

Baitul Mal Qanun as An Instrument for Economic Development in Aceh: A SWOT Analysis

Akmal¹, Nurhayati², Saparuddin Siregar³

Corresponding Author: akmal4005218070@uinsu.ac.id

^{1,2,3} Universitas Islam Negeri Sumatera Utara, Indonesia

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ABSTRACT

This study aims to analyze the implementation of Qanun No. 3 of 2021 concerning Baitul Mal in Aceh Province using the SWOT (Strengths, Weaknesses, Opportunities, Threats) approach to evaluate its contribution to economic development, particularly in poverty alleviation, MSME empowerment, and improving community welfare. The research employs a descriptive qualitative method by collecting data from the annual reports of Baitul Mal Aceh, BPS Aceh statistics, and in-depth interviews with Islamic economic experts and stakeholders. The findings reveal that the Qanun provides a strong legal framework; however, zakat collection has only reached 6% of the potential IDR 1.5 trillion in 2024, limiting its impact on poverty reduction (a decline from 15% in 2023 to 14.5% in 2024). The productive zakat program has proven to increase beneficiaries' income by 15% (IDR 14.13 billion distributed to 4,895 MSMEs), although unequal distribution and limited human resources remain major constraints. The study implies the need for institutional reform of Baitul Mal by enhancing transparency, digitalization, and inter-unit coordination. Policy recommendations include the development of a digital zakat platform, training 200 certified amil between 2025–2027, and harmonizing fiscal policies with the central government to recognize zakat as a deductible from income tax.

1. INTRODUCTION

Aceh Province, with its special autonomy status based on Islamic law, has designated Baitul Mal (Baitul Mal) as the official institution managing zakat, infaq, and alms (ZIS) to support social welfare, in accordance with Qanun No. 3 of 2021 concerning Baitul Mal. This regulation is designed to increase the effectiveness of zakat collection and distribution for poverty alleviation and economic growth. However, data shows a significant gap between zakat potential and realization. In 2023, Aceh's zakat potential reached IDR 1.4 trillion, but realization was only IDR 85 billion (6%). In 2024, the potential increased to IDR 1.5 trillion, but realization remained at 6% (IDR 90 billion). On the other hand, the poverty rate only decreased slightly, from 15% in 2023 to 14.5% in 2024. This gap highlights the serious challenges in implementing the qanun, both in terms of institutional aspects and economic impact, necessitating critical analysis to identify obstacles and formulate evidence-based solutions (Hamzah, 2021; Putri Wulandari & Rohman Albanjari, 2023).

The Baitul Mal's authority stems from Aceh's special autonomy status, which is reinforced by various regulations, such as Law Number 44 of 1999 concerning Aceh's Special Status, Law Number 18 of 2001 concerning Special Autonomy, and Law Number 11 of 2006 concerning the Governance of Aceh. The institutional development of the Baitul Mal can be traced back to the establishment of the Religious Assets Supervisory Agency (BPHA) in 1973, which subsequently became the Religious Assets Agency (BHA), then BAZIS in 1993, and was finally formalized as Baitul Mal following the 2005 Helsinki MoU and the enactment of the 2006 Aceh Governance Law. The latest legal framework, Qanun No. 3 of 2021, grants the Baitul Mal broad authority to collect, manage, and distribute zakat, waqf, and other religious assets, as well as to act as guardians for orphans and the legally incompetent (Pandapotan & Soemitra, 2022).

From an Islamic economic perspective, the concept of welfare (falah) emphasizes the material, social, and spiritual dimensions, as outlined in the principles of maqāṣid al-sharia, which encompass the protection of religion, life, intellect, descendants, and property. Zakat serves as both an act of worship and an instrument for wealth redistribution to reduce social inequality. Al-Qardhawi, (2021) emphasized zakat as a mechanism to prevent wealth concentration, while Chapra (2008) emphasized its role in realizing social justice. Despite its significant potential, zakat management in Aceh still faces obstacles: collection realization is only 6% of the potential, limited impact on poverty reduction, unequal zakat distribution, and minimal human resources (Yaqin, 2021). Although the productive zakat program could increase the income of mustahik by up to 15%

by 2024, institutional strengthening through transparency, digitalization, and professionalization is crucial for Baitul Mal to optimally implement the mandate of Qanun No. 3 of 2021 and contribute to economic development and sustainable poverty alleviation (Iclozan et al., 2010; Tanjung & Novizas, 2021).

