



Village Fund Direct Cash Assistance Distribution: A Justice Analysis from an Islamic Economic Perspective (Cenrana District Case Study)

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ABSTRACT

Purpose: This study aims to examine the fairness of the distribution of Village Fund Direct Cash Assistance (BLT) from an Islamic economic perspective in Cenrana District, Bone Regency, and to assess its alignment with the principles of distributive justice in Islamic economics.

Design/methodology/approach: This research adopts a qualitative approach using a case study method. Data were collected through interviews, observations, and documentation involving village officials and BLT recipients. The analysis focuses on evaluating targeting accuracy, transparency, and fairness in the distribution process based on Islamic economic principles.

Findings: The results indicate that the distribution of BLT Village Fund has generally helped beneficiaries meet their basic needs. However, challenges remain, particularly in the accuracy of targeting and the transparency of the distribution process. From an Islamic economic perspective, the implementation is relatively aligned with the principles of justice, especially in prioritizing vulnerable groups, although improvements in equity and accountability are still required.

Practical implications: These findings emphasize the need for strengthening transparency, improving data accuracy, and enhancing community involvement in the determination of beneficiaries to ensure a more equitable distribution of social assistance at the village level.

Originality/value: This study contributes to the literature by integrating the analysis of BLT Village Fund distribution with the principles of Islamic economic justice, providing empirical insights into the implementation of faith-based distributive justice in local government social assistance programs.

Keywords: *Distribution Justice, Village Fund Direct Cash Assistance, Islamic Economics, Social Assistance, Community Welfare.*

Paper type: Research paper

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A. INTRODUCTION

Social justice is a key principle in economic development and social welfare. In various economic systems, whether capitalist, socialist, or Islamic, the concept of justice plays a crucial role in creating social balance. In Indonesia, the goal of national development, as stated in the Preamble to the 1945 Constitution, is to achieve general welfare and social justice for all Indonesians. However, in practice, equitable distribution of welfare still faces

various challenges, particularly in rural areas. One frequently encountered problem is unequal income distribution and limited access to economic resources. This situation leaves some communities categorized as poor or economically vulnerable. The Central Statistics Agency noted that the ratio of the level of inequality in Indonesian population expenditure is at 0.363, getting closer to 1, inequality is widening. Therefore, the government strives to introduce various social protection programs to assist those in need, one of which is the Village Fund Direct Cash Assistance (BLT). (Zulfa et al., 2023)

The Village Fund BLT is a cash assistance program provided to poor and vulnerable communities, funded by village funds. This program aims to help communities meet basic needs and mitigate the impact of economic stress. This assistance is usually distributed periodically to beneficiary families identified by the village government through data collection and village deliberation mechanisms. Although the Village Fund Direct Cash Assistance (BLT) program has good intentions, its implementation often creates various social dynamics. Some communities believe that aid distribution is not fully targeted. Some people considered well-off still receive assistance, while others who are truly in need are not registered as recipients. This situation creates social jealousy and undermines public trust in the management of social assistance programs. (Rojia et al., 2023)

From an Islamic economic perspective, distributive justice is a fundamental principle that must be applied in all economic policies. Islam emphasizes the importance of equitable wealth distribution to prevent the accumulation of wealth in certain groups. This principle is reflected in the teachings of the Quran, which emphasizes that wealth should not circulate only among the wealthy. Therefore, the distribution of social assistance such as the Village Fund Direct Cash Assistance (BLT) must not only consider administrative aspects but also take into account the values of justice and the welfare of society (Budiman et al., 2023). Therefore, research on the fairness of the Village Fund Direct Cash Assistance (BLT) distribution from an Islamic economic perspective is crucial to assess the extent to which the program is operating in accordance with the principles of social justice (Sania et al., 2023).

For the researcher's findings that have been successfully documented, regarding several similar concepts, which discuss Distribution Justice in the Islamic Economic Perspective for recipients of Village Fund Direct Cash Assistance (BLT), as follows: Numerous studies have been conducted on Village Fund Direct Cash Assistance (BLT) with various focuses, ranging from its impact on poverty, program effectiveness, management transparency, and policy implementation at the village level. In general, these studies can be grouped into several main themes: the impact of BLT on poverty and community welfare, the effectiveness of program management, and the implementation of Village Fund BLT policies at the local level. Several studies have highlighted the impact of Village Fund BLT on poverty and community welfare. Studies indicate that the Village Fund BLT program makes a positive contribution in helping the poor meet basic needs and reducing household economic burdens. However, its impact on significantly reducing poverty is relatively limited because the assistance tends to be used for short-term consumption needs. From an Islamic economic perspective, social assistance programs such as Village Fund BLT are seen as having beneficial value because they can help meet basic community needs and align with the principles of social justice and protection for economically disadvantaged groups (Rojia et al., 2023).

Another study emphasized the effectiveness of the Village Fund Direct Cash Assistance (BLT) program and management, particularly regarding distribution mechanisms, transparency, and accountability. The research results showed that administratively, the BLT Village Fund distribution mechanism generally complied with applicable regulations and was deemed quite effective in improving community welfare. Furthermore, transparency and accountability in the management of aid funds have been shown to have a positive impact on program success and increased public trust in village governments. These principles also align with Islamic economic values, which emphasize honesty, responsibility, and fair resource management (Raden et al., 2023).

