



The Role of Baitul Mal in the Distribution of Welfare from an Islamic Macroeconomic Perspective

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Abstract

This study discusses the role of Baitul Mal in the distribution of welfare from the perspective of Islamic macroeconomics. Baitul Mal is an Islamic bank that functions to manage and distribute public funds such as zakat, infaq, sadaqah, waqf, and other state revenues for the benefit of society. In the context of Islamic macroeconomics, Baitul Mal plays an important role in creating economic justice, reducing poverty, and improving social welfare through equitable wealth distribution. The purpose of this study is to analyze the functions, roles, and contributions of Baitul Mal in supporting community welfare based on Islamic economic principles. This research uses a qualitative approach with a library research method by examining various literature sources, including books, scientific journals, and relevant previous studies. The results of the study indicate that Baitul Mal has a strategic role in maintaining economic stability, empowering the poor, reducing social inequality, and supporting sustainable economic development. Furthermore, the implementation of welfare distribution through Baitul Mal reflects the values of justice, balance, and social responsibility emphasized in Islamic economics. Therefore, strengthening the management and governance of Baitul Mal is essential to optimize its contribution to public welfare in modern society.

Keywords: Baitul Mal, welfare distribution, Islamic macroeconomics, Islamic economics, social justice.

INTRODUCTION

Islamic Macroeconomics is an economic system founded on Islamic sharia values with the goal of creating just and equitable social welfare. This system focuses not only on economic growth but also emphasizes wealth distribution, social justice, and a balance between individual and societal interests. In Islamic macroeconomics, welfare is viewed as a condition where the material and spiritual needs of society are harmoniously met, thus creating a balanced and dignified life.

One of the key instruments in the Islamic economic system is the Baitul Mal (Islamic Treasury). Historically, the Baitul Mal has existed since the time of the Prophet Muhammad (peace be upon him) and developed rapidly during the era of the Caliphs (Khalaf al-Rasyidin) as an institution for managing the people's finances. The Baitul Mal functions to collect and distribute various sources of funds, such as zakat (alms), infaq (donations), sadaqah (charity), waqf (endowments), kharaj (charity), and jizyah (charity) for the benefit of the community. The existence of this institution demonstrates that Islam had a concept of public financial management oriented towards social welfare long before the development of the modern economic system.

In the modern economic context, social inequality and poverty remain major challenges in many countries. High economic growth is not always accompanied by

equitable income distribution, creating a gap between the rich and the poor. This situation makes it difficult for some people to meet basic needs such as education, healthcare, and employment. Therefore, an economic distribution system is needed that can create equitable prosperity across the board.

Islam believes that wealth should not circulate exclusively among certain groups. The principle of distribution in Islamic economics aims to create social justice through equal economic access for all. In this regard, the Baitul Mal (Islamic Treasury) plays a strategic role as a welfare distribution instrument capable of assisting the poor and vulnerable groups through the productive and sustainable management of Islamic social funds.

The role of the Baitul Mal (Islamic trust) is increasingly relevant amidst the development of the sharia economy in Indonesia and other Muslim countries. Professional management of zakat, infaq, sedekah, and waqf funds can be a solution to reducing poverty and improving community welfare. Research shows that strengthening the regulation and management of the Baitul Mal can support community economic development through empowering small businesses, strengthening MSMEs, and more effective distribution of social assistance (Akmal, Nurhayati, & Siregar, 2025).

In addition to its function as a social institution, the Baitul Mal also contributes to Islamic macroeconomic stability. The funds it manages can be used to stimulate productive economic activities, thereby increasing

community income and strengthening the purchasing power of the community. Thus, the Baitul Mal plays a role not only in consumer distribution but also in sustainable community economic empowerment.

From an Islamic economic perspective, prosperity is measured not only by the level of a community's income, but also by the creation of social justice, economic security, and moral balance in community life. Therefore, the concept of prosperity in Islam has broader dimensions than that of conventional economic systems. The distribution of wealth through the Baitul Mal (Treasury) is one mechanism for maintaining this balance to prevent exploitation and excessive economic inequality.

