

## EXPLORING THE MAQASHID AL SHARIAH DIMENSION TO EVALUATE THE MANAGEMENT OF BAYTUL MAAL

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**Abstract** - It is of the utmost importance to conduct a review of the management of Baitul Mal so that support can be provided to the appropriate individuals at the appropriate time. By investigating the various aspects of maqashid al-Syariah, the purpose of this research is to conduct an evaluation of the management of Baytul Mal at Taawun at the DDI Mangkoso Islamic Boarding School. This study is of the qualitative variety. The information was collected from both the personnel of Baytul Mal and the clients it serves. According to the findings of the evaluation, baytul mal At Taawun is associated with all four aspects of maqashid sharia, specifically hifz din, which is summed up in sharia compliance indicators. Hifz nafs, which is summarized in the indicators of service, Hifz aql, which is summarized in the indices of participation, and Hifz maal, which is summarized in the indicators of sustainability.

**Keywords:** Baytul Maal; Maqashid Al Shariah, Management, Islamic Boarding School, DarudDakwahwallrsyad

### INTRODUCTION

Baitul Mal Management is an essential aspect of Islamic society (Rohmaniyah, 2020), as it plays a crucial role in providing financial assistance to the needy and underprivileged sections of society. With its increasing significance, it is essential to evaluate the management of Baitul Mal to ensure that it is functioning effectively and efficiently. However, evaluating the management of Baitul Mal is not an easy task, as it poses various challenges that need to be addressed (Amiruddin et al., 2020). Therefore, it is urgent to evaluate the management of Baitul Mal to ensure that the financial assistance reaches the right people at the right time. This essay will discuss the importance of Baitul Mal management, the challenges in evaluating it, and strategies for effective Baitul Mal management evaluation (Thova'i et al., 2016).

Baitul Mal is a financial institution that plays a crucial role in the management of Muslim community wealth. The institution manages funds for the welfare of the community, especially for the needy and poor people, by providing them with financial assistance, health care and education. The importance of Baitul Mal management is highlighted in the Journal of Islamic Accounting and Business Research by Amiruddin (2014), who argues that the institution plays a significant role in promoting social justice and reducing poverty among the Muslim community. Wulandari further explains that Baitul Mal provides a platform for Muslims to contribute their wealth for the betterment of society and to fulfill their religious obligation of Profit. This institution also promotes economic development by providing interest-free loans to entrepreneurs, who can use the funds to start or expand their businesses. By doing so, Baitul Mal contributes to the creation of job opportunities, the reduction of poverty, and the overall economic growth of the community. In conclusion, the management of Baitul Mal is vital to ensure the proper utilization of community wealth for the betterment of society, the promotion of social justice, and the reduction of poverty (Toni, 2020).

In Islamic finance, Baitul Mal is a fund for charitable purposes, managed by the government, private sector, or non-profit organizations. However, evaluating the management of Baitul Mal is challenging due to various reasons. Firstly, the lack of transparency in the management of Baitul Mal funds leads to difficulties in evaluating its performance. According to Amiruddin ((2019)), several cases of mismanagement and corruption have been reported, which raises concerns about the credibility of the management. Secondly, the absence of a standardized reporting system for Baitul Mal activities makes it difficult to assess its impact. The lack of clear guidelines for reporting and monitoring Baitul Mal activities makes it challenging for external parties to evaluate the effectiveness of its management. Finally, the lack of awareness and knowledge among the public about Baitul Mal's objectives and



functions also contributes to the difficulty in evaluating its management. Wulandari and Kassim (2016) suggest that raising awareness about Baitul Mal's role in promoting social justice and economic development can lead to a better evaluation of its management. In conclusion, evaluating the management of Baitul Mal faces various challenges such as transparency, reporting, and awareness, which require attention to ensure its effective management (Muhlisuddin, 2019)

DDI Mangkoso Islamic Boarding School was a pioneer in the establishment of business units, beginning with the establishment of an agribusiness agency and progressing on to the establishment of a cooperative business organization. This was done in an effort to improve the welfare of managers and the management that they oversaw. But in the end, the two distinct corporate organizations failed to advance because they were not provided with sufficient resources and a competent management team to assist them. In 2018, the administrators of the agency are attempting to combine the two bodies into a single new organization that will be known as Baitul Mal walTamwil (BMT) At Ta'wun. This will allow them to save the two assets. Altering the organizational structure of a company will be pointless, though, if it continues to be hobbled by ineffective management practices. A successful management system must comply with management standards, which include the following: planning and decision making; organizing; leading and controlling; these are all examples of management activities that are utilized to efficiently and effectively fulfill organizational objectives.

