

STRATEGY FOR WAQF PRODUCTIVITY THROUGH ALFAMART SYSTEM AT AR-RAHMAN MART

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Abstract

The research aims to find out the strategy for increasing waqf assets at Ar-Rahman Mart. This study is qualitative research using field research methods. Data collection by interviews, observation, and documentation. The results indicate that Ar-Rahman Mart is an effort to produce waqf assets for prospering the mosque through profit motivation. Ar-Rahman Mart is a collaboration between CV Ar-Rahman and Alfamart which is based on a five-year franchise partnership. The profit sharing from this collaboration is 90% for CV Ar-Rahman and 10% for Alfamart, but this profit will be shared after all Ar-Rahman Mart operational costs have been paid. In addition, both parties have the same goal in this collaboration, namely to improve the welfare of the people. Sidee it, Alfamart has a strategy for increasing consumer spending in interest by a system, namely the product promotion strategy and the product communication strategy.

Keywords: Strategy, Waqf Productive, Alfamart System

INTRODUCTION

Waqf as one of Islamic philanthropy in Islam (Amrullah et al., 2022, p. 23) is defined as sharia not only to help fellow Muslims but also to develop the economy of the ummah, without the seizure of property by certain parties in it because the whole belongs to the ummah. Considering that Indonesia is a country where the majority of the population is Muslim, with a fairly large potential for waqf, it can help develop waqf in its management for the welfare of the ummah. (Syamsuri et al., 2020, p. 80) According to the world population review, Indonesia occupies the fourth position as the most populous in the

world, with an estimated population of 277,471,831 people. (World Population Review, 2021, p. Accessed On 21st Of November 2021 At 01.58 WIB) Indonesia is the country with the most Muslim population, with the percentage that Muslims as much as 87%, Christians as much as 9.87%, Hindus as much as 1.69%, Buddhists as much as 0.72%, and people who believe in other religions as much as 0.56%. (Review, 2022, p. Accessed On 10th Of June 2022 At 07.15 WIB)

Derived from these data, it can be known that Indonesia has a large waqf land and has the potential to be used as a productive waqf in handling the Indonesian economy and increasing ummah's prosperity. As informed by the Ministry of ATR/BPN in 2019, Indonesia has a waqf land area of 111,481,173 m² which already has a waqf land certificate from BPN (National Defense Agency). (Indonesia, n.d., p. Accessed On 21st Of November 2021 At 02.02 WIB) However, in optimizing the potential of productive waqf in Indonesia, several problems were found, as stated by Hamzah in Bone Regency, and these problems also occur as a whole in every region in Indonesia, namely: (Hamzah, 2019, p. 11)

a. Lack of Indonesian literacy

It cannot be denied that waqf can help economic problems in Indonesia. But in reality, the lack of literacy of Indonesian people about the role of waqf in economic development has a significant impact. It must be understood that waqf is not just a plot of land or buildings, there are many more forms of waqf and its benefits. Another example is waqf through money and business, which can help the nation's economy and will usually be used as a productive waqf for the construction of community facilities without interference from the government or individual community members.

b. Lack of professional *nazhir*

In its management and development, waqf needs a reliable manager to keep on growing and the people can feel the benefits. Because Indonesia still lacks professional *nazhir* in empowering waqf property, thus causing less

optimal in carrying out its duties. The main problem is with the knowledge factor of the *nazhir*. Many of the *nazhir* did not understand the representation including the duties and obligations leading to a lack of creativity and competence in waqf management. Aside from the primary factors, there are other factors, namely, the recruitment factor that implements the appointment of *nazhir* is based on "who wants" and "who can afford".

Usually, the position of *nazhir* is an inheritance position, if his father dies it will be continued by his family who wants it without any specific conditions. The next obstacle is the reward factor, so far, the representation in Indonesia has not been regulated or legislation that governs the standard of rewards given to *nazhir* both nominally and in percentage. If so, *nazhir* who receive rewards are not always seasonal and the rewards given to *nazhir* are shallow. In general, low rewards or wages do not motivate *nazhir* to do his job for the better and make the management of representation in Indonesia still stagnant and undeveloped.

