

The effectiveness of Bantuan Langsung Tunai (Direct Cash Assistance) implementation in enhancing community welfare from the perspective of Islamic economics

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ABSTRACT

Introduction

The Direct Cash Assistance (BLT) program is a vital government project designed to mitigate poverty and enhance the well-being of low-income households in Indonesia. The BLT program has been launched in Rawa Bening Village, Bandar Subdistrict, Simalungun Regency to offer prompt financial assistance to communities that are at risk.

Objectives

The objective of this study is to assess the efficacy of the BLT program in Rawa Bening Village by analyzing important factors such as comprehension of the program, precise targeting, promptness, achievement of objectives, and tangible outcomes. Furthermore, it examines the utilization of Islamic economic ideas in the execution of the program.

Method

The research employed a qualitative descriptive approach, which entailed conducting interviews with village officials and aid beneficiaries, as well as making observations and documenting the findings. The data analysis adhered to the methodologies provided by Miles and Huberman, which involved the processes of data reduction, data presentation, and drawing conclusions. The program's success was assessed utilizing the Reference Ratio provided by the Research and Development Agency of the Ministry of Home Affairs.

Results

The analysis revealed that the BLT program had a quite effective impact on the living conditions of 78.4% of the residents in Rawa Bening Village. Although the program had a high level of efficiency in terms of being timely and accurately addressing its objectives, it only achieved modest success in terms of program comprehension and producing tangible results.

Implications

The results emphasize the capacity of direct financial support programs to offer immediate relief and contribute to long-term socio-economic progress. The study emphasizes the significance of improving communication tactics and integrating ongoing feedback systems for policymakers. The utilization of Islamic economic principles, including justice, honesty, welfare, and responsibility, offers a sturdy framework for assessing and enhancing social welfare programs.

JEL Classification:

D24, D31, L10, Z12

KAUJIE Classification:

H34, M42, I7

ARTICLE HISTORY:

Submitted: April 2, 2024

Revised: May 27, 2024

Accepted: May 28, 2024

Published: June 26, 2024

KEYWORDS:

Bantuan Langsung Tunai; community welfare; Direct Cash Assistance; effectiveness; Islamic economics

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PUBLISHER'S NOTE: Universitas Islam Indonesia stays neutral with regard to jurisdictional claims in published maps and institutional affiliations.

ABSTRACT

Originality/Novelty

This study provides a distinctive viewpoint by incorporating Islamic economic ideas into the assessment of a government assistance program. It adds to the overall comprehension of how cultural and religious factors can improve the efficiency of efforts to reduce poverty.

CITATION: Indriyanti, P., Qarni, W., & Dharma, B. (2024). The effectiveness of *Bantuan Langsung Tunai* (Direct Cash Assistance) implementation in enhancing community welfare from the perspective of Islamic economics. *Journal of Islamic Economics Lariba*, 10(1), 331-346. <https://doi.org/10.20885/jielariba.vol10.iss1.art18>

INTRODUCTION

One of the fastest-growing poverty issues in Indonesia is the large number of low-income and impoverished people living in inadequate housing, unsanitary living conditions, and those who own property but do not have homes. This situation arises from the inability of these individuals to meet their housing needs. Adequate housing, or at least habitable housing, is a fundamental factor in societal well-being. Well-being, in this context, refers to the fulfillment of the conditions necessary for a dignified life, allowing society to progress and become better (Bashori et al., 2023).

Poverty in this case is caused by a combination of internal and external forces. The internal influence is the primary factor. Internal factors, which are characteristics dependent on individuals or families, include low family income and low educational levels. External variables, particularly those examining political and social landscapes, are also influential. The development sector, including poverty alleviation, receives substantial funding from the national budget (APBN), which continues to grow annually (Bawadi & Ratnasari, 2023). According to Government Regulation of the Republic of Indonesia Number 60 of 2014, Village Funds (Dana Desa in Bahasa Indonesia) are expenditures sourced from the State Budget. These funds are allocated directly to Village Governments through regional accounts to meet their needs, especially in development and community empowerment. The source of this data is the APBN. The Law of the Republic of Indonesia Number 6 of 2014 regarding Villages states that the main objective of Village Funds is to increase community welfare, reduce poverty, promote equitable development, and establish rural communities as focal points of national development.

