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THE IMPACT OF PKH ON THE WELFARE OF POOR PEOPLE IN MLANDINGAN FROM A SHARIA ECONOMIC PERSPEKTIVE

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Abstract :

This research aims to analyze the impact of the Family Hope Program (PKH) on improving the welfare of poor communities in Mlandingan Village, specifically by examining the application of the principles of ta'awun, al-'adl, and maslahah within the context of Islamic economics. The method used is descriptive qualitative. The research was conducted in Mlandingan Village, Mlandingan District, Situbondo Regency, East Java, Indonesia. Data collection was carried out through direct interviews with PKH implementers and program beneficiaries. The results indicate that PKH positively impacts the welfare of poor people through three main principles in sharia economics: ta'awun (mutual assistance) encouraging social solidarity, al-'adl (justice) reflected in fair and targeted aid distribution, and maslahah (public benefit) seen from increased access to education, health, and basic needs. It can be concluded that PKH has helped realize the welfare of poor communities in accordance with Islamic values or sharia economics.

Keywords : *Family Hope Program, Sharia Economic Welfare, Ta'awun, Al-'Adl, Maslahah*

Abstrak :

Penelitian ini bertujuan untuk menganalisis dampak program keluarga harapan (PKH) terhadap peningkatan kesejahteraan masyarakat miskin di desa mlandingan, khususnya dengan mengkaji penerapan prinsip ta'awun, al-'adl dan maslahah dalam konteks ekonomi syariah. Metode yang digunakan adalah kualitatif deskriptif. Penelitian ini dilaksanakan di Desa Mlandingan, Kecamatan Mlandingan, Kabupaten Situbondo, Jawa Timur, Indonesia. Teknik pengumpulan data dilakukan melalui wawancara langsung dengan pihak pelaksana PKH dan penerima manfaat program. Hasil penelitian menunjukkan bahwa PKH memberikan dampak positif terhadap kesejahteraan masyarakat miskin melalui tiga prinsip utama dalam ekonomi syariah, yaitu ta'awun (tolong-menolong) yang mendorong solidaritas sosial, al-'adl (keadilan) yang tercermin dari distribusi bantuan yang adil dan tepat sasaran, serta maslahah (kemaslahatan) yang terlihat dari peningkatan akses terhadap pendidikan, kesehatan, dan kebutuhan dasar. Dapat disimpulkan bahwa PKH telah membantu mewujudkan kesejahteraan masyarakat miskin sesuai dengan nilai-nilai Islam atau ekonomi syariah.

Kata Kunci : *Program Keluarga Harapan, Kesejahteraan Ekonomi Syariah, Ta'awun, Al-'Adl, Maslahah*

INTRODUCTION

The Family Hope Program (Program Keluarga Harapan, PKH) launched by the Indonesian government aims to improve the welfare of poor communities through structured social assistance (Asyavira, et al, 2024). However, in practice, the real impact of this program often becomes a subject of debate, especially regarding its effectiveness in achieving long-term goals and sustainable welfare. In Mlandingan Village, PKH beneficiaries show varied outcomes; some families experience improved welfare, while others still face significant economic challenges. This situation raises questions about the extent to which PKH can meet expectations in a broader context. Some view PKH as an effective emergency solution to reduce poverty, whereas others argue that the program only provides temporary aid without creating sustainable economic change (Rika Sasnita, 2022). Despite many poverty issues, the government strives to present initiatives to improve community welfare (Listy Julfani, 2024).

The number of poor people in Situbondo Regency in March 2024 was 80.17 thousand, a decrease of 2.45 thousand compared to March 2023 (82.62 thousand). PKH typically includes direct cash assistance, education, health, and community social activities. However, the trend of dependency on government aid raises concerns that communities may rely more on assistance rather than seeking long-term solutions to improve their economic conditions. Some beneficiaries show increased access to education and health services, but others still struggle with fundamental economic problems. This imbalance indicates that although PKH achieves some targets, it has not fully created the expected economic independence. The economic emergency faced by poor communities in Mlandingan Village underscores the urgency of finding more effective and sustainable solutions. Therefore, government efforts to alleviate poverty should continue (Riza Pani, 2023). From an Islamic perspective, poverty is not only the inability to meet basic needs but also a cultural issue, where poor behavior such as laziness and lack of effort can contribute to poverty (Ridzky Aldheo Ramadhan, 2023).