- c. Lack of socialization by the Ministry of Religious Affairs and the Indonesian Waqf Board (BWI)

Based on what happens on the ground, the collection, management, and utilization of productive waqf in Indonesia are still classified behind some other Muslim countries that implement productive waqf. Other Muslim countries have touched on the management of presentation, but our country is still paused by focusing on the legal aspects and fiqh of representation. This is due to a lack of socialization by the Ministry of Religious Affairs and the Indonesian Waqf Agency. So far efforts in the construction of *nazhir* are still minimal because representation in Indonesia is still not on the community empowerment agenda. In addition, supervision from government agencies and the Indonesian Waqf Agency is still lacking so many *nazhir* do not carry out their duties as much as possible. (Baharuddin & Iman, 2018, p. 70)

- d. Weak role of government agencies in the creation of regulations that can

support the empowerment of waqf in Indonesia.

According to Monzer Kahf, previous scholars had thought about waqf land financing models. This shows that financing is an important thing that Nazhir must think about before managing and developing waqf assets. Recently, the study wants to show that cooperation with a third party who had good management will develop the wealth of waqf land. Cooperation between CV Ar-Rahman and Alfamart is one way to optimize waqf productivity at Ar-Rahman Mart because Alfamart is known that have good management. So the research wants to analyze how is Alfamart strategy to increase waqf assets in Ar-Rahman Mart.

LITERATURE REVIEW

A previous literature review is financing waqf land by SPBU models. This journal was conducted by Nurodin Usman, under the title “Pengelolaan Wakaf Produktif Dalam Bentuk SPBU: Studi Kasus SPBU Masjid Agung Semarang”. The result from the research, that SPBU success in the productivity of the waqf cause has a huge contribution to Masjid Agung Semarang and provides good service to consumers because it provides fuel for the oil required by motorists in general. Moreover, Masjid Agung Semarang is also equipped with various facilities, such as prayer rooms, toilets, filling with water and air, ATM's, rest areas, a minimarket, clinics, a business car wash, and oil sales. (Usman, 2013, p. 146)

The next previous literature review was conducted by Ahmad Furqon with the title “Nazhir Wakaf Berbasis Wirausaha Sosial Di Yayasan Muslimin Kota Pekalongan”. The result from it, that nazhir competence nazhir waqf is based on entrepreneurial competence, the following result can be produced, the nazhir has not to get formal study about business so make the nazhir still uses financing classic models. Furthermore, even the nazhir has not get formal study of business but the nazhir based job of them is businessman which makes overplus of them. And the last competence about character, the nazhir has a good attitude to developing productive waqf, tenacity, patience, transparency, accountability, and

customer oriented. (A Furqon, 2016)

Therefore, the study wants to give other ways to know how the strategy for productivity land waqf by cooperation with the third party. One of the third parties that have good management and a big brand is Alfamart. Through this cooperation, the wealth of waqf land will increase better than before. So the study aims to know how the strategy of the Alfamart system to increase the waqf land in its system. In this study, the researcher used descriptive qualitative techniques with field research. Datta collection is carried out through interviews, observations, and documentation.

The researcher interview is a structured interview in which the data collector or researcher has known precisely the information to be obtained. And researcher has prepared instruments with the same question to *nazhir*, the manager of Ar-Rahman Mart and the Ar-Rahman Foundation about the application of productive waqf to Ar-Rahman Mart, to obtain the desired data, and to breastfeed scientific works. The observation began with identification by a researcher at Ar- Rahman Mart and after that made Ar-Rahman Mart mapping so that the researcher can get an illustration of Ar- Rahman Mart. The documentation beginning monumental about Masjid Ar-Rahman and Ar-Rahman Mart by the researcher. So that researcher can show illustrations of Masjid Ar-Rahman and Ar- Rahman Mart in fulfillment of this research.

