

# THE DECONSTRUCTION OF THE FISCAL AUTHORITY OF *BAITUL MAL* IN THE STRUCTURE OF THE MODERN NATION-STATE: A HISTORICAL-INSTITUTIONAL ANALYSIS FROM THE *RASHIDUN* CALIPHATE TO THE CONTEMPORARY ERA

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## ABSTRACT

Historically, the *Baitul Mal* during the *Rashidun* Caliphate operated as a sovereign, dynamic state treasury. Over time, however, it gradually lost its comprehensive role in managing broad state revenue sources, leading to its institutional marginalization in the contemporary era. This study critically evaluates the historical deconstruction and marginalization of the *Baitul Mal*'s fiscal functions, utilizing the contemporary *Baitul Mal* of Aceh (BMA) as an illustrative case study. Employing a qualitative historical-comparative method with a systematic narrative review design, this paper reveals that the weakening of the *Baitul Mal*'s fiscal autonomy was driven by three fundamental historical shifts: 1) treasury centralization during the classical Ottoman era (14th–16th centuries); 2) European-style financial secularization during the *Tanzimât* reform era (1839–1876); and 3) the post-World War I absolute dichotomy between religious authority and public administration. Extending this trajectory to the contemporary era, the integration of BMA into modern governance demonstrates a continuous negotiation between state financial compliance and Sharia distributive principles. While early structural integration into the state treasury created administrative rigidities, subsequent legislative adaptations, specifically Qanun Aceh No. 3 of 2021, introduced targeted regulatory flexibilities. Furthermore, the study highlights that enduring socio-cultural preferences for local proximity maintain informal wealth redistribution channels as a vital parallel force alongside formal state institutions, establishing a complex dual-track ecosystem in modern Islamic public finance.

**Keywords:** *Baitul Mal*, *Hegemony of the Nation-State*, *Institutional Transformation*, *History of Civilization and Islamic Thought*.

## ABSTRAK

Secara historis, *Baitul Mal* pada masa *Khulafaurrasyidin* beroperasi sebagai bendahara negara yang berdaulat dan dinamis. Namun, seiring waktu, peran komprehensifnya dalam mengelola sumber pendapatan negara yang luas secara bertahap hilang, yang menyebabkan marginalisasi kelembagaannya di era kontemporer. Studi ini secara kritis mengevaluasi dekonstruksi dan marginalisasi historis fungsi fiskal *Baitul Mal*, dengan menggunakan *Baitul Mal* Aceh (BMA) kontemporer sebagai studi kasus ilustratif. Dengan menggunakan metode historis-komparatif kualitatif dengan desain tinjauan naratif sistematis, makalah ini mengungkapkan bahwa melemahnya otonomi fiskal *Baitul Mal* didorong oleh tiga pergeseran historis mendasar: 1) sentralisasi perbendaharaan selama era Ottoman klasik (abad ke-14–16); 2) sekularisasi keuangan ala Eropa selama era reformasi *Tanzimât* (1839–1876); dan 3) dikotomi absolut pasca Perang Dunia I antara otoritas keagamaan dan administrasi publik. Dengan memperluas lintasan ini ke era kontemporer, integrasi BMA ke dalam tata kelola modern menunjukkan negosiasi berkelanjutan antara kepatuhan keuangan negara dan prinsip-prinsip distribusi Syariah. Meskipun integrasi struktural awal ke dalam kas negara menciptakan kekakuan administratif, adaptasi legislatif selanjutnya, khususnya Qanun Aceh No. 3 Tahun 2021, memperkenalkan fleksibilitas regulasi yang terarah. Lebih lanjut, studi ini menyoroti bahwa preferensi sosial-budaya yang bertahan lama terhadap kedekatan lokal mempertahankan saluran redistribusi kekayaan informal sebagai kekuatan paralel yang vital di samping lembaga negara formal, membentuk ekosistem jalur ganda yang kompleks dalam keuangan publik Islam modern.

**Kata kunci:** *Baitul Mal*, *Hegemoni Negara-Bangsa*, *Transformasi Kelembagaan*, *Sejarah Perdaban dan Pemikiran Islam*.

## INTRODUCTION

Following the conquest of Mecca in 630 CE under the leadership of the Prophet Muhammad (peace be upon him), Islam emerged as a major power to be reckoned with on the international stage. It was during this period that Islam's diplomatic significance gave rise to a robust economic system, wherein state financial management served as the foundation for the establishment of the state treasury known as *Baitul Mal* during the caliphate of Umar ibn al-Khattab.

*Baitul Mal*, which translates to “state treasury,” played a crucial role in public financial management, encompassing revenue generation, management processes, and expenditure allocations. As a revolutionary fiscal institution of its time, *Baitul Mal* was established with full authority over a wide range of state revenues, ranging from *Zakat*, *Kharaj* (land tax), *Jizyah* (protection tax), *Ushr* (customs duties or agricultural taxes), to the management of *Fa'i* (state property) and *Ghanimah* (war booty) as well as other revenues that were *ditasyaruf*-ed for the benefit of the community.<sup>1</sup>

However, the transition toward the modern nation-state model has triggered a systemic deconstruction of the role of *Baitul Mal*. Macro-fiscal authorities encompassing *Kharaj*, *Jizyah*, *Ushr*, as well as the management of *Fa'i* and *Ghanimah* assets, were gradually nationalized and absorbed by secular financial institutions. Ultimately, this institution experienced a significant reduction in its role, being limited to managing socio-religious funds such as *Zakat*, the scope of whose beneficiaries (*mustahik*) is legally restricted to the eight *asnaf*.<sup>2</sup>

To analyze this structural shift, this study adopts a Historical Institutionalism framework integrated with the perspective of Islamic Political Economy, from the standpoint of Historical Institutionalism, institutions are dynamic entities that evolve through path-dependent processes, critical junctures, and shifts in power relations within the states apparatus.<sup>3</sup> This approach serves to examine how the macro-fiscal authority of *Baitul Mal* was systematically narrowed through sequential bureaucratic and political transformations. Concurrently, the Islamic political economy perspective delineates the structural contradictions between the public-religious fiscal dimension in classical Islamic governance and the modern nation-state model that demands centralization and uniformity of financial power.<sup>4</sup>

Although the discourse on *Baitul Mal* is extensive, a systematic mapping of the literature reveals an asymmetry in the studies that has caused its structural transformation to remain insufficiently understood. The bibliometric map of

