



BAITUL MAL'S SOCIAL ASSISTANCE EFFECTIVENESS ON COMMUNITY WELFARE IN ACEH TAMIANG

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Abstract

Objectives – This study aims to see the effectiveness of Baitul Mal social assistance in improving the welfare of muzakki in Aceh Tamiang as well as the criteria needed to be considered in determining which community fit to receive Baitul Mal social assistance in Aceh Tamiang.

Methods – The research method used is descriptive qualitative. data was collected through interviews with 3 (three) mustahik and also through various documents at Baitul Mal Aceh Tamiang, the data collected was analyzed by reducing data, displaying data and making a summary of findings.

Findings – a) The criteria for the Baitul Mal's social assistance recipients focus on only on three aspects, namely **first**, compensation for fakir with severe disabilities (handicaps), compensation for the poor elderly, assistance for supporting the aqidah (cost of living) called Sehati Seaqidah Senif Muallaf program, and assistance for the poor with severe disabilities. **Second**, The effectiveness of social assistance program provided by Baitul Mal on the **community welfare** in Aceh Tamiang is complied to the Standard Operating Procedure (SOP) which addresses the social assistance distribution to the community. **Third**, in terms of determining the muzakki who are entitled to receive social assistance, Baitul Mal seek for an assistance from the village in regards to the data collection of muzzaki which meets to the criteria determined beforehand.

Limitation – the minimum data available related to the utilization of social assistance that have been distributed to the muzzaki

Practical Implication – The results of this study can be used as a reference for the government, especially zakat institutions in comprehending the level of effectiveness of Baitul Mal's social assistance on the welfare of the community.

Keywords:

Effectiveness,
social
assistance,
community
welfare

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INTRODUCTION

The rapid development and success of sharia system, especially in the economy aspect, has made the community pay a special attention to sharia economics. Indonesia as a country that has the largest Muslim population in the world poses the highest zakat potential in the world. According to Hafidhuddin as cited in Eka Afrida, there are 217 trillion rupiah of potential zakat in Indonesia and not all of them are optimally absorbed. The benefits of zakat as *a people to people transfer* should be the best way out to reduce inequality as well as economic inequality (KAMAL, 2022). Aceh is one of the provinces in Indonesia which embraces Islam throughout Southeast Asia and known as the "Veranda of Mecca", it is certain that the implementation of Islamic teachings in Aceh has a long history. This, of course, includes the implementation and management of zakat which is regulated in Baitul Mal as a regional financial institution.

The word of Baitul Mal originated from Arabic which means a treasure house or state treasury, which is an institution held in an Islamic government to manage state finances or a state financial institution which in charge in receiving, storing and distributing state money in accordance with Islamic law (Mardani, 2015). The reason for the formation of Baitul Mal is because due to the significant role of Baitul Mal as a means to achieve state goals as well as distribute the rights and welfare of Muslims. In addition, Baitul Mal is an institution that prioritizes virtuous activities (social welfare efforts) to meet the needs of citizens who are in dire need in daily life. Activities carried out by Baitul Mal are in the form of providing social assistance either directly or indirectly.

In the beginning of the establishment of Baitul Mal, it was supervised by a Sharia Board based at the provincial level that act as a functional supervisor as well as advisor for the operational implementation of Baitul Mal at all levels. The basis for the formation of the Sharia Council is the Governor's Decree No 18 of 2003 and the Qanun of Nanggroe Aceh Darussalam Province No 7 of 2004. At first the benefits of this Sharia Council were considered to be very large, as it could accommodate all problems that arise in the implementation of Baitul Mal (Fuadi, 2016). The process of establishing the legal basis for Baitul Mal in the form of a Qanun No 48 of 2007, the existence of Sharia Council as proposed in the Qanun draft is to become an Advisory Council for Provinces and Supervisory Boards for districts/cities. However when the draft own by The People's Representative Council of Aceh (DPRA) is discussed in the legislature, it actually omit the proposal from the Advisory Council and Supervisory Board on the

grounds that these functions could be carried out ex officio by the Ulama Consultative Council (MPU) of each level of government (Safwan Kamal, 2019).

