

Entrepreneurial Interest Among Santri within HEBITREN and Its Impact on MSMEs

Asep Maulana Rohimat^{1*}, Rani Dwi Astiti², Mohammad Rahmawan Arifin³, Mahmudulhassan⁴

^{1 2 3} UIN Raden Mas Said Surakarta, Indonesia

⁴ Islamic Arabic University, Dhaka, Bangladesh

Corresponding Author: asepmaulanarohimat@staff.uinsaid.ac.id

Article Info

Article History:

Received : 12 February 2024

Reviewed: 25 March 2024

Accepted : 22 September 2024

Published : 1 December 2024

Abstract

This study investigates the factors influencing entrepreneurial interest among students (santri) in Islamic boarding schools (pesantren) affiliated with HEBITREN (Himpunan Ekonomi Bisnis Pesantren, or Pesantren Business Economics Association) in Solo Raya, Central Java, Indonesia. The research identifies three key determinants: self-efficacy, risk tolerance, and environmental conditions. Using a mixed-method approach that integrates quantitative and qualitative analyses, the study surveyed 130 students from two HEBITREN-affiliated institutions: Muhammad Al-Fatih Islamic Boarding School in Sukoharjo and Al-Izzah Islamic Boarding School in Surakarta. The findings highlight self-efficacy as the most significant factor shaping entrepreneurial interest, reinforced by its integration into the educational curriculum and its strong alignment with Islamic values. In contrast, while risk tolerance and community influence contribute, their influence is comparatively marginal. Additionally, the study identifies insufficient entrepreneurial training facilities and limited institutional human resources as barriers to fostering an entrepreneurial mindset among santri. These findings emphasize the need for targeted policy interventions to strengthen the entrepreneurial ecosystem within pesantren, particularly through infrastructure improvements, enhanced self-sufficiency initiatives, and practical entrepreneurial training. This research contributes to the discourse on Islamic education and economic empowerment, providing critical insights for policymakers and educational institutions on the role of pesantren in cultivating future entrepreneurs.

Keywords:

Entrepreneur; Environmental

Atmosphere HEBITREN; Self

Efficacy; Risk Tolerance

DOI:

10.28918/ijibec.v8i2.6909

JEL: L26, O1, M10



1. Introduction

The economic empowerment of Islamic boarding schools (*pesantren*) has emerged as a critical agenda in Indonesia's socio-economic development framework, particularly following the enactment of Law No. 18 of 2019 on Islamic Boarding Schools. This legislation formally recognizes *pesantren* not only as institutions of religious education but also as contributors to community economic development. As centers of Islamic learning, these schools have long played a dual role preserving religious traditions while simultaneously fostering socio-economic resilience among their students (*santri*) and surrounding communities. However, despite their historical significance, many *pesantren* continue to struggle with economic independence, often relying heavily on external funding sources for operational sustainability (Sugandi et al., 2017). Addressing this challenge requires a structured approach to integrating entrepreneurship into *pesantren* education, ensuring that *santri* acquire the skills and mindset necessary to become economically self-reliant. Consequently, Islamic entrepreneurship within *pesantren* has gained increasing academic and policy attention, leading to the establishment of initiatives such as the Himpunan Ekonomi Bisnis Pesantren (HEBITREN) or Pesantren Business Economics Association, which aims to create a sustainable business ecosystem among *pesantren* while fostering their integration with the micro, small, and medium enterprises (MSME) sector.

Existing literature has examined various aspects of economic empowerment within *pesantren*, including the role of *santri* in entrepreneurial activities (Andriyani et al., 2018), the influence of *kiai* (Islamic scholars) in shaping students' business aspirations (Dhofier, 1982), and the potential of MSMEs as economic drivers within religious communities (Rahmawati & Walyoto, 2022). While these studies provide valuable insights into the entrepreneurial dynamics within *pesantren*, they often lack a systematic analysis of organizational frameworks that facilitate business collaboration across multiple *pesantren*. Furthermore, there is limited empirical research on how inter-*pesantren* business networks, such as HEBITREN, enhance economic outcomes and entrepreneurial interest among *santri*. The role of institutional coordination in fostering a structured entrepreneurial ecosystem within *pesantren* remains largely unexplored, creating a significant research gap in understanding the long-term sustainability of Islamic business education and its integration with Indonesia's MSME sector. This study addresses these gaps by investigating the role of HEBITREN in Solo Raya (Greater Solo Area, Central Java) in fostering entrepreneurial interest among *santri* and its broader impact on MSME development.