Given the primary objective of village funds, financial management plays a crucial role in achieving these goals. The key to village financial management is the role of the village government. Additionally, the main goals of Village Funds, which include community development and empowerment, must be considered to achieve these objectives and improve the quality of life in rural areas (Azhari & Suhartini, 2021). Social protection programs utilizing regional income for direct cash assistance (*bantuan langsung tunai* abbreviated BLT in Bahasa Indonesia) are a top priority

(Silaban, 2023). The Direct Cash Assistance Program is a government policy providing cash assistance to those who meet the poverty threshold and have not received government aid. This initiative empowers the financial sector to enhance community welfare, leveraging financial and social resources, particularly from Village Income and Expenditure Budgets (*Anggaran Pendapatan dan Belanja Desa* abbreviated APBDes in Bahasa Indonesia) (Marliati et al., 2021). Providing assistance to the underprivileged is essential for the government to address poverty and improve societal well-being. However, as societal realities evolve, Direct Cash Assistance is not a panacea for Indonesia's poverty issues. Despite its positive impacts, it also has many negative effects, indicating that improving community welfare through direct cash assistance is not yet ideal (Akib & Risfaisal, 2015).

BLT was first implemented in 2005 under President Susilo Bambang Yudhoyono's administration. The initiative arose due to skyrocketing fuel prices, which led to increased food costs, making it difficult for many people to meet their basic needs. Similarly, in 2020, the widespread COVID-19 pandemic resulted in massive layoffs, leaving many unemployed and unable to afford necessities. Consequently, Direct Cash Assistance was provided (Janah, 2022).

The Village Fund Direct Cash Assistance has been distributed by the village government to the residents of Rawa Bening Village, Bandar District, Simalungun Regency. Although the distribution has been carried out, various issues remain, such as lengthy disbursement periods (every three months) and the insufficient amount of Rp.300,000/month compared to rising basic food prices. According to the Regulation of the Minister of Finance of the Republic of Indonesia Number 201/PMK.07/2022 on the Management of Village Funds in 2023, each village prepares different amounts of money, varying between 10 to 25 percent depending on the village funds received that year. Considering this context, the current study aims to examine in detail the implementation of Village Fund BLT from an Islamic economic perspective.

Previous studies on the effectiveness of direct cash assistance distribution by Bawadi & Ratnasari (2023) reported that the BLT Program in Tumbang Tungku Village, Pulau Malan District, Katingan Regency was well implemented. Conversely, a study by Firmansyah & Fanida (2022) highlighted that the distribution effectiveness of BLT-DD requires improvement in its distribution system. Out of eight program feasibility indicators, four were found to be less than ideal: convenience, accuracy of choice, estimation accuracy, and target accuracy. The disparity between the predetermined benchmarks and actual outcomes led to ineffective distribution of direct cash assistance. Therefore, the current study aims to analyze the implementation of Direct Cash Assistance in Islamic economic perspective.

LITERATURE REVIEW

Effectiveness

Effectiveness is the successful achievement of a particular goal in accordance with plans or needs, including the use of information, suggestions, and time (Husen & Qarni, 2023). Effectiveness is defined as the accomplishment of predetermined

objectives (Nurbaiti et al., 2022). It can also be interpreted as the successful outcome of an activity aligned with its targets or goals (Marliyah & Sari, 2022).

According to Sutrisno (2017), there are five dimensions to measure the effectiveness of a program within an organization: Knowledge about the program; Staying on track; Timely arrival; Achieving goals; and Actual shifts.