The purpose of Baitul Mal institution is the realization of zakat, infaq, alms and waqf collection services which optimising the value for muzakki, munfiq (people who donate), tatasaddiq, and muwafit. Another purpose desired is the realization of ziswaf utilization services which optimize the efforts to empower mustahiq based on its network fees. In addition, Baitul Mal also serves as the state treasurer (nowadays called as the finance department). However, in the essence of its functions, Baitul Mal manages state finances by using accumulated funds originating from zakat, kharaj, jizyah, Khums, fay', etc. and are maximising to execute the development programs needed (Qardhawi, 1999).

The effectiveness of the distribution of social assistance implemented by Baitul Mal for community welfare needs to be observed considering the percentage of poverty rates stated in the table below:

Table .1
Aceh Tamiang Poverty Rate Percentage in 2018-2020

Year	Poverty Rate
2018	14%
2019	13%
2020	12%

Sources: Redaksi Aceh Satu

In 2020, As the pandemic of corona virus made started to happen, people all around the world has started to need assistance in the form of basic necessities or cash in order to meet their daily needs. Therefore, as in Aceh Tamiang, it is prominent for Baitul Mal to design a targeted social assistance program as it can provided many benefits for the people in needs. In terms of opportunity, zakat in Aceh Tamiang district is predicted to reach 4 trillion rupiah. This potential, if it is able to be collected by the Baitul Mal, will have a big impact on the community (<https://aceh.antaranews.com>).

In 2019, Baitul Mal has designed 15 programs for Aceh Tamiang Regency including; Assistance for the aged and poor, Assistance for the needy with severe disabilities, Assistance for poor families, educational assistance for poor families

(kindergarten, primary school, Junior high school, senior high school level), assistance for Islamic boarding school students/dayah that come from poor families, One Poor Family One Undergraduate Scholarships, Muallaf Social assistance program assistance to poor families of converts to Islam, educational assistance for freshmen year student education trips for going abroad, Hafidz Al-Qur'an achievement program, Peduli Kaum Dhuafa Program (for the poor), Peduli Anak Yatim/Piatu (for the orphans and poor), assistance for rehabilitation of uninhabitable homes (RTLH), mosque operational assistance and traveler programs(<https://data.acehtamiangkab.go.id>).

LITERATURE REVIEW

1. Zakat

Zakat comes from the word "zaka" which means, holy, grows, develops (Kamal, 2018; Safwan, 2021), while in terms of zakat is a part of the property issued by every Muslim given to amil and distributed to those who are entitled to receive it according to the designation of the Shari'a such as (fakir, miskin , amil, ibnusabil, fiisabilillah, gharim, riqab and converts)(Safwan, 2021).

2. effectiveness

Effectiveness is a condition that shows the level of success or goal achievement measured by quality, quantity and time, in accordance with what was previously planned (Gumelar Ardiansyah, 2020)

3. social assistance

Social assistance is any action taken by the authorities to provide assistance to the poor (Vla Dimir, 2010). The initial form was the distribution of money or food by the authorities, mainly to gain support and prevent social chaos.

4. Welfare

Welfare is a condition in which a person feels prosperity (outward welfare) and peace (inner welfare) (Muhammad d Busro, 2018). Birth welfare can be achieved by wages, ownership of good housing, quality home furnishings, entertainment facilities, transportation facilities and asset ownership (Kamal, 2016; Safwan Kamal, 2019). Inner well-being can be achieved through self-acceptance, positive relationships with others and personal growth.

RESEARCH METHODS

Qualitative approach using a descriptive type of research is used as the researcher wants to explain, present and describe data related to the effectiveness of social assistance, namely compensation for the poor with severe disabilities (disabled), assistance for Islamic boarding school students/dayah from poor families and assistance for the poor orphans on mustahik's welfare in Aceh Tamiang.

Research Location

This research is conducted in Baitul Mal which is located at Jln. Ir. H. Juanda Islamic Center Building, Tanah Terban, Karang Baru District, Aceh Tamiang District, Aceh Province Started from September 21 until October 11, 2021

Research Subject

Research subject is a subject that is used as a source of the research data (Sukaria Simulingga, 2011). Therefore, the subjects in this study were 2 staff of Baitul Mal and 3 mustahik who received social assistance from Baitul Mal Aceh Tamiang. As this research is a qualitative research, it needs to determine the subject used which later will decisively elaborate and narrate the result regarding the effectiveness of social assistance provided by Baitul Mal.

