

## The Role and Function of the Aceh Baitul Mal in Increasing the Economic Growth of the Acehnese Indigenous People

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### Abstract

*The purpose of this study is to describe and analyze the role and function of the Aceh Baitul Mal in increasing the economic growth of the Acehnese. The results show that Baitul Mal Aceh is a non-structural regional institution that has the authority to manage and develop zakat, waqf, religious assets to benefit the people, as well as being the guardian of the supervisor of orphans and/or asset managers. an inheritance that does not have a guardian based on Islamic Sharia becomes an institution that has formed a new service system in sharia-based financial management and empowerment. The BaitulMal Institute collects zakat, infaq, alms, and waqf as a source of finance by optimizing the value of muzakki, manfiq, and muwafiq. Besides, the presence of Baitul Mal Aceh is also very instrumental in shaping empowerment services through optimal ziswaf sources. The role of BaitulMal has received support from all levels of Aceh's Indigenous Peoples, this is because Baitul Mal is present to greatly assist the lower class community and provide solutions to economic problems to those who have the right without charging interest or the like on the community in developing their economy. Baitulmal financial resources have never experienced a deficit financially.*

### Keywords

roles and functions; baitul mal; increase growth; economy; indigenous peoples



### I. Introduction

Economic actors, basically have very important functions. Because it has two functions at once, namely as a supplier of all the needs of the community, primary, secondary and tertiary. At the same time, they also function as absorbers of community labor, which can economically increase purchasing power. (Ansari, T. 2019)

Economic activity is born aimed at improving people's welfare. The welfare of society always has an impact on the growth cycle and the running of a nation's economy. For the sake of running an economy well and continuously, the state or government forms various financial institutions which are expected not only to be able to manage finances and carry out the economic cycle but also to empower the people's economy. Various attempts at formulation, valuation, and improvement as well as a local genius (wisdom local) are considered in the birth of various financial-based empowerment institutions. One of the institutions formed by the government to manage finances and empower the community's economy is the Aceh Baitul Mal.

The Government Decree through the Minister of Home Affairs Regulation number 18 of 2008 concerning the Organization and Work Procedure of the Special Institution of the Province of Nanggroe Aceh Darussalam to form a new regulation that manages finance

leading to empowerment with the derivative of Aceh Governor Regulation number 33 of 2008 concerning Aceh Baitul Mal, Organizational Structure and Work Procedures in the form of the Baitul Mal Aceh Secretariat.

Since its inception in 2008 as a financial and empowerment institution, Baitul Mal Aceh has gradually and periodically evaluated various things for the effectiveness of its implementation in the field. Various variables regulatory related to the work of Baitul Mal Aceh continue to be strengthened and synergized with the strengthening of financial management that was previously conventional to change according to Islamic Sharia rules. Among the regulations that were born along with the progress of the implementation of Baitul Mal work in stages is the Governor of Aceh Regulation number 137 of 2016 concerning the Position, Organizational Structure, Duties, Functions, and Work Procedures of the Baitul Mal Secretariat.

Besides, in 2018, the Aceh Government through the Aceh People's Representative Council (DPRA) has established the Aceh Government Law (UUPA) in Qanun number 11 of 2018 concerning Sharia Financial Institutions. This leads to the rule, all forms of financial transactions that exist in Aceh or are related to Aceh (either having offices in Aceh or outside Aceh) must refer to the rules of Sharia (Islam) (non-conventional). With the birth of the UUPA through Qanun No. 11 of 2018, the role of Baitul Mal seems to have continued smoothly without a hitch, plus that the derivative of the law states that after Qanun number 11 of 2018 was born, in less than one year, financial transactions were in conventional form. as well as the existence of Conventional Banks will be removed from Aceh and all transactions will shift to Sharia regulations.

Amrizal J Prang said that Aceh Qanun No.11 of 2018 concerning Sharia Financial Institutions (LKS) was an important breakthrough in building an Islamic economy in Aceh. This is in line with Aceh's specialty in carrying out the implementation of Islamic Sharia (Tempo, 2019). Amrizal added that the formation of the Qanun LKS in Aceh has gone through various analyzes including its philosophy, sociology, and juridical. Philosophically, this qanun adheres to the Koran and the hadiths which have become the belief and guidance of life for the people of Aceh in the implementation of Islamic law. Meanwhile sociologically, one of which is in the context of realizing a just and prosperous Acehnese economy under the auspices of Islamic law, Sharia system financial services are needed. This includes supporting the operation of Baitul Mal as a Sharia empowerment-based financial institution.

