

Abstrak

Munawwaroh, Ziadatul. NIM. 2110922010. 2025. *Analisis Implementasi Akad Kerja Sama Tidak Tertulis Pada Minimarket Madinah Oryza Mart Dengan Pondok Pesantren Madinatul Ulum Cangkring Jenggawah Jember*. Skripsi, Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Jember. Pembimbing: (1) Istikomah, S.HI., M.SI., (2) Miftahul Hasanah, S.EI., M.E.I.

Kata Kunci: Akad Kerja Sama, Unit Usaha Pesantren, Kemandirian Ekonomi.

Penelitian ini bertujuan untuk mengkaji implementasi akad kerja sama berbasis syirkah pada unit usaha ritel pesantren, yaitu Minimarket Madinah Oryza Mart yang merupakan bagian dari Pondok Pesantren Madinatul Ulum Cangkring Jenggawah Jember. Kajian ini dilakukan menggunakan metode penelitian kualitatif dengan jenis penelitian lapangan (*field research*) dan pendekatan deskriptif kualitatif. Teknik pengumpulan data meliputi wawancara mendalam dengan pengelola dan pihak pesantren, observasi langsung di lokasi usaha, serta dokumentasi terkait. Hasil penelitian menunjukkan bahwa bentuk kerja sama tidak dituangkan dalam kontrak tertulis, melainkan didasarkan pada kepercayaan dan kesepakatan moral antara kedua belah pihak. Pondok pesantren berperan sebagai penyedia aset berupa lahan dan bangunan, sementara mitra bertanggung jawab atas operasional usaha. Sistem bagi hasil dilakukan secara fleksibel dengan proporsi umum 80:20, namun dapat disesuaikan dengan kondisi usaha. Akad kerja sama ini secara umum mencerminkan prinsip musyarakah, di mana masing-masing pihak memberikan kontribusi berbeda, baik berupa aset maupun tenaga manajemen. Secara spesifik, praktik ini mendekati akad syirkah 'inan, karena adanya kontribusi modal tidak seimbang dan kesepakatan fleksibel dalam mengelola bagi hasil. Temuan penting lain mengungkapkan adanya peluang strategis berupa lokasi pesantren yang strategis dan pasar internal santri, serta tantangan berupa ketidakjelasan legalitas formal dan potensi risiko pengelolaan.

Abstract

Munawwaroh, Ziadatul. NIM. 2110922010. 2025. *Analysis of the implementation of the unwritten cooperation agreement at the minimarket of Madinah Oryza Mart with the Islamic Boarding School of Madinatul Ulum Cangkring Jenggawah Jember*. Thesis, Sharia Economics Study Program, Faculty of Islamic Religion, University of Muhammadiyah Jember. Supervisors: (1) Istikomah, S.HI., M.SI., (2) Miftahul Hasanah, S.EI., M.E.I.

Keywords: Cooperation Agreement, Islamic Boarding School Business Unit, Economic Independence.

This study aims to examine the implementation of shirkah-based cooperation contracts in the Islamic boarding school retail business unit, namely the Madinah Oryza Mart Minimarket which is part of the Madinatul Ulum Cangkring Jenggawah Jember Islamic Boarding School. This study was conducted using qualitative research methods with the type of field research and a qualitative descriptive approach. Data collection techniques include in-depth interviews with managers and Islamic boarding schools, direct observation at business locations, and related documentation. The results of the study show that the form of cooperation is not outlined in a written contract, but is based on trust and moral agreement between the two parties. Islamic boarding schools play the role of asset providers in the form of land and buildings, while partners are responsible for business operations. The profit-sharing system is carried out flexibly with a general ratio of 80:20, but can be adjusted according to business conditions. This cooperation agreement generally reflects the principle of musyarakah, where each party makes a different contribution, both in the form of assets and management personnel. Specifically, this practice is close to the shirkah 'inan contract, because of the unbalanced capital contribution and flexible agreements in managing profit sharing. Other important findings reveal strategic opportunities in the form of strategic Islamic boarding school locations and internal student markets, as well as challenges in the form of unclear formal legality and potential management risks.