



## Implementation of the Hope Family Program (PKH) on Poverty Alleviation: An Islamic Perspective

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### Abstract

The PKH program is a social protection and assistance program that belongs to cluster 1, based on poverty alleviation in Indonesia, which is conditional cash assistance related to health and education. Low-income families also feel the Family Hope Program implemented by the government in Kandangsapi village. However, the phenomenon that occurred after the program was running was that the people who received PKH assistance needed to be more responsible about using the funds provided by the government. This study aimed to determine the implementation of the Family Hope Program in Kandangsapi Village to improve the welfare of low-income people. This type of research is field research with qualitative methods. The techniques used in this study were interviews and documentation. Based on the research, it was found that the implementation of PKH in Kandangsapi Village was considered quite successful in improving the welfare of people with low incomes through various stages. While the implementation of the Family Hope Program (PKH) in Kandangsapi Village uses an approach to Islamic economic principles, it is said that the implementation of PKH in Kandangsapi Village to improve the welfare of people with low incomes is has not been achieved in terms of justice and accountability, but from the application of the *takaful* principle it is considered to have been achieved.

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## INTRODUCTION

Indonesia is one of the largest countries with the fourth largest population globally. With such a large population, Indonesia continues to improve itself in developing various sectors to change every aspect for the future. One of the government's development goals is regarding problems in the welfare of low-income people. Islam defines poverty as an inability to meet basic needs and a cultural problem where they become poor due to bad behavior, such as laziness to try and work. (Beik & Arsyianti, 2016). The Islamic religion teaches everyone the obligation to escape poverty by working. In addition to having obligations to individuals, there are also obligations to other people, families, communities, and the government's obligation to improve the welfare of its people. Obligations from other people include social security, guarantees for families, and guarantees in the form of zakat and alms. The government's obligation is reflected in its obligation to meet the needs of every citizen from legal sources of funds.

If seen from BPS data, the development of poverty in Indonesia has decreased, as shown in the following table:

**Table 1. Development of Poverty in Indonesia March 2019 – March 2022**

Years	Month	Total Population Poor
2019	March	25,14 million
	September	24,79 million
2020	March	26,42 million
	September	27,55 million
2021	March	25,46 million
	September	26,50 million
2022	March	26,16 million

*Data source: Central Bureau of Statistics (BPS), 2022*

The table above shows that the number of poor people in Indonesia has increased and decreased yearly. It can be seen that the last number of poor people, namely in March 2022, was recorded well because it had decreased again by 0.34 people from September 2021. The reduction in the poverty rate has not been spared from the government's efforts to improve the welfare of society, especially for the poor, one of which is through policies that provide social protection for people experiencing poverty.

The government's efforts to reduce the high number of poverty are increasing the effectiveness of poverty alleviation by implementing various social protection-based programs such as JAMKESMAS, BSM, RASKIN, and PKH. Then, programs are based on micro business empowerment (KUR) and community empowerment (PNPM). The above program is based on Article 1, paragraph (9) of Law No. 11 of 2009 regarding social welfare. (UUD 1945 Article 1 Paragraph 9) Of the many existing social assistance programs, the authors are interested in discussing one of the social assistance policy programs, namely the Family Hope Program (PKH), because even though the program has been implemented by workflow processes and mechanisms from PKH, but in practice it was found that this program was

inseparable from problems/things that were not by this program, as an example in the process of disbursing funds which is often not timely (Jannah, 2019).

The purpose of holding PKH is to break the chain of poverty, improve the quality of human resources, and change the nature of poor households that are less supportive of improving the welfare of other groups. In particular, this PKH aims to increase the education level of PKH participants, improve services and access to health and education, and improve the nutritional health status of pregnant/postpartum women and toddlers pre-school children of PKH participants. (Dirjen Linjamsos, 2021). The Family Hope Program implemented by the government to prosper people with low incomes is also felt by low-income families in Kandangsapi Village, Jenar District, Sragen Regency, Central Java.

Kandangsapi Village has an area of approximately 941.54 km<sup>2</sup> with a population of approximately 6,432 people, still classified as middle to lower-economic communities. This is evidenced by the simple living conditions and the education of them and their children, most of whom only go to junior high and high school. (Pandu, 2022) Seeing this, the low-income families in Kandangsapi Village are recorded by regional leadership as potential recipients of PKH assistance, which the government will implement, so residents who meet the criteria of low-income families are entitled to receive PKH assistance. However, the phenomenon that occurred after the program was running was that the people who received PKH assistance were negligent about using the funds provided by the government (Ayu et al., 2020). They use these funds for inappropriate purposes, such as PKH funds for traveling and shopping, and they think the government is giving them free. Even though these funds were revealed to help low-income families with difficulties in meeting their food needs and help with children's education, this was misused by some elements. (Tri, 2022). Based on the background above, researchers are interested in studying more about implementing government programs to improve the welfare of its people.