RESEARCH METHODS

This study is qualitative research using field research methods. Data collection by interviews, observation, and documentation. Interviews will do with CV Ar-Rahman treasurer, CV Ar-Rahman manager, and Alfamart employee. Observation and documentation will be held at Masjid Ar-Rahman and Ar-Rahman Mart. This research will be held in 2021 at Ar-Rahman Mart, Mantingan, Ngawi Regency, Indonesia. This study uses primary and secondary types. Primary data is data obtained from the original or first source, such as interviews, observations, and documentation. Secondary data is data obtained by

methods not directly related to the source or using the data source that has been presented before but is relevant to the study discussed. (Ulfah, 2019, p. 13)

Such as previous research, Indonesia Waqf Agency (BWI), Central Statistics Agency (BPS), books, journals, and other supporting sources that are related to the research. Data analysis for descriptive qualitative has been planned by Moelong the cauldron data analysis stage is as follows; (Erifanti, 2019, p. 57)

- a. Interview step; read and study data, and mark keywords and ideas contained in the data. Then learn keywords and search for themes derived from that data, and code data by symbolic and summarize words.
- b. The stage of making a transcript and studying the notes that have been obtained during interviews, observations, and documentation,
- c. In the stage of reducing data, data reduction is an activity to summarize essential data in preparing research reports based on the subject matter,
- d. The stage of matrix formation aims to facilitate reading about the relationship with each other and can make temporary conclusions. Especially essential data according to *fiqh muamalat*, so that the researcher can get the result from fiqh views about Ar-Rahman Mart,
- e. The data verification stage triangulates sources and methods, uses reference materials, and rechecking, and
- f. Conclusion.

RESULTS AND DISCUSSION

The Concept of Strategy

The word strategy comes from the Greek word “*strategos*” is a combination of *stratos* or soldiers and the *ego* of the leader. Strategy has a basis for the scheme to achieve a goal. Art management is an art that uses skills and resources the power of an organization to achieve a goal through relationships effective with the environment in most conditions profitable. (Riyaldi & Aravik, 2022, p. 379) Strategy is a series of decisions and actions directed at achieving company goals. Another meaning says that strategy is a series of big plans that describes how a company should operate to achieve its goal, and at the same time can be

formed strategies that are realized appear in response to strategies that can be developed through a formulation process followed by implementation.

A strategy is a tool used to achieve the goals company as well as the use of methods and the allocation of resources needed to achieve goals. Strategy can also be interpreted as leadership, namely something that is done by entrepreneurs in making plans to face the competition and win market share in the economic world. (Juneda, 2019, p. 216)

Productive Waqf

The word waqf comes from the words *waqfa* (fi'il madhy), *yaqifu* (fi'il mudhari), and *waqfan* (isim masdar) which language means to stop, stand, stay in place, or hold. (Sabri, 2011, p. 24) While waqf in terms of the Majority of Scholars is withholding property that can be utilized while the goods represented are still intact, by stopping the supervision of the goods altogether from the person who is representing and others, for more real management of revenue (income) of goods for virtue and goodness to get closer to God. (Az-Zuhaili, 1985, p. 114) The basic law in Islam regarding waqf is based on the opinion of the Majority of Scholars which refers to the narrated by Ibn Umar about Umar getting land in the Khaibar region then he asked the Prophet:

عَنِ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا أَنَّ عُمَرَ بْنَ الْخَطَّابِ أَصَابَ أَرْضًا بِخَيْبَرَ فَأَتَى النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَسْتَأْمِرُهُ فِيهَا فَقَالَ يَا رَسُولَ اللَّهِ إِنِّي أَصَبْتُ أَرْضًا بِخَيْبَرَ لَمْ أَصِبْ مَالًا قَطُّ أَنْفَسَ عِنْدِي مِنْهُ فَمَا تَأْمُرُ بِهِ قَالَ إِنْ شِئْتَ حَبَسْتَ أَصْلَهَا وَتَصَدَّقْتَ بِهَا قَالَ فَتَصَدَّقَ بِهَا عُمَرُ أَنَّهُ لَا يُبَاعُ وَلَا يُوهَبُ وَلَا يُورَثُ

"O Messenger of Allah, I have found land in Khaibar. I have never had such good a treasure, what have you commanded me?" The Prophet said, "If you want, you can hold the land and give the proceeds from it."