Furthermore, several studies have examined the implementation of the Village Fund Direct Cash Assistance (BLT) policy at the village level. Findings indicate that program implementation generally aligns with government regulations, although various technical obstacles remain, such as delays in disbursement of funds, inaccurate targeting of aid recipients, and problems with data collection on eligible recipients. In some cases, recipients received more than one type of aid, while some eligible individuals were not recorded in the administrative system. This situation often led to social protests and a dilemma for village officials in determining the appropriate recipients (Harahap, 2023).

Several researchers have focused on the Village Fund Direct Cash Assistance (BLT) from various perspectives, with most studies focusing on its economic impact, program effectiveness, and administrative policy implementation. No researchers have focused on its fairness, and this study focuses on the phenomenon of unequal distribution of aid due to the community's social perception of the categories of wealthy and poor (Pramono, 2025). Therefore, this study attempts to fill this gap by analyzing the fairness of the Village Fund Direct Cash Assistance (BLT) distribution in the Cenrana District, Bone Regency, from an Islamic economic perspective. This study is expected to contribute to understanding the social dynamics of social assistance distribution at the village level.

This study aims to analyze the distribution mechanism of Village Fund Direct Cash Assistance and assess its compliance with the principles of justice in Islamic economics (Arum et al., 2025). The main problem in this study is the justice of distribution in the perspective of Islamic economics for recipients of Direct Cash Assistance (BLT) Village Funds. From this main problem, it is arranged into 3 sub-problems, including: is the distribution of Direct Cash Assistance (BLT) Village Funds to the people of Cenrana District in accordance with the principles of justice in Islamic economics?. How is the distribution mechanism of Direct Cash Assistance (BLT) Village Funds to the people of Cenrana District? and what is the strategy for implementing Islamic Economic values in updating the data of Direct Cash Assistance (BLT) recipients in Cenrana District to ensure justice of distribution, overcome economic disparities and social inequality?. This study then contributes to Islamic economic studies by analyzing the fairness of the distribution of Village Fund Direct Cash Assistance (BLT) from the perspective of the principles of justice (al-'adl) and welfare (maslahah). Unlike previous studies that focused more on the effectiveness of programs or administrative policy implementation, this study emphasizes the fairness of social assistance distribution at the community level. Furthermore, this study provides an empirical overview of the dynamics of Village Fund BLT distribution in Cenrana District, Bone Regency and provides recommendations for village governments to improve

data accuracy, transparency, and targeting in aid distribution to better align with Islamic economic values (Sari Et Al., 2019).

B. THEORETICAL STUDY

Justice in Islamic Economics

Justice is a fundamental concept in Islamic teachings that encompasses all aspects of life, including economic activities (Saputra et al., 2023). In Islam, justice is not only defined as equality in distribution, but rather as placing economic resources according to their rights and needs. This principle is known as al-'adl (Zainur et al., 2025). Economic justice in Islam aims to create a balance between individual interests and societal interests. Every individual has the right to receive a share of economic resources, but at the same time also has a social responsibility to others (Arum et al., 2024). Therefore, Islam encourages the equitable distribution of wealth so that prosperity can be enjoyed by all levels of society. In practice, the Islamic economic system rejects all forms of excessive inequality and encourages fair distribution mechanisms through various instruments such as zakat, infaq, sadaqah, and waqf (Desi Laras Waty et al., 2021). as explained in QS. al-Hasyr/59:7

مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ
وَابْنِ السَّبِيلِ لَئِي لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ
فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

"Whatever (wealth obtained without war) that Allah bestowed upon His Messenger from the people of several countries was for Allah, the Messenger, relatives (Rasul), orphans, the poor, and people who were on a journey. (So) so that the wealth does not only circulate among the rich among you. Accept what the Messenger gave you. What he forbade you, leave it. Fear Allah. Indeed, Allah is very severe in punishment" (Kementrian Agama RI., 2026).

The above verse emphasizes that wealth is not solely given to the wealthy. Therefore, every form of economic distribution must ensure the welfare of the wider community, rather than reinforcing social inequality. Justice in Islamic economics also has moral and spiritual dimensions. Islam views true prosperity not as material but as a person upholds social justice in their lives. In the context of the distribution of Village Fund Direct Cash Assistance (BLT), this principle means that assistance is provided to those in greatest need so that its benefits are felt widely and social jealousy is not aroused. As occurred in one village in Cenrana District, where individuals who are already well-off still receive assistance, while others are denied the opportunity to receive assistance simply because they are Hajj pilgrims. This can be considered a deviation from the values of distributive justice taught by Islam.

Distribution in Islam

Distribution is a crucial aspect of the Islamic economic system. Distribution is not only concerned with the distribution of wealth, but also with how economic resources can be utilized for the common good. In Islam, the distribution of wealth must be carried out fairly and proportionally (Economics et al., 2026). This means that every individual has the right to

receive a share according to their needs and contribution to society. This principle aims to prevent economic inequality and ensure that vulnerable groups continue to receive protection. Fair distribution also has moral and spiritual dimensions. By sharing with others, a person not only helps others but also improves their spiritual quality and strengthens social solidarity within the community (Arum et al., 2024).

