

OPTIMIZATION OF PRODUCTIVE ZISWAF BY ZISWAF-BASED MINIMARKETS

(CASE STUDY OF ALIF POINT MART MINIMARKET IN PADANG CITY)

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Abstract: *The problem of social inequality today has not yet shown the maximum realization of the constitutional mandate and religious teachings. The description of the above conditions is a motivation for individual businesses to optimize the distribution of Ziswaf productively as implemented by the AlifPoint Mart minimarket in Padang City. This new effort has become a study in maximizing the distribution of Ziswaf by Alif Point Mart in Padang City. This type of research is field research; the nature of this research is descriptive-analytic. They are collecting data using observation and interview methods. Then, it will be examined, classified, and analyzed after ordering it in processing the data. Then conclude using a qualitative descriptive research approach. The research results show that Alif Point Mart is a business in the retail and culinary sector whose operations are a combination of a minimarket and coffee business with the main principles in sharia business management. Alif Point Mart is a Ziswaf-based Mini Market, meaning that it is a business that has capital from shareholder funds or investments. The profits are allocated for alms, infaq, productive waqf in the form of business capital for people in need, and when the gains have reached the mandatory zakat, zakat will be issued 2.5%. The distribution of zakat is a program carried out every year to existing zakat institutions.*

Keywords: ZISWAF, Productive, Optimization, Minimarket

INTRODUCTION

The problem of social inequality today has not yet shown the maximum realization of the constitutional mandate and religious teachings. The right to proper basic needs, inadequate social services and high poverty rates are important notes that the government and social institutions have not yet optimally performed. One of them is government and non-government institutions trying to collect Ziswaf

funds which should have enormous potential to overcome these problems.

Data from the Book Publication illustrate this potential: Indonesia Zakat Index 2020, the Province of West Sumatra has seven cities and 12 regencies. All these areas already have OPZ in the form of Regional Baznas. If you add up, there are 1 Provincial Baznas and 19 Regency/Municipal Baznas; then non-governmental zakat institutions are spread throughout West Sumatra.

In contrast to data from the Central Statistics Agency for West Sumatra in March 2021, the poor (population with monthly per capita expenditure below the Poverty Line) in West Sumatra reached 370.67 thousand people (6.63 percent), an increase of 5.88 thousand people compared to the conditions in September 2020 which amounted to 364.79.

The percentage of poor people in urban areas in September 2020 was 5.22 percent, rising to 5.30 per cent in March 2021. The rate of poor people in rural areas in September 2020 was 7.83 percent, rising to 7.91 percent in March 2021.

The development of the distribution of Ziswaf funds goes hand in hand with the progress of the times. The distribution previously carried out using a consumptive model has developed into a productive Ziswaf distribution model. It is applied by government and non-government agencies.

The description of the condition above motivates individual businesses to optimize the distribution of Ziswaf productively, as implemented by the Alif Point Mart minimarket in Padang City.

Alif Point Mart is the name of a business in the retail and culinary fields whose operations combine a minimarket and coffee business with the main principles in sharia business management.

More clearly, Pun Ardi as the leader of the Alif Point Mart Minimarket, said that the presence of Alif Point Mart was intended so that the business carried out or the economic activities carried out not only benefited personal gain but also brought benefits in the world and the hereafter. (Ardi, 2021)

This new effort becomes an essential study in optimizing the distribution of Ziswaf by individual businesses. This study takes a case study on the optimization of Ziswaf distribution implemented by a Ziswaf-based minimarket Alif Point Mart in Padang City.

THEORETICAL FRAMEWORK

Optimization of Productive ZISWAF Funds

According to the Big Indonesian Dictionary, optimal optimization is the best, highest, and most profitable. Optimization is an optimization effort, which means the processes, methods, and actions that make the best (Tim Penyusun Kamus Pusat Pembinaan dan Pengembangan Bahasa, 1995, 705). Optimization is the process of finding the best solution, not consistently the highest profit that can be achieved if the optimization goal is to maximize profits, or not always the lowest cost that can be reduced if the optimization goal is to minimize expenses (Sringoringo, 2005, 4).

The elements of the optimization problem that must be identified are: First, the goal, the goal of optimization can be in the form of maximization or minimization. Maximization is used when the optimization objective relates to profit, revenue, and the like. At the same time, depreciation is used for optimization purposes related to cost, time, distance, and the like. The determination must, of course, be adjusted to what will be maximized or minimized.

