

Implementation Of The Hope Family Program (PKH) View From Islamic Economic Perspective

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Abstrak

Kemiskinan masih menjadi isu sentral di negara berkembang seperti Indonesia. Pemerintah telah melakukan berbagai upaya untuk mengurangi kemiskinan, salah satunya melalui Program Keluarga Harapan (PKH). Berbeda dengan jenis kebijakan penanggulangan kemiskinan pada umumnya, PKH berfokus pada peningkatan kualitas Sumber Daya Manusia (SDM) melalui peningkatan akses kesehatan dan pendidikan. Harapannya, dengan sumber daya manusia yang berkualitas, angka kemiskinan di masa mendatang dapat menurun. Dalam pelaksanaannya, PKH tidak lepas dari berbagai persoalan yang ditengarai tidak sesuai dengan nilai-nilai dalam ekonomi Islam. Oleh karena itu, penelitian ini bertujuan untuk mengetahui pelaksanaan PKH dari perspektif ekonomi Islam. Jenis penelitian ini adalah penelitian lapangan dengan mengambil lokasi di Kabupaten Pringsewu, Lampung. Metode pengumpulan data dilakukan dengan mewawancarai informan yang dipilih secara purposive sampling. Data yang terkumpul kemudian dianalisis dengan menggunakan pendekatan deskriptif kualitatif. Akhirnya penelitian ini menyimpulkan bahwa pelaksanaan PKH di Kabupaten Pringsewu berhasil memenuhi 3 (tiga) kriteria yaitu: tepat sasaran, tepat jumlah, dan tepat guna. Kriteria tepat waktu belum tercapai karena keterlambatan penyaluran bantuan PKH. Sedangkan dalam perspektif ekonomi Islam, PKH dinilai telah memenuhi kriteria keadilan, tanggung jawab, dan takaful (jaminan sosial)

Kata Kunci: Program Keluarga Harapan (PKH), implementasi PKH, nilai-nilai ekonomi Islam

Abstract

Poverty is still a central issue in developing countries like Indonesia. The government has made various efforts to reduce poverty, one of which is through the Family Hope Program (PKH). In contrast to other types of poverty reduction policies in general, PKH focuses on improving the quality of Human Resources (HR) through increasing access to health and education. The hope is that with quality human resources, the poverty rate can decrease in the future. In its implementation, PKH cannot be separated from various problems that are suspected to be incompatible with values in Islamic economics. Therefore, this study aims to determine the implementation of PKH from the perspective of Islamic economics. This type of research is field research by taking the location in Pringsewu Regency, Lampung. The method of data collection was carried out by

interviewing purposively selected informants sampling. The collected data then analyzed by using a qualitative descriptive approach. Finally, this study concludes that the implementation of PKH in Pringsewu Regency successfully fulfilled 3 (three) criteria, namely: right on target, right in number, and appropriate in use. The criteria for being on time have not been achieved because of delays in distributing PKH assistance. Meanwhile, in the perspective of Islamic economics, PKH is considered to have met the criteria of justice, responsibility, and takaful (social security).

Keywords: Family Hope Program (PKH); PKH implementation; Islamic economic values

A. Introduction

Poverty is one of the problems that humans always face. The problem of poverty is as old as the human age itself and the implications of the problem can involve all aspects of human life (Todaro & Smith, 2011). Al-Ghazali defines poverty as a person's inability to meet their own needs. The inability to provide for what is not needed is not poverty. If the goods needed are available and affordable by a person, then he will not be treated as a poor person. Al-Ghazali divides poverty into two parts; 1) poverty in relation to material needs and 2) poverty in relation to spiritual needs (Ismail, 2013).

The perspectives used in assessing poverty also vary from an economic perspective, sociology, to a morality perspective (Arsyad, 2015). The concept of poverty in general defines that poverty is a condition of a person or group of people where they do not have sufficient resources to meet the needs of a comfortable life, both in terms of economic, social, psychological, and spiritual dimensions. This definition focuses on poverty on a person's inability to meet the needs of his life. Poverty is also the root of the emergence of various social problems. Experts have formulated various theories for tackling poverty. Among them, there are two theories stand out the most and have even become established schools which have been elaborated on careful observations, experiences, and thoughts about the various dimensions of poverty. The two theories are the "poverty theory" and the "class" theory. The first theory is a theory that focuses on individual behavior, while the second theory is a theory that focuses on social structure (Ismail, 2013).

