

THE IMPLEMENTATION OF *BAITUL MAAL* MANAGEMENT IN EARLY ISLAM AS THE ALTERNATIVE TO INCREASING PEOPLE'S ECONOMY: CASE STUDY ON THE MANAGEMENT OF MOSQUE IN YOGYAKARTA

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Abstract: The Indonesian Government has implemented many programs to figure out the problems of poverty and improved the people's economy. However, in reality these programs have not been able to be a solvant step in the issue. Several alternative steps were carried out, one of which was through the finances managed by the mosque which includes zakat, infaq, shadah, hibah (grants) and wakaf. In research conducted by Mualim in Yogyakarta shows that only a few mosques that apply the principle of professionalism in the management of zakat. This study was designed to find a standardized model of mosque financial governance based on the principles and management of the early Islamic baitul maal as an alternative to the improvement of the Ummah/people's economy. The method used is literature study and field research (field research) by using descriptive approach.

Keywords: Baitul Maal, Financial Governance, Mosque, Economy, Ummah

INTRODUCTION

Efforts to eradicate poverty is a very serious problem, especially in Indonesia along with its abundant potential natural resources, the poverty rate is still quite high in statistic. Data from the Central Bureau of Statistics (BPS) up to September 2013 recorded that the number of poor people in Indonesia reached 28,555 million (11, 47%).

The Government of Indonesia has pursued various programs as an effort to alleviate poverty. Indonesia, with its Muslim majority population, has great potential in collecting Zakat, Infaq and Shadaqah funds. The potential of national zakat reached 19.3 trillion (Study Center of Language and Culture UIN Syarif Hidayatullah and Ford Foundation, 2004). According to Alisjhabana (2009), the government has embarked on various programs in poverty eradication efforts such as Program Nasional Pemberdayaan Masyarakat (PNPM) ' the National Program for Community Empowerment' and Program Kredit Usaha Rakyat 'the People's Business Credit Program'.

According to Didin, in case it is coordinated properly, the potential of zakat in Indonesia is very large. According to research Baznas and Fakultas Ekonomi Manajemen (FEM)/ Faculty of Economic Management, IPB in 2011 shows that the potential of national zakat reaches 3, 4 percent of total Gross Domestic Product (GDP).

With this percentage, then potentiality of zakat in our country every year is not less than Rp 217 trillion. Specifically on the potential of Zakah from Wadiah Reserves and Mudharabah Deposits in sharia banking, the study found that the potential of Zakah reached as much as Rp 155 billion and Rp 739 billion.

Mua'alim's Research Results in 2012 on Management and Utilization of Zakah Based Mosque in Yogyakarta. The research was technically done by interview approach, observation and statistics, which found that 6 mosques in 11 in Yogyakarta area that apply the principle of professionalism in its management. Thus the professionalism of zakat through the mosques needs to be improved so that the poverty rate can also be solved. Jogokarya Mosque is a pilot mosque in Indonesia that implements management functions in the management of zakat best with achievement of 85.71%.

Some factors that leading the zakah institutions have not maximally manage their programs, among others: the level of public confidence is still low to OPZ in managing zakat funds, zakat paradigm embedded in the community is still limited to the aid of a charitable nature. In fact, the role of zakat is vital in the economic empowerment of the ummah. This instrument not only plays a role in the distribution of income but can also be used as a motor for the economic movement of Muslims.

This research emphasizes the literature studies on principles and management of *baitul mal* and field study on mosque finance governance. By doing a comparative analysis of the conclusions out of the literature studies and field studies, shall result in a standardized model of financial governance of mosques. Research on the implementation of principles and management of *Baitul Mâl* on the governance of mosque finance as an alternative to the improvement of the people's economy has not been done. Previous research is more researching about Management and Utilization of Zakat

History, Principles and Management of Baitul Maal in Early Islamic Period

Baitul Mâl comes from the word baitun in Arabic meaning home, and al-Mâl means treasure. Etymologically, *Baitul Mâl* means *Khazinatul Mâl* is a place to collect or store property (Azis & Ulfah: 2010: 110). Terminologically, *Baitul Mâl* is an institution or party that has a special duty to handle all the ummah's wealths, whether in the form of income or the state's expenditure (2010: 110). Similarly, An-Nabhani (2009: 253) argues that *Baitul Mâl* is a post that is devoted to all income or property expenditure which is the right of the Muslims.