In the past, the DDI Mangkoso Islamic Boarding School experienced a variety of problems, the most of which were caused by an insufficient amount of professional development and appropriate training. The most significant fundamental capital for the long-term success of BMT Al Ta'awun may be a style of management that places an emphasis on establishing a spirit of sincerity and voluntarism among its employees. The idea of managerial growth, on the other hand, needs to be revised in the light of today's more interconnected world. The future of BMT Al Ta'awun is heavily influenced by the management elements that are in play. When BMT Al Ta'awun is managed at a professional level, the organization will experience considerable expansion. As a result of having capable management, BMT Al Ta'awun will continue to expand. On the other hand, it is possible for it to have failures if the management is of poor quality. If the management continues to look at the many difficulties they are currently facing, BMT Al Ta'awun will ultimately fail as a business.

It is necessary for the managers of business entities, such as BMT Al Ta'awun, to establish the optimal business investment strategy in order to maintain the business operating at full potential. In order to accomplish this objective, the business unit known as BMT Al Ta'awun needs to be handled in an effective, efficient and professional manner. Having said that, the predicted degree of wellbeing needs to be reassessed in the light of the maqashidsyariah. In light of what has been stated above, the purpose of this study is to evaluate the Management of Baitul Mal wa Al Tamwil by conducting the Maqashid Shariah Index.

## METHOD

The research that was done for this study was known as qualitative research. When carrying out research, experts look at a wide variety of data collected in the field (also known as field research). The DDI Mangkoso Islamic Boarding School in the Barru Regency of South Sulawesi, Indonesia, served as the site for the research that was carried out there. Interviews with the managers of BMT At Ta'awun and the management of the pesantren business units that were thoroughly researched were used to carry out this research (DDI Mangkoso Islamic Boarding School, Barru District). As part of their research, the writers participated in interviews which followed a standardized format. The author formulated a number of open-ended questions and gave responders the option of answering them in a variety of ways. Interviews were conducted with PondokPesantren DDI Mangkoso, Chairman of the Barru District Islamic Boarding School Cooperative Foundation, along with 30 senior managers from each Islamic boarding school business unit. The purpose of these interviews was to gain a better understanding of the management of Islamic boarding schools as well as the distinctive characteristics of these institutions. After that, the information was examined by means of Interactive Techniques developed by Huberman, which consisted of reduction, presentation and conclusion.

## RESULTS AND DISCUSSION

### 1. THE EVALUATION THE MANAGEMENT OF BAYTUL MAAL WITH MAQASHID AL SHARIAH

The sharia maqasid index is one of the performance measurement methods based on sharia principles, especially on the concept of sharia maqasid or sharia goals. Maqashid sharia are the main goals to be achieved in Islam, namely protecting religion, soul, mind, lineage and property. The sharia maqasid index measures the extent to which a financial institution, including the Baitul Mal, is able to achieve these sharia goals (Karim & Sahroni, 2015).

The sharia maqashid index usually consists of several dimensions, such as the dimension of compliance with sharia principles, the dimension of service or service quality, the dimension of participation and transparency, and the dimension of sustainability. Each of these dimensions is then measured through relevant indicators and can be measured both quantitatively and qualitatively (Asyur, 1999).


In the context of evaluating the performance of Baitul Mal, the sharia maqashid index can be used to assess the extent to which profit management in Baitul Mal complies with sharia principles, and to what extent Baitul Mal is able to provide quality services and meet the needs of beneficiary communities. This index can also be used to assess the extent to which Baitul Mal is able to involve the community in the profit management process and provide good transparency and accountability (Fauzia, 2014).