Islam views poverty as not just an inability to fulfill basic needs but poverty is one of the cultural problems where a person becomes poor because of bad behavior such as being lazy to work and try (Beik & Arsyanti, 2016). This cultural poverty endangers morality, logical thinking, family, and society. Islam also responds to poverty as a calamity and a disaster that must seek protection from Allah SWT for the evil that is hidden in it. If poverty is increasingly rampant, then this will be poverty that is able to make him forget God and also his social sense towards others. As explained in the word of Allah SWT QS Al-Baqarah verse 268:

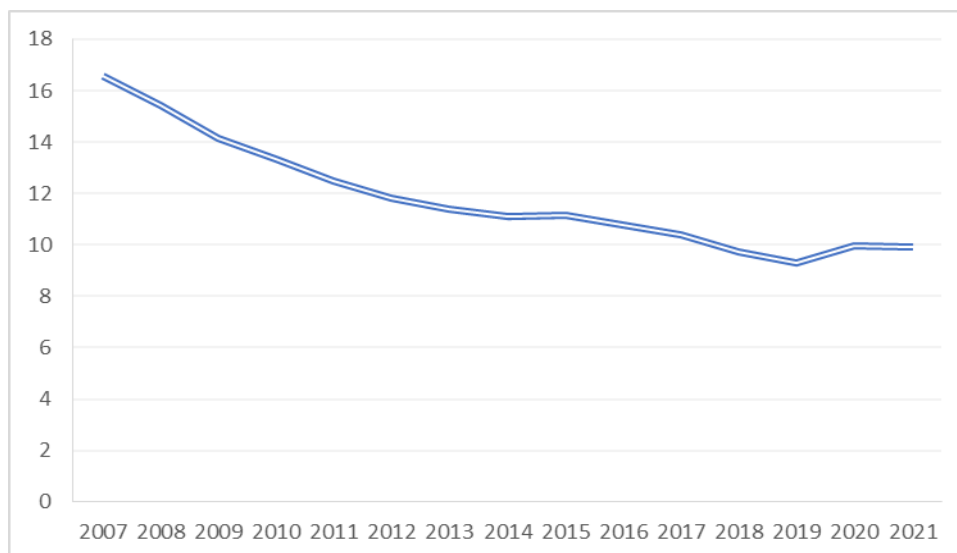
الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ وَيَأْمُرُكُم بِالْفَحْشَاءِ ۗ وَاللَّهُ يَعِدُكُم مَّغْفِرَةً مِّنْهُ وَفَضْلًا ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ

Meaning: "Setan promises (scares) you with poverty and orders you to do evil (miserly); while Allah has made for you forgiveness from Him and a bounty. And Allah is Extensive (His bounty) and All-Knowing."

The verse above explains to us that Satan's impulse is in the form of his efforts to return to evil and deny the truth. While the angel's encouragement is in the form of an effort to return to goodness and justification for the truth. Many of the companions of the Prophet Muhammad narrated that the Prophet Muhammad himself had asked Allah SWT for protection from poverty. If poverty is not dangerous, then surely the Messenger of Allah does not need to ask Allah for protection from poverty.

In Islam, it is very clear that there is an obligation on every individual to escape from the poverty trap, namely by working; apart from individual obligations, there are also obligations of others, family or society and government obligations in alleviating poverty. The obligations of others are reflected in guarantees for the family and social security in the form of zakat and alms. The government's obligations are reflected in the obligation to meet the needs of every citizen through legal sources of funds. So far, the government has made efforts to reduce poverty, the results of which can be seen in the following graph (*Badan Pusat Statistik, 2021*)

Graph 1.1
Percentage of Poverty in Indonesia for the Period 2007-2021



Source: BPS Indonesia, 2022

From the graph above, we can see that the poverty rate in Indonesia in the period 2007-2021 shows a decline. This is a good signal that the various efforts made by the government have yielded results, including efforts to

protect and provide social security to the poor through the launch of the Family Hope Program (PKH), which began in 2007. As a cluster 1 policy in poverty alleviation, PKH is more intended as an effort to build a social protection system for the poor in order to improve the social welfare of the poor as well as an effort to break the chain of poverty that has occurred so far (TNP2K, 2012).