At the beginning of its development, *Baitul Mâl* has a simple principle of collecting all the proceeds of State income and then used to meet the needs of the State. The status of the collected treasures belongs to a non-individual state. During the reign of the Messenger of Allah, *Baitul Mâl* located in the Nabawi mosque which was then used as the headquarters of the state and the residence of Rasulullah (Elsi Mersiliah: <http://elsimh-feb11.web.unair.ac.id>). In terms of the use, Rasulullah had always distributed *ghanimah* (war booty) and one fifth of it (*al-khumus*) after the war, without having delayed again (Azis & Ulfah: 2010: 110). In the early days of khulafaurrasyidun's reign, Abu Bakr As-shiddiq, *Baitul Mâl* began to develop. It was

characterized by the establishment of a special place for *Baitul Mâl* and the designation of Abu Ubaidah as the manager. (Elsi Mersiliah: <http://elsimh-feb11.web.unair.ac.id>). At this time also, as suggested by Umar bin Khathab on the Policy of giving compensation (*ta'widh*) as much as 4,000 dirhams a year for the Caliph had set. The funds are taken from *Baitul Mâl*. The policy was taken to encourage the caliph's performance as head of government (Azis & Ulfah: 2010: 111).

The development of *Baitul Mâl* was massive after the death of the Caliph Abu Bakr As-Shiddiq during the reign of Umar bin Khathab. The development was inseparable from the conquests that occurred in his time, especially when the Muslims succeeded in conquering Persia and Rome, the more wealth that flows into the city of Medina. To accommodate this abundant flow of wealth, Khalifah Umar built a special house for storing treasures, forming offices, hiring his writers, establishing the salaries and fortunes of *Baitul Mâl* and building the army. (2010: 111). It was during this time that the Caliph Umar bin Khathab introduced a system of records administration known as the system "*ad-dîwaan*" (<http://www.fiqhislam.com/sejarah-baitul-maal>). Along with the introduction of this system, *Baitul Mâl* in the time of the Prophet Muhammad and Abu Bakr As-Siddiq which used to be non-institutional became a standard and systematic state financial institution. In the age of Usman bin Affan, much of the economic turmoil took place. This happened because of the enormous influence of Usman bin Affan's family in the policies he made. Many of his own family were appointed high officials in every region, as well as a lavish lifestyle among the caliph's family (Elsi Mersiliah: <http://elsimh-feb11.web.unair.ac.id>). In the contrary to previous rule, during the reign of Ali bin Abi Thalib, he restored the function of *Baitul Mâl*. He also refused to take a salary from *Baitul Mâl*, even giving 5000 dirhams each year to *Baitul Mâl*. However, he received compensation from *Baitul Mâl* (2010: 112)

Entry and Expenditure on Posts of Baitul Mâl

The classification of assets that *Baitul Mâl* may include:

1. *Anfal* or *ghanimah* (war booty), *fa'I* (wealth of the *kafir harb* authorized without war), and *khumus* (one fifth of *ghanimah*).
2. *Al-kharraj* (the right of the Muslims to the conquered land of the unbelievers, either through war is also called *kharraj 'unwah* (QS. Al-Hasyr: 7-10) or the so-called peace way *kharraj shulhi*);
3. *Al-jizyah* (the right granted by Allah to the Muslims from the disbelievers, because of their submission to the Islamic government (QS. At-Taubah: 29)
4. Miscellaneous public property
5. State ownership in the form of land, buildings, public facilities and income;
6. *Al-'usyur* (taxes taken on agricultural land is as much as one-tenth)
7. Unauthorized property of authorities or officers, unauthorized property and property of fines;
8. *Khumus rikaz* (findings), and mines
9. Property that does not have the heir
10. The property of the apostate

11. Zakah

12. Taxes (*dhariba*, the treasures required of God over the Muslims in order to meet their needs, as well as the parties required of them, but *Baitul Mâl* cannot fulfill that)

b. Post of Expenditure of *Baitul Mâl*

Due to the large number of posts for *Baitul Mâl* expenditure, some basic rules are stipulated (2010: 113), among others:

