

Economic Empowerment Based on Local Wisdom in Aceh Through The Mawah System

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ABSTRACT

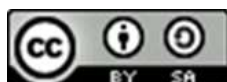
The mawah (profit and loss sharing) system in Acehnese society seems to have been abandoned because it is considered unable to compete with the sophisticated and modern global economic system. In fact, mawah is substantively a populist economy that helps the lower middle class to play an active role in the economic sector while still providing mutual benefits for capital owners (shahibul mal) and capital managers (mudharib). In addition, the practice of usury through loan sharks is increasingly phenomenal in Acehnese society. Therefore, research on economic empowerment with the mawah system in the context of Acehnese local wisdom is very important to do. The purpose of this study is to reveal the economic empowerment of the community with the mawah system in the socio-cultural context and find the implications of mawah in economic empowerment with a socio-cultural approach. Qualitative research with data tracking techniques through observation, interviews and documentation in two locations, namely Aceh Tamiang and Pidie Jaya. The results of the study revealed economic empowerment with a local wisdom approach through the mawah system is still practiced in Acehnese society based on the principles of brotherhood, ta'awun (mutual help), amanah (credible), responsibility and honesty which are preceded by an oral agreement with a profit-loss sharing pattern. While the implication is that the mawah system can improve work ethics and productive efforts so that it can support and increase the income of family economists.

Keywords: Economic Empowerment, Mawah System, Socio-Cultural, Acehnese Local Wisdom

INTRODUCTION

This study focuses on the discussion of the economic empowerment of the Acehnese people with the mawah system through a socio-cultural approach. Although global economic development is increasingly phenomenal and competitive, the concept of local economy still exists and has a multidimensional impact on the life system, both in terms of culture, economy, civilization, social and religion. The mawah system, for example, as local wisdom of Aceh, inherits a unique system. Historically, the haves in Aceh have wealth in the form of livestock which are then given to the poor to be raised, guarded and cared for. The result is in the form of children born from their mothers which are then divided with the mawah system. Likewise, agricultural or plantation land is given to the poor to be managed and cultivated productively. Then the results are divided according to the agreement between the landowner and the manager or cultivator. The mawah practice turns out to provide an important meaning for the survival and increase in income among rural/village communities. Mawah in the Acehnese tradition runs with a spirit of family and mutual assistance between the rich and the poor. Viewed from an

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economic perspective, this mawah tradition is an important alternative in improving the economic standard of living of the people in Aceh. Mawah is defined as an agreement (transaction) between the owner of the property and the manager whose results are divided based on an agreement. Mawah that is permitted according to the Aceh Ulama Consultative Assembly (MPU) includes the musaqah (irrigation), muzara'ah or mukhabarah (agriculture), mudharabah (profit sharing), mugharasah (rain-fed agriculture) and mawah systems. This explanation can be understood as there is a typology of mawah that is not recommended or not justified in Islam. Efforts to trace the mawah system are urgently needed to see the real conditions of how society practices it with a sense of security and comfort in accordance with sharia principles.

According to this assumption, it is possible that in the mawah system there are hidden usury practices by certain groups; or some people practice usury in the name of the mawah system. In certain cases, it cannot be denied that in Acehnese society there are economic practices with a usury system that is prohibited in religion. In fact, based on the latest survey, the level of dependence of small entrepreneurs or MSMEs (Micro, Small and Medium Enterprises) on loan sharks reaches 80 percent. In response to this phenomenon, efforts to eradicate usury practices in the Acehnese community recently, among others, were carried out by Aminullah (Mayor of Banda Aceh) by publishing a book, *Ala Aminullah Perangi Rentenir*, by building an economic system with sharia nuances through the microfinance institution Mahirah Muamalah Syariah (MMS) bank. The main goal is to revive MSMEs by providing easy, fast, and blessed financing, while at the same time eradicating usury practices in Banda Aceh. MMS is the first sharia microfinance institution owned by the first regional government in Indonesia that is permitted to operate by the OJK (Financial Services Authority). With his policies, Aminullah was able to reduce the level of dependence of small and medium entrepreneurs on loan sharks drastically from 80 percent to 14 percent (Aminullah, 2020).

Historically, the practice of mawah in ancient times was limited to certain aspects and the fields of contracts were also very limited in number. In terms of scope, it was only practiced in the fields of animal husbandry and agriculture. This does not mean that it is impossible to develop it more widely by considering the dynamics of the regional, national and global economy. With the breadth and flexibility of its principles, mawah is expected to enrich the treasury of *iqtisadiyyah* (economics) which can be applied well in the contemporary economic system. In the current context, the mawah system can be used as a productive economic sector to increase the work spirit and efforts of the lower class in order to meet their living needs and can even increase family income.

With the above considerations, the 'classical' concept of mawah must be able to be translated into a more advanced and developed modern economic model, both in terms of expanding the meaning and revitalizing its substance. The expansion of meaning means that mawah is not only related to livestock objects but also transmits the ideas of the mawah system into other broader and more productive sectors. The very advanced real estate sector, especially in big cities, can practice mawah development in it so that the *dhu'afa* have a portion of welfare in the future, without reducing the share of investors (*mudharib*) which in biological terms is called mutualistic symbiosis (mutually beneficial).

Technically, the system implemented in mawah is expected to no longer be classical, but a computerized system or e-system which is then not only in the real market, but can also be practiced in the sharia capital market. This alternative is the ability to read the times by prioritizing local wisdom to be more advanced and developed. Cultivating mawah becomes an alternative to developing an economic system in modern life and will give

birth to the business world, cultural wealth of society and unique local wisdom which of course will invite the interest of many parties to study, explore and implement it on a larger scale.