The purpose of implementing PKH in the long term is to break the chain of poverty, improve the quality of human resources, and change the behavior of RTM, which is relatively less supportive of improving the welfare of the poor. This goal also supports efforts to accelerate the achievement of the *Millennium Development Goals* (MGDs). There are five components of MGDs that will indirectly be assisted by PKH, which include: reducing poverty and hunger, basic education, gender equality, reducing infant and toddler mortality, and reducing maternal mortality. In particular, the objectives of PKH are to improve access and services to education and health, to increase the education level of PKH participants, to improve the health and nutritional status of pregnant/postpartum mothers and children under five years of age, preschool children from Beneficiary Families (KPM) or PKH participants.

According to Sachs in his book *The End of Poverty*, one of the mechanisms for alleviating poverty is the development of human capital, especially education and health (Sachs, 2006). With a good education, everyone has the provision of knowledge and skills, has the option to get a job, from being more productive so as to increase income. As with the aim of education, to create a person who is qualified and has character and broad outlook in the future to achieve goals and become a human resource that can sustain the progress of the nation, such is the role of education in human resource management. Education has a role in the human resource management stage, namely in the recruitment stage. In this stage, education plays a role in providing quality human resources (Mantiri, 2019). According to classical economists such as Theodore Schultz, Harvey Leiben Stein and Garry S Backer (1968) who developed their analysis, consider education as part of an investment that will provide returns in the future (Hardianto, 2018).

The Family Hope Program (PKH) is an adoption of the Conditional Cash Transfers (CCT) program from Latin American and Caribbean countries. Conditional Cash Transfers (CCT) are part of a new generation development program that seeks to help increase the accumulation of human capital in young people as a way to break the inter-generational cycle of poverty (Bacarreza & Ospina, 2015). CCT is efficiently used to encourage access to public services, especially in the health sector which will ultimately be able to reduce short-term poverty and in the long term is an investment in human resources, this method will be more effective if accompanied by improvements in supporting facilities and infrastructure (Shei et al., 2014).

The Family Hope Program is attractive compared to other types of policies that have failed many times. The PNPM Mandiri program as a cluster 2 policy, for example, in this case has several sub-activities. This of course will make several choices for the community, so that the community will prefer

activities with small risks and greater benefits than doing activities that are more complicated and have great risks (Nuraini, 2016). In addition, the failure of the program occurred due to several factors, namely the incomplete infrastructure of supporting equipment, the absence of planning for monitoring activities and the absence of institutions at the community level to continue the project (Dwirianto, 2012). The mistakes of the stakeholders in understanding the purpose of PNPM can be seen from the election program priority. Selected programs tends to prioritize the public interest rather than the interests of the poor. Development road infrastructure, school buildings, irrigation canals which is often prioritized is an example of a program that intended for the general public. Whereas construction of kiosks, outlets, or stalls earmarked for the poor to marketing their business has not been touched (Muslim, 2017). In research conducted by (Prawoto et al., 2009) stated that the program many things the government has done failure due to implementation occurs irregularities, such as Farming Business Credit (KUT), Credit Food Security (KKP), Program District Development (PPK), Village Work-Intensive Program Integrated Regional Development (PKD PWT) in NTT, NTB, South Sulawesi, and North Sulawesi, and Regional Crisis Impact Mitigation Program Economics (PDM-DKE) in West Java.

The Family Hope Program (PKH) is part of the fiscal policy because it deals with government spending to provide social security for those who can't afford it. Fiscal policy itself is inseparable from the principles of Islamic economics. Khurshid Ahmad categorizes the principles of Islamic economics into: The principles of monotheism, *rub-biyyah*, *khilafah*, and *tazkiyah*. Mahmud Muhammad Babilly established five principles related to economic activity in Islam, namely: *al-ukhuwwa* (brotherhood), *al-ihsan* (doing good), *al-nasihah* (giving advice), *al-istiqaamah* (steadfast stance), and *al-taqwa* (to be pious). M. Raihan Sharif in the Islamic Social Framework, the structure of the Islamic economic system is based on four structural principles, namely: (1) trusteeship of man (human guardianship); (2) co-operation (cooperation); (3) limited private property (limited private ownership); and (4) state enterprises (Kara, 2005).