## **METHOD**

In this study, the research method used was a qualitative approach where the problems in the field were related to how to implement PKH for the welfare of people with low incomes in Kandangsapi Village, Jenar District, Sragen Regency, which were presented in the form of descriptive explanations by the source of the data obtained based on the response from the research object (Afrizal, 2014). Primary and secondary data sources with a population of all PKH beneficiaries in Kandangsapi Village. A sample of 5 respondents consisting of PKH facilitators and PKH beneficiaries was collected using observation techniques, interviews, and documentation from village data. The data obtained is then processed and analyzed, and the validity of the data is checked using triangulation.

## RESULT AND DISCUSSION

### **Analysis of the Implementation of the Family Hope Program in Kandangsapi Village for the Welfare of the Poor According to an Islamic Perspective**

#### **1. Stages of Implementation of the Family Hope Program (PKH)**

Implementation is the process of implementing a policy in activities so that policy implementers can determine whether the policy is according to the plans set by the policy. This policy is applied in various programs built by policymakers with predetermined goals. The implementation phase is the stage that involves concrete steps in implementing policies, such as resource allocation, program implementation, and evaluation of results. (Wayan, 2011). Based on the results of observations, interviews, and documentation in implementing the PKH program in Kandangsapi Village, five stages must be passed: preparation, data, information collection, implementation, evaluation, and termination. At the implementation stage, three main programs must be carried out: group meetings (FDS), updating socio-economic data, and verification of commitments.

##### **a. Preparation Phase**

The role of the companion is an essential stage in preparing for the PKH program's implementation. Facilitators prepare and go through various types of training to improve the quality of implementing the PKH program. Facilitator training is essential because PKH assistants need to carry out technical guidance and other training in this training. After all, it can help improve the skills and abilities of companions in managing the PKH program. Technical guidance can provide PKH Facilitators with the opportunity to gain in-depth information and understanding of program policies and procedures and improve the technical skills needed to manage the program. Through this training, it is hoped that the companion will be able to manage the program well to achieve its objectives.

##### **b. Data and information collection stage**

There is cooperation from the center in determining the beneficiaries of assistance with the role of assistants in verifying existing data so that assistance is right on target for recipients who deserve it. This stage is critical because at this stage it determines the appropriateness of the beneficiaries of assistance. The assistant must verify the data because accurate and valid data is critical in identifying beneficiary families, determining the amount of assistance to be given, ensuring that the assistance is received by families that meet the criteria, and ensuring that the PKH program can provide the expected benefits. Beneficiary families.

##### **c. Implementation Stage**

In the implementation phase, there are three programs, namely:

##### **1) Group Meeting (FDS)**

The group meeting stage is by theory because the existence of this group meeting aims to achieve the program objectives. This group meeting is beneficial for the beneficiary group, from now on referred to as KPM, so that they can change their behavior and mindset because there they are taught or provided with various

materials such as how to be good parents who can educate their children properly, how to manage finances well, etc. In addition, the companion must also be able to motivate the beneficiary. In addition, at group meetings, KPM obtained important information related to the PKH program, such as the schedule for disbursement of aid, information about health and nutrition, and education about new skills or insights. So, it is unfortunate that the beneficiaries do not attend the group meeting.

## 2) Updating Socio-Economic Fundamentals (PDSE)

The data's purpose is to update and monitor the socio-economic conditions of the Beneficiary Families (KPM) after joining the program and pay attention to changes that impact the level of community welfare. So, from the conclusions above, PDSE is very important because PDSE ensures that KPM PKH data is updated regularly to avoid errors that might occur at the start of KPM PKH data collection.

## 3) Commitment Verification

The purpose of verification of commitments is to ensure that PKH participants fulfill their obligations and are eligible to benefit from the program. In addition, the need for verification of commitment by participants can change the behavior of KPM because by ensuring that KPM PKH carries out the agreed commitments, KPM PKH will be more motivated to improve health, children's education, and living standards. In addition, with the commitment verification stage from participants, the goals of PKH can be achieved.