This research primarily aims to examine how HEBITREN actively facilitates economic collaboration among *pesantren* and strengthens their capacity for sustainable business development. The study focuses on four key objectives. First, it analyzes how HEBITREN empowers *santri* by enhancing their self-efficacy and sharpening their business acumen. Second, it explores the strategies that HEBITREN Solo Raya employs to build a structured business ecosystem that connects *pesantren* directly with MSMEs. Third, it investigates how key stakeholders such as Bank Indonesia and the Ministry of Religious Affairs—support and enable *pesantren* in launching and sustaining business initiatives. Finally, the study examines how *pesantren* contribute to and interact with the broader MSME sector, aiming to uncover potential synergies and avenues for mutual growth.

By addressing these objectives, this research aims to contribute both theoretically and practically to the discourse on Islamic entrepreneurship, providing empirical evidence on the effectiveness of inter-pesantren economic collaboration in fostering sustainable business models. This study also offers policy recommendations for strengthening entrepreneurship education within pesantren, emphasizing the need for enhanced infrastructure, targeted training programs, and strategic partnerships with key economic stakeholders.

Islamic boarding schools play a pivotal role in Indonesia's socio-economic transformation, functioning not only as centers of religious learning but also as incubators of entrepreneurial potential. Santri, as the primary agents of this transformation, require a conducive environment that nurtures business resilience, risk-taking ability, and innovation. Several key factors influence the entrepreneurial interest of santri, including self-efficacy (Woolfolk et al., 1985; Bandura & Wessels, 1994), risk tolerance (Grable, 2008), and the business ecosystem within pesantren. However, despite the growing recognition of entrepreneurship as a vital component of santri education, many pesantren still lack the necessary institutional infrastructure to support business development effectively. The establishment of HEBITREN Solo Raya in 2020 represents a strategic intervention to address these gaps, fostering an integrated network of pesantren that collaborates on entrepreneurial training, resource sharing, and market expansion initiatives (Saputro et al., 2022; Ramadini et al., 2023).

The hypothesis underlying this study posits that a structured business collaboration platform, such as HEBITREN, significantly enhances the economic capacity of pesantren by providing access to networks, structured entrepreneurial training, and business incubation opportunities. This research anticipates that pesantren affiliated with HEBITREN demonstrate higher levels of entrepreneurial interest and business success compared to non-affiliated institutions. Furthermore, it is expected that HEBITREN's initiatives contribute to a more dynamic and interconnected MSME sector, fostering mutual benefits between pesantren-based businesses and the wider economic landscape. By empirically testing these relationships, this study seeks to validate the effectiveness of organizational networks in advancing Islamic entrepreneurship and economic empowerment within religious educational institutions.

This research is expected to provide significant contributions to the literature on Islamic business and economics, particularly in understanding how Islamic educational institutions can function as sustainable business entities. By integrating entrepreneurial education with structured business support mechanisms, pesantren can transition from passive recipients of external aid to active economic contributors, fostering economic independence and resilience among santri. Moreover, this study seeks to inform policymakers, educational institutions, and economic stakeholders on the best practices for scaling up Islamic business initiatives through strategic partnerships and institutional collaborations. Ultimately, this research aims to bridge the gap between religious education and economic development, reinforcing the transformative potential of Islamic entrepreneurship in shaping Indonesia's economic future.

2. Methods

This study employs a mixed-method approach that combines quantitative and qualitative methods to identify factors influencing entrepreneurial interest among santri who are members of HEBITREN and to assess how this relates to MSME development within pesantren. The units of analysis comprise santri from two HEBITREN Solo Raya-

affiliated institutions: Pondok Pesantren Muhammad Al-Fatih in Sukoharjo and Pondok Pesantren Al-Izzah in Surakarta, both in Central Java Province. This research focuses on analyzing both internal and external factors influencing santri's entrepreneurial interest and their subsequent impact on MSME development within these pesantren.