Source of Data

There are two sources of data used in this study, namely:

- a. Primary data sources are obtained from the head of the institution's representative and staff as well as 3 mustahik who received zakat from Baitul Mal Aceh Tamiang.
- b. Secondary data sources are derived from books, journals, theses, articles and various other sources that the researchers use as references listed in the bibliography.

Data collection technique

Data collection techniques are interviews and documents:

1) Interviews

Interview is an activity carried out by researchers to directly obtain the necessary information by giving questions to be answered by the respondents. The respondents to be interviewed were the head of the agency's representatives and staff as well as 3 mustahik who received social assistance from Baitul Mal Aceh Tamiang.

2) Documents

Documentation aims to be analyzed, compared and combined to form a systematic, coherent and complete study. This documentation method is intended to collect relevant data such as the results of interviews and documentation from the head of the institution's representative and staff as well as 3 mustahik who received zakat from Baitul Mal Aceh Tamiang.

Data analysis technique

There are three stages are taken in analysing the data (Kasiram, 2011), namely:

- a) Data reduction, during this stage data is reduced from the documentation.
- b) Data Presentation (data display), Result and finding are analysed and described
- c) Data Confirmation, Conclusion is drawn and elaborate as the research result.

RESULTS AND DISCUSSION

Criteria for Baitul Mal's social Assistance Recipients in Kuala Simpang

The criteria considered in determining the recipients of social assistance provided by Baitul Mal Kuala Simpang focused on only three aspects, namely compensation for fakir with severe disabilities (handicaps), compensation for the poor elderly, assistance for supporting the aqidah (cost of living) called Sehat Seaqidah Senif Muallaf program, and assistance for the poor with severe disabilities.

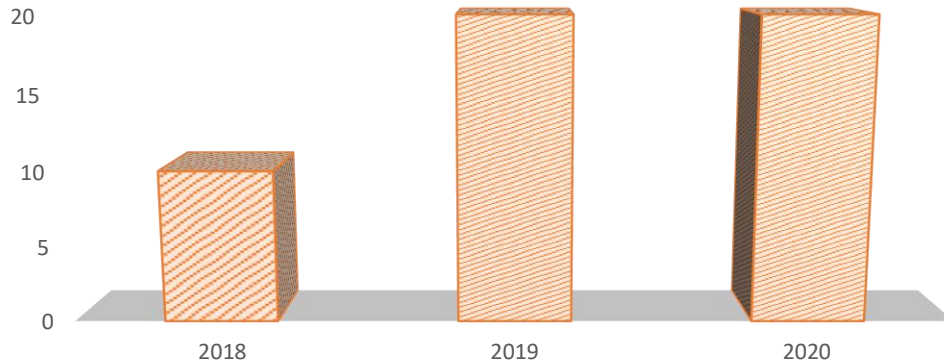
1. Compensation for fakir with severe disabilities (handicaps)

From data obtained by Baitul Mal Aceh Tamiang, compensation for the needy with severe disabilities began in 2017 with total recipients accounted for 935 people, in 2018 there were 3240 recipients, while in 2019 and 2020 there were 3500 and 3700 recipients respectively. Moreover in 2021, based on the data updated in October the number of recipients were 4500.

2. Compensation for the poor elderly.

Data for the compensation for the poor elderly recipients in 2018 were 10 people, while both in 2019 and 2020 showed a steady number of 20 recipient. Below is the figure describing the data :

Figure. 1 Compensation for the Poor Elderly



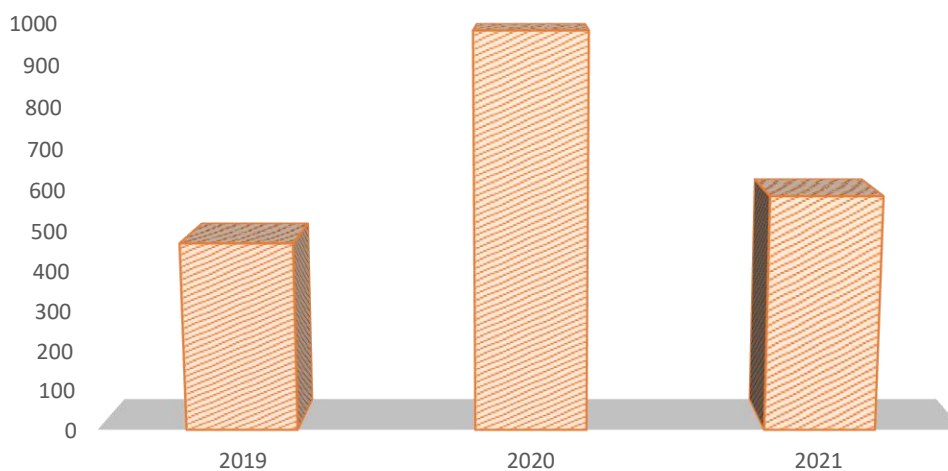
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Source: Baitul Mal Aceh Tamiang

Assistance for supporting the aqidah (cost of living) called Sehati Seaqidah Senif Muallaf program.

