

The Assistance Model of the Baitul Mal in Promoting The Community of Home Industry

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Abstract: Baitul Mal as an institution for collecting and distributing zakat, *infaq*, and shadakah among Muslims, has not yet developed community economic programs, especially home industries. Although the community economic development program has been implemented, the assistance model provided so far has not been able to provide increased income for the community. This article responds to the view that Baitul Mal in carrying out its programs is only consumptive in nature and has not been able to develop productive programs related to the community's economy by providing venture capital for home industry players. This qualitative research in finding a model of Baitul Mal assistance was done through observation, interviews, and documentation. The data obtained is used to strengthen the research objectives in supporting the assistance model for the assistance of Baitul Mal Aceh. This study found that the Baitul Mal Aceh program was more dominant in the field of consumptive zakat, while the assistance model of Baitul Mal assistance in the form of productive zakat had not been able to provide maximum results for the economic development of the community, especially in the home industry sector. So in the future, there needs to be an improvement, as an initial solution in introducing the Baitul Mal Aceh assistance model to the community.

Keywords: Assistance model, Baitul Mal, Home-industry, Community, Distributing Zakat.

1. INTRODUCTION

Baitul Mal as an institution for collecting and distributing zakat, *infaq*, and alms among Muslims, especially in Aceh Province, has yet to be maximized in developing community economic programs, especially home industries. Baitul Mal is a religious institution in Islam that manages the treasury of the people, includes management of the community of *mustaz'afin* (groups or weak people) as recipients of zakat (as well as *infaq* and alms) called *mustahik* (community, groups or people who meet the requirements).

In Islamic history, Baitul Mal is widely known since the reign of Caliph Umar Bin Khattab (second *khulafaurasyidin*) after the death of the Prophet Muhammad (M. Al Qautsar Pratama dan Budi Sujati, 2018; Meirison, 2019). However, Baitul Mal has existed since the time of the Prophet Muhammad (may peace be upon him). During the time of the Prophet Muhammad, all money and other wealth collected from various sources were directly distributed by the Prophet Muhammad to his posts. New Baitul Mal was established as an Institution or institution at the time of Umar bin Khattab as the caliph at that time to answer

the needs of the Muslim community, namely the group entitled to get it, as explained in Al-Quran Surah At-Taubah verse 60: "In fact, zakat is only for poor people, poor people, caretakers of zakat ('amil), converts who are persuaded (softened) hearts, to free slaves, to (free) those who are in debt, for the way of Allah and for those who are on their way, as an obligation of Allah and Allah is Knower, Wise"(Departemen Agama RI, 2007).

The sources of public finance in Islam consist of zakat, *infaq*, *sadaqah*, spoils of war (*ghanimah*), *jizyah*, *kharaj*, *rikaz*, *fa'*, customs/tax, and waqf which are managed through *Bait al-Maal*. The sources are found in the *aghniya* who are referred to as groups *Muzakki*, then the funds collected are distributed to the right groups (*mustahik*) consisting of eight groups (Umrotul, 2010). Some *muzakki* are from individuals, certain groups or associations which then entrust Baitul Mal as an institution where they distribute zakat specifically, and other religious assets in general such as *infaq*, *sadaqah*, and waqf.

Baitul Mal Aceh (BMA) is a non-structural institution that is authorized to manage and develop zakat, *waqf*, *infaq*, *sadaqah*, and religious assets for the benefit of the people and to become guardians or as supervision of orphans in Aceh. BMA is divided into four levels,

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namely the Provincial, Regency/City, Settlement (*permukiman*) and village (*gampong*) levels. Baitul Mal Aceh is the provincial Baitul Mal whose existence has been started since April 1973. The Government of the Special Region of Aceh at that time gave birth to the Religious Assistance Agency (BPHA) which was formed based on the Decree of the Governor of Aceh Number 05 of 1973 concerning the Establishment of the Regulatory Body for Religious Property (BPHA). Furthermore, the existence of Baitul Mal Aceh at all levels continues to be strengthened, especially in terms of regulations and other technical issues.