The current development of Islamic financial institutions has strengthened the role of the Baitul Mal (Islamic Trust) in the economic life of the community. Various zakat institutions and Baitul Maal wat Tamwil (Islamic Zakat Institutions) have begun to develop as a means of empowering the community economically. These institutions provide financial access to low-income communities that previously had difficulty obtaining business capital from conventional financial institutions. This demonstrates that the Islamic economic system has the instruments to support financial inclusion in a more just and equitable manner.

Other research shows that managing social capital within the Baitul Mal (Islamic trust) institution can improve community

welfare through an empowerment approach based on the values of maqasid sharia. The social relationships, trust, and economic networks built within the Baitul Mal management are crucial factors in creating sustainable community welfare (Halimah & Zaki, 2020).

On the other hand, the distribution of zakat managed through the Baitul Mal (Baitul Mal) also has a significant impact on improving the welfare of those entitled to receive it. Productive distribution of zakat funds can help the poor meet their living needs while simultaneously improving their economic capabilities. This social justice-based distribution system reflects the principle of al-'adl in Islamic economics, which places balance and equity as the primary goals of economic development (Uddin, Misbach, & Wahab, 2020).

The development of economic globalization has also created various new challenges in society. Increasing economic competition has led to increased individualism and social inequality across various sectors of life. In this context, the Islamic economic system presents an alternative, offering a concept of welfare distribution based on moral and spiritual values. The Baitul Mal (Islamic Treasury) is a crucial instrument in maintaining a balance between economic growth and equitable distribution of welfare.

Furthermore, strengthening the role of Baitul Maal wat Tamwil within the Islamic economic system also contributes to the economic development of small and medium-sized communities. This institution not only

performs commercial functions but also social ones, aiming to improve the welfare of the community through Islamic-based financing. With Islamic-compliant financing support, communities can develop productive businesses without the burden of burdensome interest rates (Sudjana & Rizkison, 2020).

Managing productive waqf through the Baitul Mal (Islamic trust) is also a crucial strategy for improving the economic well-being of the community. Productive waqf can be used to finance various social and economic programs, such as education, health care, and community business development. Optimizing the management of productive waqf demonstrates that Islamic economic instruments have significant potential to support inclusive and sustainable economic development (Zusak, 2024).

Based on this description, it is clear that the Baitul Mal (Islamic Treasury) plays a crucial role in the distribution of welfare from an Islamic macroeconomic perspective. The Baitul Mal serves not only as an institution managing the community's social funds but also as a strategic instrument for creating economic equality, reducing poverty, and maintaining social stability. Therefore, further in-depth research into the role of the Baitul Mal in the distribution of welfare is crucial to contribute to the development of Islamic economics in the modern era.

METHOD

This study uses a qualitative approach with library research. The qualitative approach was chosen because this study aims to understand and analyze in depth the role of the Baitul Mal (Islamic Treasury) in the distribution of welfare from an Islamic Macroeconomic perspective. Library research was conducted by collecting various relevant data sources in the form of books, scientific journals, articles, previous research results, and documents related to the concept of Baitul Mal, welfare distribution, and Islamic economics. This approach was used to obtain a comprehensive theoretical and conceptual understanding of the research object.

The data sources in this study consist of primary and secondary data. Primary data were obtained from primary literature discussing the Baitul Mal concept and Islamic macroeconomics, such as Islamic economics books, national and international journals, and regulations related to the management of Islamic social funds. Meanwhile, secondary data were obtained from scientific articles, undergraduate theses, dissertations, proceedings, and various other references supporting the research discussion. Data source selection was conducted purposively, considering the relevance, credibility, and recency of the references, particularly sources published within the last five to six years.

Data collection techniques were conducted through documentation studies, which involved reading, identifying, recording, and classifying various literature related to the research topic.

