STRATEGIC PRIORITY ANALYSIS OF BAZNAS SANTRIPRENEUR FOR BUSINESS PERFORMANCE ENHANCEMENT

Akmal Musyafa[1], Ranti Wiliasih[2]

Fakultas Ekonomi dan Manajemen, IPB University

ABSTRACT

The Santripreneur Program by BAZNAS is a pesantren-based economic empowerment initiative aimed at enhancing the self-reliance of santri (Islamic boarding school students) through training, mentoring, and business support. However, there has been no strategic study that systematically maps the relative contribution of each program aspect and development strategy to the improvement of participants' business performance. This study aims to determine the priority of program aspects and development strategies deemed most influential in this context. The method used is the Analytic Network Process (ANP) based on expert judgment. A total of seven expert respondents provided assessments of five clusters of program aspects including entrepreneurship training, cash assist, competition, business assistance, and monitoring and five development strategies. The results indicate that capital assistance is the highest-priority aspect, while the integration of training curriculum and sustainable mentoring schemes are the most recommended development strategies. These findings are expected to serve as a foundation for strategic decision-making by BAZNAS in developing the program more effectively and sustainably.

Keywords: *ANP, business performance, development strategy, pesantren entrepreneurship, Santripreneur.*

ABSTRAK

Program *Santripreneur* BAZNAS merupakan inisiatif pemberdayaan ekonomi berbasis pesantren yang bertujuan meningkatkan kemandirian santri melalui pelatihan, pendampingan, dan bantuan usaha. Namun, belum terdapat kajian strategis yang memetakan secara sistematis kontribusi relatif dari aspek-aspek program serta strategi pengembangannya terhadap peningkatan performa usaha peserta. Penelitian ini bertujuan untuk menentukan prioritas aspek program dan strategi pengembangan yang dinilai paling berpengaruh dalam konteks tersebut. Metode yang digunakan adalah *Analytic Network Process* (ANP) berbasis penilaian pakar (expert judgment). Sebanyak tujuh responden ahli memberikan penilaian terhadap lima klaster aspek program meliputi pelatihan kewirausahaan, bantuan modal, kompetisi, pendampingan usaha, dan monitoring serta lima strategi pengembangan. Hasil penelitian menunjukkan bahwa aspek bantuan modal merupakan aspek dengan prioritas tertinggi, sedangkan integrasi kurikulum pelatihan dan skema pendampingan yang berkelanjutan menjadi strategi pengembangan yang paling direkomendasikan. Temuan ini diharapkan menjadi dasar pengambilan keputusan strategis bagi BAZNAS dalam mengembangkan program secara lebih efektif dan berdampak berkelanjutan.

Kata kunci: *ANP, kinerja bisnis, strategi pengembangan, kewirausahaan pesantren, santripreneur.*

INTRODUNCTION

Santripreneur refers to *santri* (Islamic boarding school students) who engage in entrepreneurial activities. The Santripreneur movement has gained significant attention as an innovative approach to nurturing a productive and independent young generation in the era of globalization. This movement integrates **Islamic values, entrepreneurship, and innovation**, aiming to explore entrepreneurial potential within the Islamic education system, produce successful young entrepreneurs, and contribute to the global economy (Arifah *et al*., 2024). The concept has also inspired similar initiatives in several Muslim-majority countries such as Malaysia, Pakistan, and Turkey.

The **Santripreneur Program** was developed as a concrete effort to encourage *santri* entrepreneurship and build economic independence among the *pesantren* community. The program's main goal is to cultivate entrepreneurs who not only possess strong business competencies but also uphold sharia-based ethics and principles (Fauzia, 2018). To achieve this, the program provides *santri* with entrepreneurial capital in the form of knowledge, motivation, and practical skills through a series of training, mentoring, and business development activities encompassing production, distribution, and marketing processes (Fachrurrozi *et al.*, 2021). Conceptually, a Santripreneur is defined as an individual who receives education in a *pesantren,* demonstrates initiative and courage in entrepreneurship, and is capable of managing business risks effectively (Maksum & Wajdi, 2018).

As **Islamic boarding schools (pesantren)**, these institutions have traditionally functioned as centers for deepening religious knowledge. However, their role has evolved beyond spiritual education to include social and economic empowerment (Wijaya & Aini, 2020). With abundant resources such as land, human capital, and community networks *pesantren* possess great potential to drive community-based economic development. This aligns with the values contained in **QS Al-Hasyr [59]:7**, which emphasizes the equitable distribution of wealth within society (Muttaqin, 2016). Managing *pesantren* resources efficiently, such as utilizing land for agricultural production or developing cooperative businesses, can support operational sustainability while empowering *santri* and surrounding communities (Awaluddin *et al*., 2023; Adinugraha, 2022). Nevertheless, **entrepreneurship education in Indonesia** has not yet received sufficient emphasis from educational institutions, society, or the government (Amalia & Korflesch, 2022). Many schools and universities still focus on preparing students to enter the workforce rather than fostering entrepreneurial spirit. Moreover, a feudal mindset inherited from colonial traditions persists, where employment as civil servants is seen as more prestigious than entrepreneurship (Astiana *et al*., 2022). Within *pesantren*, a similar pattern exists, where religious instruction often takes precedence over socio-economic empowerment efforts (Nadzir, 2015). Hence, *pesantren* are challenged to adapt to the dynamics of the Fourth Industrial Revolution while maintaining their religious identity and cultural authenticity (Alfi, 2020).