Baitul Mal which functions as a recipient, collector, distributor and manager of zakat, *infaq*, and *shadaqah* funds, in Aceh Province was formed based on Decree of the Governor of the Province of Nanggroe Aceh Darussalam Number 18 of 2003, on July 16, 2003, concerning the Establishment of the Organization and Working Procedures of the Baitul Mal Aceh Institute, and the NAD Province Qanun Number 7 of 2004 concerning zakat management. However, operations only began on January 13, 2004. This body is a non-structural regional institution that is independent and is at the provincial, district/city, settlement and village level, as stated in the Qanun of Nanggroe Aceh Darussalam Province Number 10 of 2007 that Baitul Mal is a non-structural regional institution that is authorized to manage and develop zakat, *waqf*, and other religious assets to serve the interests of the people and become trustees or guardians of orphans, or inheritance managers who do not have guardians based on Islamic law.

Related to the functions and authority of the Baitul Mal Aceh as mentioned in Article 8 paragraph 1 of the Aceh Qanun Number 10 of 2007 (Mal, 2019), the first is as a manager of the zakat, *waqf*, and other religious assets or assets. Second, collecting, distributing, and utilizing or utilizing zakat. The third is to socialize zakat, endowments, and other religious assets. Fourth are guardians of children who do not have a guardians *nasab*, guardians *nasab* and adult guardians who are unable to take legal action. The fifth is the manager of assets unknown to the owner or heirs based on the decision of the Sharia Court. And the sixth made a cooperation agreement with a third party to increase the people's economic empowerment based on the principle of mutual benefit.

Institutionally, Baitul Mal Aceh has three main elements of the organization, namely the Implementing

Body, the Sharia Council and the Secretariat. The Implementing Agency is an element of the management of zakat, *infaq*, alms, endowments, and other religious property led by a head to report directly to the Governor of Aceh. The Sharia Council is an element of the Baitul Mal Aceh that has the authority to consider sharia, functional supervision, and administration of zakat, *waqf*, and other religious property to the Manager of the Baitul Mal Aceh.

While the Secretariat is the organizer of carrying out the duties and functions of the Baitul Mal Aceh which provides and coordinates technical matters needed by Baitul Mal Aceh. These three elements of the Baitul Mal organization carry out their main duties and functions based on the vision and mission of the Baitul Mal Aceh. In general, programs and activities carried out by Baitul Mal Aceh are Social Programs, Educational Programs, Da'wah Programs, Islamic Sharia, and Economic Empowerment Programs.

Based on some of the above, it is necessary to look for assistance model Baitul Mal assistance in encouraging the home industry community as an important part in efforts to empower the community's economy to create an empowered and prosperous society (recipient of zakat, *infaq* and *sadaqah*), which in Islamic concept is called civil society (Saifullah, 2004). Zakat has a very important place in Islamic teachings, the Koran becomes the main reference for Muslims who order Muslims to fulfill or distribute zakat for those who have reached Nisab (obligation to issue zakat). The word *zakat* in the qur'an is mentioned 30 times directly, and 26 times *zakat* is mentioned together with the word praying (*shalat*) which shows the close relationship between the two, in terms of priorities and interests. Zakat is a form of worship to Allah in the form of wealth and prayer is a form of worship relating to the practice of the body or practice practices that relate to the human body.

The implementation of zakat is socially valuable, which connects servants or creatures with Allah SWT (God), while strengthening our relationship (as humans) with humanity. Allah's grace for a Muslim means that he has adequate conditions (sufficient) so that he is obliged to give a portion of his wealth to the person or people who are entitled to it (*mustaz'afin/weak people*), this obligation came to be known as zakat. This obligatory zakat has been allocated to eight groups (*asnaf*) who are entitled to receive it, and if not all groups (those entitled to receive

zakat) are present, then they are only distributed to existing groups. As a State Institution, the government has the authority to allocate funds in Baitul Mal according to their needs professionally and proportionally, prioritizing the handling of extremely poor people (Agus Arifin, 2009) and poor people, so that the State can be strengthened by the presence of welfare for the needy and poor, that impact the growing welfare of the people's lives. (Muhammad, 1987).

Zakat is given to those in need, like poor people to be able to help ease the economic burden they face, so that they can fulfill their daily needs. Meeting the needs of daily life in the material aspects of food, drinks, clothing, and housing, while fulfillment in spiritual aspects can be used for other educational and spiritual purposes such as the provision of various science and religious books, as well as other worship needs. Thus, people in need, both needy and poor will be able to live their lives to be obedient and submit to Allah SWT (Armiadi, 2008).