The study implements a qualitative descriptive approach to elucidate the dynamics of MSME development in pesantren through santri entrepreneurship. Simultaneously, the quantitative approach measures the influence of variables specifically Self-Efficacy, Tolerance for Risk, and Community on santri's entrepreneurial interest in relation to MSMEs. Primary data are obtained through questionnaires distributed to 130 santri from the two participating pesantren and through in-depth interviews with pesantren leaders, HEBITREN Solo Raya administrators, and other relevant stakeholders. Secondary data are gathered from literature on MSMEs, pesantren policies, and other pertinent documents.

Data collection involves direct observation of MSME units managed by the pesantren and santri participation in entrepreneurial activities. The questionnaires collect quantitative data regarding factors influencing santri's entrepreneurial interest and its relationship to MSMEs. In-depth interviews with pesantren administrators, HEBITREN officials, and santri provide deeper insights into challenges and opportunities in developing MSMEs within this environment.

The data analysis follows two approaches. First, quantitative analysis using SPSS software examines the influence of Self-Efficacy, Tolerance for Risk, and Environmental variables on santri's entrepreneurial interest and its impact on MSME development. Second, qualitative analysis of interview and observation results provides deeper understanding of how these factors influence MSME development in pesantren. Data triangulation ensures the validity of the research findings. This study aims to provide a comprehensive understanding of how santri's entrepreneurial interest drives MSME development within pesantren, enabling these enterprises to contribute significantly to both the pesantren's economic sustainability and the broader local and national economy.

3. Results and Discussion

Results

3.1. Factors Influencing Students' Entrepreneurial Interest

This study identified several key factors influencing entrepreneurial interest among santri from two pesantren affiliated with HEBITREN Solo Raya—Pondok Pesantren Muhammad Al-Fatih Sukoharjo and Al-Izzah Surakarta. Based on an analysis of questionnaires completed by 130 students, self-efficacy emerged as the most significant determinant of entrepreneurial interest. Among the respondents, 70% were female, with an age range of 12–18 years, as presented in Table 1.

The findings indicate that high self-efficacy strengthens students' confidence in their entrepreneurial capabilities, thereby reinforcing their motivation to pursue business ventures. In contrast, risk tolerance and community influence within the pesantren did not demonstrate a statistically significant impact on entrepreneurial interest. This suggests that while students may recognize the risks inherent in entrepreneurship, their self-confidence plays a more pivotal role in shaping their entrepreneurial aspirations than external environmental factors.

These results align with established theories asserting that self-efficacy is a key determinant of entrepreneurial motivation. However, the relatively limited influence of risk tolerance and community influence suggests that alternative approaches may be required

to strengthen their role in fostering entrepreneurial interest among santri.

3.2. Implementation and Impact of MSME Programs in Pesantren

The MSME programs implemented in the two pesantren focus on soy milk production as their primary business activity. Field observations and interviews with pesantren administrators indicate that these programs have successfully provided students with hands-on experience in business management, fostering their entrepreneurial skills.

However, several challenges emerged during the implementation phase. One of the most significant issues was low sales in the early stages, which limited the sustainability and expansion of the business activity. This challenge highlights the need for more structured guidance and market-oriented strategies to enhance the program's effectiveness. In response, students were encouraged to refine their entrepreneurial approaches through targeted training sessions. These sessions, facilitated by the pesantren in collaboration with the Faculty of Islamic Economics and Business at UIN Raden Mas Said Surakarta, aimed to equip students with better market analysis skills and business development strategies.

Table 1. Description of Respondents Based on Age, Gender, and Education

Criteria	Category	Number	Percentage (%)
Age	12-14 years	57	43.85
	15-17 years	68	52.30
	> 18 years	5	3.85
Gender	Male	39	30.00
	Female	91	70.00
Education	Junior High	73	56.15
	Senior High	57	43.85

Source: Processed data

The table 1 presents the demographic characteristics of the respondents, indicating that the majority were female students aged 15–17 years, with most enrolled at the junior high school level.

These findings reinforce the crucial role of self-efficacy in shaping students' entrepreneurial interest while also highlighting the practical barriers faced in implementing MSME business activities within the pesantren environment. Addressing these challenges requires a more comprehensive approach, integrating enhanced training initiatives, improved infrastructure, and strategic market expansion efforts to optimize students' entrepreneurial potential.