Second, alternative decisions are activities to obtain or achieve a goal. Decision alternatives are available using the limited resources that decision-makers have, and decision-makers are

also faced with several options that need to be considered carefully.

Third, Resources are sacrifices that must be made to achieve the stated goals. The availability of these resources is limited. This involvement resulted in an optimization process (Yuniar, 2017, 17).

a. General Concept of Ziswaf

Zakat in the language of zakat comes from the Arabic "nuwuw", which means "to grow", and "ziyadah", which means to increase, as in the Qur'an, the word "zakka" means "to purify from dirt" (Jamaluddin, 2010, 15). So that the language of zakat means "blessing, clean, growing, and good" (A. Aziz, 2010, 211). Understanding provides a further insight that tithing does not reduce the assets owned but will increase, develop, even get blessings, become clean, and holy (Iska, 2020, 2). In terms, zakat is "a certain level of wealth, given to those who are entitled to receive it (mustahik), (A. Aziz, 2010, 211) with several conditions (Rasjid, 1998). That must be fulfilled."

Infaq comes from the word "*anfaqa*", which means issuing something (treasure) for the benefit of something (Hafidhuddiin, 1998, 13). Meanwhile, according to the terminology (*maknawiyah*) of sharia, infaq means "Removing a portion of property or income or income for an interest ordered by Islamic teachings". If there is a nishab for zakat, infaq does not know the nishab. Infaq is issued by every believer, both high and low-income earners (Hafidhuddiin, 1998, 14).

Alms in language come from the word "*sadaqah*", which means "justice and truth" (Aziz,

2010, 235), while the term is any form of giving to help others who are oriented towards goodness.

Waqf is linguistically derived from the word "*waqf*", which means "returned", restrained (*tahbis*), captive (*at-Tasbil*), and preventing (*al-Man'u*) (Nawawi, 2012, 241), while according to the term, it is custody of property. This allows it to be taken advantage of, accompanied by the delivery of objects discontinuously, and its management (*tasharruf*) is fully managed for permissible things (Nawawi, 2012, 241). Thus, waqf assets are used for the public benefit sustainably without losing their origin (Elimartati, 2017, 249).

b. The Urgency of Optimizing Productive ZISWAF Funds

Caliph Umar bin Khattab exemplified the distribution of Ziswaf funds. using Baitul Maal as a means of distributing zakat, infaq, alms and waqf. Then also carried out by Caliph Uthman bin Affan. Namely, zakat is collected by the state and then distributed to those entitled to receive it by providing business capital that can absorb labour from those entitled to the zakat share (Aziz, 2010, 227).

The urgency of optimizing productive Ziswaf funds can be described as follows: First, Zakat. Zakat is a mandatory instrument in the Islamic economic system. So the application is carried out by a legal institution with legal power in Indonesia. This is done in planning, collecting, managing and distributing it to be systematic and measurable. Zakat in history has become part of Islamic civilization, as for the benefits for the economy. Namely, zakat can be a solution for people in need; zakat is a solution. To overcome

inequality in society, zakat can minimize social problems, crime, prostitution, beggars, homeless people, etc. zakat can maintain economic stability. Zakat can retain consumption levels so that the economy continues to run and economic equity will be achieved (Desiana, 2021, 12-24). Therefore, zakat has a vast economic potential and social security that can be raised from the Indonesian people, who are predominantly Muslim (Guspndri, 2010, 167).

Based on the explanation above, it can be seen that the core purpose of the distribution, empowerment, and socialization of zakat is to lift the poor-poor groups out of poverty, to improve the quality of life. Changing from mustahiq status to muzakki (Fadhilah, 2017, 23).

Second, professional and productive management of infaq and alms will significantly impact the wider community. The difference in the direction of infaq and alms with zakat is not much different, only in legal cases. Zakat is obligatory if it reaches the nisab and haul, while the law of infaq and alms is sunnah.

One of them is optimizing infaq and alms funds by synergizing institutions engaged in infaq, alms, zakat and waqf with Islamic financial institutions to maximize infaq and alms collection. It is very supportive of collecting infaq and alms funds collected and managed nationally by Baznas (Purwanti, 2020, 101).