Direct Cash Assistance (BLT) Village Funds

BLT from Village Funds is a social assistance program provided to the poor, funded by village funds. This program was introduced as part of a government policy to improve the welfare of rural communities (Support & Economy, 2025). According to Islamic studies, the distribution of BLT from Village Funds involves several stages, beginning with data collection and verification, village meetings, and finally, the determination of beneficiary families (Literacy, 2025). This process aims to ensure that assistance is provided to those truly in need. However, in practice, the implementation of this program often faces various obstacles, such as inconsistencies in recipient data, a lack of transparency in the recipient determination process, and social pressure from the community (Ihwanudin & Rahayu, 2020).

Maqashid Syariah Perspective

In Islamic economics, public policy can be analyzed through the maqasid sharia approach, namely the primary objectives of Islamic law, which aim to safeguard human welfare (Hermansyah et al., 2026). Maqasid sharia encompasses five main aspects: safeguarding religion, life, intellect, lineage, and property (Eliya et al., 2025). In the context of the Village Fund Direct Cash Assistance (BLT Dana Desa), this social assistance program is related to efforts to safeguard community life (hifz al-nafs) and maintain economic stability (hifz al-mal). Therefore, this policy can be said to align with the objectives of sharia if it is able to provide tangible benefits to those in need (Restiani et al., 2025). The conceptual framework in this research is as follows:

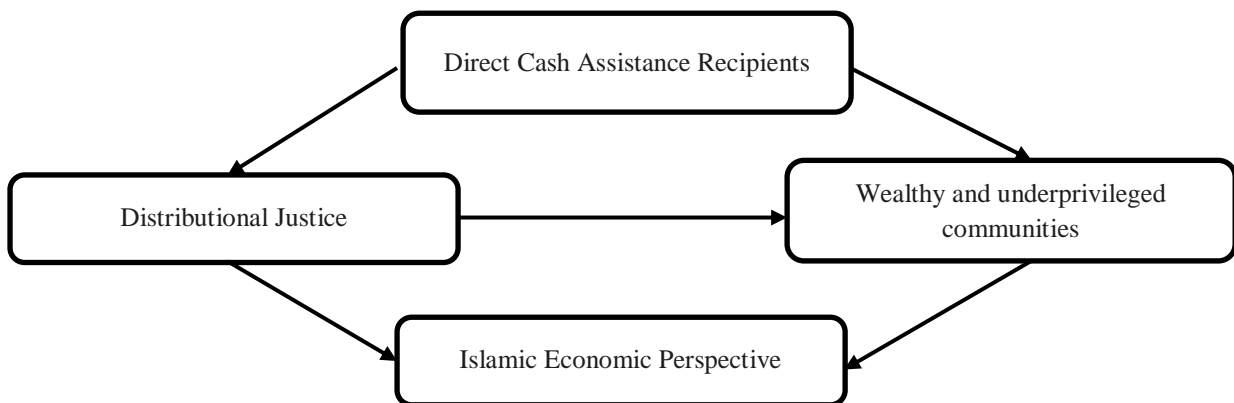


Figure 1. Research Framework

The above framework explains that receiving Village Fund Direct Cash Assistance (BLT) is a government policy instrument designed to support communities in meeting basic needs and mitigate the impact of economic pressures, particularly on vulnerable groups. However, the effectiveness of Village Fund Direct Cash Assistance (BLT) is determined not only by the amount of assistance but also by the fairness of its distribution. Distributive fairness is a crucial variable because it affects the accuracy of the recipients' targeting,

whether the BLT actually reaches those in need or whether there are still wealthy members who receive it.

Furthermore, this framework differentiates between the underprivileged and the well-off as recipients of Village Fund Direct Cash Assistance (BLT). Underprivileged communities should be prioritized as recipients of assistance due to their limited economic access and purchasing power. Conversely, the receipt of Village Fund Direct Cash Assistance (BLT) by those considered well-off demonstrates inaccurate targeting, ultimately leading to inequality and a diminished sense of social justice within the community. This situation has the potential to fuel social jealousy and undermine public trust in government policies.

C. METHODOLOGY

This study employed a qualitative approach with field research. This approach was chosen because it aimed to gain an in-depth understanding of the social phenomena occurring during the distribution of Village Fund Direct Cash Assistance (BLT) (Haifa et al., 2025). The research location was in Cenrana District, Bone Regency, encompassing several villages: Pallime Village, Laoni Village, Ajallasse Village, Awang Cenrana Village, Nagauleng Village, and Panyiwi Village (Haifa et al., 2025). The research was conducted in February 2026. The data sources in this study consisted of primary and secondary data. Primary data were obtained through direct interviews with research informants, while secondary data were obtained from official documents, government reports, and literature relevant to the research topic (Haifa et al., 2025).

The informants used included representatives from the Bone Regency Social Services Office, the Cenrana Regency Government, religious leaders, intellectuals, village officials, and recipients of Direct Cash Assistance (BLT) (Kassim et al., 2025). Data collection techniques used in this study included interviews, observation, and documentation. Interviews were conducted with village officials, community leaders, and recipients of Village Fund Direct Cash Assistance (BLT) to obtain information regarding the aid distribution mechanism and community perceptions of the program (Area, 2025). The data obtained were then analyzed using analytical techniques through the NVivo 15 application by importing data, classifying themes, and drawing conclusions based on the research findings (Sulistiyo, 2023).