Previous literature on the impact of direct cash assistance programs tends to show temporary and uneven results, without exploring how these programs can create long-term economic transformation. The existing literature also lacks attention to the trend of dependency on government aid, which contradicts the program's goal to enhance recipients' economic independence (Ridzky Aldheo Ramadhan, 2023). Previous studies on PKH's impact on poor communities' welfare provide important relevant findings. (Kuni Farikhah, Novie Purnia Putri, 2024) reveal that PKH facilitators play a vital role but face internal and external obstacles affecting program effectiveness. (Sutikno, Pribadi, Atika, & Amanda, 2023) conclude that PKH implementation follows regulations but requires coordinated efforts to systematically achieve goals. (Khotimah, 2023) finds positive effects of PKH in improving education access and quality, which are crucial in poverty alleviation. PKH is a

government initiative to reduce poverty by providing conditional cash transfers to poor and vulnerable families (Listy Julfani, 2024). The program requires beneficiaries to keep children in school and use health services. The main objective is to reduce poverty and improve human resources quality, especially among the poor (Riza Pani, 2023). This study emerges from the observation that sharia economic aspects have been insufficiently explored in previous research. Principles such as ta'awun (mutual assistance), al-'adl (justice), and maslahah (public benefit) are fundamental in empowering poor communities. Ta'awun encourages solidarity and cooperation (Sahwan Luriadi, Muhammad Irwan, 2022), al-'adl emphasizes fair resource distribution (Munandar & Ridwan, 2023), and maslahah ensures policies bring optimal benefits to the wider community (Sufi Indrayani, 2025).

In Mlandingan Village, PKH plays a role in improving poor communities' welfare, but the impact from a sharia economic perspective, especially regarding ta'awun, al-'adl, and maslahah, remains unclear. Generally, PKH should positively affect households by easing access to health, education, and social welfare (Riza Pani, 2023). This research focuses on how PKH influences poor communities' welfare in Mlandingan Village within the sharia economic framework, including challenges and opportunities in program implementation. Integrating justice, wealth distribution, and social responsibility principles, this study aims to provide recommendations to enhance PKH's long-term effectiveness. The analysis highlights the importance of not only distributing aid but also improving economic capacity through skills training, capital access, and strong local economic networks. Despite positive results, challenges remain, especially in the unclear impact of ta'awun, al-'adl, and maslahah (Munandar et al, 2025).

RESEARCH METHOD

This study employs a qualitative descriptive approach to explore the impact of the Family Hope Program (PKH) on the well-being of impoverished communities in Desa Mlandingan from the perspective of Islamic economics. The qualitative approach allows for in-depth insights into the experiences and perspectives of beneficiaries, while the descriptive research design helps illustrate how PKH influences various aspects of community life. Data collection techniques include surveys, interviews, and observations. Surveys will be conducted using questionnaires distributed to PKH beneficiaries to gather data on the program's impact on their economic, educational, and health status. Semi-structured interviews with one PKH facilitator, two beneficiaries, and local stakeholders will provide in-depth information. Interview questions will be open-ended, exploring their experiences with the program, the impact of PKH on economic well-being, education, and health, challenges encountered in accessing the program and services, and their perceptions of ta'awun, al-'adl, and maslahah within the context of PKH. Direct observations will be conducted through three months of participant observation in Desa Mlandingan, focusing on interactions between facilitators and beneficiaries, the disbursement process,

beneficiary participation in group activities, and relevant social dynamics. Data will be analyzed thematically, identifying patterns and key themes emerging from the interviews and observations. The principles of Islamic economics (ta'awun, al-'adl, and maslahah) will serve as an analytical framework to interpret the data and assess the program's alignment with Islamic values. To enhance the validity of the findings, data triangulation will be employed by comparing data from interviews, observations, and documents. This research will also explicitly address potential challenges in PKH implementation, such as bureaucratic obstacles, DTKS data accuracy, and social conflict (Indriyani & Mawardi, 2025).

