

The Role of *Baitul Mal* in Financing Dayah Education in Indonesia

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Abstract

Keywords:

Baitul Mal; Dayah;
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The role of Baitul Mal in financing Dayah education in Aceh Singkil Regency and Subulussalam City faces several problems, including the limited and uneven allocation of ZIS funds for Dayah, especially in remote areas, the lack of coordination and transparency in fund distribution hampers the effectiveness of distribution, and low public awareness of ZIS contributions to Dayah education reduces the potential for fundraising. This study uses a library research method. The main data sources in this study are reference books that discuss Baitul Mal, zakat, infaq, sedekah (ZIS), and Dayah education. The findings underscore that (1) Baitul Mal in Aceh Singkil and Subulussalam channels ZIS contributions through mosques, zakat agencies, and digital platforms, yet dedicates only 20–30 percent to Dayah, resulting in uneven distribution and limited transparency; (2) further optimization is impeded by weak coordination with Dayah administrators, opaque distribution processes, limited public awareness of ZIS's impact on Dayah education, and constrained administrative capacity; and (3) the allocated funds have fostered meaningful improvements—upgrading facilities, empowering teachers through professional development, refining curricula, and awarding scholarships to deserving students.

Abstrak

Kata kunci:

Baitul Mal; Dayah;
Pembiayaan
Pendidikan; Aceh
Singkil;
Subulussalam

Peran Baitul Mal dalam pembiayaan pendidikan Dayah di Kabupaten Aceh Singkil dan Kota Subulussalam menghadapi beberapa problematika, seperti alokasi dana ZIS untuk Dayah masih terbatas dan tidak merata, terutama di daerah terpencil, kurangnya koordinasi dan transparansi dalam distribusi dana menghambat efektivitas penyaluran dan rendahnya kesadaran masyarakat tentang kontribusi ZIS untuk pendidikan Dayah mengurangi potensi pengumpulan dana. Penelitian ini menggunakan metode library research. Sumber data utama dalam penelitian ini adalah buku-buku referensi yang membahas tentang Baitul Mal, Zakat, Infaq, Sedekah (ZIS), dan pendidikan Dayah. Penelitian menunjukkan bahwa: (1) Baitul Mal di Aceh Singkil dan Subulussalam mengumpulkan dana ZIS dari masjid, lembaga amil, dan platform digital, namun hanya 20–30 % dialokasikan untuk Dayah dengan distribusi tidak merata dan minim transparansi; (2) hambatan optimalisasi peran meliputi koordinasi lemah dengan pengelola Dayah, mekanisme distribusi tidak transparan, kesadaran masyarakat rendah, dan kapasitas pengelola terbatas; (3) alokasi dana meningkatkan kualitas pendidikan Dayah melalui pembangunan sarana, pelatihan guru, pengembangan kurikulum, dan beasiswa bagi santri berprestasi.

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INTRODUCTION

Baitul Mal as a sharia financial institution in Aceh has a very important role in financing dayah education in the province. This statement is supported by various studies showing how Baitul Mal can significantly contribute to the quality of education in Islamic boarding schools (dayah) (Hidayah et al., 2025; Suyanta et al., 2024; Wulaningsih & Asriati, 2024). One crucial aspect of Baitul Mal's role in financing dayah education is in the form of training and increasing managerial capacity demonstrates that education financing planning training involved various parties, including administrators and teachers, to strengthen collaboration in achieving the goal of improving education quality in educational institutions (Akmal et al., 2022). In this context, emphasize the importance of a capacity-building model in the development of Islamic boarding school education, where government institutions such as the Aceh Provincial Islamic Boarding School Education Office play a role in increasing the capacity of Islamic boarding school management (Azmi, 2024; Helwah et al., 2023; Prasetyo et al., 2020). The involvement of Baitul Mal in such programs fosters mutual understanding between fund managers and education administrators, which in turn ensures that allocated funds are optimally used to support quality education (Fitria et al., 2023).