Researchers systematically reviewed the literature to obtain data on the function, role, and contribution of the Baitul Mal (Islamic Central Bank) in the distribution of public welfare. Furthermore, researchers also reviewed previous research findings to identify similarities, differences, and gaps that could strengthen this study.

The data analysis technique used in this study was content analysis. The analysis was conducted by interpreting various information obtained from literature sources and then organizing it descriptively and systematically according to the research focus. The analysis stages included data reduction, data presentation, and conclusion drawing. The collected data was analyzed to understand the role of the Baitul Mal in creating welfare distribution based on Islamic economic principles such as justice, equity, and social responsibility.

To maintain data validity, this study employed source triangulation, comparing various references and research findings relevant to the topic. This technique allows the data obtained to be tested for consistency and accuracy, ensuring a strong scientific basis for the research. This research method is expected to provide a clear and in-depth picture of the Baitul Mal's strategic role in the distribution of welfare from an Islamic macroeconomic perspective.

RESULTS AND DISCUSSION

The Concept and Function of Baitul Mal in an Islamic Macroeconomic Perspective

Baitul Mal is a public financial institution within the Islamic economic system whose primary function is to manage the wealth of the people based on sharia principles. In Islamic history, Baitul Mal has developed since the time of the Prophet Muhammad (peace be upon him) and reached significant growth during the era of the Caliphate. This institution serves as the central management center for various sources of state revenue, such as zakat, infaq, sadaqah, waqf, kharaj, and jizyah, which are then distributed to those in need. From an Islamic Macroeconomic perspective, Baitul Mal functions not only as a place to store wealth but also as an instrument for distributing welfare and economic equality in society.

The basic concept of the Baitul Mal (Islamic trust) is based on the Islamic principle of distributive justice. Islam teaches that wealth should not circulate only among the wealthy but should be distributed fairly to all levels of society. Therefore, the Baitul Mal exists as an institution tasked with maintaining economic balance through the management and distribution of Islamic social funds. This principle demonstrates that Islamic economics has a strong social orientation, aimed at creating overall societal welfare.

In Islamic macroeconomics, the Baitul Mal (Islamic Treasury) plays a highly strategic role in maintaining the economic stability of society. Funds collected by the Baitul Mal can be used to help the poor, provide social assistance, and support

the economic empowerment of the community. Proper management of social funds can reduce economic disparities and improve the quality of life of the community. Thus, the Baitul Mal is a crucial instrument in creating a more equitable distribution of wealth.

In addition to its function as a social distribution institution, the Baitul Mal also has a fiscal function within the Islamic economic system. This fiscal function is evident in its role in collecting and allocating funds for public purposes such as education, health, social infrastructure development, and community economic assistance. This function demonstrates that the Baitul Mal shares similarities with modern state financial institutions, yet remains grounded in Sharia values that emphasize justice and social responsibility.

The management of Baitul Mal (Islamic financial institutions) in the modern era requires a professional, transparent, and accountable governance system to bolster public trust in Islamic social financial institutions. Strengthening governance is a crucial factor in increasing the effectiveness of social fund distribution to those in need. Research shows that good governance of Islamic social institutions can increase the effectiveness of zakat distribution and strengthen community welfare through Sharia-based economic empowerment programs (Rohman & Azizah, 2022).

Baitul Mal also has a productive function in supporting community economic development. The funds managed are not only distributed in the form of consumer assistance but can also be used

as productive business capital for small communities and MSMEs. This productive approach aims to create economic independence for communities so that aid recipients can improve their standard of living sustainably. This productive function is one of the hallmarks of Islamic economics, which emphasizes community economic empowerment.

From an Islamic welfare perspective, the function of the Baitul Mal (the Islamic treasury) extends beyond material aspects to encompass spiritual and social dimensions. Islam views welfare as the fulfillment of both physical and spiritual needs. Therefore, the distribution of funds through the Baitul Mal aims to create a harmonious, secure, and just society. This concept demonstrates that Islamic economics has a broader orientation than conventional economic systems, which tend to focus solely on economic growth.