Third, waqf is worship in the form of releasing or surrendering part of the property to be used for the public interest or public welfare according to Sharia provisions (Khoerudin, 2018, 1-10). Meanwhile, in an economic perspective, waqf is a

transfer of asset funds, both movable and stationary, allocated to productive assets for consumption in the future individually or in groups.

Waqf is not only a stationary object, but in its context, it can be in the form of cash waqf and productive waqf. However, waqf assets (land) cannot be changed unless the waqf can no longer be used. So the related waqf can be altered in use with the same purpose.

The Indonesian Waqf Board (BWI) needs to work hand in hand with Islamic Financial Institutions (LKS) to campaign for cash waqf and productive waqf. Scholars have discussed the legality of this form of waqf, which is recommended (sunnah) (M. W. Aziz, 2017, 1). Today it was noted that the potential related to cash waqf is very likely. Waqf institutions must have the initiative to innovate to collect cash waqf and produce them according to Islamic teachings. The profits generated can be used to finance sectors in need (Choirunnisak, 2019, 120).

Based on the explanation above, it can be seen that zakat, infaq, alms, and waqf funds are essential to be managed and distributed optimally. If used only for consumptive purposes, they will be distributed more through productive methods. It is understood that, in theory, Ziswaf funds are intended for mustahik. Still, through programs and efforts to optimize Ziswaf funds productively, it becomes essential to maximize the distribution of Ziswaf.

RESEARCH METHODS

The research method used is field research carried out directly to the field or the community.

(Soewadji, 2012, 21) In this case, the author takes the object of his study as a minimarket based on Ziswaf Alif Point Mart in Padang City.

Then carried out library research, using data through library research, both religious books and journals and scientific writings related to this problem.

The primary data in this study were the leaders and managers of minimarkets based on Ziswaf Alif Point Mart in Padang City. Secondary data is taken from archival documents and other references relevant to the research object.

The data collection technique was carried out through observation, namely carrying out observations and recording systematically the problems investigated in minimarket activities based on Ziswaf Alif Point Mart in Padang City.

Then in processing the data, after collecting the data, the steps to be taken are checking the data obtained, classifying the data and analyzing the data. Then conclude by using qualitative descriptive research.

DISCUSSION AND RESULTS

Sharia-based minimarkets had grown and developed in Indonesia, but now the number is decreasing due to a lack of buyers. However, the failure of the Sharia minimarket was not due to the people's fault but because it was not appropriately managed.

Minimarket is a business choice because basically, minimarkets are better than other businesses because they have created a market first. There are around 3,500-5,000 products made by factories (Islamic education is encouraged to build Ziswaf-based minimarkets,

2021). Therefore, the presence of the Alif Point Mart Minimarket is one of the new hopes for the rise of sharia minimarkets in the city of Padang.

Pun Ardi, the leader of Alif Point Mart, stated that the Alif Point Mart minimarket is the name of a business in the retail and culinary fields whose operations are a combination of minimarket and coffee businesses with the main principles in sharia business management.

The principles in question include: First, the focus of trust. Second is the direction of Charity (ideals), which means that before doing business with humans, it would be nice to do business with Allah SWT by trying to practice Allah's commands in conducting business activities.

Furthermore, with Alif Point Mart, the business carried out or the economic activity carried out not only benefits personal gain but also brings benefits to the world and the hereafter (Ardi, 2021), as explained in the Qur'an Q.S. Al-Baqarah Verse 261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ
اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي
كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ
لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

"The parable of those who spend their wealth in the way of Allah is like that of a seed that grows seven ears, in each ear a hundred seeds. Allah SWT multiplies (rewards) for whom He wills. and Allah is Extensive (His bounty) and All-Knowing."

As a retail business, Alif Point Mart has the concept that the company carried out or

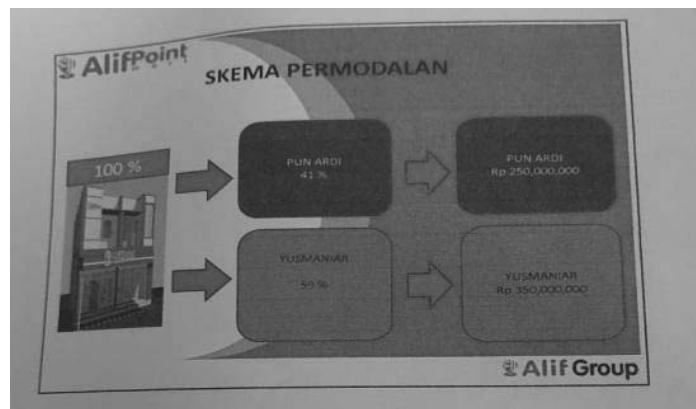
the economic activities carried out not only get personal benefits but also bring benefits in the world and the hereafter.