3.3. Further Analysis and Implications of MSMEs in Pesantren

This study also examines the implementation of MSME programs in pesantren affiliated with HEBITREN Solo Raya. Field observations and in-depth interviews indicate that while these programs provide students with valuable entrepreneurial experiences, several aspects require improvement to achieve optimal outcomes. One of the primary challenges is the lack of infrastructure necessary for the sustainable development of MSMEs, such as dedicated business centers or entrepreneurship laboratories within the pesantren.

Students participated in producing and selling soy milk, the core business activity at Muhammad Al-Fatih and Al-Izzah pesantren. Despite initial obstacles, including low sales and

unsold products, the program proved educationally beneficial. For instance, some students demonstrated improvement in their sales skills and risk management abilities after engaging in the program.

However, the influence of the pesantren environment on students' entrepreneurial interest was found to be insignificant. This may be attributed to the limited availability of facilities that support MSME development. Most pesantren continue to rely on training programs without the presence of practical business centers that serve as experiential learning environments. Consequently, enhancing infrastructure and facility support is essential for maximizing students' entrepreneurial potential.

Table 2. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	10.194	1.658	-	6.150	0.000
Self-Efficacy (X ₁)	0.365	0.123	0.354	2.962	0.004
Risk Tolerance (X ₂)	0.161	0.145	0.138	1.111	0.269
Pesantren Environment (X ₃)	0.086	0.104	0.080	0.825	0.411

Source: Processed data

Table 2 presents the results of the multiple linear regression analysis examining the factors influencing students' entrepreneurial interest. The findings indicate that self-efficacy (X₁) has a significant positive impact, while risk tolerance (X₂) and the pesantren environment (X₃) do not exhibit statistically significant effects.

These results underscore the pivotal role of self-efficacy in fostering entrepreneurial interest among students. In the context of MSME development within pesantren, strengthening students' self-efficacy should be prioritized in entrepreneurship training programs. Although risk tolerance and the pesantren environment did not show a significant influence, enhancing infrastructure and creating a more supportive entrepreneurial ecosystem could yield more substantial effects in the future. Pesantren affiliated with HEBITREN are encouraged to invest in improving both the quality and availability of facilities that support MSME programs, such as business centers and entrepreneurship laboratories. Furthermore, targeted training aimed at bolstering students' self-efficacy could better equip them to navigate entrepreneurial challenges and foster a stronger interest in business engagement.

Discussion

This study demonstrates that self-efficacy is the most significant determinant of entrepreneurial interest among santri in pesantren affiliated with HEBITREN Solo Raya. The findings indicate that students with higher self-confidence are more likely to engage in entrepreneurial activities, whereas risk tolerance and the pesantren environment do not exhibit statistically significant effects. While MSME programs implemented within the pesantren provide valuable entrepreneurial exposure, persistent infrastructural challenges limit their effectiveness. These results suggest that entrepreneurial development within pesantren is driven more by intrinsic psychological factors than by external conditions,

underscoring the importance of fostering students' self-efficacy as a core strategy for entrepreneurship education.

The findings of this study must be contextualized within the broader sociocultural and economic framework of pesantren. As religious and educational institutions, pesantren also function as community-based economic hubs, particularly within the HEBITREN framework. The Indonesian government, through Law No. 18 of 2019 on Islamic Boarding Schools, has mandated the economic empowerment of pesantren to enhance their self-sufficiency. However, despite these regulatory efforts, most pesantren continue to face significant limitations, including inadequate business infrastructure, a lack of structured training programs, and restricted access to capital markets. Additionally, the traditional learning culture within pesantren—which prioritizes religious studies over business-related competencies—contributes to the underdevelopment of entrepreneurial interest among students. Although Islamic teachings emphasize the value of entrepreneurship, its practical implementation within pesantren remains fragmented and underdeveloped. Addressing these structural and institutional barriers is therefore essential to fully harness the economic potential of pesantren as entrepreneurial incubators.