Direct Cash Assistance

The government's Direct Cash Assistance or BLT program provides short-term benefits primarily designed to help low-income individuals and families (Sadna, 2022). People classified as poor or underprivileged can use the BLT program to apply for cash distributed by the government. The goal of distributing government BLT funds is to assist the underprivileged in meeting their basic needs. Using BLT funds to combat poverty is not a sustainable strategy, but it serves as a temporary measure to prevent poor households from selling assets, dropping out of school, or consuming unhealthy food. Previous implementations of BLT have shown how the program can help poor households maintain access to healthcare and education while protecting purchasing power. The purpose of this financial support program is to help individuals classified as poor avoid social hazards and improve their welfare and economic situation (Rahmadi, 2022).

BLT-Dana Desa is allocated to low-income households that meet the requirements, whether they are listed in the Integrated Social Welfare Data (*Data Terpadu Kesejahteraan Sosial* abbreviated DTKS in Bahasa Indonesia) or not (exclusion error). Eligibility criteria include: 1. Lack of support from PKH/BPNT or ownership of a Pre-Employment Card; 2. Loss of income sources (i.e., insufficient savings to meet needs for the next three months); and 3. Having relatives who are vulnerable to prolonged illness. Data collection staff must ensure that vulnerable groups, such as the elderly, people with disabilities, low-income female-headed households, and those listed as BLT-Dana Desa Beneficiary Families (*Keluarga Penerima Manfaat* abbreviated KPM in Bahasa Indonesia), are included (KOMPAK, 2020).

Islam encourages the preservation of basic necessities. To achieve social justice, the government must provide means of livelihood for all citizens. The purpose of governance in Islam is to achieve collective prosperity and well-being, as the world and its contents are decreed by Allah to be utilized for the welfare of all (Andriansyah, 2015; Khairulyadi & Ahmad, 2017; Yar & Nasih, 2024). Islam demands that everyone protects their possessions and does not encroach upon the rights of others; therefore, the government must treat everyone equally in enforcing this. When providing assistance, the government must act honorably, responsibly, and reliably (Amin, 2021).

Welfare

Welfare denotes the state of well-being in all basic needs including clothes, food, homes, and others. It is a key indicator of the general welfare standard and consists various dimensions related to social and economic (Dewi & Rahmani, 2022). The welfare programs are prepared to fulfill the basic needs of individuals and provide

them help that is essential for living a life with respect. The Nordic countries are a prime example, as they utilize high taxation to provide their citizens with excellent welfare services and quality of life (Johannessen et al., 2022). Moreover, welfare states often include elaborate mechanisms to sustain homeownership and protect individual households from economic shocks (Kholodilin et al., 2023; Tzagkarakis, 2023).

In Islamic economics, the term for welfare is *falah* which means good fortune as well as bliss and happiness. It is not only calculated in economic terms, such as income and consumption patterns, but also by ethical principles; religion-based norms or simply having a society built on social qualities. Islamic economics also hold a view that encompasses more than just monetary welfare and emphasizes the idea of holism which covers spiritual fulfillment with moral conduct. The broader view on welfare guides the economic development to a direction that complies with moral and social values, prescribing prosperity in general society (Batubara et al., 2020; Lubis et al., 2023).

The meaning of welfare, according to Islam, is a more profound concept blending different domains of life. It seeks to combine both material success and spiritual abundance, in such a way that leads each person can lead an enjoyable and meaningful life. This stands in stark contrast to the more materialistic, traditional approach of Western welfare. Islamic economics has provided a more complete approach to economic development, which is achieved through incorporating ethical and religious values in the concept of welfare (by connecting them with justice) as both individual good and social well-being are emphasized (Asutay & Yilmaz, 2021; Huringiin & Yasmin, 2021; Lahuri & Labolo, 2023).

Poverty

Poverty is a state of pervasive deprivation such as the lack from monetary resources need to buy an adequate food, housing, education, health, and other basic needs for human dignity. Furthermore, poverty often implies that there is fewer opportunities for education and work development so it sustains a vicious endless loop of societal as well as financial difficulty (Deveaux, 2021; Gyanwali, 2020; Harahap, 2018; Kholmurodov, 2022).