D. RESULT

Cenrana District is a sub-district in Bone Regency, South Sulawesi Province. This district is predominantly rural, with the primary livelihoods of the community being agriculture and plantations, such as rice and corn. Therefore, the community's economic life is heavily dependent on agricultural products. Socially and culturally, the population of Cenrana District is predominantly Bugis and strongly adheres to local customs and traditions passed down through generations. General Description of Recipients of Direct Cash Assistance (BLT) from Village Funds in Cenrana District

Recipients of Village Fund Direct Cash Assistance (BLT) in Cenrana District, Bone Regency, generally come from poor and vulnerable households who are economically unable to meet their basic needs independently. The majority of recipients work in the informal and agricultural sectors with unstable incomes, such as small farmers, farm laborers, and casual

workers, making them highly vulnerable to fluctuations in crop yields and economic conditions (Fahamsyah et al., 2025). Furthermore, some Village Fund Direct Cash Assistance (BLT) recipients are elderly, people with disabilities, and families with significant dependents, which limits their access to stable sources of income. Recipients are determined through village deliberations, taking into account poverty data, socioeconomic conditions, and principles of justice and equity to ensure targeted assistance (Areas, 2025). Overall, Village Fund Direct Cash Assistance (BLT) in Cenrana District plays a crucial role in helping communities meet basic needs, maintain livelihoods, and reduce household economic pressures, particularly on the most vulnerable groups (Haling, n.d.).

Analysis of Distribution Justice for Village Fund Direct Cash Assistance (BLT) Recipients in Cenrana District, Bone Regency is based on the results of interview and observation data processing using NVivo 15 software. The data obtained were then coded to find the main themes relevant to the research focus. Based on the interview results, several data were selected from representatives of the Social Service, Cenrana District Government, Village Government, Religious Leaders, Scholars, and several underprivileged communities who received Village Fund Direct Cash Assistance (BLT) from several villages in Cenrana District representing the eastern, western, southern and northern regions including Pallime Village, Laoni Village, Nagauleng Village, Awang Cenrana Village, Ajallasse Village and Panyiwi Village. The data sources are as follows:

Table 1. Importing Data/Data Sources

Name	Codes	References	Modified on	Modified by
Scholar Interview	6	6	21/02/2026 9:44	N
Social Services Interview	8	8	21/02/2026 9:44	N
Village Government Interview	10	10	21/02/2026 9:44	N
Sub-district Government Interview	8	8	21/02/2026 9:44	N
BLT Recipient Interview	10	10	21/02/2026 9:44	N
Interview with a religious figure	6	6	21/02/2026 9:44	N

(Source: NVivo 15 Software, 2026)

The image shows that the data sources were obtained from interviews with scholars, the Social Services Department, village governments, sub-district governments, direct cash assistance recipients, and religious leaders. Data import was performed by selecting "Import" and then "Files" to import the data from the top bar of the NVivo 15 application. Before importing the data, the researcher first combined the six data sources into a single file to simplify the import process.

Next, the data was coded. Qualitatively, codes are symbols created by researchers to interpret the meaning of the data, detecting patterns, categorizing, developing theories, and other analytical procedures. Data coding was performed to meet analysis requirements. Inductive data coding was performed by thoroughly reading the data and then coding it. Researchers must identify criteria or classifications for coding. To create codes, use the "Codes" menu, which is part of the "Organize" menu. There are 19 codes in this study, as follows:

Table 2. Codes (Data Coding)

Name	Created by	Created on	Modified by	Modified on
Policy and Regulation	N	21/02/2026 10:06	N	21/02/2026 10:06
Justice and Evaluation	N	21/02/2026 10:12	N	21/02/2026 10:12
Benefit Value	N	21/02/2026 10:17	N	21/02/2026 10:17
Process for Determining Village Fund Direct Cash Assistance (BLT) Recipients	N	21/02/2026 10:25	N	21/02/2026 10:25
Implementation and Transparency	N	21/02/2026 10:28	N	21/02/2026 10:28
Justice from an Islamic Perspective	N	21/02/2026 10:31	N	21/02/2026 10:31
Policy and Role	N	21/02/2026 10:34	N	21/02/2026 10:34
Distribution Justice	N	21/02/2026 10:36	N	21/02/2026 10:36
Islamic Economic Perspective	N	21/02/2026 10:39	N	21/02/2026 10:39
Experiences of Village Fund Direct Cash Assistance (BLT) Recipients	N	21/02/2026 10:44	N	21/02/2026 10:44
Perceptions of Justice	N	21/02/2026 10:45	N	21/02/2026 10:45
Benefits and Impacts	N	21/02/2026 10:49	N	21/02/2026 10:49
Values and Dignity	N	21/02/2026 10:51	N	21/02/2026 10:51
Islamic Views on Distribution	N	21/02/2026 11:01	N	21/02/2026 11:01
BLT from a Sharia Perspective	N	21/02/2026 11:03	N	21/02/2026 11:03
Moral and Social Values	N	21/02/2026 11:05	N	21/02/2026 11:05
Theoretical Concepts	N	21/02/2026 11:49	N	21/02/2026 11:49
Analysis of Village Fund Direct Cash Assistance (BLT)	N	21/02/2026 11:51	N	21/02/2026 11:51
Evaluation and Recommendations	N	21/02/2026 11:03	N	21/02/2026 11:03

