

The Effectiveness of The Family Hope Program on The Welfare of Beneficiary Families in Banjarmasin City

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Abstract

This study aims to determine the Effectiveness of the Family Hope Program (PKH) on the welfare of beneficiary families in Banjarmasin City. This study uses descriptive research, while the research approach uses qualitative. Data collection was conducted through in-depth interviews, observations, and documents. From the results of this study, the family hopes the program, seen from the knowledge of PKH beneficiary families towards the program's objectives, was adequate. The independence and behavior change of PKH beneficiary families in accessing education and health services has been evident. They are greatly helped by this program so that it can ease their burden, especially for children's education needs and in accessing health services for pregnant and lactating women and early children under six years. In the short term, this program is quite effective because it can reduce the expenditure burden on beneficiary families even though increasing their income is only limited to the program's assistance. In contrast, in the long term, namely, to break the chain of Poverty and inequality, it has not been effective and takes a long time. Therefore, it is necessary to add a skill component and business funding assistance for people experiencing Poverty in order to create independence and realize community welfare.

Keywords Effectiveness, Family Hope Program, Beneficiary Families

INTRODUCTION

The problem of Poverty for the nation and the Indonesian government is a problem that needs to be addressed immediately to reduce Poverty, and the welfare of the population can be realized immediately. This Poverty is getting worse due to the coronavirus disease 2019 (Covid-19) pandemic, which currently, in the short term, can have an impact in the form of increasing global Poverty that can restore or reverse ten years of progress in world poverty reduction efforts (Sumner et al., 2020).

Subandi (2012: 78) explained that Poverty is a condition of people who do not or have not participated in the change process because they cannot own adequate production factors and quality of production factors, so they do not benefit from the results of the development process. Meanwhile, Friedman (2012: 123) also explains that Poverty is a result of inequality of opportunity to accumulate a social power base. In the PKH implementation guidelines (2021: 9), the Central Statistics Agency has interpreted that a person is considered poor if they cannot meet the basic needs of food and not food, which is measured from monthly expenses. This spending limit is called the poverty line (GK). Likewise, according to Yusriadi et al. (2020: 2), Poverty is a condition that shows the inability to meet one's basic needs (such as clothing, food, and feed) in the components of education, health, and social welfare. The scarcity of tools and materials causes Poverty to meet basic needs and difficulty accessing education and employment.

In 2018 (BPS:2023), the number of poor people in Indonesia was 25.67 million people (9.82%) out of 264.2 million people in Indonesia. In 2019, the poverty rate decreased slightly



by 0.41%, so it became 24.78 million people or 9.41% of the total population of Indonesia of, 266.9 million people. Poverty data in this figure shows that although it has decreased slightly, Poverty is still experienced by 25.78 million Indonesians. At the same time, in 2020, when the impact of the Covid-19 pandemic was felt, the poverty rate in Indonesia rose to 10.19% or 27.55 million from the total population of 270.2 million. In 2021, the percentage of poor people was 9.71% of the total population of 272.7 million. Then it fell in 2022 to 26.36 million or 9.57% of the total population of Indonesia, which is 275.8 million.

Table 1
Number of Population and Poor People
in Indonesia (Thousand People) September 2022

Year	Population	Number of Poor People	Percentage of Poor People (%)
2018	264 161,6	25 674,58	9,82 %
2019	266 911,9	24 785,87	9,41 %
2020	270,203,9	27 549,69	10,19%
2021	272,682,5	26 503,65	9,71%,
2022	275,773,8	26 363 ,27	9,57%

Source: Central Bureau of Statistics (BPS): 2023

Although the percentage of Poverty in Indonesia has decreased, the decline is still shallow. Therefore, the government pays great attention to the problem of Poverty, including through the Family Hope Program (PKH); according to Utomo (2012: 29-34), this poverty alleviation program is also part of other poverty reduction programs. The program provides cash transfers to impoverished households (RTSM) by meeting requirements related to efforts to improve the quality of life through health and education.