Regarding political dynamics, Muslimin highlighted that dayah as an educational institution has a complex relationship with political aspects in Aceh, including recognition and funding (Jalil et al., 2020). Baitul Mal, in its function and role, recognizes the importance of aligning education policies with local political interests (Hariyati & Rofiq, 2024; Karepouwan et al., 2023; Supriadi et al., 2024). Therefore, efforts to focus public funding through Baitul Mal can build stronger support for dayah education, thereby reducing dependence on funding from other, potentially unstable sources (Aprilia & Munifah, 2022). In a broader analysis, educational financing at dayah does not only focus on direct funding. Siregar et al. demonstrated a mutually beneficial relationship between the principle of equitable education financing and improving the quality of management in educational institutions (Siregar et al., 2023). Therefore, Baitul Mal plays an important role not only as a source of financing but also as an institution that encourages the implementation of best practices in financial management in dayah (Komariyah et al., 2022).

Through various means, Baitul Mal can also strengthen networks between dayah and other institutions to foster better collaboration. With the support of local government policies, Baitul Mal can create innovative programs focused on developing educational management capacity in dayah (Siregar et al., 2023). For example, grant programs for managerial training or improving Islamic boarding school infrastructure can be implemented as strategic steps to improve the competitiveness and quality of education (Sudarsana et al., 2024). The importance of mapping educational needs is also a key focus for Baitul Mal. By comprehensively understanding educational trends and needs in Aceh, allocated funds can be more effectively targeted (Riyaldi & Fadhil, 2023). This is crucial to ensure that all elements of society can contribute to the development of

dayah education, which is an integral part of the cultural and social identity of the Acehnese people (Yusra & Riyaldi, 2020).

Baitul Mal also can facilitate research and data collection related to the effectiveness and impact of financing dayah education (Malik et al., 2019). Thus, strategic decisions taken can be based on real evidence, not just on assumptions or outdated policies. This is an important step in updating education policies to be more responsive to changing needs in society (Zulkhairi, 2021). On the other hand, education stakeholders, including parents and communities, must be involved in the design and evaluation of policies related to education financing. In this regard, Baitul Mal can serve as a bridge to encourage active community participation in the decision-making process, ensuring that all voices are heard and considered. Through this community-based approach, Baitul Mal has the potential to create a more collaborative and sustainable education ecosystem (Rustiyonno et al., 2024).

However, Dayahs face serious challenges in terms of operational funding and development. Baitul Mal, as an institution managing zakat, infaq, and alms (ZIS) funds, has significant potential to support Dayah education funding (Yusran & Riyaldi, 2023). The urgency of this research is to examine the role of Baitul Mal in financing Dayah and identify the obstacles that hinder its optimization (Wijaya & Hanifuddin, 2021). This research is important because Dayah plays a strategic role in shaping a generation of character, yet still lacks funding. By optimizing the role of Baitul Mal, Dayah can obtain funds to improve the quality of education, build infrastructure, and provide scholarships to underprivileged students (Masrifah, 2020). Furthermore, this research also encourages the strengthening of Baitul Mal institutions by increasing transparency and accountability in the distribution of ZIS funds (Mahfiyah et al., 2024).

RESEARCH METHODS

This research uses the library research method. This research is descriptive-analytical, in which researchers describe and analyze data obtained from various literature sources to answer the stated research questions (Haruddin, 2023). The main data sources in this study are reference books that discuss Baitul Mal, zakat, infaq, sedekah (ZIS), and Dayah education. These books were chosen because they provide in-depth analysis and have been written by experts in their fields, so they have a high level of validity (Fadhli et al., 2021). Research reports are also important data sources to provide an empirical picture of the role of Baitul Mal in financing Dayah education in Aceh Singkil Regency and Subulussalam City. Other data sources that may be used include official documents from Baitul Mal and other publications related to the research topic (Daud, 2023).

The data collection technique in this study is carried out through documentation studies. The researcher will collect secondary data from various literature sources, including reference books, research reports, and relevant official documents (Solekha et al., 2021). The data collection process is carried out by searching for, identifying, and collecting documents containing information on the role of Baitul Mal in financing

Dayah education. The researcher will use certain keywords, such as “Baitul Mal”, “Dayah education financing”, and “*zakat, infaq, sedekah (ZIS)*” to facilitate the search for relevant literature. In addition, the researcher will also utilize digital libraries and other sources that can be accessed electronically (M. U. Ummah, 2023).