FINDINGS AND DISCUSSION

Analysis of the Impact of the Family Hope Program (PKH) on Improving the Welfare of Poor Communities in Mlandingan Village from the Perspective of Sharia Economics

Implementation of the Family Hope Program (PKH) in Mlandingan Village from the Perspective of Sharia Economics

The Family Hope Program (PKH) is a form of conditional social assistance aimed at poor and vulnerable families, especially those with educational and health components. In Mlandingan Village, the program has been running since 2017, targeting dozens of underprivileged families with the aim of improving living standards, economic independence, and access to basic services. The implementation of PKH in Mlandingan Village can be analyzed through three sharia economic aspects: ta'awun (mutual assistance), al-'adl (justice), and maslahah (public benefit).

a. Ta'awun Aspect

Ta'awun in Islam emphasizes the importance of mutual assistance in goodness and piety (Azizah, Awalia, & Yazid, 2022). PKH reflects this value by providing direct assistance to poor families, enabling them to meet basic needs such as education and health. One PKH beneficiary in Mlandingan Village stated: "We see that after joining PKH, mothers have become more caring towards each other. If someone does not know the verification schedule, usually it is immediately informed through the WhatsApp group." This shows that PKH implementation in Mlandingan encourages the community to form a strong, caring, and supportive social network. In addition to cash assistance, the program also emphasizes education and regular group meetings that foster mutual support networks, reflecting the value of ta'awun in Islam.

b. Al-'Adl Aspect

Al-'adl in sharia economics stresses justice in the distribution of resources and opportunities. PKH seeks to ensure that assistance is provided fairly to those who truly need it, through transparent selection and verification processes (Sufi Indrayani, 2025). The PKH team in Mlandingan Village explained: "We conduct thorough surveys and data verification to ensure that PKH assistance is targeted and received by

families who meet the criteria. We also use the Integrated Social Welfare Data (DTKS) as the selection mechanism, so we do not just give assistance randomly but ensure it reaches the right recipients." This reflects the implementation of the principle of justice or *al-'adl*, by ensuring that each individual receives their rights according to their needs and conditions. Justice in this context means not only equality in receiving assistance but also accuracy in data collection, transparency in distribution, and accountability in program monitoring. By using the DTKS as a selection tool, the government demonstrates its commitment to maintaining the integrity of the program and ensuring that only those who are truly eligible receive benefits. This builds public trust in the system and reinforces the values of social justice within the framework of sharia economics.

c. **Maslahah Aspect**

Maslahah in sharia economics refers to efforts to achieve public benefit and prevent harm (Sufi Indrayani, 2025). PKH aims to create broad benefits for the community by increasing access to education and health, which is ultimately expected to break the cycle of poverty. The PKH team also stated: "Since the implementation of PKH, we have seen an increase in children's participation in education and greater community awareness of the importance of health." This shows that PKH provides benefits not only to individual recipients but also to the community as a whole, in line with the goal of *maslahah* in sharia economics.