1. Property with special cash, such as zakat is only given to eight groups (*asnaaf ats-tsamâniyah*) y namely poor, poor, amil zakat, mua'alaf, slave, gharim, fi sabilillah, ibn sabil (Q.S. At-Taubah: 60).
2. The cost of jihad
3. Salary costs (*ujrah*), ie salaries of soldiers, police, civil servants, judges, educative personnel and so on.
4. . Expenditures on certain public benefit and facilities (public facilities and infrastructure) other than compensation, such as the opening of roads, excavation of water, construction of mosques, schools, hospitals, and other necessities whose existence shall result urgent problem, no ummah will be suffering.
5. Expenditures on emergency matters, such as famines, earthquakes, or enemy attacks.
6. Other expenditures intended for benefits and general benefits which if it is unavailable, not to the extent of such a misfortune such as repaying State debts in order to carry out State obligations against the Muslims.

Aziz and ulfah in their book (2010: 99) argue that among the roles and functions of the mosque is, *firstly* as a symbol of state government, *secondly*, as a university and human development center, *thirdly*, as a storehouse of knowledge, *fourthly*, as a source of news and information will be presented to all people and the State, the *fifthly* as a symbol of worship, and the sixth as the principle of the people's unity. The revelation of God in the Qur'an At-Taubah verse 18.

Meaning: "*Only those who do prayers in the mosques of Allah are those who believe in Allah and the Last Day, and establish rayer, pay the obligatory charity, and fear none but Allah. Such people are expected to be among those who are rightly guided*" (QS. At-Taubah: 18).

From the above verse it may take several lessons, among others, that people who would be willingly to pray at the mosque of God are those who have faith in Allah SWT and the last day, without forgetting his obligation to establish prayer and to pay zakat and none should be feared except Allah. Thus, building a mosque not only builds physically but also builds management, manages its resources, and enhances its functions and roles such as conducting Islamic studies, conducting discussions, seminars, workshops on actual issues and further streamlining the empowerment of zakat , infaq, shadaqah, both in collecting it and in distributing.

In 2013 the author has conducted a research under the theme “Zakat Untuk Sektor Produktif: Studi Pada Organisasi Pengelola Zakat di Surakarta The study aims to investigate whether The study aims to investigate whether Organisasi Pengelola Zakat (OPZ) in Surakarta mhave the awareness to distribute zakat funds to the productive sector and to know the contribution made in this sector by OPZ. The explorative approach employed in this research, which applied two stages of data collection. The results from the first stage indicate that OPZ generally has the awareness to channel funds to the productive sectors of the economy. Distribution constraints for productive economic sector are the focus of the institution, the lack of both good distribution system and the human resources.

METHODS

This writing combines the type of research literature study and field research using descriptive approach. Khuta (2010:53) in Gindarsyah (2010:30) explained that the descriptive method of analysis is done by describing facts which then followed by analysis, not merely elaborate, but also provide sufficient understanding and explanation. Subiyanto explained that literature study is a research methodology that emphasizes the literature as an object of study. The literature is essentially a matter of man’s making culture written as a work (litteracy) to pour ideas from a person or group of people. Library study is done by reviewing the ideas of experts (other experts), existing concepts, rules (rules) that bind the object of science and professionzility.

This research is accomplished on the basis of the objectives analysis by using literature study reference. This approach is used so that analysis can be used objectively from the point of view of the actors of financial governance. Field research was conducted to conduct a comparative study of the results of a literature study that resulted in the discovery of a standardized model of financial governance.

The intended source data in this research encompassing the subjects from which data may be obtained. Sources of research data are devided into two natures. the human’s and non human resource. Human data sources serve as key informants. While non-human data sources are the relevant documents focusing on themes and all sufficient information needed in this research. Data in qualitative research is not as a means of exploring a proof, but as a basic tool in understanding the problem (Sutopo, 2002).

The source data can be extracted from several sources is;

1. Literature study
2. Informant is a resource who has the required information such as the authorities in the organization (board / takmir mosque).
3. To complete the information provided by the informants, the Organizational written records, documents, archives, photographs and the like help to facilitate understanding.
4. Respondents, mosque administrators, administrative staff, and mosque management
5. Some mosques have good financial governance.