The development pattern of the sharia-based Alif Point Mart minimarket is a time investment business cooperation or permanent investment in the retail business, the form of which is a sharia-based investment with a profit-sharing system that includes components of zakat, waqf, infaq and alms.

Alif Point Mart Minimarket Capital Scheme

Minimarket Alif Point Mart's capital is sourced from personal funds in the form of investment by the two owners of Alif Point Mart, namely Pun Ardi as much as Rp. 250,000,000 and Yusmaniar as much as Rp. 350,000,000, which were then combined to establish the Alif Point Mart Minimarket.

Figure 1.
Alif Point Mart Minimarket Capital Scheme



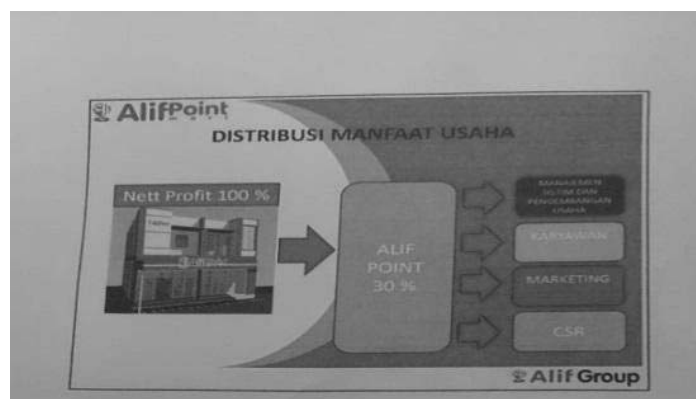
Source: Alif Point Mart Minimarket Concept Document in Padang City

1. Business Benefit Sharing

Alif Point Mart's business benefits will then be distributed according to existing needs and obligations,

namely 60% for franchisees, 10% for productive waqf and 30% for Alif Point Mart Minimarket needs. Furthermore, the profit of this minimarket will be issued zakat as much as 2.5% (Jayadi, 2021).

Figure 2.
Business Benefit Sharing Scheme



Source: Alif Point Mart Minimarket Concept Document in Padang City

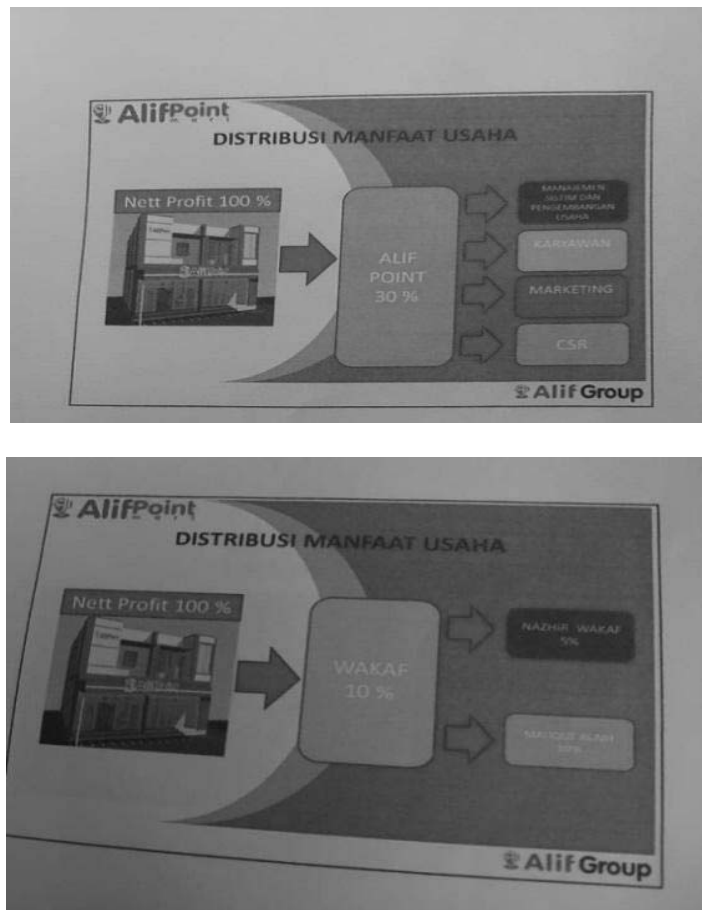
2. Alif Point Mart Minimarket Development Pattern

The development pattern of Alif Point Mart minimarket franchise based on sharia is a time investment business cooperation or permanent investment in the retail business, a sharia-based investment with a profit-sharing system consisting of waqf, infaq, alms and zakat components (Ardi, 2021).