In response to these challenges, **BAZNAS** launched the *Santripreneur Program* on April 20, 2022, as an expansion of the earlier *Milenialpreneur Program* introduced in 2020 (Firmansyah, 2022). The initiative targets 10,000 *mustahik* aged 17–30 from pesantren backgrounds and provides them with training, mentoring, and capital assistance. By 2025, the program had reached more than 1,100 participants across 26 provinces through activities such as online training, business plan competitions, and microenterprise mentoring (BAZNAS, 2025). According to BAZNAS (2024), the program has led to increased entrepreneurial capacity, higher income levels among participants, and the growth of a network-based Santripreneur ecosystem. Despite these achievements, there is still **no comprehensive evaluative study** assessing how each component of the program training, mentoring, capital assistance, competitions, and monitoring contributes to the improvement of participants' business performance. Given the interrelated nature of these elements, an analytical approach

Strategic Priority Analysis Of Baznas Santripreneur
For Business Performance Enhancement

is needed to identify which aspects have the most significant impact and should be prioritized for future development.

The BAZNAS Santripreneur Program is designed to foster the economic independence of santri through interventions such as entrepreneurship training, business mentoring, capital assistance, business plan competitions, and monitoring and evaluation. Despite being implemented for nearly three years and demonstrating several positive outcomes, there is still no comprehensive evaluative study that identifies and analyzes the relative contribution of its various aspects to improving participants' business performance. Such an assessment could serve as a foundation for formulating future development strategies for the BAZNAS Santripreneur Program.

One of the main challenges in program development is determining which aspects have the greatest impact and should be prioritized for strengthening. The complexity of the interrelationships between program aspects requires an evaluative approach that can capture the interconnections and reciprocal influences between these elements. This complexity arises because most Islamic boarding school graduates have a high enthusiasm for becoming entrepreneurs, but still face limitations in terms of skills, capital, and entrepreneurial insight. Therefore, an analytical method is needed that not only identifies individual program components but also maps the interdependencies between them in relation to the business performance of participants.

Therefore, this study aims to identify key aspects of the BAZNAS Santripreneur Program that support business improvement, determine priority aspects that contribute most to performance enhancement, and formulate strategic priorities for program development. The contributions of this research are threefold. For participants, it helps them understand the factors influencing business growth so they can utilize the program optimally. For BAZNAS, it provides data-based recommendations to refine and strengthen program aspects. For researchers, it offers a methodological reference for evaluative studies using multi-criteria analysis.

RESEARCH METHOD

This study utilizes both **primary and secondary data**.Primary data were obtained through **pairwise comparison interviews** with experts possessing comprehensive knowledge of the **BAZNAS Santripreneur Program**, covering its design, implementation, and evaluation. These interviews aimed to capture expert judgments on the **relative importance and interrelations** among program components.Secondary data were collected through a **literature review** of academic journals, books, reports, and other relevant sources concerning **pesantren-based economic empowerment** and the **Santripreneur movement**. The research was conducted at **BAZNAS (Badan Amil Zakat Nasional)**, chosen **purposively** due to its direct relevance to the study's focus. The research period spanned **March to June 2025**.

The study applied **purposive sampling**, selecting respondents based on criteria relevant to the research objectives (Sekaran & Bougie, 2016). These criteria included parties directly involved in the BAZNAS Santripreneur Program, such as activity leaders, participants, funders, and informants. Selected respondents included **seven experts and practitioners**, both internal and external to BAZNAS, who have deep understanding of the Santripreneur Program. They represented various backgrounds regulators, partners, and program participants ensuring diverse perspectives for comprehensive analysis.

Participants in the BAZNAS Santripreneur Program have various roles. This study distinguishes between respondents and informants in the data collection process. Respondents are individuals who provide information based on their direct experience as participants in the BAZNAS Santripreneur Program, while informants are parties who have certain competencies or responsibilities in the planning, implementation, and evaluation of the program.The list of respondents is presented in Table 1.