Data for the Assistance program for the poor Muallaf have been obtained, starting from 2019 to 2021. In 2019 the recipients amounted to 470 people, while in 2020 and 2021, there were a decrease number from 980 to 585 recipients in total.

Figure. 2 Muallaf Compensation Assistance



sources: Baitul Mal Aceh Taming Office

Effectiveness of Baitul Mal's Social Assistance on Community Welfare in Aceh Tamiang

1. The clarity of goals which needs to be achieved

In terms of the clarity of the desired goal achievement based on the results of interviews conducted in regards to the effectiveness of Baitul Mal's social assistance on the community welfare in Aceh Tamiang has been distributed systematically according to the plan as Mr. Muhammad Asy'ari, The Head of Distribution and Utilization department stated that:

"Of course, we do the planning first,...so before the program finalised, we firstly design and then submit it and after that we reevaluate it to see whether this program is important or not for the community. Hence, the data on the group of beneficiaries is needed to be in detail so that its accuracy can be guaranteed. The involvement of the local village head (Datok) is also very important for the continuity of the distribution that is made to be as efficient as possible".

The similar idea was also pointed out by Mr. Aulia Budi Abadi who explained that:

"Before the distribution was conducted, we did a profound planning before hand long before the distribution was conducted. if there is no plan in advance, it will be difficult for us to determine a good and appropriate distribution point."

From the statement above, it can be explained that the planning has been made before the program is implemented. Especially in planning, it is necessary to obtain the data from the village to figure out who is entitled to receive zakat based on the SOP. Then after the survey was taken, the program was implemented so that there are no deviations or mistargeting in providing the social assistance.

2. Clarity of strategy for achieving goals.

Strategies applied in distributing social assistance was explained by Mr. Muhammad Asy'ari which stated that:

"In distributing the social assistance, there are usually undertaken both directly as well as via Baitul Mal located in the Village (Baitul Mal Kampung)".

Moreover, Mr. Aulia Budi Abadi also stated that:

"In terms of strategy, Baitul Mal has systematically designed to implement the strategy and evaluate it. We also continue to develop the creativity of Baitul Mal staff, since without the efforts of the staff this activity will not be meaningful."

The narrations above explain that the strategy implemented by Baitul Mal Aceh Tamiang in collecting the data is by directly obtained it from Baitul Mal Kampung. Thus, this strategy is expected to be able to provide a concrete and valid data that can be accounted for when the social assistance program is implemented.

The criteria in determining the focal point of social assistance recipients was explained by Mr. Muhammad Asy'ari which stated that:

"For the criteria, we can see it from the Standard Operating Procedure (SOP) who is entitled to receive zakat".

A similar point also stated by Mr. Aulia Budi Abadi, who explained that:

"We usually see the criteria from within the group of beneficiaries as those who are entitled to receive zakat, for example, such as the fakir, poor, riqab and so on. Decision regarding other aspects also taken based on the SOP.

From the explanations above, the criteria in determining who is entitled to receive zakat have been explained in the standard operating procedures set by the Baitul Mal. When providing and distributing social assistance, it is already possible to determine the muzakki who are entitled to receive the zakat.

3. A solid policy analysis and formulation process

The policies have been set and well implemented as according to Mr. Muhammad Asy'ari stated that:

"So far the Baitul Mal has carried out monitoring as well as reviewed further than before the policy was drawn."

Similar point was expressed by Mr. Aulia Budi Abadi who explained that:

"So far for every program that has been distributed, Alhamdulillah it can be well conducted since for all of the program implementations, do not miss from the monitoring undertaken by Baitul Mal"

Policies that have been carried out in conjunction with monitoring as well as profound reviewing process regarding the policies implemented. This is to

evaluate the performance of programs taken by Baitul mal which might need improvement, so that the quality of the social assistance distribution can be realized properly.