The development of Islamic financial institutions in Indonesia has strengthened the role of the Baitul Mal (Islamic charity) in community life. The presence of the National Zakat Agency (BAZNAS), waqf institutions, and Baitul Maal wat Tamwil (Islamic charity) demonstrates growing public awareness of the importance of professional management of Islamic social funds. Recent research suggests that integrating social and economic functions within Baitul Mal institutions can increase Islamic financial inclusion and expand the economic empowerment of low-income communities (Fadillah & Karim, 2021).

Furthermore, optimizing the Baitul Mal's function can also assist the government in addressing various economic issues such as poverty

and unemployment. The targeted distribution of zakat and waqf funds can help communities gain access to business capital, education, and healthcare. This demonstrates that the Baitul Mal makes a real contribution to supporting national economic development based on Islamic values of social justice.

Other research shows that utilizing digital technology in managing the Baitul Mal (Islamic Trust) can improve the efficiency of collecting and distributing Islamic social funds. Digitization makes it easier for the public to distribute zakat and alms, thus increasing the potential for fundraising. Furthermore, digital systems also help increase the transparency and accountability of Islamic social financial institutions amidst the development of modern society (Hasanah & Putra, 2024).

Thus, the concept and function of the Baitul Mal (Islamic treasury) from an Islamic macroeconomic perspective play a crucial role in fostering social welfare. Baitul Mal is not only an institution for managing social funds for the community, but also an economic instrument aimed at creating equality, social justice, and economic stability. Through professional and sharia-based management, Baitul Mal can provide a solution to various modern economic problems such as poverty, social inequality, and low social welfare.

The Role of Baitul Mal in Distributing Community Welfare Based on Islamic Economic Principles

The Baitul Mal (Baitul Mal) plays a crucial role in distributing social welfare based on the principles of Islamic Macroeconomics. In the Islamic economic system, wealth distribution is a key aspect aimed at creating social justice and reducing economic disparities within society. The Baitul Mal functions as an institution that collects various Islamic social funds, such as zakat, infaq, sadaqah, and waqf, and then distributes them to those in need in accordance with sharia principles. Through this mechanism, the Baitul Mal strives to ensure that wealth is not only circulated among a select group, but that its benefits are felt by all levels of society.

Baitul Mal's distribution role is closely linked to poverty alleviation efforts. The funds collected are used to assist the poor, orphans, the underprivileged, and other community groups experiencing economic hardship. This assistance can take the form of consumer assistance to meet basic needs or productive assistance aimed at improving the community's economic capabilities. With targeted fund distribution, the poor have the opportunity to improve their standard of living and gradually increase their well-being.

From an Islamic economic perspective, prosperity is measured not only by increased income but also by adequately meeting the necessities of life and creating social balance within society. Therefore, the Baitul Mal (Islamic Treasury) focuses not only on distributing material aid but also on improving the quality of life for the community through education, health, and economic empowerment programs. These programs demonstrate that the distribution of prosperity in

Islam has a strong social and humanitarian dimension.

One concrete manifestation of Baitul Mal's role in welfare distribution is through the management of productive zakat. Zakat funds are not only provided in the form of direct assistance but are also used as business capital for small communities and micro-entrepreneurs. This productive approach aims to create economic independence for communities, enabling zakat recipients to develop their businesses and sustainably increase their income. Research shows that productive zakat management can significantly improve the welfare of those entitled to receive zakat and reduce poverty (Arifin & Mubarak, 2021).

In addition to zakat, productive waqf is also a crucial instrument in the distribution of welfare through the Baitul Mal (the public trust). Productive waqf management can be used to support the development of educational facilities, healthcare services, and community economic empowerment. The proceeds from waqf asset management are then utilized for social purposes, ensuring widespread and sustainable benefits. This demonstrates that the welfare distribution system in Islamic economics has a long-term orientation toward community development.