Poverty can become a phenomenon in places characterized by people and communities with no resources to uplift their living conditions, which includes quality of life, self-esteem or social status (Imsar et al., 2023). Infrastructure failure in more than a few zones and typically many village life outside of cities puts pressure on the missing services or even if they are accessible; makes them difficult to reach opportunities (Obeng & Yin, 2021). At the same time, poverty is not an economic problem only; it has social and political, psychological dimensions too hence reflecting multi-dimensional deprivation (Naik & Tiwari, 2023).

Poverty is a severe enough lack to be considered socially unacceptable size. Poverty is understood to be when someone does not possess adequate resources (money) or the ability to meet basic needs that include: food, shelter and clothing. The

shortfall of resources is further intensified to other essential sectors like health, education and transportation makes it harder in escaping from poverty (Saragih et al., 2022). In brief, poverty refers to the situation of in which monetarily little and elsewhere assets avoid deprivation—such as under nourishment, perpetuating a regular round along with deprivation also limited societal movement (Ribotta, 2023).

METHOD

This study employs a descriptive method within qualitative research. Qualitative research methods, as referred to in this study, yield findings that cannot be obtained through statistical analysis or other forms of quantification (Sukiati, 2017). Out of the seven interviewees, two are village officials serving as treasurer and head of the hamlet, while the remaining five are community aid recipients. Data collection methods include interviews, observations, and documentation. The data analysis activities encompass three stages: data reduction, data presentation, and conclusion drawing (Marliyah et al., 2023; Miles et al., 2020).

To determine the success of the Direct Cash Assistance (BLT) program in Rawa Bening Village, Bandar Subdistrict, Simalungun Regency, this study analyzes the program's effectiveness using the criteria established by Sutrisno (2017), particularly understanding the program, staying on track, timely arrival, goal achievement, and actual improvement. Table 1 lists the effectiveness measurement criteria (Sufiawan & Iryani, 2021).

Table 1

Standard Measures of Effectiveness according to Reference Ratios from Badan Penelitian dan Pengembangan Kementerian Dalam Negeri

Effectiveness Ratio	Achievement Level
Below 40	Highly Ineffective
40–59.9	Ineffective
60–79.9	Quite Effective
Above 80	Highly Effective

Source: Badan Penelitian dan Pengembangan Kementerian Dalam Negeri, 1991.

RESULTS

One of the communities in Simalungun Regency, North Sumatra Province, is Rawa Bening Village. This remote settlement in Simalungun Regency has only four cottages. The Rawa Bening Village Government is one of the villages still striving to improve the welfare of the less fortunate. One of its activities is the implementation of the BLT-DD program. This Direct Cash Assistance program, funded by Village Fund, is a government innovation in poverty alleviation. The Minister of PDTT Decree No. 13 of 2020 states that the provision of Direct Cash Assistance (BLT-DD) to eligible beneficiary households, as decided through village deliberations, is an activity funded by village finances (Firmansyah & Fanida, 2022).

Table 2 contains all the variables used to assess the implementation of the direct cash assistance distribution program in Rawa Bening Village, Bandar Subdistrict, Simalungun Regency. Effectiveness is measured using the Reference Ratio from Badan Penelitian dan Pengembangan Kementerian Dalam Negeri.

Table 2

Effectiveness of Direct Cash Assistance Village Fund I Rawa Bening Village

Variable	Target	Realization	%	Effectiveness
Program Understanding	100	60	62.00	Quite Effective
Accurate Targeting	100	100	100.00	Highly Effective
Timeliness	100	100	100.00	Highly Effective
Goal Achievement	100	70	70.00	Quite Effective
Actual Changes	100	60	60.00	Quite Effective
Average			78.40	Quite Effective

Source: Primary data. Authors' estimation.

Furthermore, this study aims to characterize the effectiveness of the BLT-DD distribution program implementation in Rawa Bening Village through five indicators of program effectiveness as described by Sutrisno (2017): understanding the program, accuracy, timeliness, goal achievement, and actual changes.