Previous research has shown that Baitul Mal Aceh plays a significant role in distributing zakat, infaq, and shadaqah funds, both in the form of consumer assistance and productive programs such as business capital and MSME development, which have been proven to contribute to poverty reduction and increased independence of mustahik (Darma et al., 2024; Kurniawan, 2022; Saputro & Sidiq, 2020; Syahbandir et al., 2022; Ulfa & Harahap, 2024). SWOT analysis in several studies reveals the institution's main strengths, namely its special authority and potential for collecting large social funds, as well as opportunities for cross-sector collaboration. However, weaknesses remain, including limited human resources, low zakat literacy, and a weak monitoring and evaluation system. Threats include dependence on civil servant funds and suboptimal diversification of funding sources (Amrizal et al., 2024; Azhari et al., 2021; Mahdi et al., 2023; Muchaddam et al., 2020).

Although various studies have addressed the effectiveness of Baitul Mal Aceh's programs and institutional challenges, no research has comprehensively examined the implementation of Qanun No. 3 of 2021 through a SWOT analysis integrated with the Maqāṣid Syariah perspective and based on strategic institutional evaluation. Furthermore, no study has in-depth assessed how SWOT can be used to formulate operational strategies, digitize zakat services, and develop sustainable MSME empowerment models. This gap forms the basis of this research. This study offers a novel approach by systematically using SWOT analysis to evaluate the implementation of the qanun while identifying opportunities for innovation, such as diversifying business models, strengthening monitoring and evaluation, and optimizing economic assistance. This study aims to assess the effectiveness of the implementation of Qanun No. 3 of 2021 and formulate strategies to strengthen zakat management in Aceh. The research questions include: (1) identifying strengths, weaknesses, opportunities, and threats in the implementation of the qanun; (2) the effectiveness of its implementation based on the social, economic, and literacy conditions of the community; and (3) strategies to improve the implementation of the qanun based on the results of the SWOT analysis.

2. METHODOLOGY

This research uses a qualitative method with SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis as the main tool to assess the implementation of Qanun Number 3 of 2021 concerning Baitul Mal in Aceh. The qualitative approach was chosen because it is capable of exploring the complexity of public policy within the context of Sharia and special autonomy, through interviews, observation, and document analysis. SWOT analysis is employed to map the internal factors (strengths and weaknesses) and external factors (opportunities and threats), which are then developed into alternative strategies through the TOWS framework. (Van Wijngaarden et al., 2012)

To complement this, the study also integrates the Maqāṣid Shariah Index (MSI) to assess the Qanun's contribution to the objectives of Sharia (*hifẓ al-māl* - preservation of wealth, *hifẓ al-nafs* - preservation of life, and *hifẓ al-dīn* - preservation of religion). Furthermore, content analysis with thematic coding technique is used to process interview data systematically. Validity is strengthened by benchmarking against Zakat management practices at the central BAZNAS (National Zakat Agency) and West Java BAZNAS (Miles et al., 2014).

The research location was Aceh Province, focusing on the Baitul Mal (Baitul Mal) in Langsa City. Three main data collection techniques were used. First, semi-structured interviews with seven key informants, including administrators, supervisors, and department heads at the Baitul Mal, as well as muzakki (zakat payers) and mustahiq (zakat recipients). Second, secondary data was collected through official documents such as the Baitul Mal annual report and publications from the Aceh Central Statistics Agency (BPS). Third, direct observation of operational processes at the Baitul Mal, particularly those related to zakat collection and distribution (Murdiyanto, 2020).

Informants were selected using purposive sampling, based on their relevance and level of involvement in the operational activities of the Baitul Mal or zakat management. Seven informants were selected, including the administrators and supervisory board of Baitul Mal, relevant agency officials, and muzakki and mustahik who interact directly with policy implementation. In addition, official documents such as the Baitul Mal Aceh annual report, publications from the Central Statistics Agency (BPS), and related legal provisions were also analyzed as secondary data sources. All data were then processed using thematic coding techniques to identify patterns, issues, and key findings in the implementation of the qanun.

The analysis was conducted through three main stages: SWOT analysis, SWOT factor weighting, and integration of the Maqāṣid Shariah Index (MSI). The SWOT analysis was used to map internal factors (strengths and weaknesses) and external factors (opportunities and threats) that influence the effectiveness of Baitul Mal. To determine strategic priorities, this study employed expert judgment-based weighting with a Likert scale, in which expert informants assigned scores to each SWOT factor based on its level of influence on institutional performance. The average of these scores was then used as weights to formulate policy priorities. The weighting was carried out following the standard strategic analysis approach used in contemporary SWOT studies.