In the Regulation of the Minister of Social Affairs Number 1 of 2018 concerning the Family Hope Program, it is stated that what is meant by the Family Hope Program (PKH) is a program of providing conditional social assistance to families and/or someone poor and vulnerable who are registered in the integrated data of the poor handling program, processed by the Social Welfare Data and Information Center and designated as PKH beneficiary families. In the PKH Implementation Guidelines (2021:18), it is also stated that the family hope program (PKH) is a conditional cash transfer program for underprivileged families contained in the Integrated Social Welfare Data (DTKS) and has components as requirements set as PKH participants.

PKH beneficiary families have obligations as stated in the PKH Implementation Guidelines (2021:24) as follows:

1. Check health at service facilities in accordance with health protocols for pregnant/lactating women aged 0 to 6 years;
2. Participate in learning activities with a minimum attendance rate of 85% of the practical learning day for children of school age compulsory education 12 years;
3. Participate in activities in the field of social welfare according to the needs of families with an elderly component starting from 60 years old and / or people with severe disabilities.

So, every beneficiary family of the Family Hope Program (PKH) must meet the requirements by fulfilling obligations in accordance with the components they have, as stated

in the PKH implementation guidelines. The Family Hope Program (PKH) comprises three components: education, health, and social welfare.

In the PKH Implementation Guidelines (2021: 22-23), it is also mentioned about the Family Hope Program Secretariat Penerima; it is stated that families are poor and have health, education, or social welfare components. Health components are early childhood (age range 0-6 years) who have not attended school and pregnant/postpartum / breastfeeding women. The education component is equivalent elementary school, equivalent junior high school, equivalent high school, or children aged 6-21 years who have not completed compulsory education for 12 years. The components of social welfare are the elderly or aged 60 years and over and people with severe disabilities.

Access to education, health, and social welfare is expected to change the poor's behavior to care about the education and health of the next generation, thereby eliminating social inequality, helplessness, and alienation inherent in people experiencing Poverty. The Family Hope Program (PKH) has the objectives as stated in the Regulation of the Minister of Social Affairs Number 1 of 2018, namely:

1. Improve the living standards of beneficiary families through Access to education, health, and social welfare services.
2. Reduce the expenditure burden and increase the income of poor and vulnerable families.
3. Creating behavior change and independence of family beneficiaries of the family hope program in accessing health and education services and social welfare.
4. Reduce Poverty and inequality.
5. Introduce formal production and financial benefits to PKH beneficiary families.

In addition, this program also supports the achievement of some of the Millennium Development Goals (MDGs), namely the achievement of primary education and gender equality, reducing the number of poor and hungry people, reducing infant mortality rates under five, and reducing maternal and child mortality. How vital the Family Hope Program (PKH) is, it is required that success in its implementation can significantly improve welfare for beneficiary families. This program should be thoughtfully implemented by all parties involved, including beneficiary families, so that the goals of PKH can be achieved and on target.

Since 2018 in Banjarmasin City, South Kalimantan, the Family Hope Program (PKH) has also been implemented, the Family Hope Program in Banjarmasin City is a social protection program that aims to reach underprivileged people or people from the lower economic class.

The poverty rate in Banjarmasin City every year, namely in 2018, as many as 29,240 people or 4.18% of the population; in 2019, there were 29,648 people; in 2020, there were 31,307 people; in 2021, there were 34,839 people; and in 2022, there were 34. 009 inhabitants. This can be seen in the table below:

Table 2
Number of Population and Poor People
Banjarmasin City

Year	Number of inhabitants of Banjarmasin City (Soul)	Number of Poor People in Banjarmasin City (Soul)	Percentage of Poor People
2018	700 869,00	29. 240	4,18
2019	708 606,00	29. 648	4,20



2020	657 663,00	31.307	4,39
2021	662 230,00	34. 839	4,89
2022	667 489,00	34. 009	4,74

Source: Central Bureau of Statistics Banjarmasin City, Year 2023

Because the number of Poverty in 2022 is still large compared to the previous year, namely 2018 to 2019. Poverty significantly increased in 2021, the impact of the Covid-19 pandemic, and in 2022 began to decline, but the decrease in Poverty was still minimal. Therefore, this program must be implemented in accordance with the planned purpose, namely by providing cash assistance to Very Poor Households (RTSM). Based on preliminary data obtained by the author, it is stated that the number of recipients of the Family Hope Program (PKH) in Banjarmasin City is 14,540 people, and the target of PKH recipients in 2022 Banjarmasin City is the highest in South Kalimantan amounting to 16,092 families (Mata Bana Banjarmasin, March 22, 2022).