These findings align with self-efficacy theory (Bandura, 1997), which asserts that an individual's confidence in their abilities is a critical driver of entrepreneurial behavior. This conclusion is consistent with studies by Chen et al. (1998), which highlight that entrepreneurs with higher self-efficacy are more likely to take calculated risks and persist in business endeavors despite challenges. However, the results of this study contrast with those of Marini and Hamidah (2014), who argue that external factors, such as institutional support and business-friendly ecosystems, play a crucial role in shaping entrepreneurial aspirations. A possible explanation for this discrepancy lies in the distinctive nature of pesantren as educational institutions, where entrepreneurship is not yet fully integrated into the formal curriculum. Unlike university-based entrepreneurial ecosystems—where external factors such as networking opportunities, access to incubators, and funding availability strongly influence entrepreneurial intentions—pesantren students primarily rely on intrinsic motivation and psychological resilience to engage in business activities. This reinforces the argument that entrepreneurial training within pesantren should prioritize psychological empowerment through mentorship, business simulations, and real-world entrepreneurial experiences.

The findings of this study have significant practical, theoretical, and policy implications. From a practical perspective, the results highlight the urgent need for pesantren to enhance their business training programs by prioritizing self-efficacy development. Entrepreneurship education should shift from a predominantly theoretical approach to a more hands-on, experiential learning model that incorporates business mentorship, structured incubation programs, and financial literacy training. Strengthening these elements can better equip santri with the confidence and skills necessary to engage in entrepreneurial activities.

From a theoretical standpoint, this study contributes to the discourse on Islamic entrepreneurship by demonstrating that entrepreneurial success within pesantren is primarily driven by psychological and cognitive factors rather than environmental influences. This insight calls for a reassessment of conventional economic empowerment models applied to pesantren, suggesting that a more personalized, student-centered approach is necessary to foster entrepreneurial engagement. By focusing on self-efficacy, this study extends the understanding of how intrinsic motivation interacts with religious education to shape entrepreneurial behavior.

From a policy perspective, the findings suggest that government and institutional support should prioritize targeted interventions that enhance self-efficacy among santri. These measures include allocating resources for business incubators, facilitating access to startup capital, and integrating structured entrepreneurship curricula within pesantren. Without such strategic interventions, the entrepreneurial potential of santri will remain underutilized, limiting their ability to contribute effectively to the MSME sector and broader economic development.

This study also offers a distinct perspective on the role of self-efficacy in shaping entrepreneurial interest within pesantren. While previous research (e.g., Kuratko, 2005; Mair & Marti, 2006) has primarily focused on external enablers of entrepreneurship—such as policy support, market access, and business incubation networks—this study suggests that entrepreneurial behavior among santri is primarily influenced by their personal confidence and resilience rather than institutional structures alone. Additionally, while prior studies have examined MSME development in pesantren (Andriyani et al., 2018), few have explored the psychological underpinnings of entrepreneurial motivation within Islamic boarding schools. By bridging the gap between entrepreneurship psychology and religious education, this study advances scholarship in Islamic business and economics, offering a more nuanced understanding of how Islamic values interact with self-efficacy to shape entrepreneurial behavior.

Based on the findings of this study, the researcher proposes several strategic interventions to strengthen entrepreneurial engagement among santri in pesantren affiliated with HEBITREN. First, pesantren need to develop business incubation centers by establishing dedicated entrepreneurship laboratories and MSME business centers. They should also facilitate structured mentorship programs involving successful alumni and industry professionals to provide practical guidance and inspiration. Second, pesantren can enhance the self-efficacy of santri through experiential learning by implementing business simulation activities that reflect real-world entrepreneurial challenges and introducing psychological empowerment training that builds confidence, sharpens risk management, and fosters leadership. Third, to strengthen institutional support, pesantren should expand collaborations with financial institutions such as Islamic banks and microfinance organizations to ease santri access to startup capital. Additionally, pesantren can initiate public-private partnerships to integrate their MSMEs into broader supply chains at both local and national levels. Fourth, pesantren need to revamp their entrepreneurial curricula by embedding entrepreneurship education into formal religious studies, thereby aligning Islamic values with contemporary business principles, and establishing digital entrepreneurship programs to equip santri with essential skills in e-commerce and fintech. Finally, pesantren should actively engage in policy advocacy by urging the government to provide incentives and grants that support MSME development, while simultaneously building national networks to connect pesantren-based MSMEs with wider business ecosystems.

By implementing these targeted interventions, pesantren can evolve from traditional religious educational institutions into dynamic entrepreneurial ecosystems, fostering economic self-sufficiency and sustainable business development.