(Source: NVivo Coding Results 2026)

This research data contains 19 codes, including:

1. Policy and Regulation
2. Justice and Evaluation
3. Benefit Value
4. Process for Determining Village Fund Direct Cash Assistance (BLT) Recipients
5. Implementation and Transparency
6. Justice from an Islamic Perspective
7. Policy and Role
8. Distribution Justice
9. Islamic Economic Perspective
10. Experiences of Village Fund Direct Cash Assistance (BLT) Recipients
11. Perceptions of Justice
12. Benefits and Impacts

13. Values and Dignity
14. Islamic Views on Distribution
15. BLT from a Sharia Perspective
16. Moral and Social Values
17. Theoretical Concepts
18. Analysis of Village Fund Direct Cash Assistance (BLT)
19. Evaluation and Recommendations

After creating the criteria in the form of research codes, the next step is to visualize the research data from the interview results as follows:

1. Social Services

Based on the NVivo coding results, interviews with the Social Services Department yielded two main themes: Policy and Regulation and Justice and Evaluation, which were further reinforced by the theme of Benefit Values. In terms of policy, the Social Services Department plays a supportive and coordinating role in the implementation of Village Fund Direct Cash Assistance (BLT). While the Social Services Department does not act as the primary implementer, as authority rests with the village government, it still plays a strategic role in supporting policies and ensuring the program's implementation aligns with its social objectives. This is evident from the interviewee's statement that the Social Services Department consistently responds to and supports the BLT program, which targets the poor, vulnerable, and extremely poor.

Furthermore, the Social Services Department's primary role lies in oversight and monitoring. Supervision is carried out to ensure that aid distribution is targeted and meets established criteria. In this regard, the Social Services Department serves as a social control mechanism, preventing irregularities in aid distribution. In terms of justice, the program's success is measured by the extent to which aid reaches those who truly deserve it. This means that justice is not measured by the equality of the number of recipients, but by the accuracy of targeting. Monitoring is carried out continuously as an evaluation effort to ensure that distribution continues according to the principles of justice. From a welfare perspective, the Village Fund Direct Cash Assistance (BLT) is viewed as an instrument aimed at helping communities meet basic needs. This program is considered relevant to the principles of *maqāṣid al-syarī'ah* (the principles of Islamic law), particularly in safeguarding life (*ḥifẓ al-nafs*) and protecting wealth (*ḥifẓ al-māl*). Therefore, the Village Fund Direct Cash Assistance (BLT) is seen not only as a social policy but also as an implementation of Islamic values in achieving community welfare (Muh. Ihyadi, n.d.).

2. Sub-district Government

Coding results at the sub-district level revealed three main themes: Policy and Role, Distribution Justice, and Islamic Economic Perspective. In terms of policy and role, the sub-district government serves as a supervisor and coordinator in the implementation of the Village Fund Direct Cash Assistance (BLT). Supervision is carried out directly by attending aid distribution activities and ensuring that the process complies with applicable regulations. Furthermore, the sub-district also plays a role in administrative coordination, where village governments report recipient data to the sub-district.

In terms of distribution justice, aid is understood as a form of social intervention that must be provided to those in genuine need. Therefore, recipient determination is based on

survey and verification data, thereby reducing the potential for subjectivity in aid distribution. Justice in this context is defined as targeting accuracy, not equality. From an Islamic economic perspective, the Village Fund Direct Cash Assistance (BLT) is considered to align with the principles of justice and welfare. This is because the data collection and distribution process is directed to those most in need. Thus, the implementation of this program is considered to reflect the values of distributive justice in Islam, as long as it is carried out objectively and based on data (Nur Faisyah, n.d.).

3. Village Government

At the village level, the coding results revealed three main themes: the Direct Cash Assistance (BLT) Determination Process, Implementation and Transparency, and Justice from an Islamic Perspective. The process of determining Village Fund BLT recipients was carried out in stages, systematically, and participatory. The stages began with data collection by the neighborhood association (RT/RW), followed by verification and validation by the village government, and then determination through a village deliberation (Musdes or Musdesus). The involvement of various parties, such as the village head, the Village Consultative Body (BPD), village officials, community leaders, and village facilitators, demonstrated that this process was collective and open (Firdayana, n.d.).

Recipient criteria generally included the extremely poor, the elderly, widows with disabilities, those who had lost their livelihoods, and those not receiving other social assistance. This demonstrated that recipient determination was based on the community's economic and social conditions. In terms of implementation, the village government strives to implement transparency and community participation. Transparency is achieved through the publication of recipient lists, the holding of village deliberations, and the open distribution of aid. Meanwhile, community participation is demonstrated by providing a space for residents to express input or complaints (Dewi, n.d.).