The Baitul Mal's role in welfare distribution is also evident in its ability to maintain social stability. When an economic crisis or natural disaster strikes, the Baitul Mal can serve as an institution providing emergency assistance to affected communities. This assistance helps communities meet basic needs and mitigates the

social impact of the crisis. Thus, the Baitul Mal plays a strategic role in creating social and economic resilience.

In the modern era, welfare distribution through the Baitul Mal (Islamic trust) has grown with the support of digital technology. Digitizing the management of Islamic social funds simplifies the process of collecting and distributing funds to the community. Digital systems also increase transparency and accountability in fund management, thereby increasing public trust in the Baitul Mal. Recent research demonstrates that digital transformation in zakat and waqf management can increase the effectiveness of welfare distribution, making it faster and more targeted (Nurbaiti & Hakim, 2023).

Furthermore, Baitul Mal plays a role in creating economic equality through the empowerment of small and medium-sized enterprises. The business capital assistance provided to the poor helps increase economic productivity and creates new jobs. With increased economic activity, income distribution becomes more equitable and social welfare can be achieved more optimally. This role demonstrates that Baitul Mal is not only social in nature but also makes a real contribution to community economic development.

Other research shows that the success of welfare distribution through the Baitul Mal is significantly influenced by the quality of the institution's management and governance. Professional, transparent, and trustworthy management will increase the effectiveness of collecting and distributing Islamic social funds to those in need. Therefore, strengthening the

management system and increasing public literacy regarding Islamic economics are crucial steps in optimizing the Baitul Mal's role in distributing public welfare (Latif & Husna, 2022).

Challenges and Efforts to Optimize the Role of Baitul Mal in Improving Community Welfare in the Modern Era

The changing times and dynamics of the global economy present various challenges to optimizing the role of the Baitul Mal (Islamic Trust Fund) in improving public welfare. From an Islamic Macroeconomic perspective, the Baitul Mal is expected to be an effective and sustainable instrument for wealth distribution. However, in practice, various obstacles remain that prevent the management of Islamic social funds from functioning optimally. These challenges include low public literacy regarding Islamic economics, weak institutional governance, limited human resources, and the suboptimal use of digital technology in managing Islamic social funds.

One of the main challenges facing the Baitul Mal (Islamic Board of Trustees) is low public awareness regarding the distribution of zakat, infaq, sedekah, and waqf through official institutions. Some still prefer to distribute aid directly, thus under-utilizing the potential for collecting Islamic social funds. Low literacy regarding the importance of organized social fund management often results in uneven distribution of aid and a lack of effectiveness in empowering the poor.

Furthermore, the governance of Baitul Mal institutions in several regions still faces various weaknesses, particularly in terms of transparency and accountability. Unprofessional management of social funds can undermine public trust in these institutions. In the modern era, which demands open information, transparency is a crucial factor in maintaining the credibility of Islamic social financial institutions. Research shows that the implementation of good governance principles in Baitul Mal institutions significantly increases public trust and the effectiveness of welfare distribution (Fauzi & Rahim, 2021).

Another challenge is the limited quality of human resources in managing the Baitul Mal (Islamic social funds). Managers of Islamic social institutions are required to have a sound understanding of Islamic financial management, information technology, and community economic empowerment strategies. However, in reality, many Baitul Mal institutions still lack adequate professional staff, resulting in suboptimal management of social funds. This situation prevents community economic empowerment programs from being fully implemented.

In today's digital era, advances in information technology offer significant opportunities for optimizing the management of the Baitul Mal (Islamic trusts). Utilizing digital technology can help increase fundraising, accelerate aid distribution, and enhance transparency in financial management. However, some Baitul Mal institutions are still unable to utilize technology effectively due to limited infrastructure and human resource capabilities. Recent research suggests that

digital transformation in the management of Islamic social institutions can improve the efficiency and accountability of social fund distribution to the community (Ningsih & Maulana, 2024).

In addition to internal institutional factors, external challenges such as the economic crisis and rising poverty rates also impact the effectiveness of the Baitul Mal's role. When the community's economic condition weakens, their ability to distribute zakat and alms decreases. Conversely, the community's need for social assistance increases. This situation creates an imbalance between the amount of funds collected and the need for social welfare distribution.