Program Understanding

Program understanding refers to how well the village community comprehends the program's activities. The Rawa Bening Village Government in Bandar Subdistrict, Simalungun Regency, has made efforts to provide program understanding through the socialization of the BLT program. With a percentage of 62%, the program understanding indicator can be considered quite effective based on the effectiveness reference of the Badan Penelitian dan Pengembangan Kementerian Dalam Negeri since 1991. The BLT-Dana Desa program has been widely socialized by the village officials of Rawa Bening, and the program recipients are aware of its distribution, as indicated by interviews with community members regarding their understanding of the program.

Accurate Targeting

The availability of targets aims to ensure how accurately the aid recipients meet the established standards. The selection of BLT Dana Desa recipients needs to be conducted accurately as the program's effectiveness can be influenced by the correct selection of recipients. Badan Penelitian dan Pengembangan Kementerian Dalam Negeri's effectiveness reference in 1991 classified a 100% achievement percentage on the target indicator as highly effective. Based on predetermined criteria, such as not receiving PKH/BPNT assistance, owning a Pre-Employment Card, losing income sources, and having family members vulnerable to chronic illness, the chosen recipient population was accurate.

Timeliness

Timeliness plays a crucial role in evaluating the effectiveness of a program. The program's effectiveness is determined by how well and timely it is socialized to the government, which is responsible for its execution, to ensure preparedness and proper implementation. Therefore, timeliness is essential for the smooth functioning of all programs (Bawadi & Ratnasari, 2023). Assistance is distributed quarterly in March, June, September, and December to several communities, including Rawa Bening Village, as part of the BLT Dana Desa program. According to the Badan Penelitian dan Pengembangan Kementerian Dalam Negeri, the quick distribution of direct cash assistance (BLT) indicated a 100% timeliness percentage, classifying it as highly effective.

Goal Achievement

The success of a program or activity greatly depends on the proper selection of goals. This ensures the achievement of the program's effectiveness indicators, which are set to determine the extent to which government program goals have been achieved. Providing essential financial assistance is a top priority for economically disadvantaged and marginalized communities, according to the BLT Dana Desa policy. For a program to be considered quite effective, its goals must be achieved. Badan Penelitian dan Pengembangan Kementerian Dalam Negeri set a target of 70% for this indicator in 1991, which is an outstanding achievement. Direct financial assistance (BLT) has enabled beneficiary groups to meet their basic needs, as evidenced by their responses.

Actual Changes

Real changes that evaluate the program's impact on the surrounding community are known as effectiveness indicators. One criterion used to assess a program's social impact is actual changes. The BLT-Dana Desa initiative reflects the aspiration to end poverty, improve welfare, and help individuals meet their basic needs. According to Badan Penelitian dan Pengembangan Kementerian Dalam Negeri, the actual changes indicator achieved a 60% percentage, considered quite effective. Beneficiary families indicated that the BLT-Dana Desa initiative has been effective and allowed them to purchase food with the funds collected through direct cash assistance. The direct financial assistance distribution program (BLT) has the potential to improve the welfare of residents in Rawa Bening Village, Bandar Subdistrict, Simalungun Regency.

Direct Cash Assistance from an Islamic Economics Perspective

The government seeks to enhance community welfare through the Direct Cash Assistance (BLT) program. Welfare can be improved with an Islamic economic system that recognizes and incorporates Islamic principles, beliefs, customs, and teachings as essential elements of success. The following fundamental concepts of Islamic economics can be used to evaluate the performance of the BLT program in improving the welfare of Rawa Bening Village residents:

Principle of Justice

The foundation of Islamic economics is justice. Islam, revealed by Allah as a guide for all, emphasizes the importance of upholding justice in all aspects of life, including politics, economics, and social affairs (Sriwahyuni et al., 2023). Interviews with respondents indicated that the direct cash assistance (BLT) distribution was conducted fairly by initially identifying candidates who met the eligibility criteria, ensuring the program's fair distribution. This principle means that all economic actions must adhere to the concept of justice, free from fraud, and exploit opportunities when others are disadvantaged. Islam requires that the concept of justice be followed in economic activities to ensure that others' rights and the proper balance between responsibility and rights are always maintained.