According to Adiwarmarman Karim, Islamic economic building is based on five universal values, namely *Tawhid*, *Adl* (justice), *Nubuwwah* (prophecy), *Khilafah* (governance), and *Ma'ad* (results). According to Adiwarmarman Karim, these five values became the inspirational basis for developing Islamic economic propositions and theories including the objectives of fiscal policy (Karim, 2003). The purpose of fiscal policy in Islam is to create economic stability, high levels of economic growth and equal distribution of income, coupled with other objectives contained in Islamic rules, namely Islam sets a high place for the realization of equality and democracy, this is in accordance with the word of Allah SWT in QS. *Al-Hasyr* verse 7 which reads:

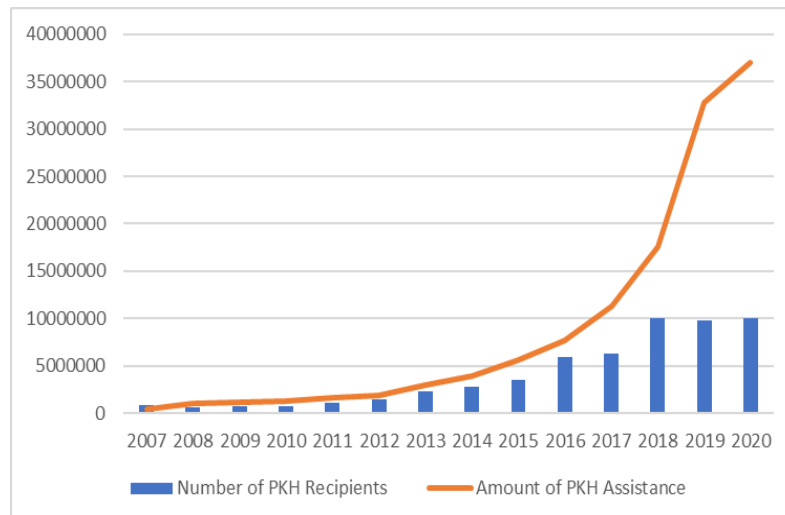
مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ
وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ
عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: "whatever the spoils (fai-i) given by Allah to His Messenger (from property) originating from the inhabitants of the cities then are for Allah, for the apostles, relatives, orphans, the poor and those who are on a journey, so that the treasure does not circulate only among the Rich among you. what the Prophet gave you, then accept it. leave what he forbids. and fear Allah. Verily, Allah is severe in punishment."

The verse above forms the basis for Islamic economics to help and support the economy of underdeveloped societies and to promote and spread Islamic teachings as widely as possible. The implementation of fiscal policy with equitable distribution of income and increased welfare can be pursued by building in programs, which are activities to distribute policy output (to deliver policy output) carried out by implementers to target groups (target groups) as an effort to realize policy goals. Based on these paran, it can be concluded that the intended implementation of fiscal policy is a process that involves a number of sources which include human, financial, and organizational capabilities, both by the government and the private sector (individuals or groups), to achieve predetermined goals. by policy makers. The Family Hope Program (PKH) is based on the principle of equal access to health and education and efforts to improve people's welfare in line with the economic principles stated above.

The Family Hope Program (PKH) was started in Indonesia in March 2007 with trials in seven provinces (West Sumatra, DKI Jakarta, West Java, East Java, NTT, North Sulawesi, and Gorontalo). In 2014, PKH covered 33 provinces, 336 districts/cities, 3,429 sub-districts, with a total recipient of 2.7 million families. In 2016, PKH recipients increased to 6 million families and by the end of 2020 it happened addition of participants to 10 million families (Kementerian Sosial RI, 2021). The coverage of the Family Program (PKH) can be seen in the following graph.

Graph 1.2.
PKH coverage 2007-2020



Source: Kementerian Sosial RI, 2021

The Family Hope Program (PKH) has covered almost all districts/cities in Indonesia, including Pringsewu Regency, Lampung Province. In practice, the Family Hope Program (PKH) does not escape various problems. Based on interviews with the District Coordinator, it is known that there were several problems encountered, including the inaccuracy of the program's targets, meaning that those participating in the Family Hope Program (PKH) are residents who are already able. In terms of implementation, in its examination, BPK RI still found problems in implementing PKH nationally, including the lack of commitment from the local government to support PKH, the validation process was not in accordance with the provisions so that the validation results were inaccurate, and the verification process for the commitment of PKH participants to health and education. also still not maximized and there are allegations of illegal levies carried out by unscrupulous stakeholders against PKH beneficiaries (*Interview with Informant, PKH District Coordinator, Mr. Bambang Hermanto, Saturday, 18 June 2022 at 10.00 WIB, n.d.*). These various problems are certainly contrary to the basic values in the economy which include justice, accountability and *tafakul* (social security) (Noor, 2013). Departing from the problems that characterize the implementation of PKH, this research focuses on the implementation of PKH from an Islamic economic point of view so that as a poverty alleviation program, the positive implications of PKH have real evidence that can be accounted for according to Islamic law.