As for the revitalization of the substance of mawah, it is meant that this term is rarely heard in society. The mawah system, it seems, is starting to be abandoned because it is considered unable to compete with a sophisticated and modern economic system. In fact, mawah is substantively a people's economy that helps the lower middle class to play an active role in the economic sector while still providing mutual benefits to capital owners (mudharib). The substance of mawah can be upgraded by looking at the needs of the times and society so that it becomes an eligible system to be offered to wider users. This study is expected to be a reference for economic observers and policy makers and be useful for the development and empowerment of the community's economy.

In the author's opinion, until now there has not been much research on mawah conducted by experts or researchers. After exploring several sources, a number of studies were found on mawah or topics related to mawah. Among the researchers who have conducted studies on mawah is Fitri Maghfirah with the title "The Existence of the Mawah Concept as a Strengtheners of the Acehese Community Economy." The results of her study, Fitri concluded that mawah is a habitus of the Acehese community based on symbolic, economic, cultural and social capital. According to her, mawah practiced in Acehese society presents Islamic economic values whose impact can be seen in economic development, increasing assets and fulfilling needs (Maghfirah, 2020).

Furthermore, another study was conducted by Fahriansyah (2017) entitled "Classical Economic Transactions of Acehese Society" (Analysis of the Feasibility of Taqnin of Sharia Economic Law). Fahriansyah stated that the need for the process of taqnin of sharia economic law, especially in the form of typical Acehese economic activities such as mawah, gala (pawn) and others in an effort to harmonize life and be able to establish and create sustainable growth or sustainable economic growth. In addition, Abdurrahman also researched "Implementation of Mawah Practices in Ingin Jaya District." The results of his research showed that landowners handed over their land to business managers (mudharib) with an agreement that the profits would be shared according to the results agreed upon together and the losses would be borne by the landowner as long as the losses arose from natural disasters. If there is fraud or negligence by the entrepreneur, the manager will bear the losses. Mawah according to Abdurrahman is a form of ta'awun in the Acehese community system. However, if there is a dispute between investors and workers, a peaceful way is attempted from the village level to the mukim (a collection of several villages) level. In the case studied, no disputes have been resolved at the Aceh Customary Council level, let alone the Sharia Court (Abdurrahman, 2014).

The next study was conducted by Furqan and Elva Hidayan by examining the mawah practice currently applied in Aceh. Their research focused on "Community Empowerment Through the Mawah Tradition (Case Study of Cattle Maintenance in Mibo Village, Banda Raya District, Banda Aceh)." Based on this study, they concluded that the impact of empowerment through this cow mawah can help them become families that can be categorized as prosperous families. The profits obtained from this mawah practice are used for their daily needs such as financing children's education, buying vehicles and the need for housing (Furqan and Hidayan, 2018).

A study on mawah in Aceh was also conducted by Sri Sudiarti, Pangeran Harahap and Nanda Safarida with the title "Mawah and Carter in Aceh: Study of Improving Community Welfare in Ulim Regency, Pidie Jaya." From this study, the researchers distinguish two terms: mawah and carter. Mawah is a system where someone hands over their assets

(land, livestock, etc.) to someone else to manage, and then the profits/losses will be shared between both parties according to the agreement. While *cater* is a form of cooperation where the landowner rents his land to a cultivator to be managed and in return the cultivator gives compensation in the form of rent in advance based on the duration of the land (Sudiarti et.al., 2017).

In the context of local wisdom in Aceh, *mawah* is also called *gala* or *peugala* (pawning). Fauzi, for example, conducted a study on this *gala* entitled "The Convergence Of Adat and Islamic Law: The Application Of Gala In Aceh". The results of his study showed that the practice of *gala* in Aceh is no longer in line with adat law and Islamic law in several ways. First, *marhun* (pawned goods or assets) must be handed over to the *murtahin* to be exploited after he lends money to the *rahin* (a person who pawns goods or assets). Second, exploitation of *marhun* cannot reduce the amount of debt. Third, usually there is no mention of the maturity period (determined time limit) of the debt, therefore the *murtahin* (the person who receives the pledge of goods) can exploit *marhun* for an unlimited time before paying his debt (Fauzi, 2020).

Research related to *mawah* was also conducted by Azharsyah Ibrahim entitled "Economic Practices of the Acehnese Community in the Context of Islamic Economics: A Study of the Mawah and Gala Systems." The results of his study, Azharsyah concluded that the practice of *mawah* is in line with the philosophy of Islamic economics which in practice does not contain elements of usury, *gharar* (fraud), *maisir* (gambling), and is carried out on the basis of mutual consent. While the practice of *gala* (pawn) is indicated to contain elements of usury due to the use of goods or land of *gala* by the recipient of the *gala*. The basic concept of *gala* in Islam is mutual assistance so that it is not permissible to take advantage as an effect of mutual assistance (*ta'awun*). Taking advantage can lead the transaction to the practice of usury. In his research, Azharsyah emphasizes more on the differences between the practices of *mawah* and *gala* in the context of Acehnese society viewed from the perspective of Islamic law.

Based on several previous research results as explained above, this research is different from before with the focus of the study on community economic empowerment from a socio-cultural perspective or local wisdom of Aceh through the *mawah* system. In addition, this study emphasizes more on the aspect of economic empowerment with livestock management given by the capital owner to the manager with a balanced profit sharing system and the transaction agreement (*akad*) is carried out verbally based on customs that have been in effect for generations in Acehnese society. In terminology, *mawah* is a cooperation agreement in a business where someone gives their property to another person to be managed with the distribution of the results according to the agreement and agreement that is determined together (if it has produced results) it will be divided according to their verbal agreement. The practice of this *mawah* cooperation in Islamic economics is the same as *muzara'ah*, *mudharabah* or *mukhabarah* cooperation. The implementation of *mawah* practiced in society is diverse: there are land *mawah*, animal/animal *mawah*, garden *mawah* and mountain field *mawah*. In its implementation, the landowner hands over his land to the management to be planted with crops or opened another productive business whose results will be divided in half with the landowner according to the initial agreement (Ibrahim, 2012). The implementation of this cooperation has the ability to increase the income of people who have farming skills. With this cooperation, the community forms a sense of mutual assistance towards other farmers who have skills in the agricultural sector such as rice fields or gardens but do not have land to cultivate.