Efforts to prevent discrimination are carried out by applying the principles of accountability, transparency, and the use of clear criteria. This aims to ensure that assistance is not distributed subjectively. From an Islamic perspective, the distribution of the Village Fund Direct Cash Assistance (BLT) is considered to reflect the values of justice ('adl) and trustworthiness, although there is still a need to improve data accuracy. Furthermore, the village government strives to maintain the dignity of recipients (ḥifẓ al-'ird) through a humanistic approach, such as courteous distribution and the protection of personal data. In general, the Village Fund Direct Cash Assistance (BLT) is considered effective in helping communities meet basic needs, although technical improvements are still needed (Abd. Gafur, n.d.).

4. Religious Leaders

The coding results from religious leaders revealed three main themes: the Islamic View on Distribution, Cash Assistance from a Sharia Perspective, and Moral and Social Values. From an Islamic perspective, aid distribution must be based on the principles of justice ('adl), targeted assistance, and concern for the poor. Aid should not be given haphazardly, but must consider the needs and deservingness of the recipients. The Village Fund Cash Assistance is considered to align with the values of ta'awun (mutual assistance) and the principle of ḥifẓ al-nafs (the principle of mutual assistance), as it helps communities meet basic needs and maintain their livelihoods. Cash assistance is also considered a tangible form of social care.

However, religious leaders emphasized the importance of ethical and dignified implementation to prevent dependency. Furthermore, religious leaders serve as moral guides, instilling values of justice, trustworthiness, and independence in the community (Munawir, n.d.).

5. Scholar

Based on the coding results of the scholar group, several main themes emerged that reflect conceptual and critical perspectives on the implementation of Village Fund Direct Cash Assistance (BLT). These themes include theoretical concepts, Village Fund BLT analysis, and evaluation and recommendations. These themes demonstrate that the scholars not only view the program from a practical perspective but also relate it to the theoretical framework of Islamic Economics. From an Islamic Economic perspective, distributive justice is understood as an effort to create equitable distribution of economic benefits within society. Fair distribution does not mean everyone receives an equal share, but rather how wealth is allocated proportionally to prevent concentration in the hands of certain groups. Therefore, the primary goal of distribution in Islam is to ensure that all levels of society, especially the disadvantaged, benefit from available economic resources. This principle is based on the values of trust (*amanah*), justice (*'adl*), and social responsibility, which emphasize that every individual and institution has a moral obligation to care for the welfare of others.

In this context, the Village Fund Direct Cash Assistance (BLT) is seen as a form of distributive justice, namely a mechanism for distributing resources to specific groups deemed in need. This program is conceptually aligned with Islamic principles of distribution because it is oriented towards meeting the basic needs of the poor and vulnerable. However, scholars emphasize that the Village Fund Direct Cash Assistance (BLT) should not stop at the distribution aspect alone but should be directed towards achieving broader social justice. This means that this program should be part of a long-term effort to reduce social disparities and improve community welfare in a sustainable manner. From an evaluation perspective, the Village Fund Direct Cash Assistance (BLT) is recognized as having a positive contribution as a social assistance instrument capable of helping the poor meet their basic needs. This program also reflects the values of social solidarity and concern for vulnerable groups. However, scholars have also identified several weaknesses in its implementation, particularly related to inaccurate recipient data and the potential for community dependency on assistance. Data inaccuracy can lead to mistargeting, resulting in some eligible individuals not receiving assistance, while less deserving individuals are actually registered as recipients. On the other hand, if assistance is provided continuously without being accompanied by empowerment efforts, this has the potential to reduce community motivation for economic independence (Hamdy, n.d.).

Therefore, comprehensive improvement measures are needed to optimize the implementation of the Village Fund Direct Cash Assistance (BLT). One important effort is to regularly update data to ensure that information on the community's socioeconomic conditions remains relevant and accurate. Furthermore, strengthening the monitoring system is crucial to ensure that the aid distribution process is carried out in accordance with the principles of fairness and transparency. Furthermore, the Village Fund Direct Cash Assistance (BLT) program needs to be integrated with economic empowerment programs, so that it is not merely consumptive but also able to encourage increased capacity and

community independence. Thus, the Village Fund Direct Cash Assistance (BLT) serves not only as short-term assistance but also as part of a sustainable socioeconomic development strategy (Muammar, n.d.).

6. Village Fund Direct Cash Assistance (BLT) Recipients

Based on the coding results of Village Fund Direct Cash Assistance (BLT) recipients, several key themes were identified that reflect the community's experiences and perceptions of the program: recipient experiences, perceptions of fairness, benefits and impacts, and values and dignity. These four themes provide a comprehensive overview of how the Village Fund Direct Cash Assistance (BLT) program is received and directly perceived by the community. Regarding their experiences, the majority of recipients stated that they began receiving assistance between 2025 and 2026. The recipient determination process generally involves data collection by the neighborhood unit (RT) or hamlet head, which is then verified by the village government and determined through village deliberations. This mechanism demonstrates relatively uniform administrative procedures across villages and reflects a participatory element in the recipient determination process (Ambo Upe, n.d.).