Financial statements are basically a source of information for investors as one of the basic considerations in making capital market investment decisions and also as a means of management responsibility for the resources entrusted to them (Prayoga and Afrizal 2021) . Financial performance is a measuring instrument to know the process of implementing the company's financial resources. It sees how much management of the company succeeds, and provides benefits to the community. Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021)

Juridically, this qanun was made, considering that Aceh was given the authority by the central government to develop and regulate the implementation of Islamic law, following Law Number 11 of 2006 concerning Aceh Governance, including in managing its economic empowerment. This also added that the existence of Baitul Mal, which is almost like a non-interest Sharia Financial Services Cooperative (KJKS) based financial institution, is an intermediary institution between collecting and channeling funds from and to the community. Besides, Thoin said that Baitul Mal was present to facilitate economic activities without burdening the assisted parties (Tho'in, 2011).

However, Prof. Humam Hamid (Professor of Unsyiah) in an interview at his residence, Banda Aceh 21/11/2020 stated that the role of BaitulMal has been seen so far but not fully, it may take time and stages as well as consistency of roles and functions in carrying out the role. Baitul Mal must have pure Islamic rules, there should be no “stowaway” who takes advantage of Baitul Mal's finances whose financial amounts are not small. There are taxes, zakat, and various donations in it, a very large amount. So it must be pure and from an Islamic heart based on the Koran and Hadith (Illustration Figure 1. Direct interview with Prof. Humam Hamid. MBA).



**Figure 1.** Direct interview with Prof. Humam Hamid. MBA. The picture was taken by Junaedi (2020).

Historically, Baitul Mal has existed since the time of the Prophet Muhammad, but the most visible role was during the leadership of Khulafaur Rasyidin, namely from the time of Abu Bakr as-Siddiq (632 AD) to the Caliph Ali bin. Abi Talib (660 AD) (Wardani, 2013). At that time the function of the Baitul Mal was not only as a financial institution that took care of the Islamic economy, but instead became an institution that took care of all state financial problems as well as a financial institution that managed all state assets.

During the reign of Islam, from Period the Umayyad Khilafahin 650 AD to the Khilafah Uthmani in 1922 AD, Baitul Mal became a state financial institution that not only helped fellow Muslims but also helped all elements of society regardless of religion, this also happened in the Perlak Islamic Government. and Samudera Pasai to the Islamic Government of Aceh (Ichsan, 2019).

Based on the explanation above, the aspects studied in this study are focused on the role and function of the Aceh Baitul Mal in increasing the economic growth of Aceh's Indigenous Peoples. This is because, during the Covid 19 pandemic which has been running for a year, national economic growth has fallen sharply and even freefall is seen not being felt by Aceh as a whole. In terms of economic and food security, Aceh also looks more stable, even the Minister of Finance Sri Mulyani said that national banking intermediation tends to decline, but the performance of Islamic banking tends to be stable and grows higher than conventional banking (Tempo, 2020).

This study aims to analyze and describe the role and function of the Aceh Baitul Mal in increasing the economic growth of the Acehnese indigenous people as a review. It is hoped that in the future the BaitulMal will not only become a non-institution of structural di Aceh provincial government in economic empowerment but also be owned by all other local governments. Through regulations made by the central government. This is a jack in the development of the National economy.

## II. Research Methods

This research was conducted using the technique of snowball sampling. Snowball sampling technique is a sampling method in which samples are obtained through a rolling process from one to another. Snowball sampling technique is a method for identifying, selecting, and taking samples in a continuous network.

This study has a more qualitative approach, relying on field data obtained through informants, documentation, or observation in social settings related to the subject under study (Rosady 2003: 211). In particular, this research was conducted to answer problems systematically and factually. The approach is carried out by parsing the research descriptively and analytically (Ruslan, 2003: 79).

Jagiyanto (2005: 623) states that observation is a complex process and must be done. The two most important things in making observations must be the top priority in research. That is observation and memory. This process must also be supported by photographic data as documentation data and recorded data to strengthen the observational process.