In addition, there is a habit of the Acehnese people practicing livestock farming, such as buffalo, cows and goats. This sense of mutual assistance (*ta'awun*) is able to improve

poverty rates and is able to increase the level of income or economy of the community. In the practice of rice field farming, for example, it is very helpful and improves the income of Acehnese families where the profits can be shared proportionally according to the original agreement where the rice field owners do not need to bother planting their own rice but get benefits from the results of the rice field practice. Meanwhile, farmers who work on it get the benefits of the harvest even though they do not have their own rice fields. Although there are several advantages to this cooperation, it turns out that there are many problems faced by farmers, including when the harvest arrives with abundant results, their income is still less than the cost of managing rice production, starting from the procurement of seeds, fertilizers, processing, pesticides and other unexpected costs. This happens because their harvest is only sold to local factories located around the residence of the landowner and cultivator. Apart from that, another problem is that there is no agency that facilitates the distribution or marketing of paddy production, so farmers prefer to consume the rice themselves, although some also sell it.

Furthermore, mudharabah is a transaction in which the capital owner provides a certain amount of assets to the mudharib (worker) to carry out business activities where the profit is divided between the two according to the agreement. The loss is borne by the capital owner (capitalist) only, not by the mudharib (worker) because he has sacrificed his energy and time for the intended business. Mudharabah can also be defined as a union in which one party issues business capital while the other party uses energy to manage the business activities.

The law of mudharabah is permissible according to the views and agreements of the schools of thought based on the Qur'an, Sunnah (prophet's tradition), ijma' (mutual agreement) and qiyas (analogy). Mudharabah is included in the exceptions to the majhul (no mention of the perpetrator) contract. In the Qur'an, it is mentioned in surah al-Muzzammil: 20 and al-Jumu'ah: 10 which generally provide an implicit message about the term of work being mudharabah (profit sharing system).

In the hadith of the Prophet, it is mentioned that Abbas bin Abdul Muthalib when handing over capital to mudharib (capital or asset manager), he advised the person not to go through the ocean, not to go through the valley, and not to buy animals. If the mudharib does that then he bears the risk. This requirement then reached the Prophet and he allowed it. In this regard, the hadith of Ibn Majah from Shuhaib, the Prophet said: three things contain blessings, buying and selling with death (payment in installments), debts and mixing dry and wet wheat for household needs not for sale.

The concept of empowerment began to become a discourse among economic experts when people began to question the meaning of development. In Europe, the discourse of empowerment emerged when industrialization created a society of rulers of production factors and a society of workers who were controlled. In developing countries, the discourse of empowerment emerged when development caused social disinteraction, economic disparities, degradation of natural resources, and alienation of society from production factors by the rulers. Due to the inaccuracy of understanding regarding empowerment, in the discourse of development practices, empowerment is understood in various ways. The most commonly used expression is that empowerment is equated with participation. In fact, both have different meanings and spirits. The concept of empowerment was born as an antithesis to the development model and industrialization model that are less pro-majority. This concept is built from a logical framework of thought: (1) the process of centralizing power is built from the centralization of control over production factors; (2) the centralization of power over production factors will give birth to a society of workers and a society of marginal entrepreneurs; (3) power will build a superstructure or knowledge system, political system, legal system, and manipulative

ideology to strengthen and legitimize; and (4) the co-optation of the knowledge system, legal system, political system, and ideology will systematically create two groups of people, namely the empowered society and the powerless society (Projono and Pranarka, 1996). In the end, what happens is a dichotomy, namely the society that is in power and the people who are controlled. To free the situation of controlling and being controlled, liberation must be carried out through the empowerment process for those who are controlled (empowerment of the powerless).

The historical experience of this dichotomous socio-economic format has given rise to various views on empowerment. The first view states that empowerment is the destruction of power or power to nobody. This view is based on the belief that power has alienated and destroyed humans from their existence. Therefore, to restore human existence and save humans from alienation and oppression, power must be abolished. The second view states that empowerment is the distribution of power to everyone (power to everybody). This view is based on the belief that centralized power will cause abuse and tend to alienate the normative rights of people who are not in power or who are controlled. Therefore, power must be distributed to everyone, so that everyone can actualize themselves. The third view emphasizes that empowerment is strengthening the weak without destroying the strong (Abdurrahman, 2014). This view is the most moderate of the two other views. This view is the antithesis of the power to nobody and power to everybody views. According to this view, power to nobody is impossible and power to everybody is chaos and anarchy. Therefore, according to the third view, the most realistic is power to powerless. Referring to the theoretical framework above, efforts to empower the local wisdom-based community economy through the mawah system are a necessity in the context of power to powerless. In essence, the people's economic system in the midst of Acehese society has been running in line with the implementation of the mawah system that has been carried out for generations. Therefore, the study of the mawah system in relation to economic empowerment is an interesting topic even though the modern economic system with the banking system and lending with the credit system is increasingly widespread. The results of this study are expected to provide solutions in order to reduce the practice of usury in the midst of society which is currently increasingly phenomenal.