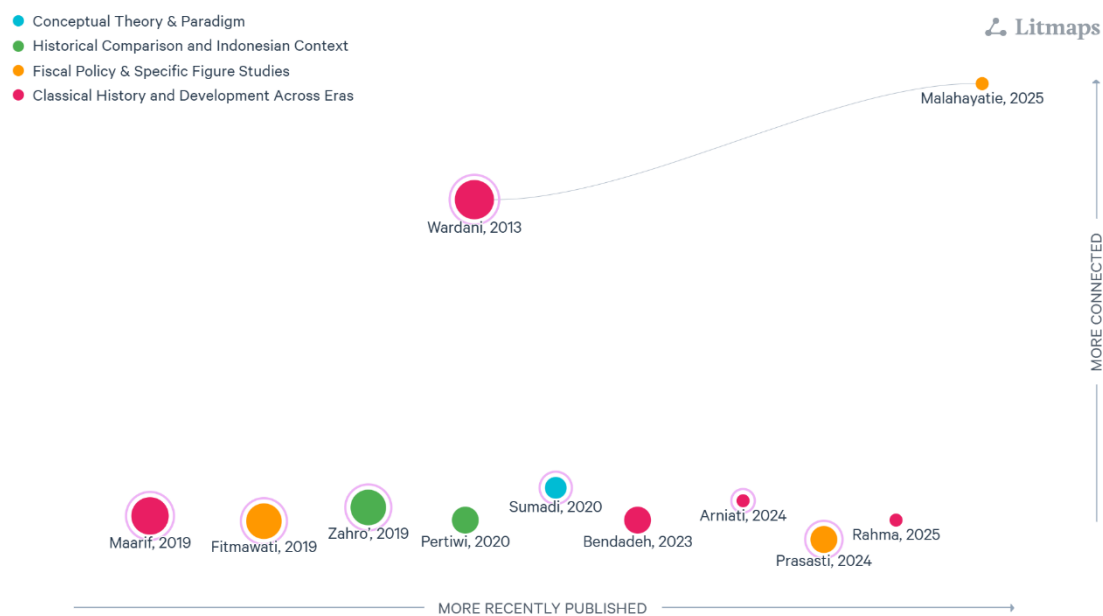
<sup>1</sup> Agus Marimin, “Baitul Maal sebagai Lembaga Keuangan Islam dalam Memperlancar Aktivitas Perekonomian,” *Jurnal Akuntansi dan Pajak* 14, No. 2 (2014): 39–42; Nurul Hidayati, “Usyūr dan Jizyah dalam Kajian Ekonomi Islam,” *Tawazun: Journal of Sharia Economic Law* 1, No. 1 (2018): 73–86, <http://journal.stainkudus.ac.id/index.php/tawazun/index>; Andika Isma *et al.*, “Usyur sebagai Kebijakan Fiskal pada Masa Kekhalifahan Umar Bin Khattab,” in *Harmonisasi Pendidikan, Olahraga, dan Kesehatan untuk UNM Humanis Menuju Indonesia Emas Tahun 2045* (Makassar: Universitas Negeri Makassar, 2023), 706–14, <https://doi.org/https://doi.org/10.59562/semnasdies.v1i1.1189>.

<sup>2</sup> Luli Puspita, “Reformasi Kebijakan Pajak dalam Kerangka Ekonomi Islam: Antara Zakat Dan Pajak,” *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis* 5, No. 1 (2025): 327–33, <https://doi.org/DOI:10.55606/jaemb.v5i1.6107>.

<sup>3</sup> S Steinmo, “Historical Institutionalism,” in *Approaches and Methodologies in the Social Sciences: A Pluralist Perspective* (European University Institute, Italy: Cambridge University Press, 2008), 118–38, <https://doi.org/10.1017/CBO9780511801938.008>.

<sup>4</sup> Z Iqbal and M K Lewis, *An Islamic Perspective on Governance, An Islamic Perspective on Governance* (National University of Computer, Emerging Sciences, Pakistan: Edward Elgar Publishing Ltd., 2009), <https://www.scopus.com/inward/record.uri?eid=2-s2.0-77954519215&partnerID=40&md5=83c2d41be0884118d0e905b85096fe3a>.

citation trajectories in Figure 1a confirms that the existing literature is dominated by examinations of classical history and cross-era developments,<sup>5</sup> fiscal policy and studies of specific figures,<sup>6</sup> historical comparisons in the Indonesia context,<sup>7</sup> as well conceptual theory and paradigms.<sup>8</sup> The co-occurrence network (see Figure 1b) visualization further reinforces that the *Baitul Mal* literature tends to be redundant in treating the era of the *Rashidun* Caliphate as its primary object of study, thereby neglecting analysis of the political-institutional transition toward modern state structures.



<sup>5</sup> Herlina Kusuma Wardani and Muhammad Tho'in, "Pengelolaan Baitul Maal dalam Meningkatkan Kesejahteraan Negara," *Jurnal Akuntansi Dan Pajak* 14, No. 1 (2013): 6–10, <https://doi.org/10.29040/jap.v14i01.137>; Moh. Ahyar Maarif, "Baitul Mal pada Masa Rasulullah Saw dan Khulafaur Al-Rashidin," *Asy-Syari'ah: Jurnal Hukum Islam* 5, No. 2 (2019): 137–50, <https://doi.org/10.36835/assyariah.v5i2.118>; Shafwan Bendadeh and Mohammad Haikal, "Pengelolaan Harta Baitul Mal dan Kemaslahatan Umat: Kajian Masa Pemerintahan Khulafaur Rasyidin," *SYARIAH: Journal of Islamic Law* 5, no. 2 (2023): 69–91; Arniati, "Rekontruksi Praktik Baitul Mal pada Masa Khalifah Umar Bin Khattab di Baitul Mal Aceh," *FATHIR: Jurnal Studi Islam* 1, No. 1 (2024): 15–28, <https://doi.org/10.71153/fathir.v1i1.36>; Atika Rahma and Dzulkifli Hadi Imawan, "Penerapan Kebijakan Fiskal pada Masa Khalifah Abu Bakar dan Umar Bin Khattab: Analisis Historis dan Implikasinya dalam Ekonomi Islam," *Abhats: Jurnal Islam Ulil Albab* 6, no. 1 SE-Articles (March 30, 2025): 51–60, <https://doi.org/10.20885/abhats.vol6.iss1.art5>.