3. Distribution of Business benefits

Minimarket Alif Point Mart, as a Ziswaf-based retail business, carries out two forms of distribution of its business benefits, namely: First: Distribution of business benefits for the implementers and managers of Alif Point Mart, which is 30% for system management and business development, employees, marketing, and CSR. Second, then the distribution of business benefits in the form of waqf, namely 10% for waqf consisting of 5% for Nazhir Waqf and 10% for *Mauquf alaih*, according to the following scheme:

Figure 3.
Alif Point Mart Management Benefit distribution scheme



Source: Alif Point Mart Minimarket Concept Document in Padang City

So based on the explanation above, it can be seen that Alif Point Mart is a Ziswaf-based Minimarket, meaning that it is a business with

capital from shareholder funds or investments. Then the profits are allocated for alms, infaq, productive waqf in the form of business capital

for people in need and when profits When the zakat is obligatory, 2.5% zakat will be issued and distributed to the Amil Zakat institution in Padang City, one of which this year has been allocated to the Padang City Baznas. The distribution of zakat by the Alif Point Mart Minimarket is a form of the Alif Point Mart program, which will be realized annually and to other zakat institutions (Ardi, 2021).

Furthermore, the presence of the Ziswaf-based Minimarket in the city of Padang is expected to help citizens advance a sharia-based economy and optimize the distribution of zakat, infaq, alms and waqf funds to people in need and zakat recipients in need (Jayadi, 2021).

The programs pursued by the Alif Point Mart minimarket manager in optimizing zakat, waqf and infaq funds in question are, First, the Alif Point Mart Infak and alms component. Since the beginning of the establishment of Alif Point Mart, the capital used comes from personal funds in the form of investments by the two owners of Alif Point Mart, namely Pun Ardi as much as Rp. 250,000,000, and Yusmaniar as much as Rp. 350,000,000, which were then combined to form the Alif Point Mart Minimarket. Then with the capital funds collected directly infaq to the Amil Zakat institution (Baznas Kota Padang), as much as Rp. 10,000,000 will be used as an annual program for Alif Point Mart.

Second, the waqf component of Alif Point Mart. After the establishment and operation of the Alif Point Mart minimarket, the business benefits of Alif Point Mart will then be distributed according to existing needs and obligations, namely 60% for investors, 30% for the needs of Alif Point Mart Minimarket and then the

distribution of business benefits in the form of waqf, which is 10 % for waqf consisting of 5% for Nazhir Waqf and 10% for Mauquf alaih. This waqf component was also developed into an effective Zakat program for businesses or MSMEs assisted by Alif Point Mart. There was an agreement between Alif Point Mart and its partner businesses to implement Ziswaf in running their business.

The third is the Zakat Alif Point Mart component. After operating in a matter of a year, based on the ownership of Alif Point Mart, if it meets one nisab, the zakat will be issued and distributed to the Padang City Baznas or amil zakat institutions in the city of Padang, with the size of zakat if it reaches the nisab of 2.5% (Ardi, 2021).

Productive ZISWAF Optimization Analysis by Alif Point Mart Minimarket in Padang City

After conducting direct research on the optimization of productive Ziswaf by the Alif Point Mart minimarket in Padang City, it can be described that the Ziswaf-based minimarket concept applied is innovation and a new image related to Ziswaf optimization. This can be seen based on the elements that must be identified from optimization efforts, namely goals, decision alternatives, and limited resources (Yuniar, 2017, 17).

1. Purpose

The goal of optimization can be in the form of maximization or minimization. Maximization is used when the optimization objective relates to profit, revenue, and the like. At the same time, depreciation is used for optimization purposes

related to cost, time, distance, and the like. The determination must, of course, be adjusted to what will be maximized or minimized.