The data analysis technique used in this study is content analysis. This analysis is conducted by reviewing and exploring the content of the collected documents. The researcher will identify key themes, patterns, and relationships between the various pieces of information found in the literature (Arifatin et al., 2023). Furthermore, the researcher will also use descriptive analysis techniques to systematically describe the research findings, thus providing a clear picture of the mechanisms, challenges, and impacts of Baitul Mal financing on Dayah education (Syaputra & Firdaus, 2024). To ensure data validity, this study employed source triangulation techniques. Source triangulation was conducted by comparing data obtained from various literature sources, such as reference books, research reports, and other official documents. By comparing data from various sources, researchers can ensure the reliability of the information used (E. Latifah, 2021).

RESEARCH RESULTS AND DISCUSSION

ZIS Fund Collection and Distribution Mechanism by Baitul Mal

The research results show that the Baitul Mal (Islamic Zakat) in Aceh Singkil Regency and Subulussalam City have a structured ZIS fundraising mechanism. ZIS funds are collected through various channels, such as mosques, zakat collection institutions, and direct donations from the community. Baitul Mal also utilizes digital technology, such as mobile banking applications and online platforms, to facilitate the distribution of zakat, infaq, and sadaqah (charity) (Jannah et al., 2024). However, while the fundraising mechanism is quite effective, challenges remain in terms of transparency and outreach. Many people don't fully understand the importance of ZIS contributions to Dayah education, resulting in fundraising not reaching its full potential (Janan et al., 2024).

In terms of distribution, Baitul Mal has several priority programs, including funding for Dayah education. However, the allocation of funds for Dayah education remains limited and uneven. Research shows that only around 20-30% of the total ZIS funds are allocated to support Dayah education in the two regions. These funds are used for various needs, such as infrastructure development, improving the quality of learning, and providing scholarships to underprivileged students. However, there is still inequality in the distribution of funds, with some Dayahs in remote areas receiving insufficient financial support (Nasution, 2020).

The collection and distribution of Zakat, Infaq, and Sedekah (ZIS) funds by Baitul Mal in Aceh Singkil Regency and Subulussalam City is a crucial aspect in improving community welfare and supporting local economic development. In this context, understanding the operational mechanisms of Baitul Mal, particularly in the collection

and distribution of ZIS funds, requires careful elaboration, as evidenced by in-depth research and field experience (Nur et al., 2023).

Baitul Mal, as a ZIS management institution, is responsible for optimizing fundraising from the community. As explained by Sholihun, fundraising is carried out through various fundraising strategies involving active community participation, including collecting coins placed at several strategic points within the community (Shaferi & Laksana, 2024). Transparency in the management of these funds is a key factor that impacts public trust in Baitul Mal. A study in Aceh revealed that the level of transparency and accountability presented by Baitul Mal has received positive reviews from muzakki (zakat payers), thereby increasing community participation in zakat fundraising (Faris, 2023; Sholihah et al., 2024; Vella & Rusdianto, 2024).

After collecting funds, the Baitul Mal must ensure that distribution is carried out efficiently and on target. The focus of distribution is generally directed at improving the socioeconomic conditions of mustahik individuals or groups entitled to receive zakat (Abdul Aziz, 2021). In this regard showed that productive zakat distribution can improve the welfare of mustahik, provided the funds are managed well and channeled to activities that generate long-term benefits. Using a qualitative approach, they found that good distribution can increase trust and increase community participation in the ZIS program (Masyhadi, 2024).

In the context of the COVID-19 pandemic, changes in the dynamics of ZIS collection and distribution have also occurred. Research by Arifin and M shows that the Baitul Mal (Islamic Trust Fund) at UPZ BAZNAS YAKIN (Zone of Islamic Zakat) has increased its fundraising strategy to reach communities affected by the pandemic (Salma et al., 2023). In a crisis, the Baitul Mal not only raises funds but also allocates specific assistance that is urgently needed by the community, thus supporting economic recovery. This rapid response reflects the importance of flexibility and appropriate response to emergencies in ZIS management (Muchlis & Setyaningsih, 2024).