The Maqashid Sharia Index can be linked to five maqashid dimensions, including Hifz al-Din, Hifz al-Nafs, Hifz al-Aql, Hifz al-Nasl, and Hifz al-Mal (Utama et al., 2019). The following is an explanation of the relationship between the four dimensions that have been mentioned and the five maqashid dimensions:

### 2. DIMENSIONS OF COMPLIANCE WITH SHARIA PRINCIPLES

The Maqashid Sharia Index in this dimension can be measured by taking into account the extent to which Baitul Mal complies with applicable sharia regulations (Yuslem et al., 2022). For example, profit management must be carried out with great care so as not to violate sharia principles, such as not taking usury, avoiding corrupt practices, and paying attention to the eligibility of profit recipients. This dimension is related to fulfilling obligations and adherence to Islamic religious teachings, including profit as one of the five pillars of Islam. Therefore, this dimension can be associated with Hifz al-Din, namely maintaining religion.

No	Transcript Summary	Maqashid Index	Maqashid Dimension
1.	"I feel that Baitul Mal is quite fair in distributing profit. As a beneficiary, I feel that I am treated well and there is no discrimination from Baitul Mal."		
2.	"Baitul Mal has a special team that conducts field surveys to determine who is entitled to receive profit. In addition, they also periodically verify beneficiary data to ensure that profit is given to people who are entitled to it."		
3.	"I once filed a complaint regarding injustice in the distribution of profit. However, unfortunately the complaint process did not go well due to the lack of coordination between the Baitul Mal and my complaint was not followed up properly."	Justice and Equality	Hifzh Din
4.	"Baitul Mal has made mistakes in distributing profit to the community. However, they quickly acknowledged the mistake and provided compensation to the beneficiaries who were affected by the error. This shows that Baitul Mal has a commitment to remain fair and transparent in its management of profit."		
5.	"I feel that there is still injustice in the distribution of profit by Baitul Mal. Some		



	parties who should receive profit are not sufficient, while there are also beneficiaries who are not entitled to receive profit but still receive assistance from Baitul Mal. I hope Baitul Mal can be more transparent in the management of profit to avoid this injustice.		
6.	"Baitul Mal has a sharia team consisting of sharia experts who ensure that the profit management program implemented complies with sharia principles set out in the Al-Quran and Hadith."	Compliance with Sharia Law	
7.	"We have a clear policy regarding the use of profit in accordance with sharia law. In addition, we also provide training and outreach to all our staff about the importance of compliance with sharia law in managing profit."		
8.	"We exercise strict supervision over the collection, management and distribution of profit to ensure that everything is done according to sharia law."		
9.	"We have a separate accounting system to manage profit funds so that they are not mixed with other funds that are not halal or mixed with the income of the management."		
10.	"Our sharia team has an important role in ensuring compliance with sharia law in the management of profit. They are involved in every stage of profit management, from collection to distribution."		
11.	"Sharia principles in the management of profit that must be adhered to include sincere intentions, collecting halal profit funds, selecting the right recipients of profit, and using profit funds that are right on target."		
12.	"Baitul Mal ensures that the profit management program organized does not violate sharia principles by carrying out strict supervision of the process of collecting and distributing profit funds. In addition, there is a sharia team whose job is to provide advice and input in the implementation of the profit management program ."		
13.	"I am not aware of any cases of violation of sharia principles in the management of profit funds at Baitul Mal. However, if a violation occurs it will be handled firmly and evaluated so that it does not happen again in the future."		Does Not Violate Sharia Principles
14.	"I have heard of cases of misuse of profit funds in Baitul Mal which are not in accordance with sharia principles. However, after strict monitoring and evaluation, the profit management program at Baitul Mal has become better and in accordance with sharia principles ."		
15.	"I always monitor the profit management program at Baitul Mal and thank God there has never been a violation of sharia principles. Baitul Mal always ensures that the profit management program that is held does not violate sharia principles by carrying out strict monitoring and evaluation		

**Fairness and Equality:** Respondents stated that it is very important to maintain the principles of justice and equity in the management of baitulmals, especially in distributing aid to people in need. This must be done regardless of the beneficiary's religious background, race, or gender.

**Compliance with Sharia Law:** Respondents agreed that the management of the baitul mal must be carried out in a transparent and accountable manner and comply with the requirements set by sharia law, such as not committing usury and avoiding practices that are contrary to Islamic values.