METHODS

The research method is a series of ways or implementation activities that are based on basic assumptions, philosophical and ideological views, questions and issues faced. In other words, it can be understood that the method is a way or steps taken or used in research to obtain accurate data or information in the field or the research location that has been determined. In addition to the method, this study also uses tracking and data collection techniques in the field. This data collection technique is used in such a way that it can capture and reveal meaning through understanding (*vertehen*) of data or information obtained at the location using relevant theories. Specifically, it can be described as follows:

a. Type and Research Approach

This type of research is field research, namely research by going directly to the field or research location and conducting direct observations by involving researchers in it (Sukmadinata, 2008). While the approach used is a qualitative approach. This research focuses on tracking data in the field or research location. It is said to be qualitative research because researchers do not calculate with numbers through statistical formula analysis, but reveal and analyze data narratively by sharpening understanding, expanding meaning, classifying and its relevance to the current context (Subagyo, 1991).

This research is included in descriptive analytical research, namely research that describes real activities in the field related to mawah activities. Descriptive research takes problems or focuses on actual problems as they exist at the time the research is conducted (Sudjana, 2000).

b. Research Location

This research is located in Aceh Province, focusing on 2 (two) districts: Tamiang Regency and Pidie Jaya (Pijay). These two locations were chosen for 3 (three) reasons: first, the Tamiang area is the boundary between Aceh Province and North Sumatra as a representation of East Aceh. Meanwhile, Pidie Jaya is the central area between Banda Aceh and East Aceh which is seen as a representation of the Pidie area and its surroundings. Both regions still inherit local wisdom by cultivating mawah practices as part of economic activities. The second reason is that the mawah tradition in the two regions has been going on for a long time so that mawah management locations are easy to find; and third, both Tamiang Regency and Pidie Jaya can represent the eastern and western regions in implementing the mawah system.

c. Research Subjects

Research subjects are sources for obtaining information or information about research problems. Research subjects are people who can support and become research data or in other terms are also called informants. According to Suharsimi Arikunto, research subjects are people who know, are related to, and are the perpetrators of an activity that is expected and provide information related to the problem being studied (Arikunto, 2006).

The selection of subjects or informants in this study used the purposive sampling technique. Purposive sampling is a sampling technique for data sources with certain considerations (Sugiyono, 2013). These certain considerations are considerations of people who are considered to know or understand the most about what is happening related to the mawah system and its implementation procedures. In this case, the researcher assumes that the subject or informant knows the problem being studied in depth and can be trusted to be a valid and credible subject or informant. The subjects or informants in this study consisted of 2 Keuchik Gampong (Village Head/Lurah), 2 Customary Leaders or Customary Stakeholders (Tuha Peuet/Penghulu), and 4 (four) mawah actors in two locations.

d. Data Collection Techniques

Data collection techniques are carried out in three ways: observation, interview, and documentation.

1) Observation

Observation techniques are used to dig up data from data sources in the form of events, behavior, places or locations, and objects and image recordings. Observations can be carried out either directly or indirectly. In using observation techniques, the most effective way is to complete it with an observation format or form as an instrument. The format that is compiled contains items about events or behavior that are described as occurring. Observation is a complex process that consists of various biological processes; and among the most important are the observation and memory processes. Data collection techniques are carried out by observation if the research concerns human

behavior, work processes, and natural phenomena (Sugiyono, 2017). The observation used in this study aims to see how the Acehnese people have practiced so far in implementing mawah, the beginning of the contract, the process and objects and the possibility of expanding the implementation and its benefits in efforts to empower the community's economy. Of course, the observation used is non-participant observation (observation is not directly involved)

2) Interview

Interviews are used as a data collection technique when researchers want to conduct a preliminary study to find problems that need to be studied, and also when researchers want to know more in-depth things from respondents and the number of respondents is small (Sugiyono, 2007). This interview technique is the most widely used in qualitative research, especially in field research. The purpose of the interview is to be able to present the current construction in a context regarding individuals, events, activities, organizations, feelings, motivations, responses or perceptions, levels and forms of involvement to reconstruct various things (Sutopo, 2006). Interviews in this study were used to see how the mudharib (manager) and shahibul mal (investor) and community leaders view the implementation of mawah in Acehnese society. In addition, the interview technique is used to track in-depth information regarding the implementation system of mawah contracts or transactions in the field. In order for information gathering to be carried out in depth, the researcher used unstructured free interviews.

3) Documentation

Documentation is a review of written documents in the form of archives as a source of data that often has an important position in qualitative research, especially if the target of the study is directed at the background or various events that occurred in the past that are closely related to the current conditions or events being studied. Documents are records of past events. Documents can be in the form of writing, pictures, or monumental works from someone. Documents in the form of writing include diaries, life histories, stories, biographies, regulations, policies. Documents in the form of images include photos, motion pictures, sketches and others. Documents in the form of works include works of art, which can be in the form of pictures, statues, films, and others. Document studies are a complement to the use of observation and interview techniques in qualitative research. Documentation in this study is used to strengthen and direct the focus of the research and explain variables, namely by reviewing relevant books/scriptures, reviewing written documents about the history of mawah in the local wisdom of the Acehnese people in related agencies. In addition, document review can also help researchers to develop a theoretical framework and methodology in this study. In addition, with documentation techniques, researchers track data on the profiles of Tamiang and Pidie Jaya districts as additional information on the existence of the population, activities and progress.

e. Data Analysis Techniques

Based on the objectives of this study, researchers use descriptive-analytical analysis, namely describing and analyzing existing phenomena, both natural phenomena and human engineering (Sukmadinata, 2008). The steps taken in analyzing qualitative data are as follows:

- 1) Reviewing various data that have been successfully collected using several methods used.
- 2) Conducting data reduction, namely selecting data that can be processed further. At this reduction stage, the process of selecting, focusing, paying attention to simplification, and transforming raw data that emerges from written field notes is carried out.
- 3) Conducting data presentation/data display. Data presentation is intended to present data in detail and systematically after being analyzed into an inserted format.
- 4) Drawing conclusions and verification. Drawing conclusions refers to data and findings at the research location by answering the problem formulation (Sugiyono, 2007). In this regard, there are two problem formulations that will be used as a benchmark in drawing conclusions as stated in the background of the problem.