45

Table 1 *List Of Research Informants And Respondents*

In-Depth Interview Informants

Field	Name	Role
Regulator 1	Trian Fatria	PIC Santripreneur BAZNAS
Regulator 2	Irfan Abdillah	PIC Santripreneur BAZNAS
Regulator 3	Taris	Head of Archive and PPID Divison BAZNAS
Partner 1	Irvan Sadikin	Head of Incubator Division ALEC Al Ittifaq

Quistionnaire Respondents

Field	Name	Role
Regulator 1	Trian Fatria	PIC Santripreneur BAZNAS
Regulator 2	Irfan Abdillah	PIC Santripreneur BAZNAS
Regulator 3	Taris	Head of Archive and PPID Division BAZNAS
Partner 2	Zainul Syaifudin	PUMK PSP3 IPB
Participant 1	Listian Nur	Winner of Santripreneur BAZNAS 2024
Participant 2	Ridwan Nawawi	Top 10 runner up Santripreneur BAZNAS 2024
Participant 3	Samsul Arifin	Top 50 participant Santripreneur BAZNAS 2024

The study employs the **Analytic Network Process (ANP)** to analyze the **priority structure** among development strategies and program aspects. ANP enables the identification of **interrelationships and feedback loops** within and across clusters (Ascarya, 2005). This method was chosen because it accommodates **both qualitative and quantitative judgments**, aligning with the complexity of decision-making in multi-criteria problems. Data analysis was performed using **Super Decisions** and **Microsoft Excel** software. ANP involves three main functions: (1) structuring complex problems, (2) measuring relationships among elements, and (3) synthesizing results to generate overall priorities (Saaty & Vargas, 2013). ANP is based on four theoretical axioms (Saaty & Vargas, 2013):

1. **Reciprocity** – Pairwise comparisons are inversely proportional.
2. **Homogeneity** – Compared elements must be relatively comparable in scale.
3. **Priority** – Weights are assigned to elements based on relative importance using a 1–9 scale.
4. **Dependence Condition** – Elements may be interrelated within or across clusters.

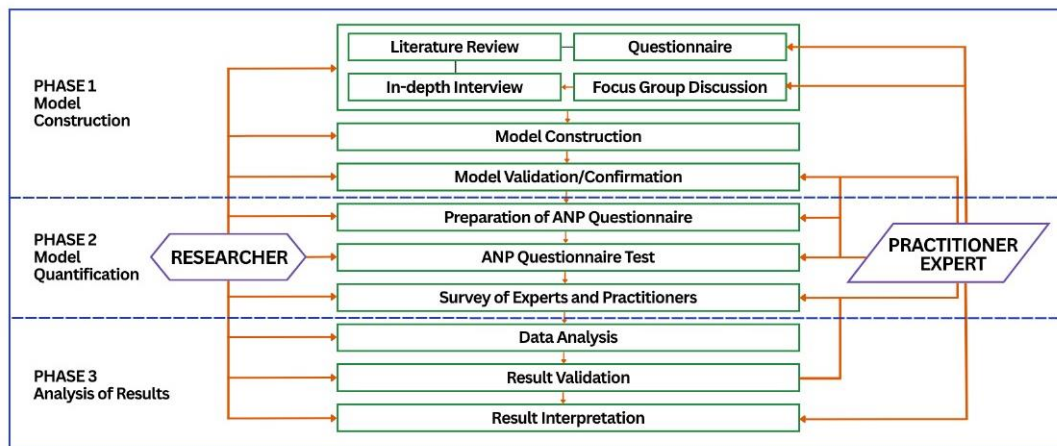Several stages in the ANP method, as illustrated in Figure 2, include:

Figure 1. Research stages (Ascarya and Yumanita, 2011)

1. **Model   Construction**
   This stage began with a literature review of theoretical and empirical studies, followed by in-depth interviews with experts and practitioners. The process aimed to identify key issues and ensure the ANP model accurately represented the contextual conditions of the Santripreneur Program.

2. **Model   Quantification**
   In this stage, experts completed ANP questionnaires using a **1–9 importance scale** (Saaty & Vargas, 2013) to assess the relative influence among elements. The collected data were processed using **Super Decisions software** to generate priority values and a **supermatrix**.

3. **Synthesis   and   Analysis**
   The completed pairwise comparison data were analyzed in **Super Decisions**, while **Microsoft Excel** was used to calculate the **Geometric Mean (GMk)** and **Kendall's Coefficient of Concordance (W)**. The **Geometric Mean** was applied to aggregate expert judgments into a single consensus value, and **Kendall's W** measured the degree of agreement among respondents ($0 < W \leq 1$), where a value close to 1 indicates strong consistency.