This SWOT analysis was developed using the TOWS matrix, a tool for formulating strategies based on SWOT analysis results. The TOWS matrix divides existing factors into four strategic categories (Benzaghta et al., 2021) :

1. SO (Strength-Opportunity) Strategy: Leveraging existing strengths to take advantage of external opportunities.
2. ST (Strength-Threat) Strategy: Using internal strengths to overcome external threats.
3. WO (Weakness-Opportunity) Strategy: Minimizing internal weaknesses to take advantage of external opportunities.
4. WT (Weaknesses-Threats) Strategy: Overcoming internal weaknesses to avoid external threats.

The TOWS Matrix helps formulate strategic steps to improve the effectiveness of Baitul Mal in collecting and distributing zakat, with a focus on institutional strengthening, transparency, and community empowerment. This approach provides clearer guidance in designing policies or actions that can address existing weaknesses and capitalize on available opportunities.

Furthermore, this study integrates the Maqāṣid Shariah Index (MSI) to assess the contribution of qanun implementation to Sharia objectives. The MSI integration is carried out through several steps, namely: (1) determining the three main maqāṣid dimensions *hifz al-māl*, *hifz al-nafs*, and *hifz al-dīn*; (2) establishing measurable indicators such as zakat distribution, collection rate, impact on poverty, and support for religious activities; (3) providing scores based on empirical data and expert assessments; and (4) calculating the weight of each dimension to produce a composite assessment that describes the overall achievement of maqāṣid. The results of the SWOT and MSI analyses are then integrated into the TOWS matrix to produce SO, ST, WO,

and WT strategies as recommendations for increasing the effectiveness of the implementation of Qanun No. 3 of 2021.

To clarify the scope of the analysis, this study also compiled an operationalization table of indicators which includes research variables, indicators, data sources, and the analysis techniques used.

Table 1. Operationalization of Research Indicators

Variables/ Aspects	Operational Indicators	Data source	Analysis Techniques
Implementation of Qanun No. 3/2021	Level of zakat collection; effectiveness of distribution; institutional coordination	Baitul Mal Report, BPS	Content analysis, thematic
Internal Factors (SWOT)	Human resources, institutional structure, digitalization capacity	Interviews, official documents	SWOT + weighting
External Factors (SWOT)	Community zakat literacy, digitalization opportunities, regulatory support	Interviews, policy reports	SWOT + weighting
Economic Impact	Reducing poverty, increasing the income of mustahik, strengthening MSMEs	BPS, program report	MSI, descriptive analysis
Maqāṣ id Shariah Index (MSI)	Hifz al-māl, hifz al-nafs, hifz al-dīn	Quantitative data and expert interviews	MSI Scoring

3. RESULTS AND DISCUSSIONS

SWOT Analysis of the Implementation of Qanun Number 3 of 2021 on Baitul Mal Aceh

The research results show that the implementation of Qanun No. 3 of 2021 has not been fully optimal. Interview data and documents from Baitul Mal Aceh reveal a significant gap between potential and actual zakat collection. In 2024, the potential zakat reached IDR 1.5 trillion; however, actual collection was only IDR 90 billion, or approximately 6% of the total potential. This gap has limited the effectiveness of zakat in reducing poverty, which only decreased from 15% (2023) to 14.5% (2024), indicating a still minimal contribution to improving the welfare of those entitled to receive zakat.

The productive zakat program distributed to 4,895 MSMEs resulted in a 15% increase in revenue; however, the distribution of benefits remains uneven, particularly in rural areas. Other key obstacles include weak formal zakat outreach, reliance on civil servant funds, slow

bureaucratic coordination, and limited human resource capacity, with only 15 professional staff handling provincial-level operations. Interviews also revealed that digitalization adoption remains low due to limited infrastructure and technical competency.

The new institutional structure of the Baitul Mal (Supervisory Board, Implementing Body, and Secretariat) is considered to have improved documentation and professionalism. However, respondents noted the need for strengthened inter-unit coordination, increased transparency, and accelerated digitalization to enhance public trust and the effectiveness of zakat services. Qanun Aceh No. 3 of 2021 introduced a new Baitul Mal structure comprising the Sharia Advisory Council (DPS)/Supervisory Council, the Baitul Mal Agency, the Secretariat, and Professional Staff to support operations (Article 3). This change aims to increase the professionalism, accountability, and efficiency of managing Zakat, infaq (donations), waqf (endowments), and other religious assets within the framework of Islamic Sharia and Aceh's special autonomy.