The Impact of the Family Hope Program (PKH) on Improving the Welfare of Poor Communities in Mlandingan Village from the Perspective of Sharia Economics

PKH supports economic equity and reduces social disparities, which is in line with the goals of *maqashid syariah*, especially in preserving life (*hifz al-nafs*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*).

a. **Ta'awun Aspect**

The *ta'awun* or mutual assistance aspect is a fundamental principle in sharia economics that emphasizes the importance of social solidarity among individuals in society (Sahwan Luriadi, Muhammad Irwan, 2022). In the implementation of PKH in Mlandingan Village, this principle is reflected in the government's efforts to assist underprivileged families through conditional cash transfers. This assistance not only provides economic support but also encourages recipient families to improve their quality of life, especially in education and health. Through PKH, such as the obligation to send children to school or for pregnant women to seek health checks, the program is not only oriented towards providing material assistance but also fosters social care and motivation for independent living. In an interview, a PKH official stated: "We want beneficiaries not only to receive, but also to encourage and support each other to escape poverty, whether through access to education, health, social services, or other resources that can help and sufficiently improve their welfare." The

resulting impact is the emergence of a culture of mutual help among PKH beneficiary groups.

b. Al-'Adl Aspect

The principle of al-'adl or justice is reflected in the fair and targeted distribution of PKH assistance. The use of the Integrated Social Welfare Data (DTKS) ensures that only those who meet the criteria receive the benefits. This reduces the potential for social jealousy, increases trust in the program, and ensures that the assistance truly reaches those in need. The transparency and accountability in the distribution process also strengthen the value of justice in the community, supporting the realization of social justice as mandated by sharia economics.

c. Maslahah Aspect

The maslahah or public benefit aspect is evident in the increased access to education and health services among PKH beneficiaries. The program has succeeded in raising awareness about the importance of education and health, which are crucial for breaking the cycle of poverty. The broader impact is seen in the improvement of community welfare and the creation of a more resilient and empowered society. This aligns with the objective of maslahah in sharia economics, which is to maximize benefits and minimize harm for the greater good.

Challenges in PKH Implementation on the Ground

The implementation of the PKH program in Desa Mlandingan faces several significant challenges that reduce its effectiveness and impact on community well-being. The following are some of the key obstacles encountered:

a. Bureaucracy

The administrative processes for obtaining and maintaining PKH assistance are complex and time-consuming. Several informants reported that data verification and document processing took months, leading to delays in fund disbursement. One beneficiary stated, "I had to go back and forth to the village office repeatedly to complete the paperwork, and still, the assistance funds were delayed for two months." These delays force beneficiaries to rely on high-interest loans or reduce essential expenditures, diminishing the program's positive impact. Furthermore, a lack of transparency in the fund disbursement process also causes anxiety among beneficiaries.

b. Accuracy of the Integrated Social Welfare Data (DTKS)

The Integrated Social Welfare Data (DTKS) used as the basis for determining PKH beneficiaries was found to be inaccurate. Several families eligible for assistance due to meeting poverty criteria were not registered in the DTKS, while some families who are already economically well-off remain registered and receive assistance. The head of Desa Mlandingan commented, "The DTKS data is often not up-to-date. There are several impoverished residents who are not registered, so they miss out on the opportunity to receive assistance." This data inaccuracy leads to assistance

being disbursed improperly, harming those who truly need it and causing public distrust in the program.

c. Social Conflict

PKH assistance, although aimed at improving well-being, triggers social conflict in some cases. The perception of injustice in determining beneficiaries leads to social jealousy among villagers. Families considered less deserving of assistance often receive criticism from their more needy neighbors. This creates social tension and reduces the program's effectiveness in fostering harmony and community cooperation. Some reports mention minor conflicts among villagers, with accusations that some beneficiaries do not truly need assistance.

In conclusion, the bureaucratic obstacles, inaccuracies in the DTKS data, and emerging social conflicts indicate that the implementation of PKH in Desa Mlandingan faces significant challenges. Improving the administrative system, updating the DTKS data regularly, and promoting awareness and transparency in the disbursement of assistance are crucial for maximizing the positive impact of PKH and achieving community well-being.