To address these challenges, efforts are needed to optimize the role of the Baitul Mal by strengthening a professional and modern governance system. The application of the principles of transparency, accountability, and trustworthiness must be a top priority in the management of Islamic social funds. Furthermore, improving the quality of financial reporting and internal oversight systems is crucial to maintain public trust in the Baitul Mal institution.

Another effort that can be made is to increase public literacy regarding the importance of sharia economics and social fund management through official institutions. Public education can be delivered through seminars, digital media, preaching, and collaboration with Islamic educational institutions. By increasing public understanding, the potential for collecting zakat, infaq, sedekah, and waqf funds can be more

optimally developed. Research shows that sharia economic literacy has a significant influence on public participation in supporting Baitul Mal programs and Islamic social institutions (Hakim & Nurhayati, 2022).

Optimizing the role of the Baitul Mal (Islamic Central Bank) can also be achieved through the development of productivity-based economic empowerment programs. Islamic social funds are not only used for consumer assistance but are also directed towards financing micro-enterprises, skills training, and economic development for small communities. This productive approach aims to create economically independent communities, thereby achieving sustainable prosperity. Through economic empowerment, communities are not merely recipients of aid but are also empowered to develop into productive economic actors.

Furthermore, collaboration between the Baitul Mal (Islamic charity), the government, Islamic financial institutions, and community organizations is a crucial step in strengthening the distribution of social welfare. Synergy between institutions can help expand the reach of social programs and increase the effectiveness of aid distribution to those in need. Research shows that collaboration between zakat institutions and the government can increase the effectiveness of Islamic economic-based poverty alleviation programs (Ramadhan & Syukur, 2023).

Thus, the challenges facing Baitul Mal in the modern era are indeed quite complex, but they can be overcome through various planned and sustainable optimization efforts. Strengthening governance, increasing public literacy, utilizing

digital technology, developing economic empowerment programs, and synergizing between institutions are crucial steps in enhancing Baitul Mal's role as an instrument for distributing public welfare. Through professional management in accordance with Sharia principles, Baitul Mal has significant potential to create social justice and sustainable economic prosperity.

CONCLUSION

Based on the discussion above, it can be concluded that the Baitul Mal (Islamic Treasury) plays a crucial role from an Islamic macroeconomic perspective, as an institution that manages and distributes Islamic social funds to promote social welfare. The Baitul Mal concept is based on the principle of distributive justice, which aims to maintain economic balance and prevent the accumulation of wealth in the hands of certain groups. In the Islamic economic system, the Baitul Mal functions not only as a social financial institution but also as a strategic instrument for maintaining social and economic stability.

Baitul Mal's role in distributing public welfare is realized through the management of zakat (alms), infaq (donations), sedekah (charity), and waqf (endowments), which are distributed to those in need. This distribution is carried out not only in the form of consumer assistance but also through productive

economic empowerment programs such as business capital assistance, skills training, and micro-enterprise development. With targeted distribution, Baitul Mal is able to help reduce poverty, narrow social disparities, and improve the community's quality of life in a sustainable manner.

In the modern era, Baitul Mal faces various challenges, such as low public Islamic economic literacy, weak institutional governance, limited human resources, and suboptimal use of digital technology. These challenges impact the effectiveness of the collection and distribution of Islamic social funds. Therefore, various optimization efforts are needed, such as strengthening a transparent and accountable governance system, improving the quality of human resources, developing Islamic economic literacy, and utilizing digital technology in the management of Islamic social funds.

With professional, trustworthy, and sharia-based management, Baitul Mal has significant potential to become a key instrument in creating social welfare and equitable economic development. Baitul Mal's existence is not only relevant in the context of Islamic history but is also crucial in addressing various modern economic issues such as poverty, unemployment, and social inequality. Therefore, strengthening the role of Baitul Mal is a crucial step in realizing a just, inclusive, and sustainable Islamic economic system.

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