## III. Result and Discussion

In the system of financial management, every eye tends to focus on the two systems that are now familiar, namely the conventional system the Syariah (Islamic) system. Systems of sharia tend to have a room that was not too big rather than conventional. This is clear because conventional law always speaks and refers to the "profit" that must be obtained if you give a loan (help). Unlike the case with sharia, which has the concept of giving without expecting profit and not giving help by increasing the burden (interest) of the recipient. It is based on the basic qaidah of Islamic sharia which refers to the word of Allah in the Al Quran which means "And help you in doing goodness and piety, and do not help in sin and enmity. Fear Allah, verily Allah is very heavy in torment" - (Surah Al-Maidah: 2).

In an analogy or what is commonly referred to as Qias; in Islamic law. Sharia law differs greatly from conventional mathematical laws. Conventional legal analogies include ( $1 + 1 = 2$  and  $5 - 3 = 2$ ). While the analogy of sharia law is ( $5 - 3 = 10$  or  $11$  or it could even be  $100$  and  $2 + 2$  can  $= 1$  or  $3$ ). This is because the sharia rules put fundamental belief in the faith and involvement of God in its management. This analogy refers to the Al-Quran Surah Al-Baqarah verse 261, which states that "The parable (income spent by) those who spend their wealth in the way of Allah is similar to a seed that grows seven ears, on each one hundred seeds. . Allah multiplies (rewards) for whom he wants. And Allah is vast (His gift) is omniscient."

According to Nash, it can be seen that a Muslim has the belief that giving will increase, not decrease. This has become a belief and also becomes a foundation in the management of sharia law, including the work of the Baitul Mal. The perspective that sharia management is only owned by the Islamic community who carry out Islamic law makes sharia management still have a limited scope. Regulations are needed and are supported by wisdom local a high area of Islam to fully implement sharia law.

As a predominantly Muslim area, Aceh has full space to carry out laws based on Islam. The Law on Governing Aceh which was passed by the President of the Republic of Indonesia on August 1, 2006, provides a decision on three important points, one of which is the point of full implementation of Sharia in Aceh. It was this derivative that gave birth to regulations that all lead to Islamic law in the Aceh Government Law, especially regarding Sharia Financial Management, including the formation of the Aceh BaitulMal institution.

Historically, Muslims have believed that the Prophet Muhammad introduced a new concept (Baitul Mal) in the field of state finance in the seventh century. All state collection results are collected and then spent according to country needs. The status of the collected assets belongs to the state and not to individuals. Nonetheless, within certain limits. The place of the collection is called the Baitul Mal (treasure house) or state treasurer. During the reign of the Prophet, Baitul Mal was centered in the city of Medina. Baitul Mal assets can take various forms, including food and animals. For the animals, the manager did not place the Baitul Mal but in nature (open field). (Karim 2010).

Baitul Mal Institution is an institution that manages finances not only from tax returns but also zakat, infaq, alms, and endowments as well as other giving assets voluntarily by optimizing giving to those who are entitled through decisions without the slightest burden of receiving or in other words, different from conventional (Huda, 2010). There is a difference between Baitul Watamwil and BaitulMal, even though both of them boil down to one, namely collecting and distributing to those who are entitled (Sumitro, 2009).

The financial management of Baitul Mal according to the Shari'a departs from State assets which are stored and then distributed as a whole without expecting to return to the State. In various books of hadith and history, there are forty names of friends who, when used in modern terms, are referred to as employees of the secretariat of the Prophet. However, there was no mention of a state treasurer. Conditions like this are only possible in an environment that has a very tight monitoring system. In subsequent developments, this institution played a very important role in the fields of finance and state administration, especially during the reign of Al Khulafa al-Rasyidun (Karim, 2010).

On the base, a source of financial Baitul Mal is a treasure collection of the Muslim Ummah and the Ulil Amri (government) only manages to channel it, not invest (lend).

This is because Islam forbids the ummah to lend money as the Nash Quran includes, the Qur'an surah Al Baqarah verse 275 (which means that people who eat usury cannot stand but are like a person who is possessed by the devil because he is mad. That is because they say that buying and selling are the same as usury. But Allah has permitted trading and forbidden usury. those who got a warning from his lord, then he stopped, then what has been gained formerly belonged to him and his affairs (up) to Allah. Whoever repeats, then the inhabitants of hell, they are eternal in it.), Alquran surah Al Baqarah verse 276 (which means that Allah destroys usury and fertilizes alms. Allah does not like everyone who remains in disbelief and wallows in sin.), Quran surah Al-Al Baqarah verse 278 (which means: ¡O you who believe! Fear Allah and leave the rest of usury (which has not been collected) if you are a believer), Quran surah Al-Al Baqarah verse 279 (which means it reads; If you do not do it, then only allow war from Allah and His Messenger. But if you repent, then you are entitled to the principal of your treasure. You do not do wrong (harm) and are not wronged (harmed).