RESULTS AND DISCUSSION

BAZNAS Santripreneur Program Key Aspects

The **BAZNAS Santripreneur Program** is a productive zakat initiative focused on **pesantren-based economic empowerment**. Its main goal is to develop young *santri* entrepreneurs who are independent, competitive, and guided by Islamic values. Since 2023, the program has shifted from an open-incentive model to a **sector-based competition system**, enabling more targeted selection and tailored support for participants. The competition targets *santri* and *pesantren* alumni aged 17–35, especially from *mustahik* groups engaged in agriculture and related sectors. Selected participants receive business mentoring, training, and access to startup capital. Strategic partnerships with institutions such as **Pondok Pesantren Al-Ittifaq** and **IPB University** have expanded the program's scope to include sectors like agriculture, livestock, digital business, creative industry, and services. This **sectoral approach** allows for more relevant and practical training delivery. Program impact has been notable participants' income increased by an average of **71%**, indicating progress from *mustahik* toward economic independence. Beyond financial outcomes, Santripreneur functions as a **pesantren-based incubation system** that strengthens entrepreneurial character, innovation, and market readiness. According to BAZNAS (2024), the program aims to improve participants' income and skills, foster integrity and creativity, and develop a collaborative alumni ecosystem. Based on literature and expert interviews, this study identifies **five main strategic aspects** entrepreneurship training, capital assistance, competition, business

47

mentoring, and monitoring & evaluation each containing specific criteria used to structure the **ANP model**.

After defining the criteria for each ANP model element, the model was quantified through a **pairwise comparison questionnaire** within each cluster. All elements showed **inconsistency values below 10%**, indicating reliable responses. The **priority values** were derived from the geometric mean, while the **level of expert agreement** was assessed using **Kendall's Coefficient of Concordance (W)**. According to **Ascarya (2005)**, a W value above **0.4** reflects adequate agreement among experts. Nevertheless, as noted by **Ali and Kassim (2021)**, a lower W does not invalidate the model, since Kendall's W primarily indicates the degree of expert consensus rather than model validity.
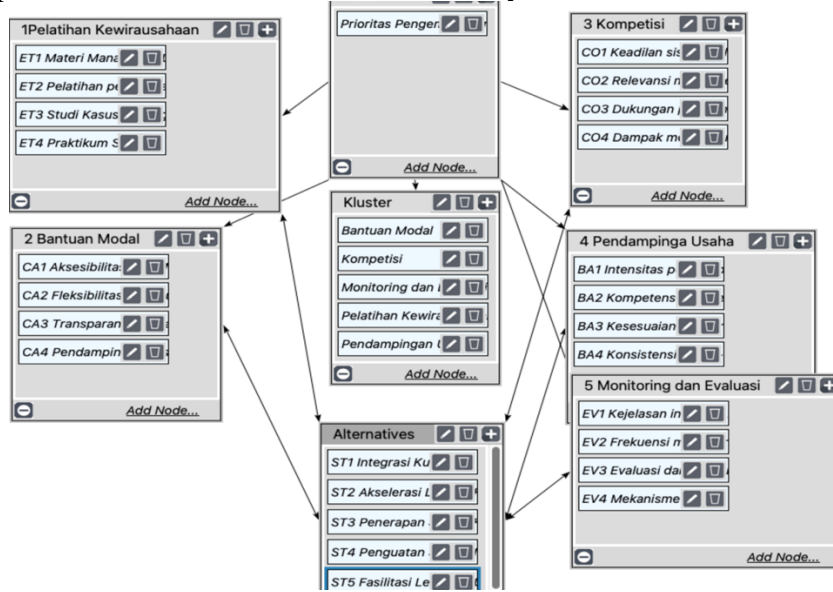
Figure 2. ANP model framework in the research

Figure 2 presents the ANP framework developed using **Super Decisions software**, comprising **five main elements**, **20 criteria**, and **five strategic clusters**. The model structure was derived from **literature review** and **interviews with practitioners and regulators** familiar with the Santripreneur program.

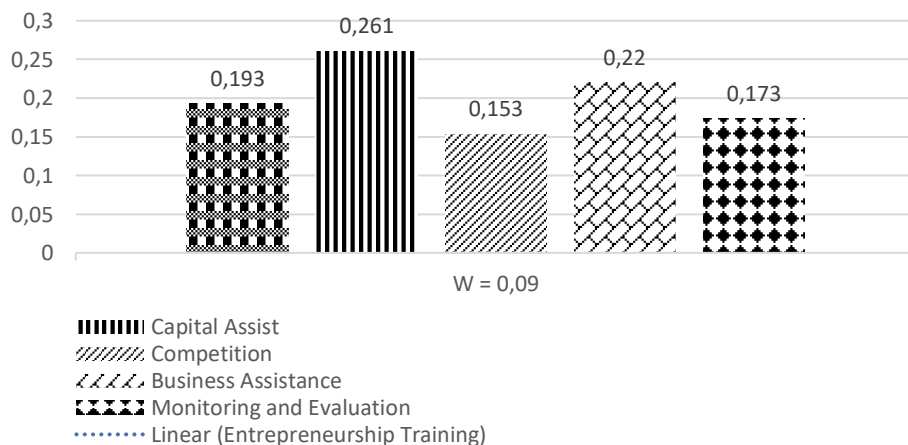**Santripreneur BAZNAS Program Aspect Priorities**

Figure 3. Priority of santripreneur program aspects

This subsection outlines the prioritization of the five main aspects of the BAZNAS Santripreneur Program based on expert assessments using the ANP framework. The analysis identifies which dimensions most significantly influence participants' business performance and guides the formulation of strategic priorities. The overall analysis shows that **Capital**