RESULTS AND DISCUSSION

After conducting a series of research stages by tracking and collecting data and information at the research location, the results are presented in a descriptive analysis in this chapter. This chapter will describe the research results descriptively according to the data obtained in the field and then conduct a critical analysis in the discussion.

The mawah system is practiced in several forms, in the form of livestock, agricultural land, and trees. However, this study only focuses on livestock mawah. Regarding the significance of mawah, it can be traced and described in detail as follows:

1) Mawah as Local Wisdom

As usual, the mawah system runs normally and there are almost no problems or disputes between the mawah/investor and the mawah recipient/manager. Regarding this mawah system as explained by the Head of the Meunasah Beuriweuh Customary Community, Meureudu District.

Basically, the mawah system in our place has been going on for a long time, even when I was little my parents also received livestock in the form of cows from a dowryman to be raised, looked after and fed until the cows were big or fat so that the dowryman was happy to see them. Regarding the animal's food, it is borne by the recipient of the mawah with full responsibility.

2) Types of Mawah

Regarding the types of objects or capital submitted as mawah objects, Keuchik (village head) Meunasah Beurawang said:

In Gampong (village) Beurawang, it can be said that there are a number of residents who raise livestock in the form of mawah. In general, they prefer to raise animals in the form of chickens, ducks, goats, cows or buffaloes. Because if these animals survive and there is no epidemic disease, the results can be felt by both the dowryman and the person raising the mawah animals.

3) Implementation of Mawah

In practice, the mawah system involves two parties who bind each other in the form of a transaction or mawah agreement. Regarding the implementation of this mawah, a livestock keeper, Yusnidar in Meunasah Geulanggang, Meureudu District, said:

We were given the mandate by the owner to look after and raise these cows and goats with full responsibility. Regarding the location of the pen, it is up to us; as is the food. Meanwhile, the owner only hands over a pair of livestock each. Usually we raise them for a certain period of time until the animal gives birth to a child.

4) Mawah Profit Sharing System

Regarding the mawah profit sharing system, Hayatun Nufus who raises livestock in Pangwa said:

So far, I have been looking after and raising livestock in the form of goats and cows for 4 (four) years which were given by a owner who lives and works in Banda Aceh. According to the verbal agreement, we agreed that if a male child is born, it will be handed over to the owner (capital owner); but if the child is female, it means our rights as the owner or recipient of the mawah. Sometimes the profit sharing is in the form of animals; and sometimes in the form of the selling price of the animal; but that rarely happens. Because the owner prefers to receive a share in the form of animals. We keep the mother until she is no longer productive and as long as there is trust from the owner. So, the profit sharing system is divided equally 1:1. For example, in the first year a child is born, it is given to the owner. In the year another child is born, it is given to us as the recipient of the mawah.

5) Risk of Mawah

The implementation of mawah will of course at certain times experience disasters in the form of natural disasters that cause livestock to be lost, die, or even stolen. Regarding the actions of both parties, between the provider and the recipient of the mawah. On one occasion of an interview, Mrs. Khadijah said:

Every business certainly has risks or losses in terms of time, cost and energy. In relation to mawah, we believe in the power of Allah, that any disaster that befalls us including those that befall our pets is because of Allah's will. So, when there is a natural disaster, for example, we once experienced a flash flood that water and debris entered the house; the goat and cow pens were also carried away by the flood; but we as the recipient of the mawah had agreed beforehand that we would both bear the risk. And the provider was also willing without asking for compensation, because the profits were shared; and the losses were borne together. So, morally and financially there is no burden for us. Maybe only the energy and time that we have sacrificed. But, Allah is all-powerful, it will definitely be replaced.

6) Mawah According to Custom

Throughout the investigation while at the research location, so far there has been no written text about the custom of mawah. The term mawah and its practice just go on and on, without any conflict or dispute. Because indeed everyone believes that the mawah system does not cause significant problems in society. This is reinforced by the statement of the Head of the Meunasah Blang Customary, Meurah Dua District:

In the adat geutanyoe (our custom), mawah has become a custom carried out by the community without having to agree to a pact, even in practice when an agreement occurs, witnesses are not needed. As if trust and honesty are enough. We as the stakeholders in this village have never seen a written text regarding the mawah custom. I myself have never questioned the implementation of mawah because we both understand, tanyoe ka meuphom.

Meanwhile, Pak Keuchik added: "There are almost never cases of quarrels in this mawah system. And I also do not interfere in other people's business affairs."

7) Mawah Agreement

When someone wants to give a pair of livestock to someone who is used to raising livestock and understands how to raise, look after and care for animals, then he immediately entrusts them to that person. Until now, no written agreement or transaction for mawah has been found. Usually, agreements are only stated verbally. Responding to this statement, a mawah manager, Ulul Azmi in Meurah Dua who has years of experience in looking after and caring for livestock stated:

We never record or write agreements in mawah matters. So do other friends who work as mawah managers. We are offered to raise and care for cows, goats or buffaloes by someone, then we agree, then the mawah owner trusts us, so the mawah system runs as it is; moreover, according to tradition, it is understood by everyone in this village. Our job is to look after and care for the animals until they are big and fat so that if they are sold, we will get a satisfactory profit.

8) Interaction between the Donor and the Recipient of Mawah

In human terms, the donator (shahibul mal) and the recipient of mawah (mudharib) have known each other for a long time; even previously living in the same village even though the donator later migrated to a provincial city or outside the region. In reality, the donator feels a moral responsibility to help relatives or people he used to know so that their income increases; or at least there is daily work, not unemployed. So, when returning to his village from traveling there is something that is brought in the form of money to buy a pair of livestock, either cows, goats or buffalo, depending on the habits of the people in his village in raising livestock. Mrs. Rahmah, for example, is a housewife who does not have a permanent job, but has skills in raising animals; and now there are a number of animals entrusted to her by the donator to be raised. While carrying her child, Mrs. Rahmah explained:

Our relationship with the donator is good and harmonious. Even every holiday the donator returns to the village to visit his parents; and also stopped by our house just to find out how the condition of the livestock that had been entrusted to us to look after and maintain. With that visit, we felt close like brothers. The relationship of friendship continued to be established, even with our other brothers. During the visit, sometimes the owner gave us donations in the form of basic necessities and money. Of course we felt very happy and grateful.