Thus, Umar gave the proceeds of the land on condition that it not be sold, not shown, and not inherited. Ibn Hajar Asqolani in Fathul Baarii commented on this hadith as the basis of the legality of waqf. (Muhammad Iqbal Fasa, Azidni Rofiqo,

2016, p. 192) There is also the prophet's history about the waqf of Umar. "*Hold on to the point and channel the results.*" Umar had also represented the land of Tsamagh and Wali a-Qura and had recorded it as a waqf and enslaved people who worked there and written by Mua'qib and witnessed by Abdullah bin Arqam. (Raysuni, n.d., p. 8)

Furthermore, waqf is divided into many types, one of which is based on its economic substance. Based on their economic substance, the various waqf is divided into two, namely; (Kahf, 2000, p. 33)

- a. Direct Waqf is a waqf whose benefits can be felt directly by people who are entitled, such as Masjid for places of prayer, hospitals for people who cannot afford treatment, etc. Direct Waqf requires care whose costs are taken from outside the waqf object because the waqf cannot produce something.
- b. Productive Waqf is a treasure waqf used for the sake of production to develop the waqf property, both in agriculture, industry, trade, and services. However, the benefits cannot be felt directly but the net profit of the proceeds after the waqf property development process will be given to the entitled party following the purpose of waqf. In contrast to direct waqf, this waqf can preserve its property through the results developed earlier and the rest for the benefit of the entitled party.

In addition, researchers want to study the productive cooperation of waqf in Ar-Rahman Mart. There is an explanation of the concept of productive waqf cooperation on fiqh muamalat. Cooperation or partnership in Islam is known as *akad*. The difference in cooperation in general with the contract is the basis of Sharia values that are used as a benchmark. According to Monzer Kahf, from the three principles of Islamic funding, several models of cooperation emerged in the financing of land endowments for its development, namely ;(Ahmad Furqon, 2014, p. 5)

- a. *Murabahah*

Murabahah is a buying and selling agreement between financial institutions and customers with different prices used as a profit for the financial institution.

- b. *Istishna*

Istishna is a buying and selling agreement between a financial institution and a customer in the form of an order agreeing on the criteria and requirements regarding the desired goods.

c. *Ijarah*

Ijarah is the agreement of transferring the benefits of a good on services at a specific time with payment for the help provided, without the transfer of the ownership rights of the goods themselves.

d. *Mudharabah*

Mudharabah is a revenue-sharing agreement consisting of fund providers or *shahibul mall* and entrepreneurs or *mudharib*, the fund provider gives 100% funds to the ruler, and the profits will be divided according to the agreement that has been made at the beginning. Whereas if there are losses and losses are not the result of negligence from the manager, then the loss will be borne by the fund owner.

e. *Musyarakah*

Musyarakah is a cooperation agreement between several parties in doing a specific business. Each party provides capital and the sharing of profits and losses following the initial deals.

f. *Musaqat* and *muzara'ah* financing models

Musaqat and *muzara'ah* financing models are commonly used in investments in agricultural land and plantations investments. If the *musaqat* model is carried out between the *nazhir* and those who are willing to care for the plant, the application will be paid from the proceeds of the sale of the plant. While the *muzara'ah* model can involve third parties with provisions, *nazhir* provides waqf land, then the second party provides seedlings and the third party is in charge of crop maintenance. The profit-sharing is divided according to the agreement

g. *Sukuk* or Sharia bonds

Sukuk or Sharia bonds are long-term securities based on Sharia principles issued by the issuer to Islamic bond investors in *ijarah*, *mudharabah*, *musyarakah*,

or others. They require issuers to repay bond funds when maturity such as the agreement at the beginning.

h. Stock Endowment

Waqf Saham is proof of ownership of a company that offers its assets to the public or goes public in nominal or certain percentages.

i. Donations

Donations in Islam are referred to as intakes issued by someone to help people who need them in exchange for the afterlife.

j. Waqf Money

Waqf Money is a waqf given by a person or an institution in the form of cash. Waqf funds in the form of money will be invested in financial assets, such as Islamic capital markets, and real assets, such as productive sets, factory establishments, and others.

k. Intellectual Property Rights Endowment (HAKI)

Intellectual Property Rights Endowment (HAKI) is the right to materiality recognized by legal entities for intangible or invisible objects in intellectual creations, such as copyright, patents, brand rights, trade rights, and industrial design. For his application to waqf if the wakif represented the results of his IPR for the financing of waqf land. (Ahmad Furqon, 2014, p. 5)