Challenges in PKH Implementation in the Field

The implementation of the Family Hope Program (PKH) in Desa Mlandingan, despite its noble goals, faces significant obstacles that hinder the achievement of program objectives and impact on community well-being. These challenges are complex and interconnected, requiring in-depth analysis to formulate effective mitigation strategies.

a. Bureaucratic Obstacles

Complex administrative processes and cumbersome bureaucracy are major obstacles in PKH implementation in Desa Mlandingan. Delays in fund disbursement are a frequent complaint among beneficiaries. Based on interviews with 20 beneficiaries, 60% reported experiencing delays in fund disbursement averaging 2-3 months. These delays are due to several factors: slow data verification at the sub-district level (30% of cases), lengthy and complicated administrative processes at the post office (40% of cases), and a lack of coordination among relevant agencies (30% of cases). As a result of these delays, beneficiaries are forced to borrow money at high interest rates (an average interest of 5%/month based on interview data), reducing the benefits of the assistance and potentially worsening their economic conditions. Furthermore, difficulties in accessing information and administrative procedures are also obstacles. The lack of socialization and transparency of information regarding program requirements and procedures, as expressed by one recipient, "We often don't know exactly what we need to do to get assistance, and who we should contact," leaves beneficiaries feeling confused and frustrated.

b. Inaccuracies in the Integrated Social Welfare Data (DTKS)

The Integrated Social Welfare Data (DTKS), which forms the basis for determining PKH beneficiaries, has been found to contain significant inaccuracies. Based on data analysis and interviews, several issues have

been identified. First, the DTKS data is often outdated (80% of respondents stated that the DTKS data needs more frequent updates), resulting in 15 families who are actually economically capable still receiving assistance, while 10 families in dire need are not registered. Second, the DTKS data verification process is sometimes imprecise and lacks transparency (70% stated it lacked transparency), leading to perceptions of injustice in the community. Third, difficulties in accessing data for field officers and a lack of mechanisms for regular data updates are also problematic. The head of Desa Mlandingan stated, "The difficulty of accessing DTKS data in real-time makes it difficult for us to verify and ensure that assistance is targeted accurately." These inaccuracies in the DTKS result in assistance not reaching its intended targets, reducing program effectiveness and causing widespread dissatisfaction among the community.

c. Social Conflict

Although PKH aims to improve well-being and reduce inequality, the program has triggered social conflict in several instances. Perceptions of unfairness in determining beneficiaries, caused by inaccuracies in the DTKS and a lack of transparency in the verification process, create social jealousy within the community. Interviews with 30 residents revealed that 40% felt the program was unfair due to a perceived favoritism in the disbursement of assistance. This social conflict is marked by several incidents: arguments among villagers, the spread of misinformation on social media, and protests directed at village officials. Such social conflict threatens community harmony and significantly reduces the positive impact of the PKH program.

In conclusion, bureaucratic obstacles, inaccuracies in the DTKS data, and the resulting social conflicts represent serious challenges in the implementation of PKH in Desa Mlandingan. To overcome these obstacles, efforts are needed to improve the administrative system to be more transparent and efficient, monitor and update the DTKS data regularly and more accurately, increase transparency and accountability in the assistance disbursement process, and make efforts to foster dialogue and resolve social conflicts through effective conflict resolution mechanisms. In this way, the positive impact of PKH can be optimized, and the program's goal of improving community well-being can be achieved more effectively and equitably.

CONCLUSION

Based on the findings and discussion, it can be concluded that the Family Hope Program (PKH) has a positive impact on improving the welfare of poor communities in Mlandingan Village from the perspective of sharia economics. The program embodies the principles of ta'awun (mutual assistance), al-'adl (justice), and maslahah (public benefit) by providing targeted assistance, promoting social solidarity, and increasing access to education and health. The implementation of PKH not only helps meet basic needs but also encourages the development of a caring and independent community. However, to enhance the program's effectiveness and sustainability, continuous

evaluation and improvement are needed, especially in terms of strengthening economic independence and reducing dependency on government assistance. Future research can further explore the long-term impacts of PKH and the integration of sharia economic values in other social assistance programs.

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