Islam teaches the importance of creating equality of prosperity during society and opposes the accumulation or accumulation of wealth/property by certain groups. One of the instruments to ensure the welfare of the community in the view of Islam is through zakat, *infaq*, alms (*shadaqah*) and endowments (*wakaf*). In connection with this, in a hadith it is stated that the Messenger of Allah saw (peace be upon him) sent a friend named Mu'adz to Yemen to take or collect alms from the wealth of the rich and distribute them to the poor among them (H.R. Bukhari, n.d.)

Waqf is also an important part of the management of Baitul Mal, the results of which can be used for the benefit of the people. Related to this waqf requires the synergy of various components so that it can be maximized in the utilization and results of the represented objects, Sayed Muhammad Husen stated that the professionalism of waqf management in Aceh was largely determined by the functions of the regulator, guidance and supervision carried out by the Ministry of Religion (Kemenag), the Indonesian Waqf Board (BWI), and BMA, (Sayed, 2018), In fact, currently, the waqf movement is far behind compared to people's awareness to issue zakat so the waqf movement must continue to be encouraged as a source of BMA income. Therefore, it is necessary to continue to strengthen the commitment and synergy of the Ministry of Religion, BWI and BMA in managing waqf, as well as resolving potential waqf disputes and optimizing the potential results of waqf.

Zakat as an instrument to ensure the distribution of wealth ownership from the rich to the poor, as a form of concern for the rich to the poor or other groups of *mustaz'afin* that is 8 *asnaf* who are entitled to receive zakat. Thus, social and economic gaps that occur in people's lives will not be too far away or can even be minimized, can also be eliminated by professional management. If the distribution of wealth through zakat is not successful, it is likely to create social and economic inequality during society. As a result, it will give birth to various social problems, so that in the end it can lead to social disharmony during society in various forms, such as crime, theft, fraud and so on which results in disruption of national security. Management and management of zakat as instructed in the Qur'an (Surah Al-Taubah: 60) must be done well by the government (trustworthy, professional and proportional) because this will have a wide impact on the lives of many people or the community large.

2. METHOD

The author uses qualitative data to find assistance models for Baitul Mal Aceh assistance to the community through home industry business empowerment. This research can be categorized in the form of case studies to explore phenomena from a certain period and activities in the form of programs, events or institutions (Ahmad, 2009), It also aims to study and provide descriptive in-depth explanations about a unit understudy in the form of individuals, institutions or the community. (Masrizal, 2015; Sabitha, 2006) This qualitative data was collected by data collection techniques through observation, interviews, and documentation. Data collected from the 12 informants, then analyzed further to describe the Model of the Baitul Mal in promoting the community of the home industry in Aceh. The Data collected is a model of policy and applied rules, institution profile, type and form of assistance, and implementation model of mentoring.

3. RESULT AND DISCUSSION

Baitul Mal Aceh with the authority that it has if it can be managed optimally, has the potential to become part of the solution in solving various public or social problems specifically in Aceh, one of which is poverty. To answer these social problems, BMA developed several programs that continued to innovate to keep up with the development and progress of the times, namely through education programs, social programs, economic empowerment, as well as Da'wah and

Islamic Symbols (*syiar*). In the field of education there are 3 types of BMA programs, first full scholarships (Tahfidh Al-quran, converts to education from areas prone to *aqidah*, student level), secondly continuing education assistance (continuing education assistance for poor families and Muslim converts or *mualaf*), and thirdly educational financial assistance for students completing the final project.

In the field of social Programs, there are 4 types of BMA programs, namely the first consumptive program for the poor (lifelong beneficiaries, and medical equipment assistance), the second is for the construction of houses of the poor (*dhu'afa*) in Aceh, the third for Ramadan compensation, and the fourth for mass circumcision. In the field of economic Empowerment, there are also 4 types of BMA programs, first productive ZIS (zakat, *infaq*, and *sadaqah*) programs, the second is providing business capital for the poor through Baitul Mal at the Gampong level, third is work equipment assistance, and fourth is life skills training (Baby Sister Training, Computer Training, Training for children with special disabilities, and Character skills training). For the last program BMA in the field of da'wah and Islamic symbols (*syiar*) is divided into 2: firstly, the guidance and assistance of converts in *aqidah*-prone areas, and secondly the renovation of the masjid and places of worship in *aqidah* susceptible areas.