Al Quran surah Ali Imran verse 130 (which means that it reads: ¡O you who believe! Do not eat usury multiplied and fear Allah so that you will be lucky.) Al Quran surah An Nisa verse 161 (meaning it reads; and because they eat usury, when in fact they have been forbidden from it, and because they eat people's property in a way that is vanity. We have provided for those who disbelieve among them is tormented a painful.), and the Quran surah Ar-Rum verse 39 (which means it reads; and something riba (extra) you gave him to grow on



the human property, then usury does not add up on the side of God. And what you give in the form of zakat you mean to achieve the pleasure of Allah, then (who did so) those people who multiply (their reward).

In terms of the term *fiqh* (Islamic rules), the BaitulMal Institution is basically "an institution or body that must take care of state assets, especially finance, both concerning income and management issues as well as those related to expenditure issues and others (Maman, 2012). However, in this regard and authority, Baitul Mal Aceh has not yet fully managed the Aceh Government's finances, this is due to the existence of various institutions that have been formed previously in charge of government financial management. So Baitul Mal Aceh only manages finances obtained from waqf, zakat, infaq, alms and taxes, and other non-binding gifts by receiving and distributing them without investing them.

When viewed from a definition, Baitul Mal has a definition is taken from Arabic, namely Bait which means "house", and al-maal which means "property" (Dahlan, 2016). At present, Baitul Mal is seen as more present as an institution or party that has a special obligation or task under the government, especially Aceh to handle all assets owned by the ummah (Islam), in the form of income and expenditure (Zallum, 1983).

### **3.1. The role of the Baitul Mal Aceh**

As an institution for collecting and distributing funds, the role of the BaitulMal is broad and covers all levels of community problems, from the poor, orphans, widows, ibn sabil, converts, and various levels of the same. This is because Baitul Mal as an institutional financial a sharia-based implements the rules by referring to the Koran as the Word of Allah in the Al- Quran surah Al Baqarah verse 177 which reads: Not turning your face to the east and west is a virtue, but virtue is having faith in Allah, the next day, angels, books, prophets and gave the treasures that he loved to his relatives, orphans, the poor, travelers (who need help) and people who beg; and (to free) my slave, offer prayers, and pay zakat; and those who keep their promises when they promise, and those who are patient in hardship, suffering, and war. They are the ones who are true (faith), and they are the ones who are cautious.

Zulfikar, Chair of the North Aceh Baitul Mal in a meeting and interview 22/11/2020 in Lhokseumawe City said that the presence of the Baitul Mal in Aceh fully refers to the Law of the Government of Aceh regarding privileges in implementing Islamic rules. Through this, many empowerment and management institutions including finance were born and one of them is Baitul Mal. The existence of Baitul Mal starting from the provincial level to the City District forms a network that is ideal in monitoring who deserves to receive zakat and infaq and in what form they deserve to receive it.

Besides, Iskandar, Head of Public Relations of Lhokseumawe City, in a separate interview at the Lhokseumawe Mayor's office on 23/11/2020 which was also attended by the Deputy Mayor, said that the givers (zakat, waqf and alms and infaq) are now starting to be organized and can easily distribute various types financial assistance to Baitul Mal without fear of the funds given will be invested. This is because Baitul Mal was formed not as an institution that uses its financial resources as an investment medium but is channeled completely and thoroughly. For Lhokseumawe itself, the BaitulMal Office temporarily settled on the ground floor of the Islamic Center Al Agung Mosque (Illustration Figure 2. Visit BaitulMal Lhokseumawe of the Islamic Center Al Agung Mosque).



**Figure 2.** Visit BaitulMal Lhokseumawe which is located on the ground floor of the Islamic Center Al Agung Mosque, Picture was taken by Junaedi (2020).