### d. Evaluation Stage

In the evaluation process, the program's implementation has advantages and disadvantages. The advantage is that the PKH program has increased parents' awareness of the importance of education for their children. The drawback is that there are some beneficiaries whose lifestyles do not want to be out of date by imitating the lifestyle of urban communities, even though they are still lacking in their daily needs. With this problem, the assistant may be more assertive in directing these elements to use the aid money according to its use. So that PKH's goals for the community's welfare can be carried out properly without any obstacles.

### e. Termination Stage

Graduation is the process of graduating from the PKH program in which KPM who has met specific criteria will be declared no longer included in a low-income family and are not eligible to continue receiving PKH assistance. There are two types of graduation, namely independent graduation and forced graduation. KPM who feel they are already independent can apply to leave the program, while KPM who are considered capable but are reluctant to leave the program will be forced to leave.

## 2. Implementation of the Family Hope Program (PKH) to Improve the Welfare of the Poor According to Islamic Economics

From an Islamic perspective, human welfare will be realized when the joints of life are upheld on values in Islamic economics. To overcome poverty and achieve prosperity, social protection programs must be based on the principles of justice and responsibility, apply the principles of *takaful*, and avoid all forms of injustice. (Ruslan Abdul, 2013). In its implementation, the Family Hope Program (PKH), which aims to prosper people with low incomes, must pay attention to the following Islamic economic principles:

### a. Fair

The principle of justice in implementing PKH is not by the theory because there is still jealousy for people who do not accept it. However, considered successful in providing the benefits of aid funds to people experiencing poverty. However, several low-income families have yet to receive benefits from the program. This shows that the PKH program has not been evenly distributed in providing benefits to all low-income families in Kandangsapi Village. This is evidenced by the number of low-income families in Kandangsapi, 887, but only 332 families received PKH assistance. The fact that there are still low-income families who have not received benefits from the PKH program shows that the program has not fully complied with the principles of justice in improving the welfare of low-income people. This shows that implementing the PKH program still needs to be improved to be more equitable and fair in providing benefits to all low-income families in Kandangsapi Village.

### b. Responsibility

Implementing the responsibilities of the Harpan Family Program in Kandangsapi Village is not by theory because the implementation of PKH needs to go better. After all, the beneficiaries cannot be responsible for the use of funds. Even though the assistants have carried out their obligations, there are still beneficiaries who still need to be responsible for using aid funds. Therefore, it is necessary to take further action to increase beneficiaries' understanding of their responsibilities in the program. In addition, it is also necessary to carry out stricter supervision of the use of aid funds so that the PKH program can run more effectively and efficiently. The government does not give this program for free because this program is a form of the government's seriousness in alleviating poverty in this country.

### c. *Takaful*

The theory applies the *Takaful* principle to PKH in Kandangsapi Village, and this shows that the concept of *takaful* has been fulfilled through the existence of a social security program, namely PKH. In achieving prosperity and harmonious relations between individuals, communities, and the government, the government needs to provide comprehensive social security so that social inequalities can be eliminated and people experiencing poverty can live a decent life. PKH is a form of conditional assistance provided by the government for the welfare of the poor and for reducing the number of poverty in Indonesia. With this program, it shows the government's

concern for people with low incomes. The government is trying to meet their needs through this social security program, especially regarding health and education.

### **Analysis of Supporting Factors and Inhibiting Factors in the Implementation of the Family Hope Program in Cages to Improve the Welfare of the Poor**

Community enthusiasm is an essential factor that supports the successful implementation of the Family Hope Program (PKH). It can be seen that people who have low economic conditions are very enthusiastic and happy to be involved in this program. This shows that PKH benefits families in need, so they feel motivated to attend meetings. Community enthusiasm is an essential factor in the success of the PKH program. The more significant the community's enthusiasm, the more likely the program will be successful in helping needy families. Therefore, the PKH program must continue to promote its benefits and get the community to be actively involved in this program to achieve its primary goal, which is to help improve the welfare of people experiencing poverty.

In addition, the driving factor for the implementation of PKH is that through good coordination between parties, the PKH program can improve the welfare conditions of people in need. For example, coordination between teachers and PKH assistants can help improve the quality of children's education and monitor their attendance at school. In contrast, coordination between Posyandu and PKH assistants can help monitor the health conditions of pregnant women and toddlers. Therefore, PKH needs to continue to improve coordination between parties and ensure that program objectives can be achieved effectively. This shows that the success of PKH is highly dependent on good coordination between the various parties involved in the program. With good coordination, the program objectives will be easily achieved.