Principle of Honesty

All transactions in Islam should be clear, peaceful, free from deceit, falsification, and the concealment of flaws and defects. Honesty necessitates adherence to fundamental values in executing a program. Interview results showed that the direct cash assistance (BLT) distribution was conducted honestly, providing cash every three months to eligible recipients, amounting to Rp. 900,000. In Islam, the presence or absence of honesty is always correlated with the success or failure of a program. Any program built on integrity will earn others' trust, ensuring the software functions successfully and efficiently (Abubakar & Maishanu, 2020).

Principle of Welfare

Benefit to others' welfare is highly valued in Islamic economics. The term "maslahah" refers to doing good or avoiding harm (Iswanto et al., 2021; Pujiono et al., 2023; Rezeki et al., 2023). The goal of economic activities is to improve people's living standards and prevent damage. Interview findings indicated that village residents benefited from the direct cash assistance (BLT) program, which also boosted the local economy. This idea aims to foster collaboration among individuals or groups to collectively meet each other's needs for mutual welfare (Amin, 2021).

Principle of Responsibility

Every individual must have a sense of responsibility in carrying out work, business, or economic activities because they must be accountable for their actions (Wardani & Ridlwan, 2022). Each village government is obligated to govern honorably and responsibly to benefit. Interviews with respondents revealed that village officials ensured registered users received direct financial assistance (BLT) by delivering it directly. The village head's responsibility is to improve the welfare of all community members, not just individuals or specific groups. Leaders must be accountable for the individuals under their care.

DISCUSSION

The results of the successful implementation of the Direct Cash Assistance (BLT) program in Rawa Bening Village reveal important insights into the efficacy of government-led initiatives to reduce poverty. The program's effectiveness,

demonstrated by a significant 78.4% enhancement in living standards, highlights the capacity of direct cash assistance to quite effectively tackle acute economic requirements. Nevertheless, the program's performance varies across different measures, indicating that although it has achieved significant progress, there is still potential for further enhancement. While timeliness and correct targeting were extremely effective, program understanding and the achievement of tangible changes were categorized as "quite effective". This disparity highlights the necessity for improved communication and community involvement initiatives to ensure that recipients have a thorough understanding of the program's goals and procedures.

Moreover, the program places great emphasis on the principle of justice, particularly in terms of ensuring a fair and equal allocation of resources. The results indicate that the BLT program has been run equitably, in accordance with the parameters established by Islamic economic principles. Ensuring an equitable distribution is essential not just for fostering trust within the community but also for guaranteeing that the most susceptible populations receive the necessary assistance. Incorporating continuous monitoring and feedback methods could boost the effectiveness of such initiatives. This strategy would enable immediate modifications and enhancements, guaranteeing that the assistance is delivered to those who require it the most and accomplishes the intended socio-economic influence.

Finally, the principle of responsibility emphasized in the findings underscores the crucial role of local governance in effectively executing social programs. The direct participation of village officials in the distribution of BLT funding guarantees responsibility and openness, which are essential for the program's legitimacy and long-term viability. In order to enhance the feeling of ownership and communal responsibility, it would be beneficial to involve a wider range of community members in both the planning and execution stages. Implementing this participative approach would not only improve the program's effectiveness but also empower the community, fostering long-term socio-economic development that goes beyond the immediate relief offered by the BLT program.

Limitation of the Study

Although the study emphasizes the good effects, it is important to acknowledge that there are numerous limitations to the BLT program in Rawa Bening Village. Initially, the sample size was rather limited, including of interviews with a mere seven persons. Although the study involved both village leaders and aid users, a larger sample size would have yielded a more thorough assessment of the program's impact. The small size of this sample may not accurately represent the wide range of experiences and perspectives throughout the larger community, which could lead to biased conclusions that reflect a more limited viewpoint.