Assistance holds the highest priority (geometric mean = 0.261), emphasizing its strong role in enhancing participants' business performance. However, **Kendall's W = 0.09** (p = 0.001) indicates low consensus among stakeholders, reflecting differing perspectives between beneficiaries who prioritize funding flexibility and regulators or partners who emphasize transparency and post-funding supervision. This divergence is linked to participants' status as *mustahik*, whose primary constraint lies in limited capital access.
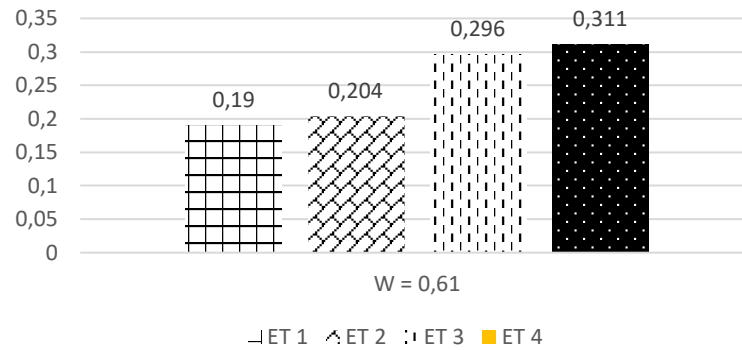
Figure 4. Priority of entrepreneurship training aspects

Within the **Entrepreneurship Training** cluster, the top criterion is **Business Simulation Practicum (ET4)** (geometric mean = 0.311; W = 0.61), showing high stakeholder consensus. Simulation-based learning effectively bridges theory and practice, strengthening participants' managerial readiness.
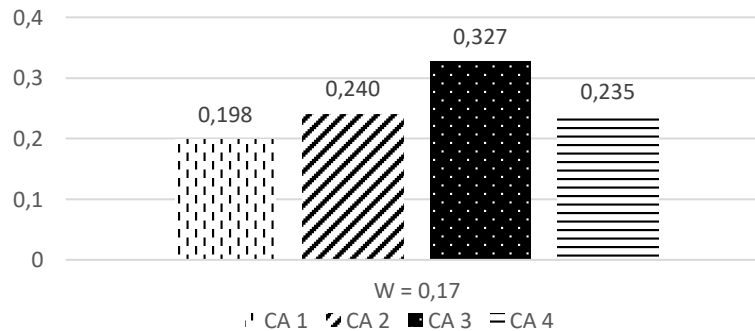

Figure 5. Priority of capital assist aspects

In the **Capital Assistance** cluster, **Transparency in Fund Disbursement (CA3)** ranks first (geometric mean = 0.327; W = 0.17). Stakeholders highlight transparency as key to maintaining trust and ensuring proper fund utilization. Nevertheless, participants tend to prefer flexibility in fund usage to better adapt to varying business needs.
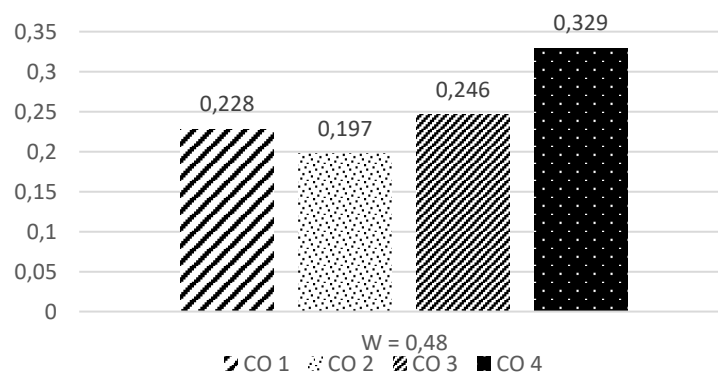

Figure 6. Priority of competition aspects

The **Competition** cluster prioritizes **Motivational Impact and Entrepreneurial Spirit (CO4)** (geometric mean = 0.329; W = 0.48). The competitive framework fosters confidence, innovation, and long-term entrepreneurial commitment through recognition and incubation schemes.
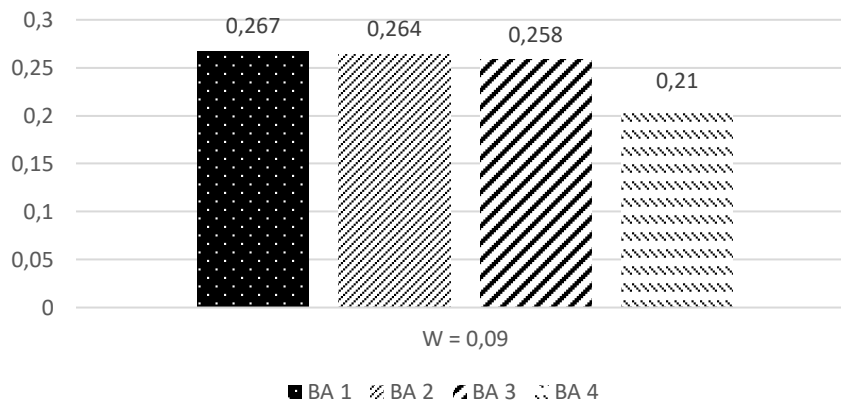