In addition to the supporting factors, there are also inhibiting factors in the implementation of PKH in Kandangsapi Village, one of which is the low level of education of KPM, which is one of the obstacles in implementing the Family Hope Program. KPM with a low level of education tend to need help understanding the information provided by the assistant, so they need PKH representatives who can help convey information that is easier to understand. The other obstacles are older people and persons with disabilities (Sasmito & Nawangsari, 2019). Their condition did not allow them to make it difficult for them to understand the material given. Therefore, the assistant must convey information to KPM family members to be adequately understood. Thus, this illustrates that implementing the Family Hope Program faces various obstacles that affect the KPM's ability to understand the information provided by the companion. The low level of education and the condition of the elderly or disabled are obstacles that require solutions so that the program can run effectively.

Another obstacle in implementing the First PKH was that several KPMs were absent in the outreach activities, so they needed to understand the information conveyed. This can result in the emergence of disinformation or misinformation circulating among KPM, which then if something happens, it is often the facilitators who are blamed. Second, some KPMs

needed help understanding the material presented by the facilitators and were more engrossed in talking with other KPMs. This can be seen from KPM's need for more attention and involvement in the program. However, there are no obstacles in terms of companionship. However, the obstacle lies in the need for more commitment from some friends to implementing PKH. This shows that the success of the PKH program does not only depend on the assistants' efforts but also on the active involvement of the KPM itself so that program objectives can be achieved.

### **Impact Analysis of the Implementation of the Family Hope Program (PKH) in Kandangasapi Village to Improve the Welfare of the Poor**

With assistance from PKH, beneficiary families can reduce expenses in meeting their daily needs to improve family welfare. In addition, with PKH, KPM can also get access to more secure education and health to improve the quality of life and family productivity. In addition, PKH also holds group meetings to impart knowledge and skills to beneficiaries to develop skills and knowledge that can be used to improve family welfare (Aain et al., 2014). So, it is not perfect if the beneficiaries do not take advantage of the facilities provided in this PKH program because these facilities are beneficial in improving the welfare of society (Kusumawati, 2019).

However, negative impacts also arise, namely, recipients become dependent on this assistance. This dependence can affect family motivation and initiative to try to be independent. In addition, there is also social jealousy that arises from people who do not receive assistance. This social jealousy can trigger conflict and exacerbate social relations among people. With this in mind, the government and related parties should be able to provide education and outreach to the public about the objectives and benefits of the assistance program. In this way, people who do not receive assistance can understand that aid programs aim to help those in need and not to make them feel neglected.

### **CONCLUSION**

The implementation of PKH in Kandangasapi Village consists of five stages: preparation, data and information collection, implementation, evaluation, and termination. At the implementation stage, three main programs will be carried out: group meetings (FDS), updating socio-economic data (PDSE), and verification of commitments. The preparatory phase is essential in improving the quality of PKH program implementation, including training for designated assistants. The data and information collection stage is the verification of existing data from the center, which is then processed to determine the eligibility of program recipients. The implementation phase includes group meetings, updating socio-economic data, and verifying commitments. The evaluation stage is to identify the strengths and weaknesses of the PKH program. Finally, the termination stage includes two types of graduation: independent and forced.

While the implementation of the Family Hope Program (PKH) in Kandangasapi Village uses an approach to Islamic economic principles, that is, even though the PKH program is considered successful in providing benefits to people experiencing poverty, there are still



obstacles in carrying out the principles of justice and responsibility. So, the implementation of PKH in Kandangsapi Village to improve the welfare of people with low incomes is said to have not been achieved in terms of justice and accountability. Still, from applying the takaful principle here, it is considered that it has been achieved in implementing PKH in Kandangsapi Village to prosper people with low incomes.

Supporting and inhibiting factors in the implementation of PKH in Kandangsapi Village, namely the community's enthusiasm for running the program and good coordination between the various parties involved in implementing PKH. Meanwhile, the inhibiting factors in the implementation of PKH were due to the low level of education of the beneficiaries. Because some beneficiaries were elderly and disabled, their condition made it difficult to grasp the material. The positive and negative impacts of implementing PKH in Kandangsapi Village are that they can reduce spending to meet their needs, get more secure access to education and health, and gain knowledge and skills from group meetings. The negative impact is that recipients become dependent on this assistance, and social jealousy occurs for people who do not receive PKH assistance.

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