3.1. Baitul Mal Aceh and Community Empowerment

Baitul Mal Aceh as a 'semi-governmental' institution (non-structural) in Aceh's which is one of the special institutions of Aceh, in its journey has helped solve various social problems following with its main duties and functions. By law, the BMA has obtained adequate formal legality and has a structure from the provincial, district level/city, settlement, and village (*gampong*). At present 23 Baitul Mal has been formed in all districts/city in Aceh, the amount of zakat collected has increased from year to year, and this shows that the trust of *muzakki* (those who are obliged to pay alms) to pay zakat through Baitul Mal is getting higher or increasing.

As an institution or institution, BMA also has a Vision and Mission to realize its ideals. The vision of Baitul Mal Aceh is; 'Become a trustworthy Baitul Mal Institution, Transparent and credible'. And its mission is to first provide quality service to *muzakki* (zakat provider), *mustahik* (recipient of zakat), and the community associated with Baitul Mal Aceh. Second,

provide consultation and advocacy in the fields of zakat, endowment property, religious property, and guardianship/inheritance. And third, improve the assessment and performance of BMA, Regency/City Baitul Mal (BM), BM Settlement, and BM Village.

The distribution of zakat, *infaq* and shadaqah by the BMA is done with two distribution models based on their designation, namely consumptive zakat (alms) and productive zakat (alms). For consumptive alms, distribution is directed at three things, first the effort to meet the basic consumption needs of *mustahik*; Zakat is distributed to *mustahik* for direct and consumable use, such as the fulfillment of food ingredients for groups of eight *asnaf*. Second, efforts to meet the needs associated with the level of social and psychological well-being. And third, efforts to meet the needs associated with increasing human resources in order to compete in their lives. With respect to consumptive charity, it must be a full *mustahik* right, because the sharia rules stipulate that funds collected from zakat, donations, and alms are wholly owned by *mustahik* (Departemen Agama RI, 2007).

In addition to distributing consumptive zakat, Baitul Mal also distributes productive zakat as part of efforts to empower the community, so hopefully someday *mustahik* (zakat recipient) will be able to turn into *muzakki* (zakat payer) because it has been able to be empowered through the productive zakat program. Community empowerment can be seen as An effort to increase the degree and dignity of the people who were previously unable to escape extremely poor and poverty. The concept of empowerment is oriented to the values of humanity, involvement, empowerment, and welfare for the Islamic community.

The practice of the distribution of zakat by the BMA is similar to that delivered by Didin Hafidhuddin, which states that the distribution of zakat to the underprivileged and the poor can be carried out through two models based on its use, namely consumptive and productive, the difference lies in the nature and form of distribution given (Didin, 2008). Consumptive Zakat is consumable (for daily needs) in the short term, while productive zakat can provide benefits in a long time and is empowering. He then divided the zakat into four models, namely:

1. Traditional consumptive, namely zakat which is given directly to *mustahik*, such as rice and corn.
2. Creative Consumptive, namely Zakat which is forgotten in another form, with the hope of

getting more benefits, such as scholarships, school equipment, and clothes for orphans.

3. Traditional Productive, namely zakat given in the form of goods that can breed or the main means of work, such as goats, cows, shavers, and sewing machines.
4. Creative Productive, namely zakat given in the form of working capital so that the recipient can develop his business in a more advanced stage.

Thus, the distribution of traditional consumptive zakat can be in the form of rice or money to the poor for daily needs. While creative consumptive charity can be in the form of scholarships for students, prayer equipment or agricultural equipment and others. The distribution of traditional productive zakat can be in the form of livestock assistance, sewing equipment, to create empowerment for *mustahik* in running their businesses. While creative productive zakat can be in the form of providing working capital to develop *mustahik* businesses that are able to work but are financially (capital) weak, both as traders, farmers, ranchers, or entrepreneurs in the micro-industry or home industry. As for the forms of distribution of creative productive zakat, it can be carried out following the needs of the recipients of zakat, with a strict selection so that it is right on target.

Regarding the distribution of zakat, Ataul Huq Pramanik expressed his opinion that if some cash is distributed to the poor through the consumptive zakat system, it is feared that it will weaken their enthusiasm for work. So, most of the zakat must be distributed in productive activities to generate income and open employment opportunities for those who are not capable and not trained. One of them is to foster home-industry in producing small and simple scale goods, this is expected to provide opportunities for most skilled and semi-skilled workers to be involved in it (Ataul Huq, 1998)

In the study of social welfare, social welfare is the social and civil rights of all citizens, with various strategies implemented to realize it. These efforts can be in the form of economic growth, income distribution (redistribution), social protection (social security), and a collective approach to achieving prosperity itself (M, 2011), And in the current context, the distribution of wealth in Islam can be represented by Baitul Mal with all the tools it has, as well as its duties and authority.