The importance of a comprehensive approach in collecting and distributing ZIS is also supported by a study by Aini and Mundir which shows the effectiveness of zakat management in improving the economy of Micro, Small and Medium Enterprises (MSMEs) (Erawadi, n.d.). With clear and planned programs, the aid distributed not only provides temporary financial assistance but also supports sustainable economic growth among MSMEs. The positive results of zakat distribution are expected to change the economic stagnation in areas such as Aceh Singkil and Subulussalam, where many people still depend on the informal sector and MSMEs (Hanathasia et al., 2024).

Transparency in ZIS management is a crucial aspect that Baitul Mal must consistently maintain (Hidayatullah, 2023). This encompasses not only a clear budget but also transparency in the distribution process and its impact. A survey of muzakki (recipients of zakat) found that their satisfaction with Baitul Mal's management is quite high, indicating that accountability in zakat fund management can strengthen public trust (Adinta & Nur, 2020).

As an institution that regulates and manages ZIS (Zoban al-Islamic zakat), Baitul Mal (Baitul Mal) is required to adapt to the challenges of the times, including the development of digitalization in fundraising (Mustaqim & Yasin, 2023). Therefore, through innovative fundraising strategies and ease of access, Baitul Mal can reach more muzakki (payers of zakat) and, thus, increase the volume of ZIS collection (Pratiwi et al., 2020).

The distribution of funds should also adhere to the principles of justice and equality, ensuring that all eligible recipients receive their dues. Public dissatisfaction with the distribution can lead to a decline in trust, which in turn impacts participation in zakat collection. This demonstrates the importance of regular evaluation of the distribution programs implemented by the Baitul Mal. Accurate data and feedback from *muzakki* and *mustahik* are essential tools for monitoring and measuring the success of ongoing programs (Rochmah & Rahmawati, 2023).

Overall, the Baitul Mal in Aceh Singkil Regency and Subulussalam City play a strategic role in the collection and distribution of ZIS. By utilizing innovative collection methods, ensuring transparency and accountability in management, and developing distribution programs that reach all levels of society in need, the Baitul Mal can contribute significantly to improving welfare and socioeconomic balance in the region (Miftahudin et al., 2024). Continuous efforts to adapt to the changing and dynamic needs of the community are key to increasing the effectiveness of the Baitul Mal as a credible institution managing *zakat*, *infaq*, and *sadaqah*.

By addressing the ZIS collection and distribution mechanism comprehensively, it is hoped that Baitul Mal can be more optimal in carrying out its mission and realizing the major goal of achieving sustainable social welfare for all the people of Aceh Singkil and Subulussalam (Febrianto & Alissa, 2020). Through a data-driven approach and continuous improvement, Baitul Mal is expected to become an institution that does not only rely on traditional donors, but can open wider access for community participation in zakat (N. H. Ummah, 2021).

Table 1. The Implications of Baitul Mal for Financing Dayah Education

Aspect	Key findings	Implication
Collection mechanisms	Structured collection via mosques, zakat institutions, direct donations, and digital platforms (mobile/online).	Diverse channels increase access and potential revenue.
Transparency & outreach	Fundraising effective but constrained by limited transparency and public understanding of ZIS relevance to Dayah.	Limits participation and fundraising potential.
Allocation to Dayah education	Only ~20–30% of ZIS allocated; distribution uneven; remote Dayahs underserved.	Requires equitable, data-driven allocation.
Distribution & socio-economic impact	Funds used for infrastructure, learning quality, scholarships; productive zakat supports MSME growth and mustahik welfare.	Long-term benefits if managed and targeted appropriately.

Pandemic response	Adaptive fundraising and targeted emergency aid during COVID-19.	Demonstrates institutional flexibility and crisis relevance.
Recommendations	Enhance digital outreach, strengthen transparency, adopt data-driven allocation, and invest in staff capacity building.	Improves trust, equity, and program effectiveness.

Good and systematic management will ensure that Baitul Mal can function as a bridge between *muzakki* and *mustahik* and create programs that are responsive to real needs on the ground, ultimately contributing to poverty reduction and improving the overall quality of life of the community. It is crucial for Baitul Mal to continuously engage in capacity building and training for staff and volunteers in ZIS fund management, so that every individual within the organization can carry out their duties properly and with the necessary transparency. Thus, the contribution of ZIS funds from the Baitul Mal not only plays a role in meeting the immediate needs of the community but also contributes to achieving broader, sustainable, and community-based prosperity. The successful implementation of the ZIS program by the Baitul Mal must also be seen as part of an overall regional development effort, where everyone plays an active role in creating a mutually supportive social ecosystem amidst existing challenges.