B. Literature Review

1. Implementation of the Family Hope Program

The Family Hope Program (PKH) is a program that providing conditional social assistance to Poor Families (KM) who are designated as beneficiary families of PKH. In an effort to accelerate poverty reduction, since 2007, the Indonesian government has implemented PKH. The social protection program, which is also known internationally as the *Conditional Cash Transfer* (CCT), has proven to be quite successful in tackling the poverty faced in these countries, especially the problem of chronic poverty. Through PKH, KPM is

encouraged to have access to and utilize basic social services in health, education, food and nutrition, care, and assistance, including access to various other social protection programs, which are complementary programs on an ongoing basis. PKH is directed to be a *center of excellence* for poverty reduction by maximizing access to KPM in the health and education sectors that synergize various national social protection and empowerment programs (Kementerian Sosial RI, 2017). Several research results state that education contributes or influences the economy. The results of the research by Iskarno et al (2014) suggest that the level of education (high school graduates) has a significant effect on economic growth (Iskarno et al., 2014). Furthermore, the results of a similar study show that education has an effect on economic growth in Mojokerto Regency by almost 64% (Iskarno et al., 2014). Through adequate education, the poor will have a better chance of moving out of their poverty status in the future (Galiani & McEwan, 2013).

On the one hand, PKH is a social assistance intended to maintain life *in* basic needs, especially education and health. On the other hand, PKH has the nuances of empowerment, namely strengthening poor households to be able to get out of poverty through health promotion and encouraging children to go to school (Adato, 2008). In addition, cash assistance can also improve the quality of human resources through education and health factors. PKH helps the realization of the *Millennium Development Goals (MDGs)*, namely to achieve basic education, reduce maternal and infant mortality, and improve maternal health after childbirth (Nainggolan et al., 2012).

The Family Hope Program (PKH) is the adoption of a conditional cash transfer program or better known as *Conditional Cash Transfer (CCT)* in Latin American and Caribbean countries. The CCT program is able to create additional jobs, increase productivity levels, and stimulate local markets (Higgins, 2012). The success of the Family Hope Program (PKH) is measured by the level of achievement of (Kementerian Sosial RI, 2017).

- a) Right on target, the Family Hope Program (PKH) is only given to poor households that have health, education and social welfare components that are classified as poor.
- b) The exact amount is the Family Hope Program (PKH) given according to the amount that has been determined by the government
- c) Appropriate is the Family Hope Program (PKH) given to poor families and used according to the purpose of the Family Hope Program (PKH)
- d) On time is the distribution of the Family Hope Program (PKH) carried out according to the time determined by the government.

2. Basic Values in Islamic Economics

In the Qur'an, a prosperous society is called *al-muflihun*, which literally means those who are lucky. Indicators of a prosperous society (*al-muflihun*), namely those who believe in the unseen, perform prayers, and spend some of the sustenance that Allah SWT has given them, and those who believe in (the Qur'an) which was revealed to you (Muhammad) and (books) that have been

revealed to you (Muhammad) and (books) that have been revealed before you, and they believe in the hereafter. They are the ones who receive guidance from their Lord, and they are the lucky ones, (achieving the welfare of the world and the hereafter). As in the Qur'an (Surah Al- Baqarah: 4-5): " *And those who believe in the Book (Al Quran) that has been revealed to you and the Books that have been revealed before you, and they believe in the existence of life) hereafter.*"

Islam recognizes the welfare of the individual and the social welfare of society which complement each other, rather than compete with and contradict each other. So the Islamic economic system tries to defuse this conflict so that mutual benefit can be realized. Sourced from the view of Islam gave birth to basic values in the economy, namely (Ismail, 2013).

