skills necessary to make the right decisions in business situations.

Furthermore, Islamic education encourages students to have a strong work ethic and social responsibility, which are integral parts of successful management²⁷. Islamic education also teaches students how to manage their time effectively, a crucial skill in today's competitive job market. Thus, Islamic education not only equips students with religious knowledge but also prepares them to become competent and socially responsible future leaders.

Changes in business practices due to the education received can be seen in various aspects, ranging from improvements in managerial skills to changes in entrepreneurial mindsets. Good education, especially in the field of entrepreneurship, equips individuals with the knowledge and skills necessary to start and manage a business effectively. A study shows that around 82% of participants attribute their success in starting a business to the educational experience they received, indicating that education has a significant influence on their entrepreneurial decisions²⁸.

Through education, individuals learn to understand the importance of thorough business planning, including market analysis and effective marketing strategies. In addition, education also teaches the importance of innovation and adaptation to market changes so that

²⁵ Amaliyah and Muhamad Merdeka, "Pengembangan Ketrampilan Soft Skill Santri Di Pondok Pesantren Tahfizh Wadil Quran Tangerang," *Jurnal PKM Manajemen Bisnis* 4, no. 2 (2024): 165–75.

²⁶ Armen, "Manajemen Pendidikan Islam Dalam Peningkatan Kedisiplinan Santri Pondok Pesantren Al-Hasan Kawasen Banjarsari Ciamis Jawa ...," *UNISAN JURNAL* 03, no. 06 (2024): 108–17, <http://journal.anur.ac.id/index.php/unisanjournal/article/view/2467>.

²⁷ Dede Hadiansah, "Pengaruh Kompetensi Manajerial Dan Supervisi Akademik Direktur Terhadap Mutu Pendidikan Pada Pondok Pesantren Modern Darul Ma'Arif Indramayu," *Edu Journal* 3, no. 2 (2020): 120–30, <https://doi.org/10.31943/edumjournal.v3i2.64>.

²⁸ Eva Yuniarti Utami et al., "Dampak Pendidikan Kewirausahaan Terhadap Keberhasilan Memulai Bisnis: Sebuah Studi Longitudinal," *Jurnal Ekonomi Dan Kewirausahaan West Science* 1, no. 03 (July 31, 2023): 196–206, <https://doi.org/10.58812/JEKWS.V1I03.520>.

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entrepreneurs can compete in this increasingly competitive era. Knowledge of financial management obtained from education also helps entrepreneurs in managing cash flow and minimizing financial risks²⁹.

Furthermore, education encourages the development of soft skills such as communication, leadership, and teamwork, all of which are crucial in running a business. Individuals who possess these skills are more capable of building strong networks and collaborating with various parties to achieve business goals. Thus, education not only provides theoretical knowledge but also highly valuable practical experience in the business world. This shows that the impact of education on business practices is very significant and can be a determining factor for the success of entrepreneurs in the future

Conclusion

What this study finds is that there is a strong link between Islamic education and the growth of the sharia economy in Nurul Jadid Paiton Probolinggo's Pesantren-Owned Enterprises (BUMPes). Islamic education not only provides a foundation of religious knowledge but also equips students with the managerial skills necessary to effectively manage businesses in accordance with Sharia principles. Through the application of sharia economic principles, BUMPes is able to function as a business model that not only focuses on profit but also on sustainability and community welfare. Students' active participation in managing BUMPes demonstrates how the education they receive can foster social engagement and responsibility in business practices.

Additionally, this research identifies the challenges faced in the implementation of Islamic education and economics, such as the lack of resources and external support. However, with strong commitment from all related parties, BUMPes can become a key driver in the development of a sharia-based local economy. So, combining Islamic education with Sharia economics in pesantren is very important for raising a generation of smart and ethical entrepreneurs.

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²⁹ "Strategi Transformasi Pendidikan Bisnis - Dunia Kampus 4.0," accessed December 18, 2024, <https://www.duniakampus40.net/2024/01/strategi-transformasi-pendidikan-bisnis.html>.

educational institutions that have provided academic support and access to the necessary resources. May this research provide benefits for the development of Islamic education and the sharia economy in Pesantren and the wider community.

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