<sup>6</sup> Fitmawati, "Manajemen Baitul Mal pada Masa Khalifah Umar Bin Khattab R.A: Sebuah Tinjauan Sejarah," *Jurnal Ilmiah Syi'ar* 19, No. 1 (2019): 1–29, <https://doi.org/10.29300/syr.v19i1.2262>; Riska Prasasti, "Baitul Maal, Kesejahteraan, Isu Kemiskinan: Perspektif Umar tentang Manajemen Lembaga Keuangan," *Jurnal Al-Istishna* 1, No. 1 (2024): 30–46, <https://doi.org/10.58326/jai.v1i1.153>; Maulidya Natasya Malahayatie, "Sentralisasi Administrasi Keuangan Muawiyah Bin Abi Sufyan: Inspirasi untuk Manajemen Fiskal Modern," *Factum: Jurnal Sejarah dan Pendidikan Sejarah* 14, No. 1 (2025): 103–12, <https://doi.org/10.17509/factum.v14i1.78853>.

<sup>7</sup> Khurun'in Zahro' and Mohammad Ghazali, "Peran Baitul Mal dalam Daulah Islam sebagai Sentral Perekonomian Negara," *Al-Ashlah* 3, No. 1 (2019): 118–29; Risa Sari Pertiwi et al., "Analisis Perkembangan Praktik Baitul Maal pada Masa Daulah Islamiyah dan dalam Konteks di Indonesia," *Ulumuna: Jurnal Studi Keislaman* 6, No. 1 (2020): 53–71, <https://doi.org/10.36420/ju.v6i1.3699>.

<sup>8</sup> Sumadi Sumadi and Muhammad Tho'in, "Paradigma Konsep Teori dan Praktek Baitul Maal dalam Prespektif Sistem Ekonomi Islam," *JIEI: Jurnal Ekonomi Islam* 6, No. 2 (2020): 330–38, <https://doi.org/10.29040/jiei.v6i2.1111>.

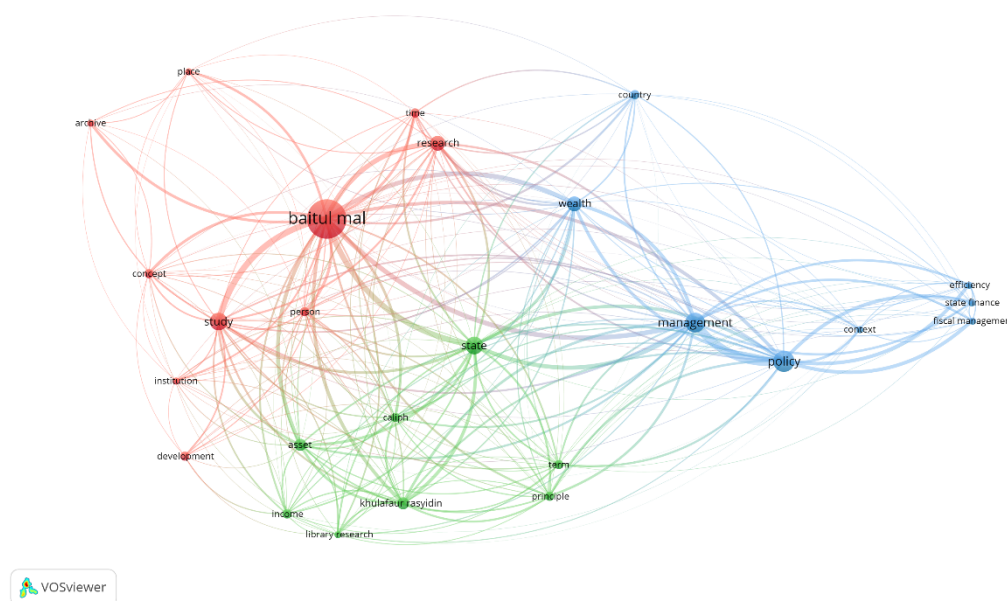


Figure 1. Literature Map

Source: Litmap.AI and VOSviewer

The failure of the literature to provide meaningful analysis leaves several questions unanswered, particularly regarding the marginalization of the role of the *Baitul Mal* in the contemporary era. There are at least three important questions that remain unanswered by the existing literature, which serve as the guiding principles for this study, as follows:

1. What were the characteristics of the structure, authority, distribution, and professionalism of the *Baitul Mal* during the era of the *Rashidun Caliphs* in comprehensively managing the state's fiscal assets?
2. What political and legal factors have led to the deconstruction of the fiscal authority of *Baitul Mal* in the contemporary era?
3. What are the implications of the narrowing of the role of *Baitul Mal* for the effectiveness of wealth redistribution in today's Islamic economy?

The significance of this study lies in its examination of the political-legal aspects and the governance of the fiscal authority of *Baitul Mal*, which have long been neglected. Through in-depth analysis, this study offers a meaningful new contribution to mapping institutional disorientation within the contemporary Islamic economic system. This study positions the *Baitul Mal* in Aceh as an illustrative case study to illustrate the dynamics of Islamic fiscal authority in the contemporary era.

## METHOD

The qualitative study employs a systematic narrative review design with a historical comparative approach to analyze the institutional transformation and fiscal deconstruction of *Baitul Mal*. This approach focuses on a analytical synthesis of authorirative literature across eras, substituting direct philological analysis of classical text or macro-empirical testing. Data collection was systematically executed through three sequential stages:

1. Source identification: Conducting literature searches on Scopus, SINTA, and Google Scholar using key search terms: *Baitul Mal*, Fiscal Policy,

Ottoman Financial Centralization, and Islamic Public Finance.

2. Analytical categorization: Classifying the retrieved documents into three layers: 1) secondary literature (journal articles and dissertations on classical fiscal thought); 2) documentary data (policy reports and proceedings); and 3) authoritative legal documents, including national legislation, and regional statutory codes (Qanun Aceh).
3. Locus contextualization: Designating the *Baitul Mal* of Aceh not as the primary empirical focus, but rather as an illustrative case study. This step aims to provide a contextual explanation of the fiscal scope restrictions experienced by contemporary Islamic institutions due to integration into modern state bureaucracy. Aceh was selected as it represents the only jurisdiction that assimilates the *Baitul Mal* into the local public finance system through positive legal regulations, specifically governed by provincial statutory codes (Qanun Aceh).

Data analysis utilized historical-comparative analysis comprising data reduction, comparative matrix mapping across apochs, and theoretical narrative synthesis. This process aims to conceptualize the impact of administrative rigidity on the shift of *Baitul Mal*'s fiscal functions in the contemporary era.