- a) *Justice*, by upholding the values of truth, honesty, courage and being consistent with the truth.
- b) *Accountability*, to prosper the earth and the universe as the duty of a caliph. Every economic actor has a responsibility to behave in the right economy, to be trustworthy in realizing the benefit. It also has a responsibility to improve the welfare of society in general, not only the welfare of individuals or certain groups.
- c) *Tafakul* (social security), the existence of social security for the community will encourage the creation of good relations between individuals and society, because Islam not only teaches vertical relationships, but also places these horizontal relationships in a balanced way.

The concept of social welfare according to an Islamic economic perspective is based on the overall teachings of Islam in viewing all aspects of life, including social welfare. Based on the Islamic view, the formulation of social welfare includes:

- a) Holistic and balanced well-being. This means that this welfare includes both material and spiritual dimensions and includes both individual and social dimensions.
- b) Prosperity in this world and in the here after because humans do not only live in this world but also in the hereafter. The general term that is widely used to describe a state of life that is materially-spiritually prosperous in the life of the world and the here after within the framework of Islamic teachings is *falāh* . In a simple sense, *falah* is the glory and victory of life.

C. Research Methods

This type of research is *field research* , namely research that is carried out in the field or research location in the real sense. *Field research* is conducted by digging up data sourced from the research location or field (Fathoni, 2012). The location of this research is Pringsewu Regency, Lampung Province. The approach used in this research is a qualitative descriptive approach. Descriptive panel research is research that guides researchers to explore and photograph social situations thoroughly, broadly and deeply (Sugiyono, 2013). Descriptive research aims to systematically and accurately describe the facts and characteristics of a particular field. Meanwhile, qualitative research is research

in which the data collected is not in the form of numbers and the analysis is more qualitative in nature (Sugiyono, 2013).

Sources of data in this study consisted of primary and secondary data sources. Primary data sources came from observations and interviews with several informants who were selected based on the *purposive sampling method* consisting of the PKH District Coordinator, PKH Facilitators, village officials, and several PKH Beneficiary Families. Meanwhile, secondary data sources were obtained from books, research reports and journals relevant to this research. The data that has been obtained is then analyzed using qualitative descriptive analysis techniques, namely the process of systematically compiling data obtained from interviews, field notes and documentation by organizing the data, describing, compiling into patterns and making conclusions so that they can be understood and the findings can be informed to other people (Sugiyono, 2013).

D . Results and Discussion

1. Implementation of the Family Hope Program

a) Right on Target

Based on the results of interviews with *stakeholders* , namely the PKH District Coordinator, PKH Facilitators, PKH KPM and village officials in several locations, it was stated that PKH was right on target because currently the data on PKH Beneficiary Families (KPM) is sourced from the Integrated Social Welfare Data (DTKS). can be *updated in* a certain period. The following are excerpts of interviews from several informants.

"It was right on target because the data came from DTKS, then the PKH facilitator verified the existence of the prospective PKH beneficiaries to the village apparatus, starting from the village head, Kaur, RW to RT. The invitation letter for the prospective beneficiaries is then distributed to the concerned parties, the prospective participants are collected at the village hall, their eligibility is validated, then a direct survey is carried out at the residents' homes to check the veracity of the data submitted at the initial meeting at the village hall. If the prospective participant meets the specified criteria, then the person concerned officially becomes a PKH participant. But if you don't fulfill it, the E-PKH system will automatically read that the prospective participant is considered unfit to be a participant, or in the term, he is capable, that's so... " explained Evi Taufiqoh as PKH District Coordinator in Kec. performance.

Mrs. Warsih, one of the beneficiaries of PKH since 2017 said:

"It's right on target, the proof is my neighbor, the house is made of boards, but the rice fields are wide, there are only 4 cows, the other day I got an invitation to gather at the village hall, then the PKH assistant came to his house, asked the neighbors too , it turns out that at other times the assistance was disbursed, hers was not, the PKH assistant said she was already able"

The above statement is supported by Mr. Heri Randi Wijaya as the Head of Pagelaran Village

"Although the data on PKH recipients is sourced from the center, we who are at the bottom also verify it. PKH officers always coordinate to ensure that the prospective recipients are indeed poor citizens. We as village officials also don't want to give recommendations if the person concerned is a rich citizen, they can be subject to protests later "

Based on the information obtained from the informants, it can be concluded that the PKH Beneficiary Families (KPM) in Pringsewu Regency are right on target, namely meeting the criteria for underprivileged citizens set by the Ministry of Social Affairs.

b) Exact Amount

The amount of PKH assistance received by PKH participants varies depending on the number of components owned by the family (Kementerian Sosial RI, 2017).