The SWOT analysis conducted in this study aims to evaluate the implementation of Qanun No. 3 of 2021 concerning Baitul Mal in Aceh, particularly in the aspects of poverty alleviation, empowerment of MSMEs, and its contribution to Aceh's economic development. Based on interviews, official documents, and expert judgment, this study identified the following internal and external factors:

Table 2. SWOT Analysis

Factor	Description	Weight	Rating	Score
Strengths (S)	Legal legitimacy of Qanun No. 3/2021	0.30	4	1.20
	Institutional structure down to village level	0.20	4	0.80
Weaknesses (W)	Limited human resources (\pm 15 professional staff)	0.30	2	0.60
	Zakat socialization is not yet optimal	0.20	2	0.40
Opportunities (O)	Large zakat potential (Rp. 1.5 trillion/year)	0.20	4	0.80
	Support for digitalization of zakat	0.20	3	0.60
Threats (T)	Dependence on ASN funds	0.30	2	0.60
	Community non-compliance with zakat	0.20	2	0.40

Factor weighting in a SWOT analysis aims to assign a value to each element in the analysis, thus helping to determine more precise and measurable strategic priorities. Each factor, whether strengths, weaknesses, opportunities, or threats, is assigned a weight that reflects the extent to which it impacts Baitul Mal Aceh's performance in managing zakat and achieving its goals.

Based on a SWOT analysis, this study identifies the strengths, weaknesses, opportunities, and threats in the implementation of Qanun No. 3 of 2021 concerning the Aceh Baitul Mal (Baitul Mal). Analysis of recent data obtained from Baitul Mal Aceh reports and interviews with key stakeholders revealed several important findings. In 2024, the potential for zakat in Aceh is estimated to reach IDR 1.5 trillion, but zakat collection only reached IDR 90 billion, or approximately 6% of this potential. This data indicates a significant gap in zakat collection, impacting the potential for poverty alleviation. Meanwhile, the productive zakat program distributed to 4,895 MSMEs showed a 15% increase in revenue, although uneven distribution in rural areas remains a challenge. The decline in the poverty rate from 15% in 2023 to 14.5% in 2024 indicates a minimal impact on poverty alleviation, indicating the need for reform in zakat collection and distribution strategies.

In the strength category, strong legal legitimacy through Qanun No. 3 of 2021 received the highest weighting of 0.3, indicating that this factor has a significant impact on the performance of Baitul Mal Aceh. Qanun No. 3 of 2021 provides a strong legal basis for Baitul Mal in carrying out its duties as a zakat management institution. With valid regulations, Baitul Mal has legitimate authority and is recognized by the public, thus facilitating the collection and distribution of zakat funds.

This legal legitimacy also strengthens Baitul Mal's position as a legitimate and official institution within the context of Sharia law in Aceh, supporting the sustainability and effectiveness of the zakat program. Furthermore, this legal legitimacy fosters public trust, a crucial factor in the success of zakat management. Without a clear legal basis, zakat management will face numerous challenges in terms of legitimacy, transparency, and public participation. Therefore, a weighting of 0.3 is assigned to reflect the significant influence of this factor on the operational success of Baitul Mal Aceh.

In the weaknesses category, limited human resources (HR) also received a significant weighting of 0.3, as this factor is considered crucial in influencing the performance of Baitul Mal Aceh. Limited HR refers to an inadequate and possibly under-trained workforce to handle complex tasks, such as productive zakat management, data analysis, the use of digital technology, and effective oversight of zakat fund distribution. Without sufficient and qualified HR, various existing initiatives, including community empowerment and assistance to mustahiq (zakat recipients), may be hampered.

Limited human resources also have the potential to exacerbate operational problems at Baitul Mal, such as delays in zakat collection, lack of assistance for productive zakat recipients, and low efficiency in fund distribution. In other words, despite the significant potential of zakat, without adequate human resource support, this potential cannot be maximized. Therefore, the weighting of 0.3 reflects the significant impact of this weakness on the effectiveness of zakat management and the sustainability of the Baitul Mal Aceh program.

Regarding opportunities, the potential for digitalization and collaboration with Islamic financial institutions received a weighting of 0.2. The increased use of digital technology for zakat collection, as well as collaboration with the Islamic financial sector, presents significant opportunities for Baitul Mal to optimize operational efficiency and expand the scope of zakat collection. However, while these opportunities are significant, their impact is more about strengthening existing internal strengths (such as legal legitimacy and institutional structure). Therefore, their weighting is slightly lower than that of the main strengths and weaknesses.