Figure 7. Priority of business assistance aspects

In the **Business Assistance** cluster, **Mentoring Intensity (BA1)** is the main priority (geometric mean = 0.267; W = 0.09). Despite low agreement, frequent mentoring is seen as crucial for sustained guidance and adaptive problem-solving. Participants emphasize mentor competence and sectoral relevance as areas needing improvement.
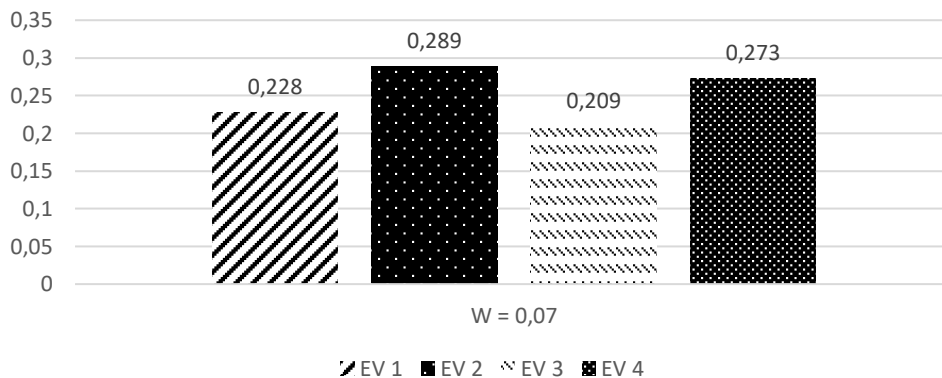

Figure 8. Priority of monitoring and evaluation aspects

Lastly, the **Monitoring and Evaluation** cluster highlights **Program Monitoring Frequency (EV2)** as the top criterion (geometric mean = 0.289; W = 0.07). Participants prefer more frequent and individualized monitoring sessions, while regulators stress the importance of feedback mechanisms to improve future program design.

Overall, the findings indicate that **capital provision, practical training, and consistent mentoring** are perceived as the most influential factors in strengthening participant business performance. The diversity of stakeholder perspectives suggests the need for an integrated approach combining financial, capacity-building, and evaluative interventions to ensure program sustainability.

Strategies for Program Development to Enhance Participants' Business Performance
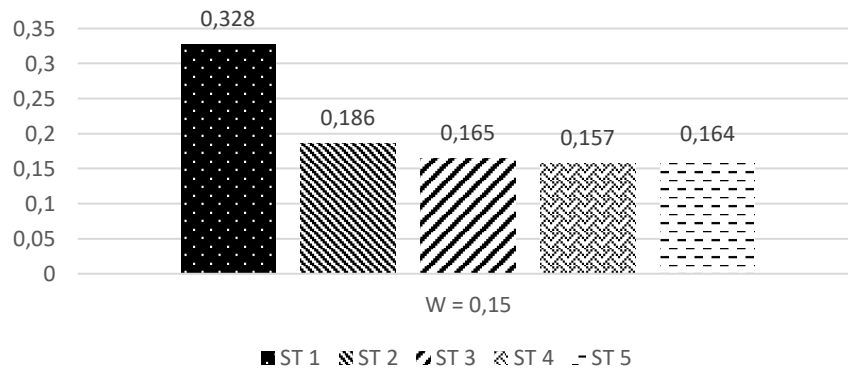
Figure 9. Priority of program development strategies

Based on the ANP analysis, five strategies were formulated to strengthen the effectiveness of the BAZNAS Santripreneur Program. The results show that the **Integration of Contextual Training with Sector-Based Mentoring Schemes (ST1)** holds the highest priority (geometric mean = 0.328). However, the **Kendall's W = 0.15** (p = 0.001) indicates low consensus among stakeholders due to their diverse backgrounds regulators, beneficiaries, and external partners. The top-ranked strategy (ST1) highlights the importance of aligning entrepreneurship training with mentoring tailored to participants' business contexts. Contextual training using field case studies and business simulations is followed by intensive, sector-based mentoring, enabling participants to apply knowledge directly in their enterprises.