Economically, the mawah system is a productive activity if carried out seriously and with full discipline and responsibility. Of course, people who are able to do this are those who have a high work ethic. In economic theory, work ethic plays an important role in improving performance and income. People who have a high work ethic are more successful than those who lack work ethic. Therefore, the presence or absence of benefits from the mawah system is very dependent on a person's work ethic to produce something through the creative economy. The mawah system in the current context can be classified as a creative economic activity even though mawah activities are still limited in practice. When researchers conducted separate interviews with research subjects, in this case the mawah recipients, they spontaneously admitted that the mawah system was very beneficial. This statement, among others, was expressed by Bakhtiar, a cattle breeder in the form of mawah in Blang Awe Pijay.

I used to be unemployed, wanted to sell or trade but had no capital. I had no expertise or skills except farming and raising livestock. It so happened that someone offered me livestock to raise in the form of mawah, so I accepted it. After I had been doing it and studying it for several years, I felt that mawah brought many benefits. That is, I raised several livestock and then they gave birth; from having no animals, now I have animals that are my personal property from the profit sharing with the owner. The first year there were two calves, one for the owner and one for me. That's where the costs and living expenses for my family, wife and children come from. Economically, the mawah system is very helpful for me because I don't need to spend capital, and I don't bear the risk if there is a disaster or animal disease that causes death.

9) Increasing Family Income

Without a doubt, the mawah system that is run professionally, responsibly and with discipline will gain added value in the form of income that can support family income. Based on observations in the field and direct information from research subjects, livestock managers with the mawah system gain increased income to meet family needs. Meanwhile, Tgk. Zulkifli in Meunasah Beurawang, Meureudu District, admitted that during his livestock management with the mawah system, he did not experience any difficulties in meeting his family's needs. Regarding this, he stated:

I am very grateful to Allah because with His blessings, until now I have not been burdened with debts from either a person or a bank. Since I started the mawah system, I have raised several animals and have gained results with the growth of the animals from year to year; and now I have several animals from the mawah results. I sell some of them to support my income, especially to meet the needs of my family and my children's education. In terms of finances, it is not a problem because na ho peukeue, if you are in a hurry and lack funds, for example, lon peubloe saboh leumo agam. Sometimes children suddenly ask for money for tuition fees, I sell the bulls that I have.

10) Mawah Management System

Until now, the mawah management system has not been formally regulated and has never been discussed in the Aceh People's Representative Council session either at the district/city or provincial levels. Therefore, the mawah management system is still running naturally following local wisdom. However, the existence and sustainability of this mawah system continues to run until now even in the midst of a modern economic system. Although the mawah management system is not legally regulated formally, the spirit and dynamics of the community to run the mawah have never waned. Sociologically, the mawah system as an entity of local wisdom has survived and even become an alternative non-ribawi economic system. When Aceh campaigned for a sharia economic system with a mudharabah (profit sharing) system, the mawah system since its inception has implemented an ideal sharia economy, even without sharia symbols in its practice. In the view of the Pante Geulima Customary Leader, "since long ago we were not familiar with sharia banks; but we have known the mawah system since we were little." He further said:

In the economic crisis in our country, the people in this village continue to run their businesses as usual. They do not despair over the crisis. Alhamdulillah, there are still rich people who are willing to help us by offering livestock to be raised by people who live in poverty. With this assistance, the mawah culture as a geutanyoe custom continues as usual. Moreover, this mawah system is not the same as gala. If gala, the rich benefit, while the poor only "bite their fingers" because they have mortgaged their rice fields to the rich.

The results of the rice fields are completely taken by the rich until there is no limit. As long as the land has not been redeemed, it is still under the control of the rich. That is why this mawah system should be preserved.

Regarding the mawah system, Tgk. Muhammad Faisal (Abi) further stated:

The mawah system is an agreement related to the sharing of profits between the giver of mawah and the recipient of mawah. He gave an example of "someone giving a mother cow to a recipient of the gift to get results and the results are divided equally or divided in half between the giver and the recipient of the gift, and that is based on mutual agreement.

Then, Nurmaulida said that "the mawah system is the distribution of results from animal husbandry, for example cows, goats and the like." While Jamilda said that "the mawah system is handing over animals such as cows for example to other people to be raised, and the determination of the price is divided in two from the results of the maintenance, such as the animal is pregnant."

In addition, Zulfikar (a village official) who serves as the village head (Datok: the term for Aceh Tamiang) Paya Awe added, "the mawah system is not in the legal realm, but this is a local custom that has been in effect for a long time, for example if you are going to raise a young one that means it has not given birth, then the price is made first. For example, the price is four million and then it can be eight million, and the offspring produced are also divided in two again. "

As for the question about the types of mawah, there were different answers from the respondents that the author interviewed, although there were similarities in substance. Tgk. Muhammad Faisal said that the types of mawah are in the form of livestock such as cows, goats, chickens, and the like.

Meanwhile, Maulida answered that she did not really understand the types of mawah, because she did not specifically deal with mawah and had just gotten involved. In addition, her special job was a midwife at a hospital. Meanwhile, Jamilda had the same answer as Tgk. Muhammad Faisal, that the types of mawah were goat, cow, and buffalo mawah. Zulfikar said that there was only one type of mawah, namely animals.