Alfamart System

Alfamart is a minimarket *brand* founded by Djoko Santoso on October 18, 1999. Alfamart was established under the authority of PT Alfa Retailindo, Tbk whose first store is located on St. Beringin Raya Karawaci. At this time, Alfamart has grown to become the most successful retailer in Indonesia by having more than 1000 Alfamart outlets throughout Indonesia. (Suparyanto dan Rosad, Accessed On November 6th, 2021, At 19.30 WIB) In the promotion carried out by Alfamart the introduction to the public to its development, Alfamart has the motto, vision, mission, and values of the company, as follows: (Alfamart, 2013, p. Accessed On November 6th, 2021, At 19.20 WIB)

- a. Alfamart's motto launched in 2003 is "satisfied shopping, right price".

b. The company's vision is to become a leading retail distribution network owned by the wider community, oriented to the empowerment of small sellers, fulfilling the needs and expectations of consumers, and being able to compete globally.

c. The company's mission

Provide customer satisfaction by focusing on superior quality products and services. Always be the best at everything that is done and uphold high business behavior or ethics. Participate in building the country by cultivating a self-employed soul and business partnerships. Build trusted healthy; international organization continues to grow and benefit customers, suppliers, shareholders, and the general public.

d. Company Values

1. High integrity
2. Innovation for better progress
3. The highest quality and productivity
4. Teamwork
5. Customer satisfaction through the best service

Therefore, the researcher took minimarket as one way of empowering productive waqf. The point here, minimarket means retail trade and the sale of goods to the last consumer. (Jayanto, 2018, p. 16) However, the way to do it is not by saying but directly by the form of action through attitude. This attitude is done by taking the goods themselves and paying for the goods taken earlier at the cashier. The delivery of goods and money is done without speech between sellers and buyers. (Zahara, 2017, p. 20) At this time most of Minimarket uses a franchise system, as well as Alfamart used a franchise system.

Therefore, it will be spelled out the understanding of franchises, characteristics, and so on. Franchise comes from the French language which means free, or more complete and free from obstacles. Franchise according to terms is one form of the method of production and distribution of goods or services that consumers want with certain standards and exploits. The similarities of the company name, brand, production system, packaging procedures,

presentation, and distribution are standards and explorations here. (Linda Firdawati, 2011, p. 40) The most important elements in a franchise are the copyrights included in the logo, brand, business organizing manual, brochures or pamphlets, and the specific architecture that characterizes a franchise.

Regarding this copyright in the use of logos and brands, some rewards must be paid by the franchisee to the franchisor. (Akbar, 2013, p. 80) From this definition it can be understood that in the franchise system, there are several elements, namely; 1) the franchise has an agreement; 2) the sale of service products or goods with a brand owned by the franchise owner or franchisor; 3) the franchisor assists franchisees in the field of marketing, management, and technical assistance needed in the business; and 4) The franchisee will pay the franchisor for the use of the brand called royalty or fee. In the franchise business, the franchisor will discuss some of the following: (Yusuf, 2019, p. 35)

- a. A brand name that includes a logo, equipment, and so on.
- b. Business operational systems and manuals.
- c. Support in operation.
- d. Monitoring by the franchisor so that the system is run properly and correctly by the system provided.
- e. Merger of promotions or joint promotions regarding the brand name.
- f. Supply relates to sure franchisees, such as franchisors who supplement foodstuffs or machinery

The franchise has two types: brand franchise and franchise of trade products (product and trade franchise) and waralaba business format. A franchise brand and a trademark product is a franchisor that grants the rights and permission to the franchisee to use the logo and sell the products the franchisor develops. For the rights and permission granted, the franchisee will pay royalties to the franchisor. Like the Minimarket that uses the logo of Alfamart. While a business format franchise is the licensing of the franchisor to the franchisee in an attempt to use the franchisor's trademark or trade name and use the entire package owned by the franchisor.