DISCUSSION

Descriptive analysis is intended to determine the characteristics and responses of respondents to the item questions in the questionnaire. Respondents in this study are mosque officials and mosque pilgrims in Yogyakarta Special Region. Sampling technique used in this study based on purposive sampling method with the aim of obtaining a representative sample in accordance with predetermined criteria (Sekaran, 2006). Data collection is technically undertaken through survey method, which is by giving questionnaire directly. The length of time used to spread the questionnaire up to the questionnaire collected approximately 3 weeks starting from 1 to 21 November 2014. The sample collected amounted to 15 respondents.

Based on the table, the questionnaires distributed to the respondents are as much as 15, while the non-return questionnaire is 0 or 0% of the questionnaires distributed, thus the questionnaire to be sampled is as much as 15 or 100% of the distributed questionnaire. The number of samples collected has met the minimum sample size required, ie the minimum sample is the number of indicators in this study (3 indicators) multiplied by five (Ferdinand, 2006) to obtain a minimum sample of 15. General description of respondents obtained from self-data contained in the questionnaire on the identity of respondents that includes age, gender, occupation, last education, and marital status.

Based on table 4.2 it can be seen that the respondents aged between 20 to 40 years as many as 5 people or 33%, age between 41 to 60 years as many as 6 people or 40%, and age above 60 there are 4 people or 27%. Thus most respondents are under the age of 41 to 60 years old.

Based on table 4.3 it can be seen that from 15 respondents, 100% or 15 respondents are male and 0% or no respondents are female. Thus the largest number of samples are men.

Based on Table 4.4 it can be seen that from 15 respondents, 40% or 6 respondents have recent education at the level of high school (SMA), 33% or 5 last educated respondents of Bachelor degree, 20% or 3 respondents have recent education Diploma level, and 7% or 1 respondents have junior high education (SMP). Respondents with elementary or other education are none. Thus the largest number of samples are respondents who have high school education (SMA).

Based on table 4.5 it can be seen that from 15 respondents, 6 respondents or 40% work as private employees, 20% or 3 respondents work as self-employed, and 1 respondent with civil servant status. From the survey there are 5 respondents or 33% work not as civil servants, private employees and entrepreneurs.

Based on table 4.6 it can be seen that from 15 respondents, 67% or 10 respondents are married and 33% or 5 respondents have never yet been married.

Responses of the Respondents on the Function of Empowerment or Improvement of People's Economy through Mosque (Cognitive Response)

There are 3 questions to see the responses of respondents on their efforts to empower or increase the people's economy through the mosque. The questionnaires data on Table 4.7 to Table 4.9 shows the responses of respondents on each item question as follows:

Based on tables 4.7 and 4.8 it can be seen that the majority of respondents as many as 14 people or 93% realize the efforts of empowering or increasing the *ummah's* economy through the function of mosques and most obtain the information from books (41%) and other media (29%) in addition to television, news and magazines. Other media in the form of *forum pengajian*, majelis taklim or 'religious assemblies', bulletin of the mosque, information from fellow *takmir* 'mosque board' and so forth.

Table 4.9 shows, respondents know that the mosque has the function and role for the economic prosperity of the people, especially the people around the mosque. The survey results show 45% of respondents are in agreement with the function and role. Mosque administrators have a responsibility to educate the congregation to be more skillful so as to be able to rise up the people's economy. There are 10 respondents (50% accumulated) who realize and expect a productive synergy between the board and the mosque congregation.

The response of Jamaah or Mosque congregants (Affective Response)

There are 8 questions to see the responses of respondents to business units that have been run by the mosque board. The question is related to the type of business and management of the business units. Questionnaire data contained in Table 4.10 to Table 4:14 shows the responses of respondents on each item question as follows:

In Table 4.10 it is seen that the respondents gave a fairly satisfied assessment of the business units run by the mosque. The business unit varies depending on the location, the orientation of the board's business and the economic condition of the congregation. Mosque located near the campus or market, mosque yard can either be functioned as parking lots and shop. Mosques in the middle of dense housing can serve child care services or play groups. Several mosques surveyed have business units that have been developed and growing rapidly, such as the Mosque of Syuhada and Jogo Karyan Mosque. This mosque has a school (TK-SMP), Cooperative, BMT, Polyclinic even Lodging / Hotel.

