

De-Ideologization of Baitul Maal Rasulullah From Social Financial Institution to Financial Business Institution

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Abstract

This research critically analyzes the phenomenon of de-ideologization in Baitul Maal wat-Tamwil (BMT) in Indonesia. Starting from the ideal of Baitul Maal Rasulullah SAW as a socio-religious financial institution based on the destruction of riba and the proliferation of sadaqa (QS. Al-Baqarah [2]: 276), BMT now tends to transform into a microfinance business entity. The shift in BMT's orientation towards profitability, practices perceived by the public as deviating from Islamic socio-financial principles, as well as conditions of stunted growth and minimal national contribution, are strong indicators of this de-ideologization. This impacts public trust and distances BMT from the Qur'anic ideology brought by Rasulullah. These findings emphasize the urgency of revitalizing the ideology of Baitul Maal in BMT operations to restore the trust of the ummah and realize a just contribution to Islamic economics.

Keywords: Baitul Maal, BMT, De-Ideologization, Islamic Economics, Microfinance.

1. Introduction

The concept of Baitul Maal during the time of Rasulullah SAW represented the ideal foundation of a holistic Islamic financial system, primarily oriented towards social justice and the universal welfare of the ummah. As a central instrument for managing public wealth, Baitul Maal functioned as a trust repository for collecting and distributing funds such as zakat, infaq, and sadaqa (ZIS) to the eight categories of mustahik designated by Allah SWT (QS. At-Taubah [9]: 60) (RI, 2005). More than just a redistribution mechanism, Baitul Maal also played a role in preventing the accumulation of wealth among a select few elites, as affirmed in His words: "so that it does not [merely] become a circulation among the rich from among you" (QS. Al-Hasyr [59]: 7).² Classical scholars like Imam Abu Yusuf, in his Kitab al-Kharaj, meticulously described the function of Baitul Maal as the state (public) treasury responsible for managing income and expenditures for public welfare, including social security and infrastructure development, signifying Baitul Maal as a fundamental socio-financial institution (Yusuf, 2005).

In Indonesia, the spirit to revitalize the values of Baitul Maal in a modern context gave birth to Baitul Maal wat-Tamwil (BMT). BMT was expected to be an answer to the financial access gap for grassroots communities, as well as a sharia extension in economic empowerment. The BMT model, which integrates the Baitul Maal function (management of

ZISWAF) with the Tamwil function (Islamic microfinance), is essentially an ideal manifestation of Islamic economics based on the principles of ta'awun (mutual assistance) and takaful (mutual guarantee), far from the prohibited practice of riba (HR. Muslim concerning the curse on those who consume riba).

However, after several decades of development, a first critical phenomenon has emerged: a shift in orientation indicating potential "de-ideologization" in BMT operations. Visually, many BMTs now tend to focus more on the profit-oriented Tamwil function, neglecting or marginalizing the social Baitul Maal function. Analyses by Islamic economic experts like Adiwarman Karim (in Ekonomi Mikro Islami or other writings) often criticize this commercialization trend, where financial sustainability is often pursued at the expense of BMT's primary social mission. ZISWAF funds, which should be the core of Baitul Maal, sometimes become merely "complementary" or marketing tools, far from their central role in empowering the poor ummah as exemplified by Rasulullah SAW.

A crucial phenomenon that deserves attention is the failure of most BMTs to develop significantly, and their impact has not been evenly distributed among grassroots communities. Although the number of BMTs in Indonesia reaches thousands, the reality shows that the majority operate on a small scale, have low resilience to economic shocks, and not a few experience stagnation or even cease operations.

The initial hope that BMT would become a driving pillar of the ummah's economy at the micro-level has not been fully realized. As a result, the presence of BMT has not been widely felt, especially by the communities most in need of social value-based financial services. In fact, some of them still rely on conventional financial institutions or are entangled in usurious practices. This condition indicates that the current operational model of BMT has not been fully able to effectively integrate its social mission (D & E, 2017).

Furthermore, a third critical phenomenon is the minimal national contribution of BMT to Indonesia's economic development. Despite their large number, the aggregate assets and market share of BMT are still very small compared to Islamic banking or conventional financial institutions. This condition indicates that BMT has not become a significant economic force at the macro scale, which should be achievable if its social and business functions were optimally integrated to drive economic growth from the bottom up. The regulation governing BMT, namely Law No. 1 of 2013 concerning Microfinance Institutions, although providing legal legitimacy, is considered by some parties as not strong enough in encouraging BMT to carry out its social functions mandatorily and measurably, even tending to encourage BMT to orient towards business aspects for licensing and supervision.