The package provided by the franchisor consists of the training of franchisees from untrained to trained in the business conducted by the franchisor. The training will be conducted continuously based on what has been agreed upon by both parties. Franchise format includes; 1) the format of the franchisor, 2) the process of starting and training all aspects of the franchisor's business manager, and 3) the assistance and guidance provided by the franchisor to the franchisee continuously. (Mayasari, 2018, p. 110)

The net proceeds agreement or net from this cooperation is 90% for CV Ar-Rahman and 10% for Alfamart, but the division is reduced after deducting operational costs and taxes, including in the event of losses from the results of its report. This agreement was agreed because of CV Ar-Rahman Mandiri or Ar-Rahman Foundation which provides computers, land, buildings, and other equipment. While the Alfamart side only provides goods sold and the organizational system. Used ground for Ar-Rahman Mart covering an area of 70 m² with a length of 10 m² and a width of 7 m². (Fachrudin, 2021) In its operation, Alfamart is responsible for all activities related to the store's business, such as; (Life, 2021, Accessed On December 2021, At 06.27 WIB)

- a. Alfamart is a minimarket service provider that provides basic needs and daily needs for this business.
- b. Alfamart provides 1 (one) package of goods to be sold at Ar-Rahman Mart.
- c. Alfamart grants permission and helps Ar-Rahman Mart sell and provide basic goods.
- d. Alfamart granted permission for CV Ar-Rahman to use the brand, logo, and system simultaneously in the Ar-Rahman Mart operation.
- e. Alfamart provides interior design in buildings that are used as a place of business.
- f. Alfamart provides good management for Alfamart's business established by CV Ar-Rahman.

While CV Ar-Rahman is dutied to;

- a. Provide all costs for furniture and equipment for the operational objective of Alfamart business to be made.

Agreeing to procure business cards, forms, receipts, uniforms, and other objects needed in the operation of Ar-Rahman Mart, CV Ar-Rahman purchased from Alfamart.

- b. Provide the land and buildings needed as a place of business for the benefit of Ar-Rahman Mart itself.
- c. CV Ar-Rahman agrees to buy and run and comply with all regulations set by Alfamart.

In addition, for-profit results reporting from Ar-Rahman Mart. It will be noted with decide period, and will be notified from Alfamart to CV Ar-Rahman. (Sambudi, 2021)

Impact of Alfamart System for Increasing Waqf Productive

This cooperation is based on the Franchise system or KASOEIBI (Sharing Economic Cooperation or *Kerjasama Ekonomi Berbagi*). The purpose of cooperation with the KASOEIBI system is to get a reasonable price and not expensive for the surrounding community or social empowerment. From that purpose, Ar-Rahman Mart has the motto "*harga pas, dapat akhirat*" (right price, get afterlife) which means shopping at Ar-Rahman Mart, in addition to the right price for the community and helps develop waqf wealth that connotes to get a reward in preparation for the hereafter. (Multimedia, 2021)

The reason the Ar-Rahman Foundation cooperates with Alfamart is that only Alfamart approves the profit sharing that the Ar-Rahman has resolved, and in waqf cooperation includes a kind of *musyarakah* because it uses profit sharing. The Foundation itself has been looking to various partners, but only Alfamart approved it. For the net share of the proceeds from this cooperation by 90% for the Ar-Rahman Foundation and 10% for Alfamart, this division was approved because the proceeds from Ar-Rahman were purely utilized for the welfare of the Masjid Ar-Rahman. The distribution of results determined by The Ar-Rahman Foundation is indeed the largest in Indonesia because the Foundation side, it wants to produce its wealth and waqf land as much as possible.

This cooperation is also directly proportional to the purpose of the waqf

land, namely developing waqf assets through the productivity of waqf land. While the profit sharing in general only ranges between 60%:40% or 70%: 30%. So that the holding of this partnership is very helpful to productivity waqf wealth in Ar- Rahman Mart. This profit sharing is done after all financing is completed, such as operational financing and other financing needs. As for losses, Alfamart's administrative management will work on losses because Alfamart already has a fixed system. (Multimedia, 2021)

In addition, Alfamart has a strategy for increasing consumer spending interest by a system, namely; (Evita Ega Ramadani, Indah Anindya Astawulan, 2021, p. 15)

- a. The product promotion strategy carried out by Alfamart consists are monthly and weekly, and daily promotions and special promotions.
- b. The product communication strategy was carried out by Alfamart through interpersonal communication conducted by Alfamart employees. As for the advantage of communication, namely face to face, Alfamart employees will be easier to influence consumers and feelings between employees and consumers will be more involved and direct feedback where Alfamart employees can learn about consumer reactions verbally or non-verbally.