## RESULTS AND DISCUSSION

### The Institutional Evolution and Fiscal Architecture of the *Baitul Mal* During the Era of the *Rashidun Caliphate*

As a revolutionary state treasury institution, *Baitul Mal* has played a crucial role in the development of Islamic finance. Established as a state treasury institution in 639 CE during the reign of Caliph Umar bin Khattab, it has historical roots dating back to the time of the Prophet Muhammad (peace be upon him).<sup>9</sup>

#### The Era of Abu Bakr al-Siddiq (632–634 CE)

Following the passing of the Prophet Muhammad (peace be upon him) in 632 CE, the mantle of leadership passed to Caliph Abu Bakr al-Siddiq (632–634 CE), who ushered in an early transitional period for the *Baitul Mal*. During this time, the state faced the challenge of widespread refusal to fulfill the obligation of *Zakat*. In response, Caliph Abu Bakr al-Siddiq demonstrated the firmness of his legal and fiscal authority through a series of military campaigns (the *Riddah Wars*) to combat apostate tribes, false prophets, and those who refused to pay *Zakat* following the death of the Prophet Muhammad (peace be upon him).<sup>10</sup> Although at this time the structure and professionalism of the *Baitul Mal* had not yet taken the form of a complex physical bureaucracy as it had during the time of Caliph Umar bin Khattab, this institution operated centrally, utilizing a portion of the Prophet's Mosque that was under strict security. Furthermore, the most revolutionary aspect of its professionalism and macroeconomic policy today is the implementation of a zero-reserve policy on all state revenues—including *Zakat*, *Jizyah*, and *Ghanimah*—which are distributed directly to the people on an egalitarian (equal) basis.<sup>11</sup>

<sup>9</sup> Ferry Khusnul Mubarak, "Analisis Kebijakan Fiskal dalam Perspektif Ekonomi Islam; Sebuah Kajian Historis pada Masa Umar Bin Khattab," *Jurnal Iqtisad: Reconstruction of Justice and Welfare for Indonesia* 8, No. 1 (2021): 81–98, <https://doi.org/DOI: 10.31942/iq>, ISSN: 2303-3223/2621-640X.

<sup>10</sup> *Ibid.*

<sup>11</sup> Shafwan Bendadeh, "Pengelolaan Harta Baitul Mal dan Kemaslahatan Umat: Kajian Masa Pemerintahan Khulafaur Rasyidin," *Al-Buyu: Jurnal Hukum Ekonomi Syariah* 1, No. 1 (2025): 22–36, <https://doi.org/https://doi.org/10.55721/yr93f734>.

The *zero reserve* policy, implemented through an egalitarian distribution mechanism adopted by Caliph Abu Bakr al-Siddiq, was rooted in a philosophy of instant redistribution that rejected social stratification within Muslim society. This economic policy aimed to maintain public purchasing power amid political uncertainty during the transitional period and to prevent divisions caused by social jealousy.

### The Era of Umar bin Khattab (634-644 CE)

During the reign of Caliph Umar bin Khattab, the *Baitul Mal* transformed into an institution with a highly complex bureaucracy. A demographic surge and massive territorial expansion forced Caliph Umar bin Khattab to abandon the zero-reserve policy inherited from Caliph Abu Bakr al-Siddiq. The surge in state cash flow, including the legacies of the empires of Kisra and Qaishar, could no longer be distributed in its entirety at once. Therefore, Caliph Umar bin Khattab carried out a comprehensive restructuring of the governance of the *Baitul Mal*.<sup>12</sup> Around the year 15 AH, following the advice of Uthman ibn Affan, he established *ad-Diwan* (a record-keeping institution) as the administrative center for the treasury, military registration, and record-keeping that regulated salary scales (*'ata*) based on historical contributions and the needs of each individual. In addition, the role of the *Baitul Mal* was decentralized to better serve the vast territories by establishing the *Baitul Mal al-Wilayah* (provincial treasury) in conquered territories, whose accountability mechanisms were directly linked to the *Baitul Mal al-Am* (central treasury) in the capital of Medina.<sup>13</sup> To support this increasingly expansive bureaucratic structure, institutional professionalism was reinforced through the application of the principle of separation of powers. In practice, Caliph Umar bin Khattab explicitly separated executive and military powers held by the *Wali* (governor) from the authority to manage fiscal assets, which was exercised by the *Amil* (an independent official of the *Baitul Mal*). This preventive measure was implemented to prevent the accumulation and misuse of provincial treasury assets.<sup>14</sup>

On the other hand, the firmness of the authorities and the long-term vision of the *Baitul Mal* during the era of Caliph Umar bin Khattab were also reflected in its macroeconomic policies. One of the most radical interventions was designating fertile agricultural land in the conquered region of Sawad (Iraq) as *Fa'i* property, rather than distributing it as *Ghanimah* to the military forces. Although it initially sparked controversy, Caliph Umar bin Khattab realized that distributing that land as *Ghanimah* risked fostering the emergence of a new feudal oligarchy among future generations of Muslims. Instead, Caliph Umar bin Khattab introduced an innovation regarding the *Fa'i* assets through the *iqta'* scheme (a concession of the right to use state land), whereby the state would later derive revenue through the *'Ushr* tax on the right to use state land.<sup>15</sup> In addition, Caliph Umar bin Khattab also introduced fiscal innovations by institutionalizing *'Ushr* as a tax on cross-border

<sup>12</sup> Supriatna Supriatna and Dedah Jubaedah, "Kebijakan Fiskal Masa Al-Khalifah Al-Islamiyah," *Asy-Syari'ah* 22, No. 2 (2021): 291–312, [https://doi.org/https://doi.org/10.15575/as.v22i2.9116](https://doi.org/10.15575/as.v22i2.9116).

<sup>13</sup> Nugraha Eka Hardana and Achmad Kholiq, "Social Benefit System During the Government Omar Ibn Khattab," *Journal of LegiSci* 1, No. 1 (2023): 43–56.

<sup>14</sup> Fahmi Nurfatwa *et al.*, "Strategi Keadilan Umar Bin Khattab dalam Pengelolaan Baitul Mal: Studi Kasus Pengelolaan Keuangan Publik di Negara-Negara Islam Kontemporer," *Maslahah: Jurnal Manajemen Dan Ekonomi Syariah* 3, No. April (2025): 44–58, [https://doi.org/https://doi.org/10.59059/maslahah.v3i2.2222](https://doi.org/10.59059/maslahah.v3i2.2222).