The **second priority (ST2)** involves strengthening **financial literacy and digital marketing skills**. These capabilities represent essential intangible resources that can enhance business competitiveness and sustainability when effectively applied through continuous mentoring. The **third strategy (ST3)** is the optimization of **competition and incubation schemes** as mechanisms for participant selection and advanced business development. Sector-based competitions ensure fairness, while incubation programs foster innovation and structured growth. The **fourth priority (ST5)** emphasizes the facilitation of **business legality**, including assistance in obtaining NIB, NPWP, and distribution permits. Legal compliance is seen as a gateway to financing access, market expansion, and long-term sustainability. Finally, the **fifth strategy (ST4)** is the implementation of a **structured monitoring and evaluation system** based on business performance indicators. Regular assessments supported by a data dashboard enable real-time adjustments and evidence-based decision-making. Overall, the strategies emphasize a balanced integration of **capacity building, financial empowerment, and structured evaluation**, forming a comprehensive framework to enhance participants' entrepreneurial performance and independence.

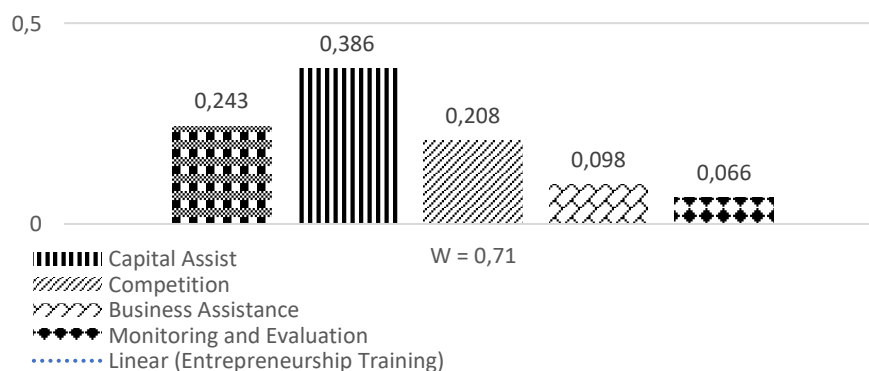**Participants' Perception of Program Development Priorities**

Figure 10. Participants' perceptions of the priority of Santripreneur program aspects

A sub-analysis involving three program alumni was conducted to capture beneficiaries' perspectives. The results generally align with the aggregate findings but show several distinctive preferences. Participants consistently prioritize the **Capital Assistance aspect** (geometric mean = 0.368; W = 0.71), reflecting the centrality of funding support for business growth. Within the **Entrepreneurship Training cluster**, the **Business Simulation Practicum (ET4)** remains the top priority (geometric mean = 0.319; W = 1.00). In contrast, within the **Capital Assistance cluster**, participants rank **Flexibility of Capital Use (CA2)** higher than transparency, underscoring their preference for less bureaucratic procedures (geometric mean = 0.322; W = 0.64). For the **Competition cluster**, the **Motivational Impact (CO4)** criterion remains dominant (geometric mean = 0.371; W = 0.73). In the **Business Assistance cluster**, participants emphasize **Mentor Competence and Experience (BA2)** as most critical (geometric mean = 0.310; W = 0.64), highlighting the need for practical, sector-specific guidance. Within **Monitoring and Evaluation**, participants reaffirm **Program Monitoring Frequency (EV2)** as the top criterion (geometric mean = 0.352; W = 0.90), indicating a strong desire for more consistent and individualized evaluations. Finally, participants also align with the overall findings by ranking **Integration of Contextual Training with Sector-Based Mentoring Schemes (ST1)** as the most important development strategy (geometric mean = 0.272; W = 0.87).

In summary, participants' perceptions reinforce the importance of **capital access, contextual training, and continuous mentoring**, while calling for greater flexibility, more responsive monitoring, and practical support mechanisms to ensure business sustainability.

CONCLUSION

Based on the research findings, several key conclusions can be drawn. The BAZNAS Santripreneur program encompasses five main aspects: entrepreneurial training, capital assistance, competition, business assistance, and monitoring and evaluation. Among these, the capital assistance aspect exerts the greatest influence on improving participants' business performance. The overall priority analysis also shows that the criteria of motivational impact and increased entrepreneurial spirit (CO4) are the highest priority, followed by transparency in distribution and selection (CA3), and business simulation practices (ET4), which together contribute most significantly to strengthening the entrepreneurial capacity of participants.

In terms of strategic development, three priority strategies were identified. First, the integration of a contextual training curriculum with a sustainable, sector-based business mentoring scheme (ST1) is the top priority, ensuring that training materials and mentoring processes align with the specific contexts of participants' enterprises. Second, enhancing practical financial literacy and accelerating digital transformation (ST2) is necessary to strengthen participants' financial management skills and expand their market reach through digital platforms. Third, the implementation of competition and incubation schemes based on business categories (ST3) is recommended to ensure a more targeted selection process and sustainable business development pathway.