Furthermore, the study predominantly utilized qualitative methodologies, including interviews, observations, and documentation, to collect data. Although these methodologies provide detailed insights, they also contribute a certain level of

subjectivity that can impact the conclusions. The absence of quantitative data hinders the capacity to make broad conclusions and assess the program's impact with statistical accuracy. By including quantitative metrics, such as surveys with a larger number of respondents, the validity and reliability of the conclusions may have been enhanced.

Furthermore, the study failed to consider external variables that could have impacted the efficacy of the BLT program. The variables of regional economic conditions, local governance methods, and broader socio-political dynamics were not thoroughly analyzed. The exclusion of these external factors may fail to include crucial contextual impacts that can have a major impact on the execution and outcomes of welfare programs. Future study should incorporate a comprehensive strategy that takes into account these external variables in order to gain a more nuanced comprehension of the program's efficacy and the wider implications for policy and practice.

CONCLUSION

The current study found that the Direct Cash Assistance (BLT) program improved the living standards of 78.4% of residents in Rawa Bening Village, Bandar Subdistrict, Simalungun Regency, as discussed in the study. The prompt distribution of BLT has the potential to enhance. The analysis of the BLT program in Rawa Bening Village provides significant insights for theoretical advancement, specifically in the domains of public administration and social welfare. The findings enhance the existing information by emphasizing the realistic implementation of direct cash assistance programs within a particular community context. The incorporation of Islamic economic values, such as justice, honesty, welfare, and responsibility, offers a distinct framework for assessing the performance of programs. This approach not only enhances the academic discussion on measures to reduce poverty, but also emphasizes the significance of cultural and religious factors in the development and execution of social welfare programs.

The study provides policymakers with practical insights that might guide the development and implementation of comparable initiatives in various places. The strengths that have been found, such as precise targeting and prompt distribution, provide exemplary methods that can be duplicated to improve the success of the program. On the other hand, elements that require improvement, such as program comprehension and achieving actual results, emphasize the important areas that need to be refined in policies. Policymakers should prioritize the implementation of effective communication methods and continuous community involvement initiatives to ensure that recipients have a thorough understanding of the program's objectives and advantages. In addition, including ongoing feedback channels might facilitate program adaptation to more effectively address community needs and enhance overall effectiveness.

The study highlights the potential of direct cash assistance programs to enhance living standards and promote economic stability, which has substantial implications

for society. The favorable results observed in Rawa Bening Village indicate that well-executed programs have the potential to promptly alleviate the hardships faced by vulnerable communities and also contribute to their long-term socio-economic progress. Furthermore, the focus on ideals such as justice and duty is in line with wider society norms, fostering equity and responsibility in the allocation of resources. The study promotes increased community involvement and support by showcasing the tangible advantages of these programs. This fosters a cooperative approach to reducing poverty and improving well-being.

Author Contributions

Conceptualization	P.I., W.Q., & B.D.	Resources	P.I., W.Q., & B.D.
Data curation	P.I., W.Q., & B.D.	Software	P.I., W.Q., & B.D.
Formal analysis	P.I., W.Q., & B.D.	Supervision	P.I., W.Q., & B.D.
Funding acquisition	P.I., W.Q., & B.D.	Validation	P.I., W.Q., & B.D.
Investigation	P.I., W.Q., & B.D.	Visualization	P.I., W.Q., & B.D.
Methodology	P.I., W.Q., & B.D.	Writing – original draft	P.I., W.Q., & B.D.
Project administration	P.I., W.Q., & B.D.	Writing – review & editing	P.I., W.Q., & B.D.

All authors have read and agreed to the published version of the manuscript.

Funding

This study received no direct funding from any institution.

Institutional Review Board Statement

The study was approved by Program Studi Ekonomi Islam (S1), Universitas Islam Negeri Sumatera Utara Medan, Medan, Indonesia.

Informed Consent Statement

Informed consent was obtained before respondents answered the questions.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

Acknowledgments

The authors thank Program Studi Ekonomi Islam (S1), Universitas Islam Negeri Sumatera Utara Medan, Medan, Indonesia, for administrative support for the research on which this article was based.

Conflicts of Interest

The authors declare no conflicts of interest.

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