<sup>15</sup> Refliani *et al.*, "Kebijakan Fiskal Zaman Abu Bakar As-Siddiq dan Umar Bin Khattab," *DIRHAM: Jurnal Ekonomi Islam* 5, No. 2 (2024): 87–95.

trade. This policy was implemented in response to the tax tariffs imposed on Muslim merchants trading in the Manjib region, so that *Ushr* served both as a protective measure and as a significant source of state revenue. This strategic decision, along with the establishment of a permanent *Kharaj* for *kafir dzimmi* (non-Muslim residents living in or owning land within Islamic territories), became a strong foundation for the Islamic public finance system, which would later be thoroughly codified by jurists such as Abu Yusuf in his phenomenal work, *Al-Kharaj*.<sup>16</sup>

### The Era of Uthman ibn Affan (644–656 CE)

Following the death of Caliph Umar ibn al-Khattab on the 26th of Dhu al-Hijjah in the year 23 AH (644 CE), the leadership of the Muslim community passed to Caliph Uthman ibn Affan. During his reign, the territory under Islamic rule expanded significantly, reaching North Africa, the Caucasus, and the Mediterranean coast. This rapid territorial expansion brought new challenges, which in turn necessitated reforms in the bureaucratic structure and the state's financial management system through the *Baitul Mal*.<sup>17</sup> During this period, Caliph Uthman ibn Affan adopted fiscal policies that differed from those of his predecessor. While Caliph Umar ibn al-Khattab maintained strict vertical control over the central *Baitul Mal*, Caliph Uthman ibn Affan instead implemented measures to decentralize.<sup>18</sup> He granted the Wali administrative autonomy and fiscal authority. However, structurally, this move marked the reintegration of fiscal and executive authority, which had previously been strictly separated by Caliph Umar bin Khattab. Although it accelerated local infrastructure development, this decentralization reduced the central *Baitul Mal*'s ability to control potential wealth accumulation at the provincial level.<sup>19</sup>

In addition, the transformation of the *Baitul Mal* during the era of Caliph Uthman bin Affan was also marked by innovations in the optimization of state assets, as evidenced by the massive *Iqta'* program (concessions for the use of state land), which had previously been initiated by Caliph Umar bin Khattab. Unlike Caliph Umar bin Khattab, who was highly selective, Caliph Uthman bin Affan instead commercialized state land by granting management rights over barren or unproductive tracts of land to individuals or groups possessing the capital to develop them. In return, the managers were required to return a portion of the profits to the state through *Ushr*, which effectively continued to boost state

<sup>16</sup> Andika Isma et al., “Usyur Sebagai Kebijakan Fiskal pada Masa Kekhalifahan Umar Bin Khattab,” in *Harmonisasi Pendidikan, Olahraga, dan Kesehatan Untuk UNM Humanis Menuju Indonesia Emas Tahun 2045* (Makassar: Universitas Negeri Makassar, 2023), 706–14, <https://doi.org/https://doi.org/10.59562/semnasdies.v1i1.1189>.

<sup>17</sup> Muhammad Raqib Assidiqi and Grand Colin, “Historical Analysis of Caliph Uthmān Bin ‘Affān’s Policy (Period 24 AH–29 AH),” *AIJIT: An-Nur International of Islamic Thought* 1, no. 2 (2024): 42–51, <https://doi.org/https://doi.org/10.62032/aijit.v2i1.41>; Hilgha Mustin, Syamsuddin Darussalam, and Umar Sulaiman, “Peradaban Islam Pada Masa Usman Bin Affan,” *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial* 3, No. 1 (2025): 859–68, <https://doi.org/https://doi.org/10.5281/zenodo.16277846>.

<sup>18</sup> Ibrahim Isnaizar et al., “Evolusi Perkembangan Indistri Baitul Mal dalam Tinjauan Historis Islam,” *Jurnal Ilmiah Al-Tsarwah* 7, No. 1 (2024): 66–79.

<sup>19</sup> Irni Farhani et al., “Analisis Pemikiran Ekonomi Masa Utsman Bin Affan dan Relevansinya di Zaman Sekarang,” *Al-Istimrar: Jurnal Ekonomi Syariah* 2, No. 1 (2023): 59–68, [https://doi.org/https://www.researchgate.net/deref/https%3A%2F%2Fdoi.org%2F10.59342%2Fistimrar.v2i1.247?\\_tp=eyJjb250ZXh0Ijp7ImZpcnN0UGFnZSI6InB1YmxpY2F0aW9uIiwicGFuZSI6InB1YmxpY2F0aW9uIn19](https://doi.org/https://www.researchgate.net/deref/https%3A%2F%2Fdoi.org%2F10.59342%2Fistimrar.v2i1.247?_tp=eyJjb250ZXh0Ijp7ImZpcnN0UGFnZSI6InB1YmxpY2F0aW9uIiwicGFuZSI6InB1YmxpY2F0aW9uIn19).

revenue.<sup>20</sup>

The *Baitul Mal*'s solid financial strength subsequently played a crucial role in maintaining stability in the border regions. As threats from the Byzantine Empire in the maritime regions escalated, Caliph Uthman bin Affan responded to a proposal by the Governor of Syria, Muawiyah bin Abi Sufyan—a proposal that had not been realized during the reign of Caliph Umar bin Khattab—by establishing the first Islamic naval fleet. This historic defense project, established in 649 CE, was directly funded by the *Baitul Mal*, which drew its resources from *Kharaj*, *Jizyah*, *Ushr*, and *Zakat*.<sup>21</sup>

### The Era of Ali bin Abi Talib (656-661 CE)

Unlike the two previous leaders (Caliph Umar bin Khattab and Caliph Uthman bin Affan), who focused on institutional expansion and innovation in fiscal architecture, Caliph Ali bin Abi Talib instead focused on a different policy direction for the *Baitul Mal*. The high level of political instability and the crisis of governmental legitimacy at that time led him to prioritize strict oversight in his policies. Through a *zero-tolerance* approach, Caliph Ali bin Abi Talib proactively investigated, audited, and took firm action against *Wali* and *Amil*, who were proven to have abused their power for the benefit of their own groups.<sup>22</sup> This measure to streamline the bureaucracy was in line with the structural overhaul marked by the relocation of the administrative capital from Medina to Kufa (Iraq)—a decision that shifted the geofiscal axis of the *Baitul Mal*. As a region with a strong agricultural base, Kufa compelled Caliph Ali bin Abi Talib to redefine the management of agricultural land. To mitigate social tensions feared to trigger revolution and division, he revoked a number of *Iqta'* concessions from the era of Caliph Uthman bin Affan that were deemed ineffective. Instead, he took the radical step of reinstating the egalitarian distribution model as applied during the reign of Caliph Abu Bakr al-Siddiq.<sup>23</sup>