Regarding perceptions of fairness, the majority of the community believes that the Village Fund Direct Cash Assistance (BLT) is fairly fair and relatively well-targeted. This assessment is based on the fact that the majority of recipients come from economically disadvantaged groups, such as those without a fixed income, the elderly, or poor families. However, the community also acknowledged that there were still shortcomings in the data collection system, resulting in some residents who were actually eligible to receive assistance not being accommodated. This indicates that while the program has generally been running well, there is still room for improvement, particularly in terms of the accuracy and equity of recipient data. In terms of benefits, the Village Fund Direct Cash Assistance (BLT) is perceived to have had a positive impact on the community's economic well-being. The assistance received is generally used to meet basic daily needs, such as purchasing basic necessities, paying for children's education, healthcare, and paying for other household expenses. This assistance is considered to ease the economic burden on families, especially those with limited income. Furthermore, several recipients stated that the Village Fund Direct Cash Assistance (BLT) helped them reduce their debt, thus providing some room for household economic stability. Although its impact may not significantly improve living standards, this assistance still plays a crucial role in maintaining the continuity of daily life (Hasan, n.d.).

In terms of values and dignity, the research results indicate that recipients felt well treated during the aid distribution process. They assessed that officers provided polite, fair, and non-discriminatory service. This demonstrates that program implementation not only considers material distribution but also ethical and humanitarian aspects. Furthermore, the community views the Village Fund Direct Cash Assistance (BLT) as aligned with Islamic values, particularly regarding social awareness, justice, and mutual assistance. This assistance is understood as a form of government concern for the underprivileged, thus providing not only economic benefits but also strengthening social solidarity within the community. Overall, the coding results indicate that the Village Fund Direct Cash Assistance (BLT) has been positively received by the community, both in terms of its economic benefits and its social value. However, improvements in the data collection and distribution systems are still

needed to ensure this program reaches all eligible residents and to improve the quality of distribution justice in the future (Haling, n.d.).

E. DISCUSSION

1. Justice is distributed in Islamic Economics to Village Fund Direct Cash Assistance (BLT) Recipients.

Based on the research results, it can be concluded that the distribution of justice from an Islamic economic perspective for recipients of Village Fund Direct Cash Assistance (BLT) requires a comprehensive and systematic analysis. This analysis was conducted through mapping the results of NVivo coding based on informant groups, namely the Social Service, Sub-district Government, Village Government, Religious Leaders, Intellectuals, and Village Fund BLT recipients. The coding results revealed key themes such as policies and regulations, distribution mechanisms, recipient data validity, transparency, oversight, assistance benefits, and community perceptions of justice (Fadya, 2024).

From an Islamic economic perspective, wealth distribution is not merely viewed as a technical process of aid distribution, but rather as part of a social system aimed at achieving balance (*tawāzun*), justice (*al-'adl*), and welfare (*maslahah*). This concept aligns with the word of Allah SWT in Surah Al-Hasyr, verse 7, which emphasizes that wealth should not circulate only among the wealthy. This verse serves as the primary foundation for distribution to reach those in need in order to achieve equitable prosperity. According to the theory of distribution in Islamic economics put forward by (Fadya, 2024), equitable distribution is an important instrument in achieving social welfare and reducing economic disparities.

The NVivo analysis results show that targeting accuracy and data updates were the dominant issues among the Social Services and Village Government groups. This finding suggests that distributive justice is determined not only by the amount of assistance provided, but also by the accuracy of beneficiaries. This finding aligns with research conducted by (Fadya, 2024), which stated that the effectiveness of Village Fund Direct Cash Assistance (BLT) is significantly influenced by data accuracy and transparency in aid distribution. Research by (Fadya, 2024) also emphasized that the principle of distributive justice in Islam demands objectivity and targeting accuracy to ensure that aid reaches those who deserve it.

Furthermore, NVivo coding results for religious figures and scholars indicate a predominance of themes such as trustworthiness, social responsibility, and equitable distribution of welfare. These findings reinforce the *maqāṣid al-syarī'ah* theory, which places the protection of life (*hifz al-nafs*), property (*hifz al-māl*), and human dignity (*hifz al-'ird*) as the primary objectives of social policy. Thus, the Village Fund Direct Cash Assistance (BLT) can be understood as a state instrument to protect vulnerable groups from economic pressure while maintaining the dignity of the poor so they can continue to meet their basic needs (Nurul Khafifah, 2024).

2. Distribution Mechanism in Islamic Economics for Village Fund Direct Cash Assistance (BLT) Recipients.

Based on research findings, the Village Fund Direct Cash Assistance (BLT) distribution mechanism is fundamentally oriented toward achieving justice (*al-'adl*), public welfare (*maslahah*), and protecting human dignity. From an Islamic perspective, distribution is not simply a process of transferring resources from the government to the community, but

rather a form of collective responsibility to maintain social balance and prevent the accumulation of wealth in certain groups (Muhammad, 2024).

NVivo analysis results indicate that the Village Fund Direct Cash Assistance (BLT) distribution mechanism involves several key stages: data collection of prospective recipients, data verification and validation, beneficiary determination, aid distribution, and monitoring and evaluation. This theme emerged consistently across the Social Services Agency, Sub-district Government, and Village Government groups. These findings suggest that distribution success is determined not only by fund distribution but also by the quality of governance implemented (Rayya naldi, 2024).