Although PKH has been implemented in Banjarmasin City, the Family Hope Program (PKH) beneficiaries cannot be said to be prosperous and need income to meet the needs of a decent life. There are still 34,009 poor people, and the government has prepared funds through the family hope program to help people experiencing Poverty reduce their expenditure burden and improve their welfare. It is helping them through Access to education and health services to improve the welfare of PKH beneficiary families. Therefore, researchers are interested and essential to conduct research on the Effectiveness of the Family Hope Program (PKH) on the welfare of beneficiary families in Banjarmasin City.

METHODS

This study uses a type of descriptive research, where the author will describe the actual situation or in accordance with what is actually happening in the field so that in this study, the researcher will describe the Effectiveness of the family hope program on the welfare of beneficiary families in Banjarmasin City in accordance with the reality on the ground. Data collection techniques are carried out by observation, documents, and in-depth interviews with informants and by making conclusions so that they are easily understood by themselves and others (Yandra, 2016, pp. 48–58). The informant referred to here is a participant in the family hopes program in Banjarmasin City. All data obtained will be analyzed using qualitative methods through interpretation (Subarsono, 2016).

The results of previous research conducted by Fitrianiingsih Elia, Yahya (2021) entitled "Analysis of the Effectiveness of the Family Hope Program (PKH) in Poverty Alleviation Efforts in Nawaripi Village, Wania District, Mimika Regency." Research findings show that implementing the family hope program in poverty alleviation efforts in Nawaripi Village is effective. The Family Hope Program has an impact on the welfare of PKH recipient families.

Lia Muliana, Mursyidin, Muharriyanti Siregar's (2021) research entitled "The Impact of the Family Hope Program (PKH) on Family Welfare in Padang Seurahet Village, Johan Pahlawan District, West Aceh Regency". The research findings are that PKH prospers beneficiary families in Padang Seurahet Village. The beneficiary family has experienced changes in its family, which can help meet the family's consumption and needs. The majority of the cash funds are used for the family economy. Impacting reducing Poverty in Aceh, the percentage of poverty rate decreased to 0.02%.

Research by Nikita Vidiana Sendak, Burhanuddin Kiyai, and Novva Plangiten (2021), entitled: "The Impact of the Implementation of the Family Hope Program (PKH) in Improving Community Welfare in Bumi Beringin Village, Manado City Authority District." The results of the study showed that the Family Hope Program has a positive impact on PKH recipient families because it helps families to be able to meet the needs of life. However, some problems are still encountered in the research site; namely, the distribution of rice aid and aid funds must be appropriately distributed.

La Ode Muhammad Elwan (2018) with the title "Implementation of the Family Hope Program (PKH) in Binongko District, Wakatobi Regency." The results of his research show that the implementation of the Family Hope Program in Binongko District, Wakatobi Regency, needs to be carried out correctly and has experienced many obstacles. Socialization needs to be more comprehensive, so it lacks support from related parties. Data collection of PKH recipient participants needs to be more comprehensive; many still need to receive PKH. Assistance needs to be carried out properly, and the use of PKH funds by RTSM is often used outside the provisions. In the long term, it has not been able to change the mindset and behavior of RTSM significantly.

Although research on the family hope program has previously been conducted, this research has differences; in addition to the different locations of this study, the research focuses more and describes in depth the Effectiveness of the Family Hope Program on the welfare of beneficiary families (KPM) after the corona virus-19 pandemic (C0vid-19).

The dictator used by the researcher to measure the Effectiveness of the Family Hope Program on the welfare of beneficiary families in this study uses part of the goal of PKH itself, which is to improve the living standards of beneficiary families through Access to education, health, and social welfare services. It can reduce the burden of expenditure and increase the income of poor and vulnerable families. It can create behavior change and independence of beneficiary families in accessing health and education services and social welfare, reducing Poverty and inequality. It was mentioned earlier that Effectiveness is the achievement of the objectives of an activity or program that has been previously set. Therefore, if the achievement of PKH goals/indicators is mentioned above, the family hope program is said to be effective.