Factors Inhibiting Optimization of the Role of Baitul Mal

This study identifies several factors that hinder the optimization of the role of Baitul Mal in supporting Dayah education financing. First, the lack of coordination between the Baitul Mal (Baitul Mal) and Dayah administrators is a major contributing factor (Fathorrozi & Muhith, 2021). Many Dayah administrators lack direct access to the Baitul Mal, making the funding application process often complicated and time-consuming. Furthermore, the opaque distribution mechanism also poses a serious obstacle. Many Dayah administrators feel they lack clear information about fund allocation and the disbursement process (Anisah, 2020).

The second factor is a lack of public awareness of the importance of ZIS contributions to Dayah education. Although Acehnese society generally has a high level of religiosity, many still don't understand that ZIS funds can be used to support Dayah education. This has resulted in ZIS fundraising not reaching its maximum potential, thus limiting the funds available for Dayah education (Mardiyansyah et al., 2024).

The third factor is the capacity of Dayah administrators to manage funds received from the Baitul Mal. Many Dayah administrators lack the skills to manage funds effectively and transparently. This often results in the funds received not being used optimally to improve the quality of Dayah education (Luntajo & Hasan, 2023).

Baitul Mal, as the zakat management institution in Indonesia, including in Aceh Singkil Regency and Subulussalam City, plays a strategic role in poverty alleviation and community economic empowerment. However, optimizing Baitul Mal's role faces various challenges that hinder its performance. Some important inhibiting factors to

consider include systemic problems, lack of support from stakeholders, and challenges in zakat management itself (Lailatullailia et al., 2021).

One of the main factors affecting the optimization of Baitul Mal is the lack of strong support from the regional government. To boost zakat collection performance, Baitul Mal Aceh needs to create closer collaboration with stakeholders and obtain full support from the Aceh government in zakat socialization, especially among vertical agency employees (Y. S. Latifah et al., 2024). When government support is not optimal, achieving zakat collection targets becomes difficult, and the overall impact on poverty reduction is less significant. Low socialization efforts make the community less aware of the importance of zakat and how zakat can function as an effective funding source for community empowerment programs (SetiyaMingrum & Hilyatin, 2024).

Apart from government support, the management and system of zakat administration at Baitul Mal is also often a problem. Akmal et al. showed that to encourage the development of businesses run by *mustahik*, improvements in the effectiveness and implementation of productive zakat utilization are needed (Najib & Sujatna, 2024). If the management system is unclear and there is no good standardization, then the allocation of zakat will be inappropriate and will not have the expected impact. This research emphasizes the importance of creating a solid management system to ensure that zakat allocations are received by the people who really need them and can utilize them optimally (Adha & Wahyudi, 2020).

Poor zakat management also hinders the optimization of the Baitul Mal (Baitul Mal) explains The impact of productive zakat utilization on increasing *mustahik* business income, as seen from changes in business income before and after receiving productive zakat, is greatly influenced by efficient zakat management methods (Jaili et al., 2020). Without consistent support, zakat recipients or *mustahik* may not be able to utilize the funds provided to improve their businesses. Therefore, structured management and the provision of ongoing support are crucial for the success of Baitul Mal's programs (Rahman, 2024).

Furthermore, the lack of adequate human resources at Baitul Mal is also a significant obstacle. The benefits of zakat are recognized as one of the regional original incomes (PAA), but if the managers do not have sufficient expertise to manage zakat effectively, then this potential cannot be maximized (Yusuf et al., 2024). Providing training and development for staff at Baitul Mal is an important step so as they can carry out their duties well and implement more effective management strategies (Vidiati et al., 2022).

Meanwhile, another emerging challenge is the lack of efficiency in distributing zakat funds. According to Jaili et al., many *mustahik* who should receive assistance do not receive the support they need (Farida et al., 2023). This situation has a direct impact on their quality of life, which does not improve. In this regard, coordination between Baitul Mal (Baitul Mal) and various related parties, such as educational institutions and local communities, is crucial to ensuring that zakat truly reaches those in need, and does not circulate within a specific circle (E. Latifah et al., 2022).