This shift in orientation, uneven growth failure, and minimal national contribution directly imply the public's acceptance of and trust in BMT. When BMT focuses too much on profit and its social impact is less visible, the ideal image of Baitul Maal during the time of Rasulullah SAW as a defender of the weak is eroded. Doubts arise among the public regarding the authenticity of BMT's "sharia-ness," especially when microfinance practices appear to resemble conventional banks with significant profit margins, potentially leading to a perception of a lack of ta'awun and takaful (Aziz, 2020).

Therefore, this research is crucial to sharply uncover the phenomenon of BMT's de-ideologization. By critically comparing the values, sharia principles, history of Baitul Maal in Rasulullah's time, the reality of BMT today, contemporary institutional models, and general phenomena known to the public, this research attempts to answer why and how this transformation occurred. The purpose is not merely criticism, but to provide a constructive view for the revitalization of BMT to return to the spirit of Baitul Maal that prospers the ummah and the nation. The concept of Baitul Maal is deeply rooted in Islamic teachings, functioning as a public financial institution primarily oriented towards social justice and universal welfare. This is the peak of ideology derived directly from the Al-Qur'an and applied

perfectly by Rasulullah SAW. The ideology of Baitul Maal is the Qur'anic ideology brought by Rasulullah. No Baitul Maal activity is not driven by the literacy of Qur'anic verses and the application of Hadiths of Rasulullah related to social finance.

Its main foundation is the law of Allah SWT which explicitly destroys riba and proliferates sadaqa (QS. Al-Baqarah [2]: 276):

يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيلُ الصَّدَقَاتِ ۚ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ٢٧٦

Translation: Allah destroys (the blessing from) riba and increases sadaqa. And Allah does not like every sinful disbeliever.

This verse is a fundamental pillar that shapes the orientation of Baitul Maal: distancing from exploitative practices (riba) and actively promoting the blessed distribution of wealth (sadaqa, zakat, infaq, waqf). Therefore, ideally, an institution based on sadaqa, if its ideology and orientation are maintained, should grow substantially and sustainably.

Through in-depth observation, this research is expected to provide a comprehensive understanding of the potential de-ideologization in BMT, identify its driving factors, and formulate implications for the development of Islamic economics in Indonesia. The results of this research are expected to serve as a guide for policymakers, BMT practitioners, and the general public to bring BMT back on track as an effective, inclusive, and genuinely contributing Islamic social financial instrument, not just a financial business institution (A, 2020).

Historically, Baitul Maal was a socio-financial institution designed to serve the interests of the ummah fairly, especially the poor and marginalized. However, in Indonesia, the development of BMT has experienced a shift in orientation towards a more profit-oriented institution, making it resemble conventional financial institutions. Previous research, such as that conducted by M. Syakir Sula, highlights that the main challenge for contemporary BMT is to maintain social idealism amidst demands for efficiency and business sustainability (Sula, 2004). Similarly, studies by Ascarya and Yumanita found that competitive pressure in the financial sector caused many BMTs to focus on consumptive financing and profit-oriented activities, rather than strengthening the ummah's economy (Ascarya & Yumanita, 2013).

However, these studies are generally normative or technocratic, not deeply highlighting the process of de-ideologization—namely, how the Islamic socio-financial values that were the initial foundation of BMT were slowly marginalized. The novelty of this research lies in its approach, which combines

ideological criticism and sociological analysis of BMT transformation, focusing on public perception of the practices and values carried out by BMT, and their impact on the institution's social legitimacy in the eyes of the public.

The problem formulation and research objectives focus on three main points. First, to examine how the orientation of Baitul Maal wat Tamwil (BMT) has changed from a social focus to a business orientation according to public perception. Second, to identify BMT practices that are considered by the public to deviate from Islamic socio-financial principles. Third, to analyze how this shift in orientation affects the level of public trust in the existence and role of BMT in the economic development of the ummah. The problem formulation and research objectives focus on:

- 1.1. How has BMT's orientation changed from a social focus to business, according to public perception?
- 1.2. What BMT practices are considered by the public to deviate from Islamic socio-financial principles?
- 1.3. How does this shift affect the level of public trust in BMT?