As many as 8 people or 62% of respondents rated business units in the mosque has been managed well enough, 31% think it is good, but there is 1 respondent see business unit still managed by perfunctory. The business unit will develop if supported by skillful and friendly employees. During this time, the respondents qualify the quality of service business unit as not satisfactory. From the 13 respondents, only 3 people (23%) answered well, and there are 4 respondents (31%) rated as less good. This becomes an important task for managers to nurture and direct employees to be more professional at the works.

Business units run by the mosque should at least be in accordance with the role and function to improve people's economy. *Jamaah* or congregants of the mosques and the surrounding community should be benefited from the existing business units. All business units must be professionally managed and should not be in conflict with

Sharia. Of the 12 respondents who answered, 10 people (83%) rated the business unit as in accordance with Islamic Sharia, and 17% did not or not in accordance with Al-Quran and *Sunna* Rasul or prophet's ways. Most of the mosque congregants (69%) have used existing business units in the mosque.

The product of the mosque's business unit that is most in demand by congregants is the medical or healthcare service. A total of 4 respondents or 33% rate and feel the direct benefits of health services for free. This service is given once a week, usually after Friday prayers, but there are also mosques that provide doctors every day. *Takmir* or board community of the mosque cooperated with certain Islamic organizations (Muhammadiyah) or the nearest Islamic Hospital (PKU Muhammadiyah). Other products that are widely accessed by congregants are Tempat Penitipan Anak (TPA) the childcare services and study groups or Kelompok Belajar (KB) and Integrated Islamic School, from kindergarten to junior high school. There were 4 respondents (33%) who chose this product.

Baitul Maal wat Tamwil (BMT) including products that interest community. This sharia financing unit is very helpful to the community, especially if there is a sudden funding needs. Through some easy, cheap and fair financing schemes, BMT is now a pilgrim destination for the development of venture capital. If properly managed, professional and trustworthy, BMT will be an economic power of the extraordinary people as in the time of Caliph Umar bin Khatab. Of 12 respondents, 3 people or 25% of pilgrims choose BMT as a product that is often used.

Good products will be repeatedly used by consumers. So also products and business facilities run mosque. The complacent of community, will continue to use the product even referring to others. Some intangible benefits of products tend to be responded positively by the community, for example: health services, business consulting, education services and capital assistance with profit-sharing schemes (murobahah) and so forth. Products that provide retail goods, such as: grocery store, restaurant, Muslim fashion store, drug store (herbal) etc, are less responsive and sometimes cause resistance because it is tangent to the existing business unit of community. From the 11 respondents who answered, 8 people (73%) stated satisfied using the facilities or products run by the mosque, while 1 person considered very satisfied and 2 respondents (18%) stated less satisfied.

The existence of business units in the mosque should provide maximum benefits for the people's economy. Existing facilities and services become the main choice even become an Islamic lifestyle for the community and the surrounding community. A dignified business is a business that is driven by the spirit of serving and upholding the values of honesty, fairness, sincerity, togetherness, and usefulness for others. According to the respondents, economic activities that have been driven by the mosque have given impact (influence) on the welfare of community. In Table 4:14, visible; of the 14 respondents, 9 respondents or 64% said the mosque's economic activity had an effect on the people's welfare and 4 respondents or 29% felt very influential. But from the survey, there are 1 respondents who rate the mosque's economic activity has no effect on the welfare of the community. This provides a record for mosque officials to be more careful

and wise in managing business units in the mosque. The attitude of professionalism and transparency should always be put forward in holding the mandate of the congregation and the trust of Allah SWT.

CONCLUSION

The mosques do not only serve as a place of worship but have several functions. From the early days of Islam until now, there have been functions that are still running and some are no longer working. The mosque as the economic empowerment of the *ummah* is maintained up to now, including in Yogyakarta. The economic benefits can be felt by society in general. As the implication, this study suggests that it is necessary to improve the service in general in all fields to the congregants and the surrounding community *Amiin ya Rabbal Allamin*.

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