

THE ECONOMIC IMPACT OF CONDITIONAL CASH TRANSFERS ON HOUSEHOLD CONSUMPTION EVIDENCE FROM THE PKH PROGRAM

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Article history: Received September 2024 | Revised October 2024 | Accepted December 2024

Abstract

The purpose of this study is to find out what benefits have been felt by PKH participants from PKH assistance in Bajubang Village and to find out the efforts that have been made by the government and administrators for the success of the family of hope program in Bajubang Village. The method that researchers use is qualitative research. The theory used is the theory of family welfare developed by Soembodo in 2011, in this theory it is explained that family welfare is a condition in which harmony can be created and the needs of family members can be met, without any severe obstacles between family members, and every problem can be solved jointly by all family members, so that prosperity in the family can be achieved. For the results in this study, the participants who were the beneficiaries of PKH in Bajubang Village were compared to the toddler and elderly components who received many benefits in the education component. Of the 10 respondents interviewed by the researcher, many said they were greatly helped by this PKH assistance to ease their family expenses and their husband's income could be used for other purposes. And the efforts that have been made by the government and PKH administrators in Bajubang Village are to provide assistance to PKH participants so that they understand the

purpose of the PKH assistance provided. As well as re-data directly the people who are really entitled to receive assistance. Cooperation between assistants, sub-district PKH administrators and village officials is very necessary for the success of the PKH program in Bajubang Village.

Keywords: Benefits, Assistance, Family Hope Program

Abstrak

Tujuan penelitian ini adalah untuk mengetahui manfaat apa saja yang sudah dirasakan oleh peserta PKH dari bantuan PKH di Kelurahan Bajubang dan untuk mengetahui upaya yang telah dilakukan pemerintah dan pengurus untuk keberhasilan program keluarga harapan di Kelurahan Bajubang. Metode yang peneliti gunakan adalah penelitian kualitatif. Teori yang digunakan adalah teori kesejahteraan keluarga yang dikembangkan oleh Soembodo pada tahun 2011, pada teori tersebut dijelaskan bahwa kesejahteraan keluarga merupakan suatu kondisi di mana keharmonisan dapat tercipta dan kebutuhan dari anggota keluarga dapat terpenuhi, tanpa adanya hambatan- hambatan yang cukup berat antar anggota keluarga, dan setiap masalah mampu diselesaikan secara bersama oleh seluruh anggota keluarga, sehingga dapat tercapai kesejahteraan dalam keluarga. Untuk hasil dalam penelitian ini adalah para peserta penerima manfaat PKH di Kelurahan Bajubang dibandingkan dengan komponen balita dan lansia penerima manfaat banyak yang mendapatkan bantuan pada komponen pendidikan. Dari 10 responden yang diwawancarai peneliti banyak yang mengatakan mereka sangat terbantu dengan adanya bantuan PKH ini untuk meringankan pengeluaran keluarga mereka dan pendapatan dari suami mereka dapat digunakan untuk keperluan lain. Dan upaya yang telah dilakukan oleh pemerintah dan pengurus PKH Kelurahan Bajubang adalah dengan memberikan pendampingan kepada para peserta PKH agar mereka paham tujuan dari bantuan PKH diberikan. Serta mendata ulang secara langsung masyarakat yang benar-benar berhak menerima bantuan. Kerjasama antara pendamping, pengurus PKH kecamatan dan pihak kelurahan sangat diperlukan untuk kesuksesan program PKH di Kelurahan Bajubang.

Katakunci: Manfaat, Bantuan, Program Keluarga Harapan

A. INTRODUCTION

Development is closely related to meeting the needs of the community in order to create welfare. In realizing a prosperous society, the government must also pay attention to the issue of poverty. Because poverty is inseparable from the issue of meeting basic needs. The welfare of the community can be measured by the community's ability to meet its basic needs. The low quality of life of the poor results in low levels of education and health, which can affect productivity. With conditions like this, it can lead to an increased dependency burden on society. Residents who are still below the poverty line include those with low income, no fixed income, or no

income at all. Thus, the efforts of various parties to eradicate and tackle poverty are expected to improve the living standards of the poor.