Furthermore, according to Mr. Maryudhi chairman of CV Ar- Rahman Mandiri, Ar-Rahman Mart's income has not been able to cover the initial capital needed to establish Ar-Rahman Mart. The contents of Ar-Rahman's CV account balance recently only reached hundreds of millions, if you want to cover the initial capital costs, then CV Ar-Rahman still has to wait another 2 (two) years. In addition, there was a decrease in revenue in the second year caused by the word supported by Alfamart on the Ar-Rahman Mart nameplate released due to orders by the Ngawi Regency Government. In the first year, Ar-Rahman Mart's income was good for 12 (twelve) months only.

This is achieved because the Ar-Rahman Mart nameplate written is still juxtaposed with the word supported by Alfamart with small writing. This was done because CV Ar-Rahman did a partnership with Alfamart so it was written like that. But in the final month of the first year, there was control of the efforts carried out by the

Ngawi Regency Government for the management of Ar-Rahman Mart. Then after checking, the manager of CV Ar-Rahman was called to the office by the Ngawi Regency Government. Then ordered to remove the word supported by Alfamart because many working people complained to the agency about this cooperation. Many of the stigmas of the community believe that non-Muslims own Alfamart, so there are complaints.

On the other hand, many of the people who earn as sellers feel that this partnership can affect their income because of Alfamart's writing. This is because minimarket under the authority of Alfamart is more comfortable and has many choices, and from the stigma of people who think that not shopping at Alfamart means not cool, many consumers choose to buy at Alfamart. Therefore, the Ngawi Regency Government ordered to release of the word supported by Alfamart so that there is no dispute between people's thoughts towards Ar-Rahman Mart again.

Then CV Ar-Rahman released the word supported by Alfamart from the Ar-Rahman Mart sign. The release of the word supported by Alfamart, caused a slight decrease in revenue in the second year although not significant. If there is a decrease in revenue at Ar-Rahman Mart, this will affect the results of the efforts of the production of waqf land shown for the prosperity of the Masjid Ar-Rahman. So from the beginning, the understanding of the community should be straightened out that Ar-Rahman Mart did this cooperation, only for the capital of the Masjid so that there was no decrease in profits and could stabilize Ar-Rahman Mart's income again.

Ar-Rahman's cooperation with Alfamart is 5 (five) years in the form of a minimarket business called Ar-Rahman Mart and will be extended when the agreement has expired. When viewed in terms of the division of the Alfamart branch area, Ar-Rahman Mart is included in the Rembang area branch area and will cooperate with the Rembang branch for its operation. (Widjoyo, 2022) The form of cooperation carried out by both parties in general is a form of a franchise system, in which the Ar-Rahman Foundation provides capital for the initial funds of the business, buildings, facilities needed, and will receive net results after the business is carried out without participating in managing this business.

While Alfamart is tasked to run this business with the Alfamart organizational system. All the needs of this business will be provided by Alfamart such as the distribution of goods sold, business promotions, officers

who run operations, and so on. (Purnama, 2021) All the monitoring at Ar-Rahman Mart is carried out by Alfamart employees consisting of the shop head, assistant store head and cashier or salesperson. The operation of Ar-Rahman Mart, under Alfamart's managerial authority, follows Alfamart's entire system.

CONCLUSION

The Ar-Rahman Foundation and Alfamart seek benefits for both parties by corporate with Ar-Rahman Mart, but the main purpose of the opening of Ar-Rahman Mart is to develop productive waqf land. The cooperation is carried out using the form of franchise cooperation for 5 (five) years contract period with a profit-sharing ratio of 90% for the Ar-Rahman Foundation and 10% for Alfamart. In the system of cooperation carried out by the Ar-Rahman Foundation by providing initial capital and providing all the necessary needs to open this business, CV Ar-Rahman gets the net profit with the agreement that has been done, without participating in managing Ar-Rahman Mart. While Alfamart has to run this business with the entire system and managerial in Alfamart. Especially Alfamart has a strategy for increasing consumer spending interest through a system, namely the product promotion strategy and the product communication strategy. The cooperation between Ar-Rahman Foundation and Alfamart will help to increase the wealth of waqf land because Alfamart supports the waqf land of Ar-Rahman through its structural system which has good management and organization.

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