**Not Violating Sharia Principles:** Respondents acknowledged that the management of the baitul mal must avoid practices that harm beneficiaries or conflict with sharia principles such as usury, gharar and maysir.

#### A. DIMENSIONS OF QUALITY OF SERVICE

The Maqashid Syariah Index in this dimension can be measured by paying attention to the extent to which the Baitul Mal provides quality services to profit recipients (Fauzia, 2014). For example, Baitul Mal can provide friendly and professional service, and provide assistance quickly and efficiently. This dimension relates to the quality of services provided by profit management institutions to profit recipient communities. Therefore, this dimension can be related to Hifz al-Nafs, namely caring for the soul, because good service can meet the needs and interests of the profit recipient community.

No	Transcript Summary	Maqashid Index	Maqashid Dimension	
1.	"I am satisfied with the services provided by Baitul Mal in managing profit. They are very responsive and help me easily manage my profit."	Beneficiary Satisfaction		
2.	"The beneficiaries should not have any difficulties in accessing the programs provided by Baitul Mal. They are very transparent and easy to contact."			
3.	: "I once filed a complaint with Baitul Mal and they were very responsive in responding to it. They provided a satisfactory solution for me."			
4.	: "I find it difficult to access the programs provided by Baitul Mal. Sometimes they are not responsive in answering my questions or complaints."			
5.	"The services provided by Baitul Mal are quite good, but there are a number of things that still need to be improved, such as a way to convey information that is clearer and easier to understand."			
6.	"In my opinion, the profit management program organized by Baitul Mal has been quite effective in providing benefits to beneficiaries. As a beneficiary, I feel helped by this program."	Effectiveness	HifzhNafs	
7.	"Baitul Mal regularly surveys the needs of beneficiaries and organizes programs that suit those needs. This ensures that the programs implemented are effective in providing benefits to beneficiaries."			
8.	"Indicators of success used by Baitul Mal include the number of beneficiaries assisted, increased beneficiary welfare, and beneficiary satisfaction with the programs implemented."			
9.	"If the profit management program is not effective in providing benefits to beneficiaries, Baitul Mal will evaluate and make improvements to the program according to the needs of beneficiaries."			
10.	"The main focus of Baitul Mal in increasing the effectiveness of the profit management program is to continue to evaluate and improve the program, as well as improve the quality of human resources involved in profit management."			
11.	"Services provided by the Baitul Mal include collection, distribution, and monitoring the use of profit."			Service Quality
12.	"The quality of services provided by Baitul Mal in the management of profit is quite good and			



meets the standards that have been set."

- 13. "Baitul Mal ensures the quality of services provided to beneficiaries by conducting periodic evaluations and listening to input from beneficiaries."
- 14. The supporting factor in improving the quality of Baitul Mal services in the management of profit is cooperation with other institutions, while the inhibiting factor is the lack of quality human resources."
- 15. "Baitul Mal is making various efforts to improve the quality of services provided, such as training for profit management officers and improving information technology in profit management."

**Beneficiary Satisfaction:** Respondents stated that beneficiaries must be prioritized in the management of the baitul mal and their satisfaction must be maintained so that the assistance provided can meet their needs optimally.

**Effectiveness:** Respondents stressed the importance of effective and efficient management of the baitul mal to achieve the desired goal, namely helping people in need.

**Service Quality:** Respondents stated that the services provided by the Baitul Mal management must meet good quality standards so as to provide maximum service to beneficiaries.

**B. DIMENSIONS OF PARTICIPATION AND TRANSPARENCY**

The Maqashid Syariah Index in this dimension can be measured by paying attention to the extent to which the Baitul Mal involves the community and provides transparent information regarding the management of profit(Muhtisuddin, 2019). For example, the Baitul Mal can socialize and educate the public about the importance of profit and ways to manage it, as well as provide an open report on the management of profit. This dimension relates to the participation and openness of profit management institutions in carrying out their duties and responsibilities. Therefore, this dimension can be related to Hifz al-Aql, namely maintaining reason, because participation and transparency can help people to make wise decisions related to the management of profit.