Studies of Islamic distribution theory explain that a sound distribution mechanism must adhere to the principles of trustworthiness, transparency, accountability, and justice. According to (Mannan, 2024), distribution in Islam aims to create a balance between individual rights and social interests so that welfare can be enjoyed equally by the community. This principle is also reflected in interviews, which indicate efforts by village governments to conduct deliberations and verify data before determining aid recipients. Previous research by (Fadya, 2024) found that information transparency and community involvement in the data collection process positively influenced perceptions of fairness among social assistance recipients. These findings align with NVivo results, which show that transparency and community participation are key themes frequently emerging among Village Fund Direct Cash Assistance (BLT) recipients. Therefore, a distribution mechanism that aligns with Islamic economic principles is one that is not only administratively orderly but also fosters a sense of fairness among the community (Dessy Laras Waty, 2021).

3. Islamic Economic Perspective on Village Fund Direct Cash Assistance (BLT) Recipients.

Based on research findings, an Islamic economic perspective views Village Fund Direct Cash Assistance (BLT) as more than just a fiscal policy or government social assistance program, but rather as part of a wealth distribution mechanism with moral, social, and spiritual dimensions. The primary goal of distribution in Islam is to prevent excessive economic inequality, maintain social balance, and ensure the fulfillment of each individual's basic needs. The Village Fund Direct Cash Assistance (BLT), viewed from this perspective, is a state instrument in carrying out its social function to protect vulnerable groups. However, its implementation and effectiveness depend heavily on how the policy, implementation, and evaluation mechanisms are implemented by stakeholders (Rani anggiani, 2024).

The main principles underlying distribution in Islamic economics include al-'adl (justice), al-maslahah (benefit), amanah (responsibility), and respect for human dignity. These principles were identified in the NVivo analysis through the themes of aid benefits, improving welfare, protecting vulnerable groups, and government responsibility in aid distribution. Village Fund Direct Cash Assistance (BLT) recipients generally assessed that the assistance they received helped meet their families' basic needs, reduced their economic burden, and increased their sense of security in the face of difficult economic conditions. Studies of welfare theory in Islamic economics explain that the state has an obligation to ensure the fulfillment of the basic needs of society, especially the poor and vulnerable groups. According to (Putra jaya, 2024), the distribution function in Islam aims not only to increase public income but also to create sustainable social justice. This is reinforced by research by

(Ranabia, 2023), who stated that social assistance programs implemented in accordance with sharia principles can be an effective instrument in reducing poverty and social inequality.

NVivo results demonstrate a link between government policies, implementation mechanisms, oversight, and the impact of aid on community welfare. These findings confirm that the success of the Village Fund Direct Cash Assistance (BLT) from an Islamic economic perspective is measured not only by the disbursement of aid funds, but also by the extent to which the program achieves equitable distribution, improves community welfare, and maintains the dignity of recipients. Therefore, the Village Fund Direct Cash Assistance (BLT) can be considered to reflect the core values of Islamic economics if its implementation is fair, transparent, targeted, and oriented towards the welfare of the community as a whole.

F. CONCLUSION

Based on the research results, the distribution of Village Fund Direct Cash Assistance (BLT) in Cenrana District, Bone Regency was essentially designed to realize the principle of justice by prioritizing the underprivileged as beneficiaries. However, in its implementation, inaccuracies in targeting were still found due to differences between administrative data and the real conditions of the community, so that the principles of justice (al-'adl) and welfare (al-maslahah) in Islamic Economics have not been fully realized. Although the distribution process has gone through the stages of data collection, village deliberation, verification, and distribution according to regulations, there are still obstacles such as outdated data, subjectivity in determining recipients, and the potential influence of social proximity. From an Islamic Economics perspective, Village Fund BLT is a form of *maṣlaḥah mursalah* that aims to meet the basic needs of the community, reduce the economic burden, and maintain the dignity of aid recipients. Therefore, distributive justice is not only measured by the distribution of aid, but also by the accuracy of targeting, transparency, accountability, and trustworthiness in its implementation. Overall, the Village Fund Direct Cash Assistance (BLT) has provided real benefits for the poor, but improvements to the data collection system, increased transparency, and strengthened commitment of village officials are needed so that the goals of welfare and social justice in accordance with Islamic Economic principles can be optimally realized.

This study has several limitations that must be considered when interpreting the results. First, the study was conducted only in Cenrana District, Bone Regency, so the results cannot be generalized to all regions with different social, economic, and governance characteristics. Second, the study used a qualitative approach with a limited number of informants, so the results obtained emphasize a deeper understanding of the phenomena studied rather than quantitative measurements. Third, data analysis was based on the perceptions and experiences of informants at the time of the study, so subjectivity in the delivery of information is possible. Furthermore, this study did not examine in depth the long-term impact of Village Fund Direct Cash Assistance (BLT) on improving the economic welfare of recipients.

Future research is expected to expand the scope of the research area by involving several sub-districts or regencies to obtain a more comprehensive picture of the fairness of the distribution of Village Fund Direct Cash Assistance (BLT) from an Islamic Economic perspective. Furthermore, future research can use mixed methods by combining qualitative

and quantitative approaches to produce a more in-depth and objective analysis. Future researchers are also advised to examine the impact of Village Fund Direct Cash Assistance (BLT) on long-term community welfare, including its impact on poverty reduction, improving quality of life, and the economic independence of recipient households. Further studies on the effectiveness of oversight mechanisms, community participation, and the implementation of the principles of maqāṣid al-syarī‘ah in social assistance programs are also important to enrich the development of Islamic Economics and provide more effective policy recommendations for the government.

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