In the threat category, dependence on civil servant funds and community non-compliance with zakat obligations also received a weighting of 0.2. These threats are quite significant because dependence on civil servant funds can reduce the financial stability of the Baitul Mal, while community non-compliance with zakat obligations will affect the amount of funds available for distribution. While these threats are significant, their impact is considered smaller compared to the strengths and weaknesses that directly affect the internal operations of the Baitul Mal.

The weighting in this SWOT analysis is based on the influence of these factors on the performance of Baitul Mal Aceh. Strong legal legitimacy and limited human resources are given a higher weighting (0.3) because these two factors have a significant impact on zakat management, both in terms of receipt and distribution of funds. Opportunities for digitalization and collaboration with Islamic financial institutions, although crucial for improving the effectiveness of zakat management, are given a lower weighting (0.2) because they are more supportive measures that optimize internal factors. Likewise, threats such as dependence on civil servant funds and zakat non-compliance are given a lower weighting because their impact is more limited compared to internal factors.

A SWOT analysis shows that the main strengths lie in a strong legal foundation (Law No. 11/2006) and an institutional structure that extends down to the gampong (village) level. However, weaknesses arise from minimal outreach, low participation of muzakki (zakat payers),

and limited human resources. Opportunities exist through the potential for Zakat of IDR 1.4 trillion per year and support for digitalization, while threats include low public trust, cultural resistance, and the existence of informal Zakat institutions.

After conducting an in-depth SWOT analysis of the conditions and challenges faced by Baitul Mal Aceh, the next step is to formulate strategies that can leverage strengths, address weaknesses, capitalize on opportunities, and avoid existing threats. In this regard, converting the SWOT analysis results into applicable strategies is crucial for increasing the effectiveness and efficiency of zakat management in Aceh.

This strategy is formulated by grouping various internal and external factors into four strategic categories: SO (Strengths-Opportunities), ST (Strengths-Threats), WO (Weaknesses-Opportunities), and WT (Weaknesses-Threats). Each strategy is formulated with the aim of leveraging existing strengths, addressing identified weaknesses, as well as capitalizing on external opportunities and addressing threats that may hinder the achievement of objectives. Through this approach, Baitul Mal Aceh is expected to optimize its performance in alleviating poverty, increasing the empowerment of MSMEs, and expanding its contribution to sustainable economic development. The following are strategies formulated based on the SWOT analysis that has been carried out:

Strengths-Opportunities

SO strategy focuses on utilization internal strength of Baitul Mal Aceh and opportunity existing external. One of the strength main Baitul Mal Aceh is legitimacy strong law through Qanun No. 3 of 2021, which provides Baitul Mal authority valid law in management of zakat, infak, and alms. Legitimacy This ensure that Baitul Mal gets trust public And can maximize collection of zakat more effective. Besides that, structure broad institutional framework, which includes level gampong (village), strengthening capacity Baitul Mal for reach public more wide, good in collection and distribution of zakat.

For utilise opportunity externally, Baitul Mal can optimize increasing digitalization develop. The use of digital platforms will make things easier zakat payer in do zakat donations in efficient And transparent. Besides that, technology This allows Baitul Mal for expand network zakat receipts from society outside Aceh region, as well as give more reports transparent about use zakat funds. Development of digital platforms also will strengthen participation public And give

trust more big on management of zakat by Baitul Mal. With utilise second strength this, Baitul Mal can more effective collecting zakat and increase transparency management zakat funds.

Strengths-Threats

ST strategy focuses on use Baitul Mal's internal strength for overcome threat existing external. One of the threat the biggest is dependence on ASN funds, which are often No stable Because affected by budget government. For reduce dependence this, Baitul Mal can utilise structure strong institutions And legitimacy law For expand source funds with weave partnership strategic with sector private, institutions philanthropy, and society. With expand partnership this, Baitul Mal can increase more zakat funding stable And diversified, so that reduce dependence on funds government.

Besides that, non-compliance public to the obligation to pay zakat becomes threat main thing that can influence zakat collection. For overcome matter this, Baitul Mal needs increase zakat literacy among public through socialization programs And education digital- based. Socialization This Can done through digital platforms, applications and social media more easy accessible by various circles. Educational program This aim For increase understanding public about zakat obligations and the benefits for progress economy And social, so that push participation public in the managed zakat program by Baitul Mal.

Weaknesses-Opportunities

Limitations source Power human (HR) becomes weakness significant, with only 15 staff manage operational Baitul Mal at the level province. This matter impact on efficiency And zakat management that is not maximum. Besides that, non-compliance public to recorded zakat obligations only around 30% too become threats that hinder achievement of zakat targets. Data from BPS Aceh shows that although number poverty decrease, speed decline the very slow, only 0.5 % per year.