Furthermore, Caliph Ali bin Abi Thalib's fiscal policies tended to focus their innovations on protecting farmers. He instilled the doctrine of *imarah al-Ard* (the maintenance and revitalization of agricultural land) in all tax collectors. Through this doctrine, the role of the *Baitul Mal* was reaffirmed not only as focused on collecting state revenue but also on ensuring the availability of capital for farmers and on maintaining agricultural infrastructure. This philosophy prioritizes infrastructure development as an absolute prerequisite to tax collection, thereby positioning the *Baitul Mal* as an instrument for sustainable economic development.<sup>24</sup> A historical analysis of these four eras of leadership demonstrates that the *Baitul Mal* during the *Rashidun Caliphate* possessed a governance structure that was highly dynamic, adaptive, and responsive to the conditions of the time. A systematic presentation of the characteristics of the structure,

<sup>20</sup> Hassam Munir, "3 Lessons on Managing Your Wealth from the Legacy of Uthman Ibn Affan," ZOYABlog, 2022, <https://blog.zoya.finance/3-lessons-on-managing-your-wealth-from-the-legacy-of-uthman-ibn-affan/>.

<sup>21</sup> Toby Rahmadi, "Sejarah Pemikiran Ekonomi Islam (Periode Khalifah Utsman Bin Affan dan Periode Ali Bin Abi Thalib)," in *PINCIS: Palangka Raya International and National Conference on Islamic Studies* (Pascasarjana IAIN Palangka Raya, 2021), 63–76.

<sup>22</sup> Bassem Ismail and Hamidah, "Financial Control Between Rashidun Caliphs and the Late 11th Century," *Al-Masraf: Jurnal Lembaga Keuangan Dan Perbankan* 4, No. 2 (2019): 128–46.

<sup>23</sup> Abdul Amir Issa Al-Araji, "The General Features of the Government of Imam Ali Bin Abi Talib Administrative, Economic and Financial in Kufa," *Journal of the College of Education for Girls for Humanities* 1, No. 29 SE-Articles (2021): 209–40, <https://doi.org/10.36327/ewjh.v1i29.12971>.

<sup>24</sup> *Ibid.*

authority, distribution, and professionalism of the *Baitul Mal* during the *Rashidun Caliphate* in managing the state's fiscal assets is provided in Table 1 as in matrix.

Table 1. Matrix of Institutional Evolution and Fiscal Architecture of the *Baitul Mal* During the Era of the *Rashidun Caliphate*

| Dimensions      | Abu Bakar ash-Shiddiq<br>632-634 AD                     | Umar bin Khattab<br>634-644 AD                                                           | Uthman bin Affan<br>644-656 AD                          | Ali bin Abi Thalib<br>656-661 AD                               |
|-----------------|---------------------------------------------------------|------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------|
| Structure       | Centralized & minimal bureaucracy.                      | The Ad-Diwan System & Fiscal Decentralization.                                           | Extensive regional autonomy.                            | Relocation of the capital to Kufa.                             |
| Macro Authority | Legal Clarification on <i>Zakat</i> (for the military). | The institutionalization of taxes ( <i>Kharaj</i> , <i>Ushr</i> ) and <i>Fa'I</i> lands. | Commercialization of unproductive land ( <i>Iqta</i> ). | Cancellation of land concessions & the Imarah al-Ard doctrine. |
| Distribution    | Zero reserve & Egalitarian (equal).                     | Tiered wages ('Ata) & cash reserves.                                                     | Focus on infrastructure and the maritime fleet.         | Restoration of an egalitarian distribution.                    |
| Strength        | Rejection of social stratification.                     | Separation of powers between <i>Wali</i> and the <i>Amil</i> .                           | Asset optimization & development.                       | Strict supervision & agriculture.                              |

## Legal and Political Factors in the Deconstruction of the Fiscal Authority *Baitul Mal*

### The Classical Ottoman Empire (14th–16th Centuries)

Although the history of the *Baitul Mal*'s development has demonstrated its significant contribution to the Islamic finance sector, its role in managing the state's extensive revenue sources has gradually been diminishing. The loss of this institution's macro-fiscal autonomy began during the classical Ottoman Empire from the 14th to the 16th centuries. Under the leadership of Sultan Mehmed II, following the conquest of Constantinople in 1453, the Ottoman Empire began to establish a highly centralized financial bureaucracy.<sup>25</sup> At that time, Sultan Mehmed II established a policy under which all revenue from conquered territories, including *Kharaj* and *Ushr*, was to be placed under the direct control of the state treasury (*Hazîne-i Âmire*). This was intended to give Sultan Mehmed II full control over state funds in order to maintain the military and fund the construction of the new capital. Although fiscal authority had been transferred, the *Baitul Mal* institution continued to exist, but it focused only on the management of unclaimed assets (*amwal fadhla*) and social-religious funds in accordance with Islamic law.<sup>26</sup>

Furthermore, following the end of Sultan Mehmed II's reign and the accession of Sultan Süleyman I, the *Hazîne-i Âmire* played an increasingly significant role in the state's fiscal management, a development formalized through the Ottoman Dynasty's Code of Laws (*Kanunname-i Âl-i Osman*). In the process of its legalization, this policy was based on two things, namely: 1) public law, as a series of regulations in the *Kanunname-i Âl-i Osman* that established the status of state land and legalized that taxes from that land must be paid directly to the *Hazîne -i*

<sup>25</sup> Ayşe Nühket Adıyeke, "Effects of the Conversion of Timars to Mukataa in Crete on Ottoman Budget Balance and Revenues Accruing to Treasury.," *Journal of Balkan and Black Sea Studies* 6, No. 10 (2023): 1–8, <https://doi.org/DOI: 10.56679/balkar.1288516>.

<sup>26</sup> Şevket Pamuk, "Fiscal Centralisation and the Rise of the Modern State in the Ottoman Empire," *The Medieval History Journal* 17, No. 1 (2014), <https://doi.org/https://doi.org/10.1177/0971945814528417>.