2. Research Method

In this research, the author uses a field research type, which aims to understand phenomena about what is experienced by the research subjects, for example, perceptions, motivations, actions, and so on, holistically and by means of description in words and language, in a specific natural context and by utilizing various methods.

Research Approach In this research, we try to find a sociological and phenomenological approach so that through this approach, this research tries to understand the symptoms faced by negating everything that is quantitative, so that the symptoms found cannot be measured by numbers. The qualitative approach is closely related to social action and reality as well as human behavior itself.

3. Results & Discussion

3.1. Qur'anic Foundation of Baitul Maal as a Social Financial Institution (Era of Rasulullah SAW & Khulafaur Rasyidin)

The concept of Baitul Maal is deeply rooted in Islamic teachings, functioning as a public financial institution primarily oriented towards social justice and universal welfare. This is the peak of ideology derived directly from the Al-Qur'an and applied perfectly by Rasulullah SAW. The ideology of Baitul Maal is the Qur'anic ideology brought by Rasulullah. No Baitul Maal activity is not driven by the literacy

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"Allah destroys *riba* and increases *sadaqa*").¹ This verse is a fundamental pillar that shapes the orientation of Baitul Maal: distancing from exploitative practices (*riba*) and actively promoting the blessed distribution of wealth (*sadaqa*, *zakat*, *infaq*, *waqf*). Therefore, ideally, an institution based on *sadaqa*, if its ideology and orientation are maintained, should grow substantially and sustainably.

The Al-Qur'an explicitly outlines the allocation of *zakat* funds (QS. At-Taubah [9]: 60) and emphasizes the importance of wealth distribution so that it does not only circulate among the rich (QS. Al-Hasyr [59]: 7). The Hadiths of Prophet SAW also widely emphasize the virtues of *infaq*, *sadaqa*, and the prohibition of *riba*, which form the basis of Islamic financial ethics (HR. Muslim concerning the curse on those who consume *riba*; HR. Bukhari concerning the recommendation to help others).

Imam Abu Yusuf, in *Kitab al-Kharaj*, explains the detailed operations of Baitul Maal during the caliphate, showing its role in financing social needs, defense, and development. This underscores that Baitul Maal was a socio-financial institution whose primary priority was *maslahah ammah* (public interest) and the economic empowerment of the *ummah*. Various *fiqh* books consistently affirm the function of Baitul Maal as a manager of the *ummah's* assets for social and religious purposes, not for personal or corporate profit. During this period, the aspect of de-ideologization was almost non-existent, as social and *sharia* functions were the core of its operations.

3.2. Historical Evolution of Baitul Maal: Paradigm Shift and Potential De-Ideologization (Classical to Contemporary Era)

Over time, the institution of Baitul Maal underwent evolution and adaptation in various Islamic caliphates, but not always in line with Qur'anic idealism. During the Umayyad and Abbasid periods, Baitul Maal developed into a more structured state finance department with complex bureaucracy. Although still managing state revenues and expenditures, its focus expanded to include financing territorial expansion and monumental infrastructure development. The suspected point of de-ideologization in this era is the potential

emergence of abuse of authority and corruption by certain rulers or officials, which eroded the idealism of wealth distribution for the welfare of the *ummah*, although conceptually the function of Baitul Maal remained recognized. This shows that deviations can occur when management and orientation are not aligned with the basic ideology.

During the decline of the caliphate and the era of colonialism, the institution of Baitul Maal formally fragmented or even disappeared from state structures in many regions.

The social functions previously carried out by Baitul Maal were then taken over by informal philanthropic institutions, mosques, or local religious organizations.

De-ideologization here refers to the loss of Baitul Maal's role as an institutionalized and comprehensive public financial institution, replaced by more sporadic and less coordinated practices, thus no longer able to support economic justice on a large scale. This represents a shift from a centralized, Qur'anic-ideology-driven system to partial efforts without a strong institutional umbrella.

3.3. Transformation of BMT in Indonesia: From Qur'anic Idealism to Microfinance Business Reality

In Indonesia, the idea of Baitul Maal re-emerged in the form of Baitul Maal wat-Tamwil (BMT), especially since the late 1980s, pioneered by the cooperative movement and figures like Muhammad Dawam Rahardjo through PINBUK (Pusat Inkubasi Bisnis Usaha Kecil - Center for Small Business Incubation). BMT was designed to combine social functions (Baitul Maal) with business functions (Tamwil) as a *sharia*-based microfinance solution. The initial hope was that BMT would be an instrument for empowering grassroots communities and a deterrent to usurious practices, with the spirit of returning to the Qur'anic ideology "Allah destroys *riba* and proliferates *sadaqa*."