3.2. Source of Baitul Mal Aceh Revenue

Financial resources of the Islamic community include zakat, donation, alms, spoils of war (*ghanimah*), *jizyah*, *kharaj*, *rikaz*, *fai* ', customs / tax, and waqf property managed by Baitul Mal. These resources are found in the *aghniya* (rich people), which are then called the muzakki group (Umrotul, 2010). Sources of income from zakat, for example, from Bank Aceh Syariah, (Mal, 2019) and *infaq* for example from the Aceh Futsal Association (AFA) (Humas Baitul Mal, 2019). The funds or assets collected are then distributed to groups of people who are entitled or meet the conditions (*mustahik*). This Muzakki comes from certain individuals, groups, or associations who then entrust Baitul Mal as an institution where they specifically distribute zakat, and or manage other religious assets in general such as *infaq*, *sadaqah*, and even waqf professionally.

Funds collected are grouped by type so that it will facilitate the management and distribution. In 2018 (for example) BMA managed to collect Zakat, *Infaq*, and Alms (ZIS) funds amounting to IDR 86.4 billion, with details from zakat sources of IDR 54 billion and Infa IDR 32.4 billion, which increased from the previous year by 11.5 percent, namely in 2017, ZIS revenues amounted to IDR 77.5 billion with details from zakat sources of IDR 53.9 billion and IDR 23 billion *infaq*. (Humas Baitul Mal, 2019; M, 2011) Likewise, in 2016, BMA receipts from zakat funds amounted to IDR 25 billion, while *infaq* and alms funds amounted to IDR 22.4 billion (Humas Baitul Mal, 2019). Based on available data shows that from year to year BMA receipts from zakat and *infaq* continue to increase.

Baitul Mal Aceh operations themselves, receive support from the Aceh government at both the provincial and district/city levels, including in the construction or procurement of the BMA secretariat building and also employee salaries, both civil servants and non-civil servants and other supporting facilities, in order to support the operations of the Baitul Mal Aceh.

The strength of the model applied by Baitul Mal Aceh against the Mustahik in advancing the Home Industry community in Aceh is those who have empowered it has become independent people and now some of them are already a giver of zakat. Of course, this distinguishes with some of the approach models applied by some other zakat institutions. As well as Indonesian zakat institutions such as LazisMu and Baznas Indonesia and LZS in Malaysia (Didin,

2008; Furqani *et al.*, 2018). While the weakness of the step is still found to be not integrated data beneficiaries of the government program in the province with the district/city. Management needs to be improved. The absence of digital zakat, as well as the lack of application of the sustainability concept, is applied and has not fully formed an individual consciousness for Mustahik to become self-reliant to a giver. While the Zakat service in Malaysia (LZS) has implemented digital zakat services for those who are the givers of zakat, especially those who are in the elite class who have portrayed his life on E-Commerce.

3.3. Islam and Income Distribution

Islam as a perfect religion has a set of rules and values in regulating people (adherents) in living their daily lives, and in social life. As well, zakat as a rule of sharia is related not only to heaven, but also related to humanity ordered in Islam, as mentioned in a hadith of the Prophet Muhammad "Fortify (guard) your wealth with alms, treat the sick with alms, and prepare prayers (as an antidote) to face disaster" (HR Thabrani and Abu Na'im) (M. Ali, 2008), This shows that zakat has several functions that are regulated in religious teachings, as a guide or guide for the ummah.

Zakat is one of the important instruments in realizing even distribution of public welfare, in the term Zaki Fuad Chalil is called the distribution of wealth (Zaki, 2009), While Rifat Abd. Al-Latif Mashhur revealed that zakat is basically intended for the welfare of Muslims as a whole, both material and spiritual, for a decent life for humanity. With the target that poor people who are given zakat can eradicate poverty and improve their standard of living forever, so they do not need the help of zakat anymore (Rifat, 2002).

Didin Hafidhuddin, revealed that there are three goals of zakat, first to cleanse the body and soul, secondly to improve the standard of human life, and thirdly to improve the level of education (Didin, 2008). Related to the influence of zakat he said there were 7 positive effects of zakat, first creating harmony between the rich and the poor, second giving birth to obedience to leaders, third creating Islamic morality, fourth increasing Islamic education, fifth increasing the standard of living very poor and poor, sixth maintaining the stability of people's security, and the seventh increase in physical and spiritual worship activities.