The findings of this study underscore that entrepreneurial success within pesantren is primarily driven by self-efficacy rather than external environmental factors. While MSME programs have provided valuable hands-on business experience, their long-term effectiveness remains constrained by limited infrastructure and institutional support. This research contributes to Islamic business and entrepreneurship studies by highlighting the psychological dimensions of entrepreneurial engagement among santri, calling for a fundamental shift in how business education is approached within pesantren.

Future research should explore longitudinal studies on the impact of self-efficacy training programs and examine the role of digital technology in enhancing entrepreneurial engagement in pesantren. By advancing a psychologically driven entrepreneurship framework, policymakers, educators, and stakeholders can unlock the full economic potential of Islamic boarding schools, transforming them into thriving centers of business innovation and economic empowerment.

4. Conclusion

This study underscores the pivotal role of self-efficacy in shaping entrepreneurial interest among santri in HEBITREN-affiliated pesantren. The findings reveal that students' confidence in their entrepreneurial abilities serves as the primary driver of their engagement in business activities, whereas risk tolerance and the pesantren environment do not exhibit a statistically significant impact. This suggests that entrepreneurial motivation within pesantren is predominantly intrinsic rather than externally influenced, which is particularly relevant given the structural limitations of pesantren as business incubators. These findings highlight the necessity of strengthening self-efficacy through structured entrepreneurship training programs to foster innovation and economic independence among young entrepreneurs in Islamic educational settings. In the context of MSME development, this research reinforces the importance of integrating psychological empowerment strategies into business education frameworks, ensuring that santri are equipped with both the confidence and competence to navigate entrepreneurial challenges.

This study makes significant theoretical and practical contributions to the field of Islamic entrepreneurship by advancing a psychological perspective on business engagement within religious educational institutions. Prior research on MSME development has largely emphasized institutional support, infrastructure, and market access as primary determinants of entrepreneurial success. However, this study demonstrates that psychological resilience—particularly self-efficacy—is an equally, if not more, influential factor in motivating santri to pursue business ventures. This insight challenges conventional MSME empowerment models that prioritize financial and logistical support, calling for a more holistic approach that integrates cognitive and behavioral development strategies into entrepreneurship education.

From a policy perspective, these findings underscore the need for more structured entrepreneurial training programs within pesantren. While various MSME initiatives have been introduced, their effectiveness remains constrained by inadequate infrastructure and limited access to capital. Thus, a paradigm shift in MSME development strategies within pesantren is necessary—one that places greater emphasis on psychological capacity-building alongside traditional business incubation efforts. These findings also have broader implications for Islamic business education, emphasizing the importance of integrating entrepreneurial self-efficacy training into curricula to cultivate a generation of

resilient and self-sufficient Muslim entrepreneurs.

Despite its contributions, this study acknowledges several limitations that warrant further exploration. First, the relatively small sample size and focus on only two pesantren limit the generalizability of the findings, necessitating further research with a more diverse and representative sample across multiple regions. Second, the cross-sectional nature of this study precludes the establishment of causal relationships, highlighting the need for longitudinal studies to track changes in entrepreneurial interest over time. Third, external factors such as family background, access to financial resources, and technological exposure were not extensively analyzed, despite their potential influence on entrepreneurial decision-making.

Future research should further investigate the intersection of Islamic education and business development, particularly examining how different pedagogical approaches within pesantren shape entrepreneurial mindsets. Additionally, studies should explore the role of digital technology in bridging entrepreneurial knowledge gaps among santri, particularly in the areas of e-commerce and fintech. Addressing these gaps will contribute to a more nuanced and holistic understanding of entrepreneurial interest within pesantren, paving the way for more effective MSME empowerment programs that integrate both financial and psychological support mechanisms. Ultimately, fostering entrepreneurial self-efficacy among santri will not only enhance the sustainability of MSMEs within pesantren but also strengthen broader economic resilience within Indonesia's Islamic business landscape.

5. Acknowledgement

We extend our sincere gratitude to the supporters of this research, including AICIS 2024 and the Short Course on Academic Writing, Training Exposure, and Publishing at UIN Walisongo Semarang. We also express our appreciation to the management of HEBITREN Solo Raya, the leadership and students of Muhammad Al-Fatih Islamic Boarding School and Al-Izzah Islamic Boarding School Surakarta, as well as the Faculty of Economics and Islamic Business at UIN Raden Mas Said Surakarta for their invaluable support and contributions.

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