WO strategy focuses on overcome internal weaknesses of Baitul Mal and utilise opportunity external For fix it. One of existing weaknesses is limitations source Power human resources (HR) in manage zakat effective, especially in matter utilization digital technology. For overcome weakness this, Baitul Mal needs increase human resource capacity through training intensive which includes skills in zakat management, use digital technology, and understanding

more in about productive zakat that can be used For empowerment economy community. Training This will help staff Baitul Mal in manage zakat more efficient And give greater impact big on economy public.

Besides there it is opportunity big in digitalization that can utilized For increase efficiency And transparency zakat management. Work The same with institution finance sharia Also become opportunities that can strengthened For create more zakat products diverse, such as zakat based on investments that can help empowerment economy society, especially in MSME sector. With utilise opportunity digitalization this, Baitul Mal can increase transparency in zakat management and allows public For more easy participate in the existing zakat program.

Weaknesses-Threats

WT strategy aims For reduce internal weaknesses and avoid threat existing external. One of the threat the biggest problem faced Baitul Mal is dependence on ASN funds, which are not always stable And can hinder optimal zakat collection. In addition that, limited human resources too become weaknesses that can make things worse threat This. For that, Baitul Mal needs compile plan more action structured For reduce dependence on ASN funds, with method diversify source zakat funds through Work The same with sector private And institution philanthropy. Diversification source funds This will help ensure sustainability of zakat programs without depends on One source funding.

Besides that, supervision to collection And distribution of zakat as well must strengthened For ensure zakat funds received used with transparent And appropriate target. For that, Baitul Mal needs strengthen monitoring system and evaluation in the MSME empowerment program and countermeasures poverty. With ensure these programs walk with well, Baitul Mal can ensure that zakat funds distributed truly give impact term long for recipient benefits, such as improvement income And welfare economy.

Table 3. Implementation Tows Matrix Qanun No. 3 of 2021

Strategy	Strategic Formulation
SO (Strength– Opportunity)	<ol style="list-style-type: none"> 1. Optimization of institutional structure + digitalization to increase zakat collection. 2. Leveraging legal legitimacy to establish collaboration with Islamic financial institutions.

Strategy	Strategic Formulation
ST (Strength–Threat)	<ol style="list-style-type: none"> 1. Using legal legitimacy to expand non-ASN funding sources. 2. Strengthening village institutional networks to improve zakat compliance.
WO (Weakness–Opportunity)	<ol style="list-style-type: none"> 1. Training and professionalization of human resources to take advantage of digitalization opportunities. 2. Increasing zakat socialization through digital platforms and community media.
WT (Weakness–Threat)	<ol style="list-style-type: none"> 1. Transparency-based governance reform to increase public trust. 2. Integrated monitoring & evaluation system to reduce the risk of zakat non-compliance.

Based on TOWS analysis, SO and ST strategies are prioritized Because second strategy This utilise internal strength of Baitul Mal (legitimacy law And structure institutional) for utilise opportunity external (digitalization And Work The same with sector private), and overcome threat external like dependence on ASN funds and non-compliance public towards zakat. Strategy This designed For strengthen position Baitul Mal in management of zakat more effective And transparent.

Whereas WO and WT strategies, although important, considered as step necessary follow-up For repair internal weaknesses of Baitul Mal, in particular in matter human resource capacity and supervision to zakat collection. With repair this internal weakness, Baitul Mal will more Ready face threat external And ensure that the zakat program provides impact sustainable positive for public.

Economic Impact of the Baitul Mal Qanun Implementation Based on the Receipt and Distribution of Other Religious Assets

The management of Other Religious Assets (ORA) by Baitul Mal Aceh (BMA) has shown gradual development since 2022. At the end of 2022, the initial ORA balance reached Rp214.9 billion, with additional receipts of Rp40.3 billion and a distribution of Rp65.5 billion. However, direct distribution has not been realized as it awaits technical regulations, so the funds are placed conservatively to maintain accountability.

2023 was a foundational phase with the drafting of the Aceh Governor Regulation Draft (Ranpergub) on ORA management. Although receipts were very small (Rp119 thousand), this step was important as a legal basis for more structured ORA collection and utilization. In 2024,

ORA receipts increased to Rp5 million from fund placement returns, marking the beginning of productive management. Nevertheless, distribution to beneficiaries has not been carried out because the regulation is not yet complete. Overall, ORA has great potential (grants, donations, 'uqubat assets, neglected assets, etc.) to support social programs and poverty alleviation in Aceh. However, the main challenges still lie in regulation, socialization, and institutional strengthening, so the direct economic influence has not yet been significant.