Âmire, and 2) the fatwa of the Sheikh al-Islam, Mehmed Ebüssuûd Efendi, as the religious basis for the separation of the function of managing state revenue from the *Baitul Mal*. This was deemed religiously valid because the state used funds from the *Hazîne-i Âmire* for defense and the public good.<sup>27</sup>

### The Era of *Tanzimât* (1839-1876)

As the Ottoman Empire weakened due to a series of military defeats on the European fronts and massive foreign trade penetration, it failed to streamline its financial structure and was thus forced to seek liquidity through foreign debt.<sup>28</sup> This dependence actually gave creditors the freedom to intervene directly, as evidenced by the establishment of the *Düyûn-ı Umûmiye* (the Ottoman Empire's debt management agency) in 1881.<sup>29</sup> This shift in financial control triggered a restructuring of the bureaucratic and financial systems that systematically sidelined Islamic law in economic governance. This began when Sultan Mahmud III restructured the traditional bureaucratic and financial systems of the Ottoman Empire into the *Nezâreti* system in 1838.<sup>30</sup> However, politicians realized that this plan would be difficult to implement without reform. Therefore, following the death of Sultan Mahmud III and the accession of Sultan Abdülmecid I as the new leader of the Ottoman Empire, the era of the *Tanzimât* reforms began with the proclamation of the *Gülhane* Edict in 1839.<sup>31</sup> It was during this period that the Ottoman Empire undertook reforms of its bureaucratic and financial systems, including the integration of the remaining functions of the *Baitul Mal* and *Hazîne-i Âmire* into a European-style Ministry of Finance, known as the *Maliye Nezâreti*, as envisioned by Sultan Mahmud III in 1838. This step was based on the codification of secular law, which was considered more effective for collecting state revenue on a broad scale, regardless of religious background.<sup>32</sup>

### The Era of Nation-State Hegemony (Post-World War I)

The peak of the administration of the fiscal authority, *Baitul Mal*, occurred after World War I, following the collapse of the caliphate system in 1924 and the implementation of the nation-state model worldwide. The concept of the modern nation-state, rooted in the 1648 Treaty of Westphalia in Europe, possesses a structure of sovereignty that inherently separates religious authority from public administration, wherein the nation-state demands an absolute separation between the public-political and private-religious domains. Consequently, Muslim-majority countries began to redesign the legal status of *Baitul Mal* through various national legislative measures, such as the Ministry of Finance, which was

<sup>27</sup> Chalyi Andrii, "Purchasing The Land Estates In The Ottoman Empire During 15<sup>th</sup>-19<sup>th</sup> Centuries," *World History* 4, No. 162 (2019): 53–59, [https://doi.org/10.21847/1728-9343.2019.4\(162\).170298](https://doi.org/10.21847/1728-9343.2019.4(162).170298).

<sup>28</sup> Yakup Akku, "Modern Dönem Osmanlı Maliyesine Analitik Bir Bakış," *Istanbul Journal of Economics - İstanbul İktisat Dergisi* 68 (2018): 113–60, <https://doi.org/10.26650/ISTJECON402030>.

<sup>29</sup> Stanford J Shaw and Ezel Kural Shaw, *History of the Ottoman Empire and Modern Turkey: Volume 2: Reform, Revolution, and Republic: The Rise of Modern Turkey 1808–1975*, vol. 2 (Cambridge: Cambridge University Press, 1977), <https://doi.org/DOI:10.1017/CBO9780511614972>.

<sup>30</sup> Eliana Balla and Noel D Johnson, "Fiscal Crisis and Institutional Change in the Ottoman Empire and France," *The Journal of Economic History* 69, No. 3 (2009): 809–45, <https://doi.org/10.1017/S0022050709001132>.

<sup>31</sup> Birgül Ayman Güler, "Yönetimde Özerklik Sorunu: Düyunu Umumiye Örneği," *MSY Dergisi*, 2006, [https://www.academia.edu/66230242/Yönetimde\\_Özerklik\\_Sorunu\\_Düyunu\\_Umumiye\\_Örneği](https://www.academia.edu/66230242/Yönetimde_Özerklik_Sorunu_Düyunu_Umumiye_Örneği).

<sup>32</sup> Bülent Ari, "The Politics of the Ottoman Empire In the 19th Century: Institutionalization, Change and Continuity" (Istanbul: Istanbul University, 2021), 1–18, <https://doi.org/https://doi.org/10.26650/B/AA09.2021.007.01>.

initiated by Sultan Mahmud III and Sultan Abdülmecid I.<sup>33</sup> Under the positive legal systems of most Muslim-majority countries, such as Indonesia, Malaysia, and Pakistan, the jurisdiction of the *Baitul Mal* is strictly limited to the management of Sharia-based social funds, such as *Zakat*, *Infraq*, *Shadaqah*, and *Waqf*. Consequently, this institution has completely lost its fiscal authority and has been reduced to merely an institution that manages social-religious funds. A synthesis of the political-legal factors that led to the curtailment of fiscal authority over the *Baitul Mal* is presented in Table 2.

Table 2. Legal and Political Factors Affecting the Deconstruction of the Baitul Mal

| Dimensions   | The Classical Ottoman Era                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | The <i>Tanzimât</i> era                                         | The Era of the Nation-State                                       |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------|
|              | 14th–16th centuries                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1839-1876                                                       | Post-World War I (1924–Present)                                   |
| Trigger      | The Conquest of 1453 & financial centralization.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Military defeats & foreign debt crises.                         | The Collapse of the Caliphate & the New Global Order.             |
| Motivation   | Control of funds for the military and the capital.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Fiscal efficiency & non-partisan taxation.                      | Secularization: The separation of religion and the public sphere. |
| Basis Legal  | The Constitution and Fatwa of Sheikh al-Islam.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | The <i>Gülhane</i> Charter & Secular Law.                       | National Positive Law.                                            |
| Impact       | Fiscal authority was transferred to the <i>Hazîne-i Âmire</i> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | The establishment of the Ministry of Finance ( <i>Maliye</i> ). | Baitul Mal is limited to ZISWAF (social funds).                   |
| Key Findings | <ul style="list-style-type: none"> <li>• <b>Shift in legitimacy:</b> There has been a transition in the basis of authority from religious sovereignty to secular administrative sovereignty</li> <li>• <b>Deconstruction pattern:</b> Political crises and foreign debt pressures have consistently been addressed through fiscal centralization via the formalization of positive law</li> <li>• <b>Marginalization of functions:</b> Macro-level treasury functions have been fully absorbed by the Ministry of Finance, leaving <i>Baitul Mal</i> as the administrator of social funds</li> <li>• <b>Systemic friction:</b> The integration of <i>Baitul Mal</i> into the modern state bureaucracy creates operational constraints that limit the flexibility of distribution</li> </ul> |                                                                 |                                                                   |

## The Implications of the Narrowing Role of *Baitul Mal* on the Effectiveness of Wealth Redistribution

### The Institutional Hybridization: *Zakat* as Local Genuine Revenue (PAD)

The way the *Baitul Mal* of Aceh (BMA) has been included in the modern public administration system shows a special example of mixing different financial approaches. According to Article 180, paragraph (1), letter d of Law No. 11 of 2006 regarding the Governance of Aceh (UUPA), *Zakat* is officially seen as part of the Local Genuine Revenue (Pendapatan Asli Daerah or PAD). This legal system makes good use of the state's ability to improve how it collects payments, especially by using organized methods like taking money directly from the paychecks of Muslim government workers.