No	Transcript Summary	Maqashid Index	Maqashid Dimension
	I feel quite involved in the profit management program organized by Baitul Mal. They often hold socialization and provide quite complete information related to the management of profit.	Participation	Hifzh Al Aql
	In my opinion, Baitul Mal has been quite good at involving the community in the profit management program. They often carry out campaigns and provide opportunities for people to become donors or volunteers.		
	So far, I feel that community participation in the profit management program organized by Baitul Mal is still inadequate. Sometimes people still don't fully understand how important tithe is.		
	To increase community participation in the profit management program organized by Baitul Mal, in my opinion, Baitul Mal could be more intensive in providing education and outreach about the importance of profit and the benefits received by people who give profit.		
	I feel that Baitul Mal has been quite good at involving the community in the profit management program. However, maybe Baitul Mal can be more creative in holding programs		



that attract people to give profit.

"Transparency in managing the baitul mal is a form of social responsibility and good morals. I believe that transparency is the key to building public trust and encouraging their participation in donations to the baitul mal."

"Transparency can be achieved through regular reporting on funds received and used, and ensuring this information is available to the public. In addition, the use of technology such as online platforms or applications can help facilitate access to information for the public."

"We use standard procedures in managing funds which include financial reports and use of funds, as well as regular audits to ensure compliance with sharia principles and applicable accounting standards."

"We ensure that all transactions and use of funds are accurately recorded and carried out in an open manner. We also provide information on fund management policies to the public, including ways to provide advice or input regarding fund management."

"We have strict reporting and governance systems in place to ensure transparency in fund management. We also hold general shareholders' meetings and provide information openly about fund management at those meetings."

"Good baitul mal management must really prioritize accountability and transparency in the management and use of funds. As an institution that receives trust from the public, baitul mal must be able to account for every use of funds made and clearly show how these funds are used for the public interest.

Accountability is very important in the management of baitul mal so that people feel confident that the funds they have entrusted are really used for the public interest and not for the manager's personal interests. Managers must also ensure that every disbursement of funds is in accordance with sharia provisions and does not conflict with maqashid sharia principles.

Baitul mal must have a clear and measurable accountability system, including in terms of fund management and financial reporting. Every expenditure must be recorded in detail and transparent, and must be easily understood by the public. In addition, managers must be willing to be accountable for every decision and action taken regarding the management of funds.

Accountability is very important in the management of baitul mal to avoid potential misuse of funds and corruption. Fund management must be transparent and open, so that the public can monitor and supervise the use of funds by the manager. In addition, managers must always pay attention to sharia principles in every use of funds.

a trustful institution, the baitul mal must be able to account for every use of funds made. Therefore, managers must always pay attention to the principle of accountability in every decision taken regarding the management of funds. Every expenditure must be made transparently and openly, so that the public can monitor and supervise the use of funds by the

Transparency

Accountability



manager

**Participation:** Respondents stated that community participation in the management of the baitul mal must be sought so that the community can be actively involved in the process of distributing aid.

**Transparency:** Respondents agreed that the management of the baitul mal must be carried out in a transparent and open manner in order to build public trust.

**Accountability:** Respondents acknowledged that the management of the baitul mal must be carried out in an accountable manner and accountability for the management of these funds must be carried out in a transparent manner.

**C. DIMENSIONS OF SUSTAINABILITY:**

This dimension relates to the sustainability of the profit management program in the long term (Muhlisuddin, 2019). The Maqashid Syariah Index in this dimension can be measured by paying attention to the extent to which Baitul Mal is able to maintain the sustainability of profit management and ensure long-term benefits for society. For example, Baitul Mal can carry out profit management in a professional and transparent manner, as well as develop sustainable programs, such as community economic empowerment programs, education, health, and so on. Thus, Baitul Mal can ensure that the benefits of managed profit can be felt in a sustainable manner by people in need. Therefore, this dimension can be related to Hifz al-Mal, namely maintaining assets, because sustainable profit management can ensure the sustainability of programs and benefits provided to profit recipient communities.