Iskandar added, one form of assistance provided at the district level Kota by BaitulMal is business capital assistance, especially in Lhokseumawe City. This assistance can be in the form of cash or a vehicle (bentor; motorized pedicab / ojek) as a means of transportation in developing the economy. The filtering process became a strict rule carried out by Baitul Mal, including Lhokseumawe and Aceh in general. Among the several stages carried out were asking for recommendations from the village head and people around the house to be eligible to receive BaitulMal funds or assistance. Furthermore, if these conditions are met, the BaitulMal will conduct a field survey. If the applicant passes and deserves to be the recipient, then the BaitulMal will fully assist without charging interest and administration at all to the recipient and write off all loans if the applicant dies. Besides, if there is bankruptcy or cash flow slows down, the repayment will be given relaxation following the agreement without burdening the applicant (Illustration Figure 3. Interview with Lhokseumawe Public Relations and Deputy Mayor of Lhokseumawe).



**Figure 3.** Interview with Lhokseumawe Public Relations and Deputy Mayor of Lhokseumawe. The picture was taken by Junaedi (2020).

Muharruddin, Chairperson of IPSM North Aceh In an interview meeting earlier in October 2020, stated that apart from assisting the applicant, Baitul Mal Aceh, especially Aceh North, also took part in the field by observing the feasibility of a community residence, if it was deemed appropriate and worthy of assistance, even without being asked by the applicant, the Baitul Mal would assist without having to be returned. Several parties apart from other poor people also received assistance without having to return it. Among these is Ibn Sabil or young men/women who are currently attending school. The assistance provided by BaitulMal is fully usable without any returns. Currently, Baitul focuses on those who receive assistance from Baitul Mal, among others, the poor, the poor, orphans, abandoned widows, converts, and Ibnu. Sabil, Gharimin, Fisabillah, and those who are deemed worthy of receiving.

Based on this, as a province that stands based on Sharia rules, the Government seeks to continue to improve the implementation of all provisions by referring to the new rules of the Quran and Hadith, Qias, and Ijma 'Ulama, especially in increasing the role and function of the Baitul Mal, which currently has been very successful in managing finance and empower the economy of the Indigenous Aceh community.

### **3.2. The function of Baitul Mal Aceh**

Based on direct observations made in November 2020 as well as interviews with Baitul Mal Aceh Executive Staff, Cut Fatin Nabilah, 20/11/20, it can be seen that the Aceh Baitul Mal has been very functioning as a financial management institution by using the accumulated funds originating from posts receiving zakat, kharaj, jizyah, Khums, fay ', and others. Cut Fain Nabilah said that this was motivated by the purpose of the establishment and birth of Baitul Mal Aceh, namely, to create zakat, infaq, shodaqoh, and waqf collection services that optimize the value for muzakki, munafiq, and muwafit as well as the realization of ziswaf utilization services that optimize empowerment efforts. mustahiq -base share. Besides, the presence of Baitul Mal Aceh also aims to create a good organization and optimize values for the implementation of Government regulations (Ulil Amri) and become a benchmark for waqf management institutions in Indonesia. In the future, it is hoped that Baitul Mal can become state treasurer (the current context in a modern economy such as the finance department).

The overall purpose and function of the BaitulMal refers to the Quran surah Al Maidah verse 2 which means, 'And help you in doing goodness and piety, and don't help in sin and enmity. Fear Allah, indeed Allah is very heavy in torment. - (Surah Al-Maidah: 2).





**Figure 4.** Submission of Aid by BaitulMal to Dayah / Pesantren (source: <http://baitulmal.acehprov.go.id/>)

Based on the picture above, it can be seen that in addition to managing waqf, zakat, infaq, and alms, Baitul Mal continues to strive to provide various assistance obtained from the giver to the text, who is prosperous and who wants to give to various parties following his qualifications. All without reward and any element of interest in the gift. The performance of Baitul Mal Mal Aceh even won the champion as the best distributor of zakat, infaq, and alms Indonesia in 2020.



**Figure 5.** Baznas award charter to Baitul Mal Aceh (source: <http://baitulmal.acehprov.go.id/2020>)

## IV. Conclusion

As a financial management institution in terms of recipients and distributors, the existence of Baitul Mal is not a new institution. Baitul Mal has been proven to be able to manage finances without burdening anyone since the arrival of the Islamic Government. Everything was formed voluntarily, and Aceh tried to restore its economic glory through the presence of Baitul Mal Aceh in managing finance and empowerment.

The role and function of the Aceh Baitul Mal have become the conclusion that its presence is highly recommended to be established in other areas. This is because the presence of Baitul Mal works based on faith and does not burden anyone (the giver or receiver) in assisting. In the future, Baitu Mall is expected to become an institution that not only manages finance and ZISWAF in Aceh but also manages finance and ZISWAF in other areas through Central Government regulations.

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