The Baitul Mal (Islamic board of trustees) also faces the challenge of changing apathy toward zakat. Therefore, effective collaboration between institutions, including educational institutions, is essential to raise public awareness of the importance of zakat and its impact on the local economy (Sadri, 2024). Instilling basic values regarding zakat in formal and non-formal education can be an initial strategy to build public awareness about the function and benefits of zakat (Ismanto & Abdurrazaq, 2024).

In addition, in the context of Baitul Mal, the development of information technology is also a factor that cannot be ignored. In today's digital era, the use of information technology can increase transparency and accountability in zakat management. With an online system, the potential for zakat collection can be increased by reaching more individuals (Rizky & Mulia, 2024). Given the various challenges and obstacles identified, strategic steps need to be taken to strengthen the Baitul Mal (Islamic zakat fund) in the region. One approach that can be implemented is active community participation in the zakat management process (Sunardiyanto & Azis, 2022). Inviting the community to participate not only creates a sense of ownership in the institution but also increases their sense of responsibility for existing programs. This also shows that Baitul Mal is a transparent and trustworthy institution (Adibah & Zakariya, 2024).

Optimizing Baitul Mal also requires continuous evaluation of the programs being implemented. With accurate data and information regarding the impact of zakat, Baitul Mal can use the evaluation results as a basis for formulating new policies and programs that are more responsive to community needs (Kutsiyah, 2020). Akmal et al. emphasized the importance of continuous monitoring and evaluation to ensure that distributed zakat has a real impact on those entitled to receive it (Edwar & Permana, 2020).

Therefore, the implementation of collective action between Baitul Mal and educational institutions, local governments, and other non-governmental organizations is very necessary. This collaborative approach can help form a strong support network for Baitul Mal in optimizing zakat collection and utilization. Efficient communication nodes among all stakeholders allow for the sharing of information and resources, thus making zakat management more effective and efficient (Mohiddin, 2022).

Finally, it is very important for Baitul Mal to develop a good communication system to the community about the activities and achievements that have been carried out. The public needs to be given clear and detailed information regarding the effectiveness of zakat use, the success of programs, and the impacts that have been felt by mustahik. Building a positive image and public trust not only contributes to increasing the amount of zakat collected, but also creates an atmosphere of mutual trust and productive cooperation between Baitul Mal and the community (Alam, 2023).

Overall, the factors inhibiting the optimization of the role of Baitul Mal in Aceh Singkil Regency and Subulussalam City are very complex and require a holistic approach. By strengthening cooperation with the government, improving the quality of zakat management, and empowering communities, it is hoped that the role of Baitul Mal can be optimized to achieve better social and economic goals. These efforts must be

carried out continuously, with proper evaluation, so that Baitul Mal can reach more people in need and sustainably improve welfare (Zawawi & Mustofa, 2021).

The Impact of Baitul Mal Fund Allocation on Dayah Education

The research results show that the allocation of Baitul Mal funds has had a positive impact on improving the quality of Islamic boarding school (Dayah) education in Aceh Singkil Regency and Subulussalam City. First, in terms of infrastructure development, ZIS funds have been used to repair and build educational facilities, such as classrooms, libraries, and student dormitories. Several Islamic boarding schools that previously lacked basic facilities have seen significant improvements in infrastructure quality (Abdillah & Mustafidah, 2021).

Second, to improve the quality of learning, Baitul Mal funds have been used to purchase teaching materials, conduct teacher training, and develop a curriculum more relevant to the needs of students. Several Dayahs have successfully improved the quality of their learning by utilizing ZIS funds to conduct capacity-building programs for teachers and students (Apriyanto, 2020).

Third, regarding scholarships, Baitul Mal funds have been used to provide financial assistance to underprivileged students. These scholarships have helped many students continue their education without the burden of high tuition fees. Several students who were previously at risk of dropping out due to financial difficulties have succeeded in continuing their education thanks to the assistance of ZIS funds (Munawar, 2021).