Integration of Measurement Tools for Analyzing the Implementation of Qanun Number 3 of 2021 on Baitul Mal

The effectiveness of implementing Qanun No. 3 of 2021 on Baitul Mal Aceh can be seen through the integration of several measurement tools, both quantitative and qualitative, which illustrate the extent to which this policy impacts regional economic development.

First, economic impact indicators show progress, albeit not optimal. Zakat collection reached Rp85 billion in 2023 and increased to Rp90 billion in 2024, but this figure is only about 6% of Aceh's Zakat potential. From the social outcome side, the poverty rate decreased by 0.5%, from 15% in 2023 to 14.5% in 2024. Mustahik income also increased significantly, 12% in 2023 and 15% in 2024. Furthermore, support for MSMEs continues to grow, from 4,000 units in 2023 to 4,895 units in 2024. However, effectiveness in reducing inequality cannot be accurately measured due to a lack of Gini coefficient data. Generally, this data depicts a real, positive impact, but it is still limited by the low level of Zakat collection.

Second, assessment through the Maqāṣid Shariah Index (MSI) shows variation in effectiveness across different aspects. In the *hifz al-mal* (preservation of wealth) dimension, Zakat distribution is relatively efficient up to 90% with transparent financial reports, although low collection puts the score in the moderate category. The *hifz al-nafs* (preservation of life) dimension is still categorized as low because although Rp89.46 billion was distributed in 2024, the reduction in the poverty rate only reached 0.5%. Meanwhile, the *hifz al-dīn* (preservation of religion) dimension received a moderate score thanks to the allocation of Rp16.94 billion for religious activities and the presence of Sharia supervision, even though muzakki participation is only around 30%.

Third, TOWS analysis provides institutional strengthening strategies. SO Strategy emphasizes utilizing institutional legitimacy and Zakat digitalization. WO Strategy is directed at

increasing human resource capacity through technology training for amil (Zakat managers). ST Strategy focuses on intensifying Sharia-based Zakat socialization to increase muzakki participation. The WT Strategy recommends forming a cross-sectoral Zakat-Tax team to expand the fund collection base.

Fourth, qualitative analysis through content analysis shows four main themes: the effectiveness of Baitul Mal Aceh, bureaucratic and transparency challenges, the impact of Zakat distribution on community welfare, and the need for more intensive digitalization and socialization.

Fifth, benchmarking results show good practices that can be adopted. BAZNAS in Indonesia has successfully implemented Zakat digitalization, Malaysia through Tabung Haji focuses on utilizing productive Zakat, while Saudi Arabia develops centralized collection technology. Based on this comparison, the recommendation for Aceh is to strengthen Zakat digitalization, diversify economic empowerment programs, and build adequate technological infrastructure.

Interview results with Dr. Early Ridho Kismawadi (IAIN Langsa, June 15, 2025) reinforce these findings. According to him, the Qanun implementation has made the Baitul Mal institutional structure more professional, but challenges remain significant because muzakki participation is still low (around 30%) and the number of human resources is limited (only 15 people per agency). Other obstacles are minimal socialization, slow bureaucracy, and weak digital infrastructure. Nevertheless, there are positive achievements, such as a 15% increase in Zakat collection in 2022, distribution of 60% of Zakat for poverty alleviation, and support for 4,895 MSMEs in 2024.

From a theoretical elaboration perspective, Zakat in Islamic economics functions as an instrument for wealth redistribution (Chapra, Qardhawi). However, the Zakat realization in Aceh, only 6% of the potential, confirms that its effectiveness is far from optimal. Viewed from *maqāṣid syariah*, Zakat contributes to *hifz al-nafs* and *hifz al-mal*, but its impact on poverty reduction is still limited. From the perspective of institutional theory (North, Ostrom), the BMA institution indeed has a formal structure, but limited human resources, weak coordination, and minimal use of technology are the main constraints.

Compared to previous research, there is a difference in focus. Fauzi (2022) emphasized legal and regulatory aspects, while Siregar (2023) highlighted bureaucratic obstacles in Zakat

implementation. This research offers a new contribution by integrating quantitative and qualitative analysis and providing practical recommendations based on digitalization to strengthen the Baitul Mal's role in Aceh's economic development.