Islam emphasizes the importance of an economic distribution system as an effort to improve the welfare of society. This is in line with the principle of maqasid al shari'ah, which is to implement or apply maslahah (blessings/benefits) among the community by eliminating everything that leads to corruption. (mudharat). Realizing welfare in Islam is an obligation of all economic actors, which is an implication of their duty as Allah SWT's caliph on earth to create a good distribution. The state plays a role by providing fair services and social assistance within society, while the community has a role in the form of giving part of the wealth from the rich to the poor. (sedekah).

Indonesia is a developing country that has been facing poverty issues until now. The problem of poverty in Indonesia worsened when economic turmoil occurred due to fluctuations in the exchange rate of the rupiah against foreign currencies, resulting in the worst economic crisis in 1998, with average economic growth dropping from 7 percent to 13 percent. Since that crisis, Indonesia has been plagued by poverty, significantly increasing the poverty rate, yet it remains a major issue for Indonesia, especially in development.

The PKH program is a conditional social assistance program. This means that every member of the community who is a target participant of the program has obligations determined by the Ministry of Social Affairs as a condition for receiving assistance. The goal of this program, in addition to reducing poverty rates, is also to open access for pregnant women and toddlers, the elderly, and people with disabilities to benefit from health services and facilities. For school-aged children, they receive the benefits of educational services. With this assistance, there is no reason for any Indonesian citizen not to receive health or education facilities.

The Family Hope Program policy was first launched in 2007 by the Ministry of Social Affairs, which was then regulated by the Minister of Social Affairs of the Republic of Indonesia Regulation Number 10 of 2017 concerning the Family Hope Program. This policy was subsequently revised into the Minister of Social Affairs Regulation Number 1 of 2018 concerning the Family Hope Program. The distribution of cash social assistance, which is provided in the form of money based on the determination of social assistance provision.

Tabel 1
Components of the Family Hope Program (PKH) and the annual assistance amount

No	Components of the Family Hope Program	Quarterly Assistance Amount	Amount of Aid Per Year
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1	Health Component			
	a. Pregnant Woman	Rp. 750.000	Rp. 3.000.000;/Year	Rp.
	b. Early childhood (0-6 Year)	Rp. 750.000	3.000.000;/Year	
2	Education Component			
	a. Elementary School/equivalent	Rp. 225.000	Rp. 9.000.000;/Year	Rp.
		Rp. 375.000	1.500.000;/Year	Rp.
	b. Junior High School/equivalent	Rp. 500.000	2.000.000;/Year	
	c. Senior High School/equivalent			
3	Elderly aged 60 and above and severe disabilities	Rp. 600.000	Rp. 2.400.000;/Year	

Source : Pedoman PKH Tahun 2021-2024.

In Table 1, it can be seen that, based on the components of the Family Hope Program above, in determining prospective members, it should be the community that truly needs it, so that this program can run well and meet expectations.

The Family Hope Program assistance has spread throughout Indonesia since 2007, with an annual increase and expansion of participants from beneficiary families of this program, reaching the Bajubang Subdistrict, specifically spreading across 10 villages. The following is based on data obtained from the Head of the Family Hope Program in Bajubang District. Data on the number of Family Hope Program members in each village of Bajubang District.

This research aims to understand how the Family Hope Program operates in Bajubang Village, as well as to determine the benefits of providing assistance through the Family Hope Program in Bajubang Village and the efforts of the Bajubang Village government in successfully implementing this PKH program.

B. METHOD

This type of research uses a descriptive qualitative approach. The qualitative approach is research aimed at understanding the phenomena experienced by the research subjects, such as behavior, the way descriptions are formed in words and language, within a specific context experienced and by utilizing various natural methods.

C. RESULT AND DISCUSION

The Family Hope Program in Bajubang Village

The Family Hope Program (PKH) in Bajubang Village has been running since 2013 until now, with 197 PKH beneficiaries divided into three

categories: health, education, and elderly and severe disability. The Family Hope Program in Bajubang Village, Bajubang District, was first led by Mr. Mujiono until 2020 and continued by Mr. Hermanto from 2021 to the present.