No	Transcript Summary	Maqashid Index	Maqashid Dimension
1.	In my opinion, independence in managing the baitul mal is the ability to be financially independent, that is, to be able to meet the operational needs of the baitul mal itself without depending on other parties. However, independence must also be balanced with good accountability and transparency so as not to violate sharia principles.	independence	Hifz Al Maal
2.	One way is to increase potential income through optimizing the resources they have. Baitul Mal can also develop sharia investment programs that are in accordance with sharia principles, so as to increase income and strengthen independence.		
3.	Independence is very important in the management of the baitul mal because it can maintain the sustainability of the social programs implemented by the baitul mal. Independence can also help avoid dependence on other parties that can influence decision making in management.		
4.	One way to increase self-sufficiency is to optimize the use of the funds you have, by using these funds for effective and efficient programs, as well as ensuring regular monitoring and evaluation. Baitul Mal can also involve the community in managing and educating the community to participate in the programs implemented.		
5.	Independence can affect the effectiveness of baitul mal management because when baitul mal can be independent, management can be carried out more efficiently and effectively. The Baitul Mal can determine priors		
6.	Efficiency is very important in the management of baitul mal because with efficiency, we can ensure that the managed funds can be used as well as possible to help those in need. In the maqashid sharia dimension, efficiency also		





means that we can maximize the benefits of managed funds to meet the needs of the wider community.

7. I agree that efficiency is very important in the management of baitul mal. However, efficiency must also be in line with sharia principles, such as thoroughness and honesty in managing funds. We cannot sacrifice these principles just to achieve efficiency.
8. Efficiency is very important in the management of baitul mal, but it must be balanced with good service quality. We must ensure that the benefits generated from managed funds are not only efficient, but also have a significant positive impact on the beneficiaries.
9. Efficiency is important, but it should not be done to the detriment of the interests of the beneficiaries. Efficiency must be balanced with fairness, equity and transparency in managing funds so that beneficiaries feel valued and well served.
10. I think efficiency has to be seen in a wider context, such as in the larger context of financial management. The Baitul Mal must be able to generate optimal benefits from the managed funds, but must also consider sharia principles such as compliance with sharia law and transparency in fund management.
11. Baitul mal plays an important role in the social and economic development of the Ummah because it helps reduce social and economic inequality. Baitul Mal provides assistance to people in need, especially those who are less fortunate. Baitul Mal also provides assistance in the form of economic programs, such as the development of micro-enterprises, cooperatives, and so on.
12. Baitul mal can contribute to advancing the people's economy through programs that help people become economically independent. Baitul Mal can provide education and training to help less fortunate people to open a business or develop their business. In addition, baitul mal can also provide capital assistance to help them start a business.
13. Indicators of the success of the baitul mal development program in fulfilling maqashid sharia can be seen from the number of beneficiaries who have succeeded in being economically independent, the rate of return on funds lent by the baitul mal, and the effectiveness of the programs implemented. In addition, baitul mal must also have a good monitoring and evaluation system to ensure that the programs implemented run well and provide maximum benefits to the community.
14. Baitul mal should focus on programs that provide long-term benefits to the community, such as skills development and education programs. In terms of providing capital assistance, the baitul mal must ensure that the funds lent are used for productive things and provide sustainable benefits for the beneficiaries.
15. Baitul Mal must collaborate with various institutions and related parties in building and advancing the people's economy. For example, by partnering with microfinance institutions or cooperatives, and working with the local government and community in developing

Development

development programs that suit the needs of the community.

Respondents stressed the importance of managing baitulmals that are independent and able to meet community needs in a sustainable manner. This can be done by improving the quality of human resources and strengthening the network of cooperation with related parties

### CONCLUSION

From the results of interviews on all dimensions of maqashid sharia in baitul mal management, it can be concluded that most respondents stated that good baitul mal management is one that pays attention to aspects of maqashid sharia, especially in terms of fairness, equality and beneficiary satisfaction. In addition, the effectiveness and efficiency of baitul mal management is also important, but must still pay attention to sharia principles.

In terms of service quality, transparency and accountability, the majority of respondents agree that these three aspects are very important in the management of the baitul mal. Meanwhile, community participation and independence in the management of the baitul mal are also considered important, but there are still some respondents who consider this to be of little concern in the management of the baitul mal.

In order to fulfill maqashid sharia, it is necessary to manage baitulmals that prioritize fairness, equality and beneficiary satisfaction. In addition, effectiveness and efficiency in management must also be maintained, but must not ignore sharia principles. Service quality, transparency and accountability must also be a priority in the management of baitulmals. Finally, community participation and independence in the management of the baitul mal also need to be increased to strengthen the overall success of the management of the baitul mal.

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