This integration requires that socio-religious funds follow regular public

<sup>33</sup> Stephan Rosiny, "The Rise and Demise of The is Caliphate," *Middle East Policy* XXII, no. 2 (2015): 94–107; Stanley D Brunn, "A Treaty of Silicon for the Treaty of Westphalia? New Territorial Dimensions of Modern Statehood," *Geopolitics* 3, No. 1 (June 1, 1998): 106–31, <https://doi.org/10.1080/14650049808407610>.

financial management rules. This means the institution has to meet two sets of responsibilities at the same time: it must comply with state accounting standards and also adhere to traditional Sharia principles for distributing funds.

### **Asymmetric Autonomy and the Regulatory Adaptation of Qanun No. 3 of 2021**

The initial phase of its implementation had revealed bureaucracy problem due to the existing regulation using general local government budget regulations. However, with the enactment of Qanun Aceh No. 3 of 2021 to revise Qanun No. 10 of 2018, pecial regulations took precedence over the general regulations based on the application of asymmetric autonomy granted to Aceh and allows certain exemptions to be made for smoother administrative process, as stated in Qanun No. 3 of 2021, Distribution of *Zakat* and *Infraq* funding has a different administration process than public procurement disbursement. Therefore, while accountability towards the state remains, it grants BMA more leniency in providing direct intervention towards *asnaf* (recipients).

### **Administrative Governance and Institutional Dynamics**

The constantly changing rules lead to a natural interaction between the two parts of BMA: the *Baitul Mal* Agency, which deals with strategy and religious issues, and the *Baitul Mal* Secretariat, which is made up of civil servants handling administration. Both groups want to keep different speeds while still sticking to the rules set by the administration. Additionally, the Secretariat follows the national audit standards established by the State Audit Agency (BPK). Also, this organized method, even if it sometimes needs various steps, helps protect the long-term credibility of institutions in the national financial system, instead of completely blocking the distribution.

### **The Coexistence of Formal and Informal Redistribution Channels**

In this changing system of governance, the ongoing presence of unofficial ways to share wealth, along with official government institutions, shows a significant social and cultural trend. Some donors (*muzakki*) choosing to use informal networks, such as giving directly to traditional Islamic boarding schools (*dayah*), local religious leaders, or community groups, doesn't mean they are against formal changes like Qanun No. 3 of 2021. Instead, it highlights a lasting way of behaving that comes from old customs. These customs focus on being close to each other, having a personal connection to spirituality, and actively participating in the community. The current Aceh model shows a complicated situation with two sides: official legal improvements are helping to boost the ability and responsibility of the *Baitul Mal* at the state level, while unofficial ways still play an important cultural role in the larger picture of Islamic public finance.

This two-part situation has significant effects on how well wealth can be shared or redistributed overall. As the formal role of the *Baitul Mal* becomes more focused on fitting within government structures, its ability to redistribute resources changes mainly to support large-scale social and economic development and organized, long-lasting programs aimed at reducing poverty. This model increases financial openness and accountability, but it also makes it harder for organizations to quickly respond to urgent and changing small crises in vulnerable communities. This lack of formal structure is naturally taken in by informal groups, which changes the overall scene of Islamic public finance into a system that works alongside each other but is not organized. As a result, the

overall effectiveness of sharing wealth has two sides: it builds strong trust in institutions and shows clear results through official methods, but it also risks breaking down structures and causing the same resources to be used in different places because there is no connection between formal and informal data.

In the end, the reduced role of the government-run *Baitul Mal* doesn't just limit its ability to redistribute resources; it also spreads out responsibilities. This creates a complicated system where government financial rules and natural community support work together as two important parts of helping the public.

## CONCLUSION

This study shows that the development of the *Baitul Mal* has been a long process of change. It has transformed from being a complete state treasury during the *Rashidun* Caliphate into a mixed, specialized financial institution that focuses on social and religious needs in today's world. The historical-comparative analysis shows that the sidelining of the *Baitul Mal's* big financial roles didn't happen all at once in modern times, but was the result of three key historical changes that built up over time. The traditional centralization of the Ottoman Empire began the process of the state taking control of the treasury. In the nineteenth century, the *Tanzimât* reforms brought in European-style financial changes that separated church and state finances. After World War I, the new political changes made the divide between religious power and secular government even clearer. When we look at this historical path in today's world, the example of the *Baitul Mal* of Aceh (BMA) shows how today's countries try to bring back these traditional tools into current laws. Classifying *Zakat* as Local Genuine Revenue highlights an important administrative contradiction: it greatly increases the speed of collection thanks to cooperation from the state, but at first, it limits the ability to distribute funds quickly because it ties sacred funds to regular accounting systems. Still, the later passing of Aceh Qanun No. 3 of 2021 shows important proof of how regulations are changing. It shows that specific legal changes, working under special laws, can create areas of flexibility within a centralized government system. This flexibility allows for quick social and economic actions without losing the accountability of the state.

In conclusion, this study explains how formal and informal ways of redistributing wealth are related by showing that they work together as a supportive system instead of being in competition with each other. While formal government programs focus on long-term solutions to reduce poverty on a larger scale, traditional informal networks like *dayah* and local religious leaders play an important role in addressing immediate, local issues. This is because people often prefer solutions that are close to home and have a direct connection to their spiritual beliefs. In the end, the smaller role of today's *Baitul Mal* spreads out the responsibility of welfare across different institutions. To enhance the future success of Islamic public finance, upcoming policy plans should go beyond just making small legal changes. They need to create a strong connection between government-run institutions and local community networks. This will help ensure that there is one cohesive social safety net that works well and doesn't have overlapping resources.

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