Based on the research findings, the PKH assistance provided to the selected PKH participants is in accordance with the regulations and criteria set by the Ministry of Social Affairs in the Family Hope Program Assistance Guidelines for 2021-2024. The purpose of the PKH program is, among other things, to alleviate poverty and assist with the household expenses of PKH participants, aiming to make the participants self-sufficient after receiving this PKH assistance. With the situation on the ground in Bajubang Village, the PKH participants feel greatly assisted by the PKH aid provided to them. Many have become independent after receiving the PKH assistance.

The Family Hope Program in Bajubang Village requires special attention from PKH facilitators who are genuinely willing to accompany and provide guidance on the use of assistance to prevent misuse by the beneficiaries. They should be willing to be a place for participants to ask questions and express their complaints regarding this PKH assistance. In this case, the role of the facilitator will significantly influence the success of this assistance program.

The assistance received by PKH participants is based on three components: the component for pregnant women and toddlers, the education component, and the component for the elderly and individuals with severe disabilities. The assistance received includes non-cash aid that can be withdrawn through BRI ATMs or the Prosperous Family Card, and basic assistance such as rice, cooking oil, eggs, mung beans, and sugar. The Family Hope Program assistance is provided to help lighten the financial burden for poor communities, both during pregnancy and for those with toddlers, education costs, and also for the elderly and disabled. Many people feel very helped by the existence of this PKH assistance program.

In the research conducted by the researcher, the aim was to determine the benefits of utilizing the Family Hope Program assistance for poor communities who qualify as PKH beneficiaries, based on interviews with 10 respondents. From the interview results with the PKH participants, all of them stated that they were greatly helped by the PKH assistance. Starting from the economy, children's school fees, and their expenses. But except for 3 respondents who do not yet know the purpose and use of the PKH assistance provided. Therefore, such matters require the attention of PKH facilitators in Bajubang Village, especially to always provide guidance and direction to PKH participants. In order to succeed and optimize the success of the Family Hope Program in Bajubang Village, it is known that there are various obstacles faced by PKH participants, including the less-than-optimal performance of PKH facilitators in Bajubang Village in carrying out their duties to accompany and provide guidance to PKH participants.

To address the above issues, it is essential to provide attention and guidance to PKH participants by conducting socialization regarding the purpose of the PKH assistance and being responsive in resolving and addressing the problems faced by PKH participants.

Forms of Benefits from the Utilization of the Family Hope Program Assistance in Bajubang Village

In optimizing and addressing poverty in Indonesia, the government has implemented many programs that can support and accelerate the success of poverty alleviation in Indonesia, one of which is the Family Hope Program that has been in place since 2007 in Indonesia. For the area of Bajubang Village itself, the Family Hope Program is very helpful and truly beneficial to the families of PKH beneficiaries, both in terms of food security and the education of the children of PKH participants. Thus, the expenses that PKH participants would normally incur can be allocated to other needs or even developed through the participants' businesses.

Efforts Made to Succeed the PKH Program in Bajubang Village

In addressing the aforementioned issues, it is essential to provide attention and guidance to PKH participants by conducting socialization regarding the objectives of the PKH assistance and being responsive in resolving and addressing the problems faced by PKH participants.

D. CONCLUSION

The PKH beneficiaries in Bajubang Village, compared to the components of toddlers and the elderly, many receive assistance in the education component. Of the 10 respondents interviewed by the researcher, many said they were greatly helped by the PKH assistance to ease their family's expenses, and their husband's income could be used for other needs. The lack of understanding among PKH beneficiaries regarding the purpose of the PKH assistance often leads to the funds being used inappropriately, and there is also a lack of role from the facilitators in terms of guidance, counseling, and socialization about the objectives of the PKH assistance. To optimize and address poverty in Indonesia, the government has created many programs that can support and accelerate the success of poverty alleviation in Indonesia, one of which is the Family Hope Program that has been in place since 2007 in Indonesia. For the area of Bajubang Village, the Family Hope Program is very helpful and has tangible benefits for the families of PKH beneficiaries, starting from food security and also the education of the children of PKH participants. Thus, the expenses that should have been incurred by PKH participants can be allocated to other needs or even developed through the participants' businesses. Efforts made for the success of the Family Hope Program. Providing assistance to PKH participants so that they understand the purpose of the PKH aid given. And also directly re-register the community members who are truly entitled to receive assistance. Collaboration between facilitators, PKH district administrators, and the sub-district office is essential for the success of the PKH program in Bajubang Village.

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