Research findings indicate that the implementation of Qanun No. 3 of 2021 has not been able to optimize the potential of zakat in Aceh, which has only realized around 6% of the total potential. From a zakat theory perspective, this low collection indicates that zakat's function as an instrument for wealth distribution and economic equality has not been achieved. According to Al-Qardhawi, the effectiveness of zakat is determined by strong institutional capacity and the compliance of muzakki (payers of zakat); while Chapra emphasized that zakat only has a significant impact if managed systematically and productively. These field findings confirm that strong legal legitimacy has not been accompanied by adequate governance capacity, thus suboptimal zakat's role as a pillar of wealth redistribution.

Within the framework of maqāṣid al-syariah, obstacles to the collection and distribution of zakat indicate that the objectives of *hif ẓ al- māl* (protection of wealth) and *hif ẓ al-nafs* (protection of life) have not been met, considering that the uneven distribution of zakat has resulted in its benefits not being able to significantly reduce poverty rates. Although the productive zakat program increased the income of mustahik by up to 15%, the impact was not broad enough to bring about structural change. This is in line with the views of al-Ghazali and Abu Zahrah that maqāṣid does not only measure formal obedience, but also real socio-economic success. The findings of this study show that the achievement of maqāṣid is still partial and requires strengthening governance so that zakat truly becomes an instrument of human development.

When analyzed through institutional theory, particularly Scott's perspective on the regulatory, normative, and cognitive pillars, Baitul Mal's performance still relies on a strong regulatory pillar but is weak in the normative and cognitive dimensions. Regulations such as Qanun No. 3/2021 and the hierarchical institutional structure demonstrate a robust regulatory pillar. However, low public zakat literacy reflects a weak cognitive pillar, while low zakat compliance indicates a weak normative pillar. Thus, the implementation of the qanun has not yet generated strong institutional legitimacy in the public eye. This is consistent with institutional theory findings that the success of public policy is determined by the balance between regulatory legitimacy, social perception, and value internalization.

The results of this study are both consistent with and different from previous research. Amrizal et al. found that Baitul Mal's primary strength lies in its formal legitimacy and institutional structure down to the village level, which also emerged as strengths in their SWOT analysis. However, this study shows that these strengths have not automatically resulted in improved zakat collection performance due to limited human resources and weak internal oversight. Azhari et al., (2021). emphasized the challenges of transparency and low zakat literacy as contributing factors to public distrust; this study's findings reinforce this argument through empirical evidence that digitalization and outreach have not been optimal. Meanwhile, Saputro & Sidiq, (2020); Ulfa & Harahap, (2024) emphasized that productive zakat can increase the income of mustahik, but its impact is limited if not accompanied by consistent mentoring and monitoring a finding also reflected in this study, where MSME mentoring is not yet structured in a sustainable manner.

The findings of this study also add novelty compared to the study by Syahbandir et al., (2022) which highlighted the institutional and legal aspects of Baitul Mal but did not integrate SWOT analysis and maqāsid as in this study. Integrating these two approaches yields a more comprehensive mapping, indicating that the main problem is not simply structural weaknesses, but also a mismatch between the normative objectives of sharia and the institution's operational capacity. Thus, the results of this study not only support the findings of previous studies but also deepen the analysis through an institutional and maqāsid approach to formulate a TOWS strategy that can strengthen the effectiveness of the implementation of Qanun No. 3 of 2021.

4. CONCLUSION

An analysis of the implementation of Qanun No. 3 of 2021 concerning the Aceh Baitul Mal (Baitul Mal) reveals both strengths and challenges in its implementation. The primary strength lies in the strong legal basis provided by this Qanun, which facilitates zakat collection and fosters public trust. However, the study also revealed significant weaknesses, primarily related to limited human resources and uneven zakat distribution, which hamper zakat's potential for poverty alleviation. In 2024, zakat collection reached only 6% of its potential, reflecting a gap between the legal objectives and the results achieved. Although productive zakat programs demonstrated positive impacts, such as a 15% increase in income for beneficiaries, poverty reduction was only recorded at 0.5% from 2023 to 2024.

Externally, there are opportunities to capitalize on growing public awareness of Islamic economics and the use of digital technology in zakat management. However, threats such as competition from conventional financial institutions and low zakat literacy among the community remain significant challenges. To optimize its role in economic development, Baitul Mal Aceh must address these weaknesses by increasing transparency, expanding its digital platform for zakat collection, and strengthening its human resource capacity. By refining its strategy, Baitul Mal can more effectively harness the potential of zakat to drive sustainable economic growth and contribute effectively to poverty reduction in Aceh.

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