Regarding the responsibility of the mawah implementer, both the mawah owner and the mawah implementer, Zulfikar said that if the cow or animal that was mawah was lost outside the area, it was the responsibility of the mawah implementer or the person who looked after the animal. Unless the animal was lost in a cage, the mawah implementer was not responsible, meaning that he was not required to pay the mawah owner or animal owner.

Jamilda said that regarding the special responsibility for making the cage, there was a little help from the mawah implementer, meaning that it was not entirely the responsibility of the mawah implementer. Meanwhile, Nurmaulida said that the responsibility of the mawah implementer was entirely. Because the mawah emphasized to the implementer to look after the animal as if it were his own.

Muhammad Faisal said that related to the responsibility of the implementation of the mawah is to give full responsibility for the animals to the implementer of the mawah to be maintained with the ultimate goal expected to generate profit. The recipient of the mawah is expected to care for, maintain and so on which will eventually be able to generate profit.

As for how the profit sharing system of the mawah is related, according to Muhammad Faisal, it is divided in two or according to mutual agreement. Likewise, with the answers of other informants that the author interviewed, such as Nurmaulida who said the system is divided in two, namely if there is a result it is divided in half. Zulfikar said that the results are divided in two. If the animal or young cow that is not pregnant, then the price

is made or determined first, if not done so it can be detrimental to the owner of the cow. If it is pregnant or pregnant, then the price is made and divided in two. Jamilda also said that the results are divided in two between the owner and the implementer of the mawah. As for the question if there is a risk of mawah (Example: Natural disasters, lost, dead, etc.), what are the actions of both parties, then in this case Muhammad Faisal gave a classification where if a natural disaster occurs such as a Tsunami and others, the implementer of the mawah is not obliged to replace the animal. If it is lost in the herd during the day, then it becomes the responsibility of the implementer of the mawah because it is considered negligence. So it is mandatory to replace the animal belonging to the owner and this is done according to mutual agreement. Meanwhile, if it is lost at night in the cage accidentally, then the mawah implementer is not obliged to replace the animal. Zulfikar said that if there is a risk such as a natural disaster, death, then it is borne together. However, if the animal is lost outside the area as mentioned earlier, then it becomes the responsibility of the mawah implementer. Nurmaulida said that if there is a mawah risk, it is borne together. Meanwhile, according to Jamilda, if the animal is sick, then the implementer provides money for the treatment process or injection.

Related to the practice of mawah among the community according to customs or habits that apply in general as the answers put forward by the respondents are the same, namely for two, meaning the results of the mawah process are divided equally between the recipient and the mawah implementer. As Tgk Muhammad Faisal gave an example that a recipient handed over a skinny cow to the mawah implementer to be fattened then the results were divided in two. This can be understood that the selling price can be higher. As for the form of the Mawah Agreement (written or oral or how the mechanism (form of time), here the respondents are slightly different, although in general they also have similarities, where the form of the mawah agreement that applies generally to the community that is the location of the author's research is verbally not written with an element of full trust in the implementer of the mawah. Likewise, there is no time limit for mawah and it is not written only verbally. Also by calling the family as witnesses.

The relationship between the implementer and the implementer of mawah based on the results of the author's research in Aceh Tamiang district, based on an interview with Tgk Muhammad Faisal, said that they rarely meet but give each other trust. Meet when needed. Nurmaulida said that they rarely meet but there is communication if there are problems related to pets. Likewise, other respondents said so.

The mawah system is understood not only in the form of animals, although it is more dominantly understood to animals. Muhammad Faisal said that the mawah system is also for plants (fields). Likewise, Jamilda said that mawah includes animals, rice fields, and fruit. Meanwhile, Zulfikar said that only animals are called mawah, others are not called mawah. Meanwhile, Nurmaulida said she did not understand whether or not there were mawah other than animals or animals. In the practice of mawah, it can increase family income or vice versa, there are also several opinions from informants. Nurmaulida said that there was no increase in family income because the process was long and not necessarily successful. Meanwhile, Zulfikar said that it depends on whether it is managed successfully or not. If you don't care about this mawah, such as not cutting grass for male animal night bait, then the results are inadequate. Meanwhile, Muhammad Faisal said that there was an addition or increase in the family. According to Jamilda, regarding the increase in family income, it depends on the number of animals in the mawah.

The involvement of the family or other parties in the management of the mawah according to Jamilda depends on the circumstances, meaning that there is assistance from relatives, even if there is no conflict. Zulfikar in terms of family involvement said it rarely happens, meaning it is not specifically given to the family to be given as a mawah.

Nurmaulida said that there were family members involved as witnesses, namely their own siblings. There were also siblings who handed it over to the mawah implementer. Likewise, Muhammad Faisal said that there were family members involved in controlling the animals given to the mawah implementer.

The relationship with the bank in terms of this mawah practice from all informants interviewed by the researcher said that it was not related to the bank. Muhammad Faisal even mentioned the reason that it was safer and guaranteed to be free from usury. According to him, there were other people who were also related to the bank. According to Zulfikar, even if there were those who were related to the bank, they did not tell anyone else.

Regarding the benefits of mawah felt by the mawah managers, they spontaneously stated that during the time they were entrusted to manage mawah in the form of livestock, their income level for family needs had increased.

We are grateful because there are still people who care to provide capital in the form of livestock for us to raise until they grow big so that they can produce. And we can also feel the pleasure of having the animals that we have from the results of the distribution of wealth after the animals we raise give birth from year to year. By God's will, the animals are healthy and free from disease.