RESULTS AND DISCUSSION

Effectiveness in an organization, activity, or program must be obtained because achieving Effectiveness means achieving the desired goals. According to Pasingir (2007: 4), Effectiveness is "the achievement of goals that have been planned in advance or, in other words, targets are achieved because of the activation process." In Pasingir's opinion, if the purpose of an activity or program that has been planned is achieved, then the program is effective. Likewise, according to Badrudin (2013: 21), practical understanding is "the ability to do something right. Effectiveness has a lot to do with goals because the closer an organization is to its goals, the more effective it will be." In Badrudin's opinion, if a person or group of people can do something right, then what is the goal of an organization will be achieved in accordance with what has been set before so that the organization is said to be effective.



Then Purnamaningsih and Wismayanti (2021: 6) concluded that: "Effectiveness is a very important concept because it is able to provide an overview of the success of an organization in achieving its goals or it can be said that effectiveness is the level of achievement of the objectives of the activations that have been carried out compared to the targets that have been set previously".

According to Husaini Husman (2011: 2), practical (results) is "the level of success in achieving goals (outcomes) by doing the right things (do the right things) ."So according to Husaini Husman, it is said to be effective if the goal is successfully achieved and does the work correctly. Meanwhile, according to E Mulyasa (2014: 82), Effectiveness is "how an organization obtains and utilizes resources in an effort to realize operational goals."

Based on some of the definitions mentioned above, Effectiveness is the achievement of the objectives of an activity or program that has been previously determined.

Effectiveness is seen from the knowledge of beneficiaries towards the objectives of the Family Hope Program (PKH).

A program is likely effective if the program succeeds in making changes or achieving the objectives of the program. After conducting research and collecting data in the field through interviews, data was obtained in relation to the Effectiveness of the Family Hope Program (PKH) in Banjarmasin City. From excerpts from the researcher's interview with informants, it can be understood that the beneficiaries of the Family Hope Program (PKH) know the purpose of the funds provided even though they have yet to be fully funded. They already know the components of education, health, and well-being. They replied that we knew the purpose of the PKH aid fund provided was to help the needs of school children, for health and social welfare purposes for low-income families. In addition, elderly respondents said that the funds provided in PKH were meant to meet basic needs. The knowledge of the beneficiaries of PKH is most dominant to help expenditure in education, health, and a small part for basic needs. In addition, from the interview results obtained information that the mindset of beneficiaries has begun to change for the better; they are more concerned and pay more attention to how important education and health care are. This is because this program provides assistance in the form of funds and knowledge on the importance of education and health delivered by the companions of the Family Hope Program (PKH) in their respective places. They also began to understand the purpose of PKH, which is to reduce the burden of expenditure and increase income, as well as improve the standard of living of beneficiary families. Therefore, judging from the knowledge of beneficiaries towards the objectives of the Family Hope Program (PKH) is quite effective.

The Effectiveness of the PKH Program for Education Purposes.

Judging from the use of funds from those given to beneficiaries, it can be said to be effective because almost all PKH recipients use funds in accordance with what has been stipulated in the PKH program, as has been conveyed by most informants that the PKH funds that have been given are used for children's school fees. Even the information of a PKH beneficiary said that PKH assistance was used for the needs of school children and more to fulfill child nutrition because from the socialization that had been given, the family hoped program assistance was for school children's expenses. From the results of an interview with one of the PKH beneficiaries, the student component said that "the use of PKH funds is prioritized to meet the needs of school children, buy books, school uniforms, shoes for school, and others, and if there is still more money/funds can be used to buy vitamins for children. With this assistance, they can send their children to school, and their children can

participate in learning activities with an attendance rate in accordance with applicable provisions of at least 85%. Therefore, the use of funds provided in the PKH Program for educational purposes is effective; the community is greatly helped by this program so that it can ease their burden, especially for those who have a component of school children.