Yusuf Qardhawi divides the three objectives of zakat, first for compulsory zakat (muzakki), which is to

purify from the nature of mischievous (miser), greed, selfishness, and others, train the soul to be praiseworthy like being grateful for Allah favor, treat the heart from the disease of excessive love of property (enslaved by treasure). It also educates and fosters feelings of affection for the poor and other weak groups, with the help and assistance provided, draw closer to Allah (use the treasure in the way of Allah) so that the treasure is not in vain, stored in a place that never disappears and is lost (Al Furqon, 2008).

Second, the recipient (*Asnaf eight*), which is fulfilling the necessities of life, and purifying their hearts from the nature of envy and hatred that often surrounds them when they see a rich person who is stubborn or miserly. Eliminating the gap between the poor and the rich, fostering gratitude for the gift of Allah, the alms received can be used as business capital to achieve a better life and improve social status from *mustahik* to *muzakki*. Zakat also functions as a tool for the struggle to uphold the religion of God and realize social and economic justice of society in general, and payment of zakat can be a capital for empowering weak communities (M. Ali, 2008), And third, for the benefit of the community, which can be part of the solution for solving various problems experienced by the people at this time.

3.4. Baitul Mal Aceh and Community Empowerment

The Managing zakat, the government must be able to focus so that the desired target can be achieved optimally. Mujaini Tarimin proposed that the government design the concept of zakat distribution in the long run because poverty cannot be erased in a short time. Therefore, the needy and the poor who have a healthy body and have the ability in certain business fields, for example, can work in companies, industries, trade, agriculture, and various other service businesses that deserve to be given attention and support. The government must help them in the form of venture capital assistance and guidance or assistance so that they can get out of the very poor or poor standard of living (Mujaini, 2011).

Community powerlessness is the main cause of poverty, so what needs to be done is to eliminate the main source of poverty itself through empowerment. People become poor not because of a culture of poverty, but because they live in the middle of a system or structure that places themselves in a position that is meaningless and helpless. In community development, to revitalize the Islamic community there are 5 aspects

that need attention, one of which is the economic aspect, while the other four aspects are each of the aspects of religion, culture, education, and politics (Saifullah, 2004). And here it is clear that what needs to be done is in the economic aspect by utilizing zakat as an important instrument to improve the economy of the people, one of which is by strengthening assistance or assistance and capital for home industries by the BMA.

The findings in this simple research show that so far there is still weak assistance by the BMA for assistance to the home industry so that this business sector (productive zakat) has not run as desired. This is due to one of them being the limited number of co-workers on home industry entrepreneurs and the still limited allocation of assistance (productive zakat) for home industry businesses. Ideally, in addition to providing adequate business assistance, it also requires maximum assistance including the need for training and technical assistance for BMA home industry entrepreneurs, and this also does not rule out the possibility of involving various other stakeholders in order to maximize the results of the desired targets both by the BMA and the assisted community.

4. CONCLUSION

Baitul Mal Aceh as a semi-government institution in Aceh has specificities in governance and society. As an institution that collects and manages zakat, *infaq*, *sadaqah*, and *waqf*, its existence is greatly influenced by the level of community trust and support of the local government so that its role and function can run effectively and efficiently. The involvement of BMA in solving various problems of the Ummah is a hope that must continue to be pursued its sustainability, professionally and proportionally. The implementation can be in the form of Baitul Mal Aceh assistance, one of which is in moving the zakat recipient home industry, however, this has not been carried out optimally, due to the still weak assistance allocated by Baitul Mal Aceh for this sector, and the still weak assistance for productive recipients of zakat assistance this, so that in the future it is necessary to improve both the assistance to earning zakat earners and inadequate capital support.

This article has tried to describe the conditions of assistance by the BMA in moving the home industry, which need to get more optimal handling, and of course this becomes the initial material for research than to find more concrete and detailed solutions to later be

used as reference material in community empowerment activities, especially in the effective and efficient use of productive zakat, especially in the household industry sector. The final hope of the existence of the BMA is to be able to elevate the degree of society from the recipient of zakat to the giver of zakat, towards the life of a nation that is just, prosperous and peaceful (civil society).

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Erlangga

Received on 04-07-2020

Accepted on 28-08-2020

Published on 07-09-2020

DOI: <https://doi.org/10.6000/1929-4409.2020.09.34>

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