In optimizing the productive Ziswaf by the Alif Point Mart minimarket in Padang City regarding the goals and ideals of implementing the Ziswaf optimization concept, Pun Ardi, the leader of Alif Point Mart, stated that the Alif Point Mart minimarket is the name of a business in the retail and culinary fields whose operations are a combination of business mini market and coffee with main principles in sharia business management. Read more Pun Ardi (Ardi, 2021) states:

"Alif Poin Mart is the name of a business in the retail and culinary fields whose operations are a combination of a minimarket and coffee business, with the main principles in sharia business management. The principles in question include: First, the principle of trust. Second, the Principle of Charity (ideals), which means that before doing business with humans, it would be nice if we did business with God by trying to practice God's commands in conducting business activities."

As a retail business, Alif Point Mart has the concept that the company carried out or the economic activities carried out not only get personal benefits but also bring benefits in the world and the hereafter. Read more Pun Ardi (Ardi, 2021) stated:

"With Alif Point Mart, our goal is how about the business we do or the economic method we run, not only to get personal benefits in terms of material gains only for the world but also to bring benefits to the world and the hereafter. Then Alif Point Mart represents Allah's commandment, that whoever gives his wealth in the way of Allah, Allah will multiply, bless the effort. As explained in the Qur'an Q.S al-Baqarah Verse 261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ
اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي
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لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

"The parable of those who spend their wealth in the way of Allah is like that of a seed that grows seven ears, in each ear a hundred grains. Allah multiplies (rewards) for whom He wills. and Allah is Extensive (His bounty) and All-Knowing."

The meaning of the above verse is that ideally, all business is carried out in principle. Before doing business with fellow humans, we should do business with Allah first, meaning that we involve Allah and carry out Allah's commands in the business. We do."

2. Alternative decisions

Alternative decisions are activities carried out to obtain or achieve a goal. Decision alternatives are available using the limited resources that decision-makers have, and decision-makers are also faced with several options that need to be considered carefully.

The Alif Point Mart minimarket manager implements several programs to achieve the objectives of the Ziswaf Alif Point Mart-based minimarket, as follows: First, the Infaq and Alif Point Mart components. Since the beginning of the establishment of Alif Point Mart, the capital used comes from personal funds in the form of investments by the two owners of Alif Point Mart, namely Pun Ardi as much as Rp. 250,000,000, and Yusmaniar as much as Rp. 350,000,000, which

were then combined to form the Alif Point Mart Minimarket. Then with the capital funds collected directly infaq to the Amil Zakat institution (Baznas Kota Padang), as much as Rp. 10,000,000 will be used as an annual program for Alif Point Mart. Read more Pun Ardi stated:

"This form of seriousness in building a Ziswaf-based minimarket. The initial capital I used was privately owned, which was Rp. 250,000,000, and Mrs. Yusmaniar as much as Rp. 350,000,000, and the two combined. Even before or in the process of establishing a minimarket, 10,000,000 of the collected capital has been issued infaq, and then it is targeted to routinely provide waqf, infaq, alms and zakat to amil.zakat as much as 10,000,000. Infaq that is made to amil zakat institutions and the like is done in the form of cash and it becomes the program for the next one year of Alif Point Mart."

Second, the waqf component of Alif Point Mart. After the establishment and operation of the Alif Point Mart minimarket, the business benefits of Alif Point Mart will then be distributed according to existing needs and obligations, namely 60% for investors, 30% for the needs of Alif Point Mart Minimarket and then the distribution of business benefits in the form of waqf, which is 10 % for waqf consisting of 5% for Nazhir Waqf and 10% for Mauquf alaih. Read more Pun Ardi (Ardi, 2021) states:

"After the Minimarket is running, 60% of the profits are spent for investors, 30% for the needs of the Alif Point Mart Minimarket, namely system management and business development, employees, marketing, and CSR, 10% for waqf, for example if Alif Point Mart gets a profit per year Rp. 100,000,000, then issued for productive waqf as much as 10% consisting of 5% for Nazhir Waqf and 10% for Mauquf alaih, the waqf is distributed to SMEs that are partners of Alif Poin Mart, such as SMEs who entrust their sales to Alif point Mart,

and he is in need of funds for the development of his business, or for the businesses supported by Alif Point Mart."