The Effectiveness of PKH in assisting families in accessing health services

From the researchers' interviews with several PKH beneficiary families, information was obtained that this family hopes the program (PKH) can help families access existing health services. Beneficiary families are required to meet the operational requirements for medical examination. With these requirements, they become active in health checks. They have checked their health in accordance with the provisions for PKH beneficiary families stipulated in the health service protocol, including checking the womb for pregnant women and taking children under five to health facilities, especially for immunization. Therefore, the family hopes the program, seen from the ability to help families access health services, has been effective.

The Effectiveness of PKH in reducing expenditure burden and Increasing the Income of Poor and vulnerable families

The results of interviews with several informants who are recipients of the Family Hope program stated that this program could help them because this program can ease their burden, even if only slightly. At least they say they no longer think about the cost of school needs and health costs for pregnant/lactating women and children under six years old. Of course, with the reduced burden of children's education and health costs, personal income (family) can be used for other purposes. Elderly PKH beneficiaries also stated that this program could help reduce their expenditure burden. However, this program has not changed their economic situation much. The amount of PKH assistance is limited and cannot be sufficient for all purposes. The funds provided through PKH must be increased to meet the family's basic needs. For example, as stated by the informant, more than the funds provided in the family hope program are needed because they are prioritized for the education costs of school children. Indeed, the burden of children's education costs and health costs is reduced. In that case, the income obtained is diverted to meet the family's basic needs, but this is not very helpful because, indeed, the income of PKH beneficiary families is still tiny. They hope that there will be additional financial assistance from the PKH program for basic daily needs. The family hope program has yet to be able to increase the income of the beneficiary community; the increase in income is only due to assistance from the PKH program, not its ability to increase income. They mostly lack the ability and skills to find better jobs or open additional businesses to increase their incomes and achieve prosperous families to eliminate Poverty and inequality.

The Effectiveness of PKH in Improving the welfare of beneficiary families

The study results show that PKH to improve family welfare for beneficiary families cannot be said to be effective. They are helped with education and health, which are the main focus of this program. For example, as stated by several informants, the funds provided in the family hope program have not been able to meet their daily living expenses because they are prioritized for school children's education costs and health aspects even though many other needs must be met, especially for basic daily needs. Moreover, for those who get PKH funds to meet basic daily needs, especially for the elderly, it is not enough to help them, but it can slightly reduce the burden of daily expenses. Therefore, it still takes a long time for



them to prosper, waiting for their children's success to break the chain of Poverty and achieve prosperity for KPM. So it can be concluded that the Family Hope Program (PKH) implemented by the government is for the long term to obtain quality human resources (HR) through aspects of education and health as well as aspects of social welfare for beneficiary families and at this time can reduce the burden of expenditure of family beneficiaries of the family home program. In addition, from the results of interviews with beneficiary families (KPM), it turns out that assistance from the Family Hope Program (PKH) will be stopped if the components have run out, not because the beneficiary families have prospered. Therefore, this program has not been effective in improving the welfare of beneficiary families at this time; it still takes a long time.

CONCLUSION

1. The family hopes the program is seen from the beneficiaries' knowledge of the program's objectives and is quite effective. The mindset of beneficiaries has started to change for the better. Changes in the behavior and independence of beneficiary families in accessing health and education services have been noticeable.
2. The Family Hope Program (PKH) is seen from the practical tuition assistance; the community is greatly helped by this program so that it can ease their burden, especially for those who have a school child component.
3. The family hope program has been effective, seen from assisting beneficiary families in accessing health services for pregnant/lactating women and children under six years.
4. PKH is quite effective in reducing the burden of expenditure and increasing the income of the beneficiary community. However, the increase in their income is only limited to the assistance of the family home program.
5. PKH to improve beneficiary families' welfare has been ineffective.
6. The main objective of PKH, which in the short term is quite adequate, is to help reduce the burden of expenditure of Beneficiary Families (KPM). In contrast, in the long term, namely, to break the chain of Poverty and inequality, it has not been effective because it takes a long time.

SUGGESTIONS

Based on the research results mentioned above, to create independence and realize community welfare, especially beneficiary families, additional strengthening is needed, namely the addition of skill components and business funding assistance for people experiencing Poverty in the PKH program.

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Rules/Guidelines:

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