4. Solid Planning

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Baitul Mal arranges its future programs align with the idea of developing its vision and mission as stated by Mr. Muhammad Asy'ari:

"The formation of the program has been adjusted to the vision and mission so that it can be implemented in the future".

Mr. Aulia Budi Abadi also explained that:

"For the program preparation for next year, it is done already. So we have not done any planning since the beginning of last October."

The explanation above can be explained that the program has been prepared in accordance with the vision and mission that has been set for future developments. This is intended so that in the future, the distribution of social assistance can be better and more systematic.

5. Proper process of constructing future program

The program is structured in stages based on the development and needs of the social assistance recipient/community. It is according to Mr. Muhammad Asy'ari who explained that:

"Yes, the process of setting a new program is taken gradually "

Mr. Aulia Budi Abadi also explained that:

"Our program preparation is based on the percentage of the community."

From the description above, it can be concluded that the program is structured in stages so that there are no deviations as well as align with the SOP in preparing a new program as it is expected to provide better benefits for the beneficiaries.

6. The Availability of facilities and infrastructure

Baitul Mal provides facilities to support the implementation of the program. This was explained by Mr. Muhammad Asy'ari who stated that: "Of course, there are facilities such as transportation, cameras and other facilities that can support the program."

Furthermore, Mr. Aulia Budi Abadi also explained that:

"From a community perspective, drinks, masks and so on have been provided. Especially during a pandemic, if it's for the staff, then we provide mainly related to transportation, food and others during the distribution activity in the villages."

From the description above, Baitul Mal facilitates employees to carry out programs according to procedures hence the program will be better implemented in the future

7. Effective and efficient implementation

From the description of Mr. Muhammad Asy'ari who explained regarding the evaluation of the implemented program, it is stated that:

"Of course, there is an evaluation undertaken in order for us to know the value for each program as well as its impact on the recipients' life. Evaluation is also conducted at the beginning of the program"

Furthermore, Mr. Aulia Budi Abadi explained that:

"Supervision is carried out by the Baitul Mal itself and if it is possible there is also an external supervision."

The description above explains that the evaluation is applied to see if the progress of the program being implemented is in accordance with the predetermined plan or not. This is certainly an input for Baitul Mal to fix some aspects that become obstacles when the social assistance program is implemented.

8. Supervision and control system

Regarding the Supervision of the implemented program as explained by Mr. Muhammad Asy'ari:

"The supervision itself is usually performed by Baitul Mal's staff, however if there are excessive funds for assistance available, direct supervision from the program (such as from Aceh bank staff) is hired".

This is in line with the expression of Mr. Aulia Budi Abadi who explained that: "Supervision is always carried out by staff assigned by Baitul Mal itself".

The explanation above explains that the supervision of the social assistance program is still carried out in order to avoid deviations from occurring. Supervision is also carried out directly by the Baitul Mal itself and if there is significant number of social assistances that need to be distributed, it will be assisted by Aceh bank staff. Sanctions are given to employees who violate the program implemented. This was explained by Mr. Muhammad Asy'ari who explained that:

"If there are deviations, of course we will give sanctions to the wrongdoers."

The same thing was also expressed by Mr. Aulia Budi Abadi who explained that:

"Of course, all sanctions will be carried out according to applicable procedures"

Based on the explanation above, it is explained that sanctions will be given if there is a deviation occurring. This must be taken so that the distribution of social assistance can be realized properly. The results of this study support research (Kamal, 2016) which states that supervision of zakat institutions will provide a good image for muzakki.

CONCLUSIONS

In terms of the criteria considered in determining which community fit to receive the social assistance provided by Baitul Mal Kuala Simpang focus only on three aspects, namely compensation for fakir with severe disabilities (handicaps), compensation for the elderly, assistance for supporting the aqidah (cost of living) or Sehati Seaqidah snif muallaf program, and assistance for the poor with severe disabilities.

Meanwhile, the effectiveness of Baitul Mal's social assistance on the welfare of the community in Kuala Simpang follows the Standard Operating Procedure (SOP) that has been set beforehand by Baitul Mal in terms of its distribution. In terms of determining which muzakki are entitled to receive social assistance, Baitul Mal seek for an assistance from the village in regards to the data collection of muzzaki that meets the criteria.

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