This waqf component was also developed into an effective Zakat program for businesses or MSMEs assisted by Alif Point Mart. There was an agreement between Alif Point Mart and its partner businesses to implement Ziswaf in running their business. Read more Also the Meaning of Stating:

"Alif Point Mart also has a productive waqf program, namely every UKM that is under the guidance of Alif Point Mart, will be encouraged to raise productive waqf, through the provision that every item sold can be issued a waqf per product, it can also be on a daily basis, for example there are SMEs For example, in Lubuk Buaya Padang, he has a catfish pecel business, so it is recommended that every sale of one package of catfish pecel is intended to be a waqf, for example when the price of one serving of catfish pecel is Rp. 16,000, then the waqf will be issued Rp. 500 per portion, it seems small, but if it is done every day, it will generate a lot of waqf funds, as well as other fostered businesses, or 2,000 waqf programs per day. Of course, Rp. 2000 is relatively small, if the waqf is issued consistently, it will be a lot. So with this program, for those who are having trouble finding business capital, they will be able to be helped."

The third is the Zakat Alif Point Mart component. After operating in a matter of a year, based on the ownership of Alif Point Mart, if it meets one nisab, the Zakat will be issued and distributed to the Padang City Baznas or amil zakat institutions in the city of Padang, with the size of Zakat, if he reaches the nisab of 2.5% (Ardi, 2021).

3. *Limited resources*

Limited resources are sacrifices that must be made to achieve the stated goals. The availability of these resources is limited. This involvement resulted in the need for an optimization process.

At the Alif Point Mart minimarket, to optimize Ziswaf, it was built with a concept that was referred to the purpose of the existence of the Alif Point Mart minimarket, which was based on Islamic law, managed and run by professionals and employees who mastered their fields. This effort is a form of sincerity so that the goal of the existence of the Alif Point Mart minimarket is optimally achieved.

So based on the analysis above, it can be concluded that Alif Point Mart is a Ziswaf-based Minimarket, meaning that it is a business with capital from shareholder funds or investments. Then the profits are allocated for alms, infaq, productive waqf in the form of business capital for people in need. When the zakat is obligatory, 2.5% zakat will be issued. The distribution of zakat by the Alif Point Mart Minimarket is a form of the Alif Point Mart program, which will be realized annually to existing zakat institutions (Ardi, 2021).

Furthermore, the presence of the Ziswaf-based Minimarket in the city of Padang is expected to help citizens advance a sharia-based economy and optimize the distribution of zakat, infaq, alms and waqf funds to people in need and zakat recipients in need (Jayadi, 2021).

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The development of the distribution of Ziswaf funds goes hand in hand with the progress of the times. The distribution previously carried out using a consumptive model has developed into a productive Ziswaf distribution model. It is applied by government and non-government agencies.

The description of the condition above motivates individual businesses to optimize the distribution of Ziswaf productively, as implemented by the Alif Point Mart minimarket in Padang City.

Alif Point Mart is the name of a business in the retail and culinary fields whose operations combine a minimarket and coffee business with the main principles in sharia business management. With Alif Point Mart, we want to strive for what about the business we do or the economic method we run. Not only do we get personal benefits in terms of material gains only for worldly purposes, but we also bring benefits to the world and the hereafter; that is the underlying principle behind the birth of Alif point Mart. Then Alif Point Mart represents God's commandment, that whoever gives alms in the way of Allah, Allah will multiply, bless the effort.

Alif Point Mart is a Ziswaf-based Minimarket, meaning that it is a business that has capital from shareholder funds or investments. Then the profits are allocated for alms, infaq, productive waqf in the form of business capital for people in need, and when the gains reach the mandatory zakat, zakat will be issued 2.5%. The distribution of zakat by the Alif Point Mart Minimarket is a

form of the Alif Point Mart program, which will be realized annually, to existing zakat institutions.

Furthermore, the presence of the Ziswaf-based Minimarket in the city of Padang is expected to help citizens advance a sharia-based economy and optimize the distribution of zakat, infaq, alms and waqf funds to people in need and zakat recipients in need.

Recommendations

Ziswaf-based Mini Market is a new offer to advance the people's economy. This is optional for business and business actors so that in their business activities, they continue to carry out religious orders. Furthermore, studies on the potential for Ziswaf-based businesses or businesses that contribute to the people's economy are still little done. It is hoped that there will be research and studies that continue or explore this research, either in a Thesis.

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