However, literature and public observations highlight a phenomenon of transformation and potential de-ideologization of BMT, which is relevant to the first research question: How has BMT's orientation changed from a social focus to business, according to public perception?

Suspected De-Ideologization Point (1): Dominance of Profit Orientation Eroding Qur'anic Ideology.

Many studies (e.g., studies by Mohammad Mahbubi Ali, 2018) indicate that the pressure to achieve financial sustainability has driven BMT to prioritize the Tamwil (financing) aspect with competitive profit margins, often neglecting or marginalizing the Baitul Maal (ZISWAF management) function.

This raises questions about the integrity of the principles of *ta'awun* and *takaful* that should underlie it, as well as a direct contradiction with the spirit of "Allah destroys *riba* and proliferates *sadaqa*" which should be the core ideology of Baitul Maal. The financial growth of BMT that focuses more on profit than the abundance of *sadaqa* actually makes one suspect whether BMT no longer maintains its basic ideology.

Suspected De-Ideologization Point (2): Business Practices Perceived as Deviating from Qur'anic Principles.

Our second research question asks: What BMT practices are considered by the public to deviate from Islamic socio-financial principles? In an effort to achieve profit, some BMT practices in terms of *akad* (contract), margin determination, or collection, are sometimes considered by the public to resemble conventional banks. The views of experts like Yusuf Qardhawi (in *Fiqh az-Zakah* and other works) have generally warned about the dangers of commercializing institutions that should focus on philanthropy, which can be relevant to the case of BMT. This indicates that the application of Prophet's Hadith about transaction ethics and social finance becomes blurred.

Impact of BMT Transformation on Public Trust and National Contribution. The transformation of BMT from Qur'anic-based social idealism to business reality has significant implications for public trust and national contribution. This relates to the third research question: How does this shift affect the level of public trust in BMT? and To what extent do BMT regulations and practices contribute to the minimal role of BMT in the national economy?

Suspected De-Ideologization Point (3): Failure of Social Growth and Uneven Reach.

Contrary to the Qur'anic promise that *sadaqa* is "increased," data shows many BMTs fail to grow or stagnate, and their reach is uneven among grassroots communities. This reflects that although BMT has a social mandate, business pressures and operational challenges hinder its effectiveness, so its benefits are not widely felt. This failure can be interpreted as an indication that the ideology of "increasing *sadaqa*" has not been fully internalized in its practice, so the expected growth has not materialized.

Suspected De-Ideologization Point (4): Minimal National Contribution & Role of Regulation in Forming Business Orientation.

Regulation Law No. 1 of 2013 concerning Microfinance Institutions (LKM), which oversees

BMT, provides legitimacy but sets an operational framework that focuses more on business aspects and prudential supervision. Some experts (e.g., studies by INCEIF researchers or Islamic academics in Indonesia) argue that this regulation is not strong enough to prioritize or even bind BMT to its social function mandatorily. This can indirectly strengthen the business orientation and weaken the social function, which ultimately limits BMT's aggregate contribution to the national economy and raises questions about its *sharia* authenticity in the eyes of the public.

Furthermore, this section presents qualitative research findings obtained through the synthesis and interpretation of literature, content analysis of public news, and generalization of published expert views. These findings reflect the phenomenon of de-ideologization of Baitul Maal wat-Tamwil (BMT) in Indonesia from a social financial institution to a financial business institution, particularly regarding the potential shift from the essence of Baitul Maal Rasulullah SAW.

3.4. Shift in BMT Orientation: From Social Financial Institution to Financial Business Institution and its Impact on Public Trust

This research identifies a consistent narrative pattern in literature and public reports concerning the shift in BMT orientation in Indonesia. Ideally, BMT originates from Baitul Maal Rasulullah SAW as a strong social financial institution, based on the Qur'anic principle of destroying *riba* and proliferating *sadaqa* (QS. Al-Baqarah [2]: 276). However, analysis shows strong indications of BMT's de-ideologization, with its transformation into a financial business institution dominantly profit-oriented through the tamwil function (financing), neglecting the baitul maal function (ZISWAF management).