From these findings, several recommendations are proposed. For regulators, it is essential to strengthen the governance of the Santripreneur program by ensuring transparency in capital disbursement and incorporating clear selection criteria. Policy design should emphasize the integration of contextual training with sector-based mentoring schemes while enhancing monitoring and evaluation systems with standardized performance indicators that reflect both financial growth and entrepreneurial development. For participants, active engagement in simulation-based training and mentorship activities is encouraged to build motivation, resilience, and accountability in utilizing capital assistance effectively. Lastly, external partners are expected to play a more strategic role by collaborating with BAZNAS in delivering targeted incubation schemes and providing specialized mentorship based on business

categories. Private sector partners and local governments can further support program sustainability by facilitating business licensing processes and contributing through co-funding mechanisms, thereby expanding the reach and long-term impact of the Santripreneur initiative.

REFERENCES

Adinugraha, H. H. (2022). Santripreneur at Al-Ustmani: Efforts to realize sharia-based entrepreneurship in Islamic boarding schools. *Al-Masharif: Jurnal Ilmu Ekonomi dan Keislaman, 10*(2), 172–194. https://doi.org/10.24952/masharif.v10i2.6517

Alfi, I. (2020). Strategi pesantren dalam pemberdayaan masyarakat pada era generasi 4.0. *Matan: Journal of Islam and Muslim Society, 2*(1), 26. https://doi.org/10.20884/1.matan.2020.2.1.2244

Ali, K. M., & Kassim, S. (2021). Development of waqf forest in Indonesia: The SWOT-ANP analysis of Bogor waqf forest program by Bogor waqf forest foundation. *Jurnal Manajemen Hutan Tropika, 27*(2), 89–99. https://doi.org/10.7226/jtfm.27.2.88

Amalia, R. T., & Korflesch, H. F. (2022). Entrepreneurship education and design thinking: A conceptual threshold for their integration in Indonesian higher education. *International Journal of Emerging Technologies in Learning, 17*(2). https://doi.org/10.3991/ijet.v17i02.26897

Arifah, A. N., Abdurachman, A., Rachmanda, Y. S., & Syifa, R. H. (2024). Santripreneur: Exploring the entrepreneurial potential in traditional pesantren to realize a successful young generation in the globalization era. *Advances in Economics, Business and Management Research*, 1158–1166. https://doi.org/10.2991/978-94-6463-443-3_146

Ascarya. (2005). *Analytic Network Process (ANP): Pendekatan baru studi kualitatif*. Seminar International Program Magister Akuntansi Fakultas Ekonomi, Universitas Indonesia, 27 Januari 2005.

Ascarya, & Yumanita, D. (2011). Determinan dan persistensi margin perbankan konvensional dan syariah di Indonesia. *Jurnal Ekonomi dan Bisnis Islami, 1*(1), 1–11.

Astiana, M., Malinda, M., Nurbasari, A., & Margaretha, M. (2022). Entrepreneurship education increases entrepreneurial intention among undergraduate students. *European Journal of Educational Research, 11*(2). https://doi.org/10.12973/eu-jer.11.2.995

Awaluddin, M., Gani, I., & Awaluddin, S. P. (2023). Economic business development for the people through optimizing the role of Islamic boarding schools in a pandemic period. *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, dan Perbankan Syariah, 7*(1), 62–74. https://doi.org/10.24252/al-mashrafiyah.v7i1.33479

Badan Amil Zakat Nasional. (2024). *BAZNAS RI bersama IPB University buka Santripreneur kompetisi wirausaha pertanian 2024*. https://baznas.go.id/news-show/BAZNAS_RI_Bersama_IPB_University_Buka_Santripreneur_Kompetisi_Wirausaha_Pertanian_2024/2449

Badan Amil Zakat Nasional. (2025). *Laporan tahunan BAZNAS 2025*. Jakarta: BAZNAS RI.

Fachrurrozi, Mukhibad, H., Nurkhin, A., Hobar, A., & Sari, P. N. (2021). Peningkatan literasi bisnis digital dan literasi keuangan. *Jurnal Implementasi, 1*(1), 41–47.

Fauzia, I. Y. (2018). Perilaku pebisnis dan wirausahawan Muslim dalam menjalankan asas transaksi syariah. *Jurnal Akuntansi Multiparadigma, 9*(1), 38–56.

Firmansyah, A. (2022). *Baznas luncurkan program 5.000 Santripreneur*. Antara News. https://www.antaranews.com/berita/2833389/baznas-luncurkan-program-5000-santripreneur

Maksum, T., & Wajdi, M. B. (2018). Pengembangan kemandirian pesantren melalui program Santripreneur. *Jurnal Pengabdian Kepada Masyarakat, 2*(1), 221–232.

Muttaqin, R. (2016). Kemandirian dan pemberdayaan ekonomi berbasis pesantren. *Jurnal Ekonomi Syariah Indonesia, 1*(2), 65–94.

Nadzir, M. (2015). Membangun pemberdayaan ekonomi di pesantren. *Economica: Jurnal Ekonomi Islam, 6*(1), 37–56. https://doi.org/10.21580/economica.2015.6.1.785

53

Saaty, T. L., & Vargas, L. G. (2013). The analytic network process. *International Series in Operations Research & Management Science*, 1–40. https://doi.org/10.1007/978-