Based on the interview results as explained above, it appears that the mawah system in the socio-cultural context in Aceh provides a positive and constructive meaning for the economic empowerment of the community. And with that, they can earn additional income to support family needs. Although the mawah system has been going on for a long time in Aceh, people tend to borrow business capital from banks so that it becomes a burden to pay it off; some even fail in their business but still owe the bank. If this mawah system is cultivated in the community, then gradually the community will no longer be trapped in prolonged debt. Moreover, the mawah system is asset management without having to have capital except for the will, work ethic and responsibility. In line with this, Umar bin Khattab once advised recipients of quotas or salaries from the state to buy goats or other livestock so that they can increase business capital and leave assets for their children if they die.

Socio-culturally, the practice of mawah both in Aceh Tamiang Regency and in Pidie Jaya (Pijay) has been going on for a long time from generation to generation. For the people in both districts, the objects of mawah are usually livestock such as chickens, ducks, goats, cows, and buffaloes. In general, they raise goats or cows in the mawah system. In animal husbandry, the mawah manager bears the food and takes care of it until the animal is big enough to be sold at a price that is in accordance with the market. The mawah system runs according to the agreement of both parties with a profit-sharing system (*mudharabah*). The results of mawah management are divided into two, namely if there are 2 (two) young animals, then 1 for the owner or capital provider and 1 (one) for the keeper. While the mother remains the property of the owner. If the mawah is not continued, the mother will be returned to the owner. There are two ways to share the results: dividing by the price of the animal or by the animal directly. However, in general, the division is done by measuring the price of the animal when it is time to be sold.

The benefits of mawah are greatly felt by the managers and provide mutual benefits to the animal owners. Viewed from the perspective of economic empowerment, mawah becomes the realm of economic activities of the lower class to support the economic life and family income. In fact, if the mawah mandate can be managed well, the managers will get double benefits from not having animals to owning animals that can then be sold and some of which can be increased in livestock productivity while maintaining or preserving the mother.

In turn, the managers will be able to develop their business with capital from the profit sharing of livestock. Traditionally, the distribution of livestock is seen from gender, if the child is male, then it is given to the owner or the caretaker. If the child is female, then it is the right of the caretaker/receiver of the mawah or the caretaker. And so on, the division is carried out 1: 1. That way, justice and equality can be realized and the closeness between the provider of mawah and the owner can be established well. Here the form of silaturreh is established through the spirit of ta'awun (helping each other).

That is how the mawah tradition continues in Pidie Jaya and Aceh Tamiang, especially for residents who live in Meureudu District. In Meunasah Beurawang, for example, there are a number of residents who work as mawah in the form of livestock. This tradition is passed down from generation to generation to their siblings and even their children if they do not have other binding jobs. For poor families, through mawah they can support their families and even send their children to school. Every year they can sell one cow, at least for 15-25 million, depending on the size of the animal and its meat capacity.

Animal owners or investors offer livestock to managers to be raised until they have offspring. The animals that are handed over are usually still productive, in the form of a male and female animal. From these animals it is hoped that they can reproduce and have a selling value. The distribution is according to the owner's request, if the owner prefers the price of the animal in the distribution of the results, then the price of the animal in the form of money is given; however, there are some who prefer to receive a share in the form of animals that are ready to be consumed or sold at a reasonable price. Thus, the spirit of developing the community's economy through mawah is increasingly felt; and even the interest of managers is increasing from day to day.

CONCLUSION

After intensive discussion on economic empowerment with the mawah system through local wisdom in Aceh, the following conclusions can be drawn:

From an economic paradigm, the mawah system is a productive activity if carried out seriously and with full discipline and responsibility. Of course, people who are able to do this are those who have a high work ethic. In economic theory, work ethic plays an important role in improving performance and income. People who have a high work ethic are more successful than those who lack work ethic. Therefore, the presence or absence of benefits from the mawah system is very dependent on a person's work ethic to produce something through the creative economy. The mawah system in the current context can be classified as a creative economic activity even though mawah activities are still limited in practice. In this context, the recipients of the mawah spontaneously admit that the mawah system is very useful and even becomes a driving force in working to increase income/revenue.

Without a doubt, the mawah system that is run professionally, with full responsibility and discipline will gain added value in the form of income that can support family income. Based on field observations and direct information from research subjects, livestock managers with the mawah system have increased their income to meet family needs. Until now, the mawah management system has not been formally regulated and has never been discussed in the Aceh People's Representative Council session either at the district/city or provincial levels. Therefore, the mawah management system is still running naturally following local wisdom. However, the existence and sustainability of this mawah system continues to run today even in the midst of a modern economic system. Although the mawah management system is not legally regulated formally, the

spirit and dynamics of the community to run the mawah have never waned. Sociologically, the mawah system as an entity of local wisdom has survived and even become an alternative non-ribawi economic system. When Aceh campaigned for a sharia economic system with a mudharabah system (profit sharing), the mawah system since its inception has implemented an ideal sharia economy, even without sharia symbols in its practice.

The implications of mawah are greatly felt by the managers and provide mutual benefits to the animal owners. Viewed from the perspective of economic empowerment, mawah becomes the realm of economic activities of the lower class to support the economic life and family income. In fact, if the mawah mandate can be managed well, the managers will get double benefits from not having animals to owning animals that can then be sold and some of which can be used to increase the productivity of their livestock while maintaining or preserving their mothers. In turn, the managers will be able to develop their businesses with capital from the profit sharing of livestock. Traditionally, the distribution of livestock is seen from gender, if the child is male, then it is given to the owner or provider. If the child is female, then it is the right of the keeper/receiver of the mawah or the keeper. And so on, the division is carried out 1: 1. That way, justice and equality can be realized and the closeness between the provider of mawah and the owner can be well established. Here, the form of silaturrahim is established through the spirit of ta'awun (helping each other). Thus the spirit of developing and empowering the community economy through mawah is increasingly felt; and even the interest in managing mawah is increasing day by day. With the mawah system, people are free from bank loans that are tied to credit and bank interest. In this way, mawah can become a non-ribawi sharia economic system and at the same time can save people from the clutches of loan sharks.

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