Public perception, as recorded in opinion articles and expert statements, often describes BMT as an entity increasingly resembling conventional financial institutions. This aspect of de-ideologization is evident in practices of determining profit margins that are popularly perceived as similar to interest, and sometimes aggressive collection, eroding the ta'awun ethos. Experts like Adiwarman Karim criticize this commercialization, which, according to him, blurs BMT's *sharia* identity. This perception is reinforced by MUI Fatwas that constantly remind of the importance of socio-financial aspects, indicating the concern of religious authorities regarding such deviations.

As a result of this shift in orientation and practices, public trust in BMT tends to be tinged with skepticism. The public, who expects BMT to be a

social financial institution based on morality, now questions its *sharia* authenticity and social commitment. This doubt is manifested in the sentiment that BMT "only pursues profit," directly indicating a negative impact on trust. The peak of de-ideologization here is when the public, as the main stakeholders, feels that BMT has lost its Qur'anic spirit of empowerment and justice, and has instead become a purely business entity.

3.5. Factors Driving Transformation, Stunted Growth Conditions, and Limited BMT Reach

The transformation of BMT from a social financial institution to a financial business institution is inseparable from complex factors recorded in academic studies and general observations, which indirectly drive the process of de-ideologization. One of the main drivers is the pressure for financial sustainability. As an entity required to be self-sufficient, BMT prioritizes services that generate income, even if it means compromising its social idealism.

This condition correlates strongly with the phenomena of stunted growth and uneven reach of BMT, which are manifestations of de-ideologization at a practical level. Literature and reports from relevant institutions indicate that most BMTs are small, have limited capital, weak risk management, and varying quality of human resources. This hinders significant or even growth. De-ideologization occurs when "growth" is interpreted only as growth in assets or financial profit, while social growth—reflecting the abundance of *sadaqa* and empowerment of the *ummah*—is neglected. Consequently, grassroots communities do not optimally feel the benefits of BMT, confirming that BMT's role as an agent of economic empowerment for the *ummah* has not been nationally realized.

3. Contribution of Regulation and Its Impact on BMT's Role in the National Economy

Legal regulation in Indonesia plays a crucial role in shaping BMT's practices and orientation, even indirectly facilitating the process of de-ideologization. Law No. 1 of 2013 concerning Microfinance Institutions (LKM), which oversees BMT, provides legitimacy but establishes an operational framework that focuses more on business aspects and prudential supervision. Analysis of the LKM Law and its derivative regulations shows an emphasis on financial health, capital, and reporting that primarily supports the tamwil function rather than explicitly the baitul maal function.

Experts and academics argue that this regulation is not strong enough to encourage BMT to prioritize its social function. Instead, pressure from regulatory

compliance can push BMT to become a pure financial business institution for licensing and operational continuity. De-ideologization at this regulatory level occurs when the spirit of the law leans more towards business stability and profitability than strengthening the social role, which is the core ideology of Baitul Maal. Consequently, the aggregate contribution of BMT to national economic development remains minimal. Although BMT has great potential, its market share is still very small compared to other financial sectors. This indicates that the regulatory system and BMT practices have not been able to realize the ideal mission of Baitul Maal Rasulullah SAW on a macro scale, which should be a pillar of a just economy for the *ummah*.

4. Conclusion

This research critically uncovers the phenomenon of de-ideologization in the transformation of Baitul Maal wat-Tamwil (BMT) in Indonesia. From the ideal level of Baitul Maal Rasulullah SAW as a socio-religious financial institution, BMT has shifted towards a microfinance business entity. The dominant shift in BMT's orientation towards profitability, practices perceived by the public as deviating from Islamic socio-financial principles, as well as conditions of stunted growth and limited national contribution, are strong indicators of this de-ideologization.

This significantly affects the level of public trust and distances BMT from the Qur'anic ideology brought by Rasulullah, where growth should be reflected in the abundance of *sadaqa* and equitable economic justice, not merely financial profit.

Thus, the main recommendation is the need for revitalization of the Baitul Maal ideology in BMT operations. This can be achieved through strengthening the role of the baitul maal function in more transparent and impactful ZISWAF management, developing innovative social products, improving the quality of human resources who understand BMT's social-business dualism, and reviewing regulations to better support BMT's socio-religious mission without neglecting sustainability. Only by returning to the authentic spirit of Baitul Maal can BMT restore the trust of the *ummah* and contribute significantly to the development of a just Islamic economy.

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