The allocation of Baitul Mal funds in Aceh Singkil and Subulussalam City has a significant impact on Dayah education, a traditional Islamic educational institution in the region (Adawiyah & Jatmiko, 2024). In this context, it is important to understand the dynamics of fund management and its impact on the operational capabilities and quality of Dayah education. In terms of infrastructure, the allocation of Baitul Mal funds is expected to improve Dayah educational facilities. However, government regulations regarding budget distribution have shown numerous weaknesses. For example, a policy regarding the allocation of grant funds for COVID-19 response in Lhokseumawe negatively impacted Dayah's operational development, demonstrating that funding availability is not always balanced with effective allocation (Rahadi & Fadllan, 2024). This has resulted in the suspension of several programs that would have benefited educational development at Dayah and has further worsened the economic situation of teachers from underprivileged backgrounds (Kurniawati et al., 2023).

In terms of curriculum, efforts to improve the quality of Dayah education through the integration of formal Islamic education programs (PDF) have shown positive results. The implementation of this program further developed the traditional curriculum and introduced a national Arabic language exam, which also improved the quality of students (Rahim & Nor, 2020). With improvements in curriculum quality, it is hoped that these educational programs can address the inherent challenges of the Dayah education system, including developing quality human resources among the students.

However, without adequate funding support and effective allocation, the sustainability of these programs depends heavily on the financial situation of each institution (Matnin & Bari, 2021).

The challenges faced by Dayah in procuring learning facilities, such as books and learning tools, demonstrate the importance of good financial planning and management. In many cases, education in remote areas is often disrupted due to limited funds, which hampers basic educational operations (Fauzi, 2024). This shows that even though there is an allocation of funds from Baitul Mal, without efficient management, the impact on the quality of education will remain minimal. Unequal allocation of funds can cause some Dayah to operate under very limited conditions, which has an impact on the quality of education that varies among Dayah in the same area (Wahyunisa et al., 2020).

The economy of the surrounding community is also affected by the allocation of Baitul Mal funds; financial assistance has the potential to boost local economic growth and, in turn, positively impact Dayah education. This allocation of funds benefits not only educational institutions but also the community, which requires better service delivery (Wahyunitasari et al., 2023). Local economic growth, through the development of educational infrastructure, has the potential to create a positive ripple effect. This shows how important the synergy between education and economic development is in creating an environment that supports the development of students (Kamil et al., 2024).

However, to empower Dayah education, the reality that must be faced is limited access and quality of educational infrastructure management. In some cases, funding allocations remain insufficient to address all existing challenges, such as facility maintenance and procurement of teaching materials (Handayani et al., 2024). Dependence on public funds and difficulties in financial management are issues that must be addressed immediately so that Dayah education in Aceh Singkil and Subulussalam City can function optimally (L. Latifah et al., 2023).

Thus, the allocation of Baitul Mal funds has a broad impact on Dayah education in Aceh Singkil Regency and Subulussalam City. Unequal funding, infrastructure challenges, and opportunities for improving educational quality are all interconnected and require greater attention. While the implementation of formal education programs like PDF offers hope, structural challenges remain, requiring better policy implementation and more transparent financial management (Khotimah & Layaman, 2024). To address these challenges, all stakeholders, including the government and the community, must collaborate to formulate long-term solutions that address not only education but also the overall social and economic well-being of the community (Ibrahim & Fitriyanti, 2024).

CONCLUSIONS

The Baitul Mal in Aceh Singkil Regency and Subulussalam City has a structured ZIS fundraising mechanism involving mosques, zakat institutions, and digital platforms. However, the allocation of funds for Dayah education remains limited (20-30% of total ZIS funds), with uneven distribution, particularly in remote areas. The main challenge

is the lack of transparency and outreach to the community. Several factors hinder the role of Baitul Mal, including a lack of coordination between Baitul Mal and Dayah administrators, an opaque distribution mechanism, low public awareness of ZIS contributions to Dayah education, and the limited capacity of Dayah administrators to manage funds effectively. This article contributes to strengthening the role of baitul mal in financing dayah education. The allocation of Baitul Mal funds has had a positive impact, particularly in the development of infrastructure, improving the quality of learning, and providing scholarships to underprivileged students. This article is limited to the Aceh Singkil regency and Subulussalam city in Aceh. Therefore, further research with a broader scope is needed in order to obtain more comprehensive and in-depth conclusions.

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