The following is information given by several KPM PKH regarding the accuracy of the amount of assistance (*Informant Interview, KPM PKH Kec. Ambarawa, Mrs. Wagiyah, Sunday 19 June 2022 at 09.00 WIB, n.d.*)

"Alhamdulillah, for 4 years as a PKH participant, the amount of assistance I receive is always appropriate, my dependents are 2 elementary school children and 1 toddler, the important thing is that I always carry out my obligations so that PKH assistance runs smoothly"

"If the amount is always right, Mba, it is in accordance with the number of my dependents. Only the help is not big enough" Mrs. Tuginem jokes, KPM PKH Adiluwih District

"The amount is right, no less, no more, and the assistance goes directly to each other's accounts, so there can be no deductions, because we hold the ATM. I withdraw the money myself at the ATM" explained Mrs. Purwanti, KPM PKH Pringsewu District.

Based on interviews with KPM PKH in several sub-districts in Pringsewu Regency, it can be concluded that the amount of PKH assistance they received was the right amount without any deductions from unscrupulous persons because they had ATMs stored and they made withdrawals of their own assistance, not represented.

c) Appropriate Use

Appropriate use of PKH assistance that has been provided by the government means using existing funds for education and health needs, both for the health of toddlers, disabilities, and the elderly. The following are

interviews with several informants regarding the appropriateness of using PKH assistance.

“ As PKH facilitators, we are obliged to accompany participants, starting from the preparation stage for disbursement, disbursement, post-disbursement. We ensure that participants carry out their obligations and accept their rights. The participant's obligation is to be active in the education and health units. Receiving rights in the form of assistance and the allocation must be clear and accountable. After each disbursement, we require participants to make a list of allocations for the use of aid, along with an attachment to the original note/receipt” (Interview with Informant, Pagelaran District PKH Coordinator, Mrs. Evi Tufiqoh, S.Kom.I. Saturday, June 18, 2022 at 14.00 WIB, n.d.)

“Every month we hold a group meeting, the term is the Family Capacity Building Meeting. During the meeting, several materials were presented, ranging from child care, family economy, social protection, as well as material about the elderly. We try to touch the hearts of the participants, so that they feel guilty when they use outside aid money for the sake of health and education,” explained Ms. Siti Fatmawati, SE, PKH Facilitator, Kec. Ambarawa.

The researchers tried to harmonize the statements of the two PKH assistants with the information from the PKH KPM, along with the interview excerpts

“Yes, Ma'am, we can't use the money for other things, such as buying Eid clothes for example, we'll definitely find out, we don't know how, there must be someone who reports to the PKH assistant, so we don't dare to do anything, other than that, because it's true. the assistance is only sufficient to meet the needs of school children” (Informant Interview, KPM PKH Kec. Banyumas, Mrs. Herlina, Sunday 19 June 2022 at 15.30 WIB, n.d.)

“Members always use the money for the needs of school children and Mba's toddlers, because there is a report to the PKH assistant. We don't dare to use it for other things, later it can be crossed out as a participant, right? (Informant Interview, KPM PKH Kec. Banyumas, Mrs. Herlina, Sunday 19 June 2022 at 15.30 WIB, n.d.)

d) On-time

PKH assistance funds are disbursed quarterly, namely in January, April, July and October (Kementerian Sosial RI, 2017). Researchers conducted interviews to determine the timeliness of disbursement of PKH assistance. Here are the results of the interview.

“For the time of disbursement, to be honest, sometimes it doesn't go according to schedule. More often it is delayed, so we must be ready to be asked constantly by KPM ” (Interview with Informant, Pagelaran District PKH Coordinator, Mrs. Evi Tufiqoh, S.Kom.I. Saturday, June 18, 2022 at 14.00 WIB, n.d.)

"This is often a problem, because we are just waiting for the disbursement of central authority. If it's late, we can't speed it up, what we can do as a companion is to give understanding to KPM" (Interview with Informant, PKH Coordinator of Gading Rejo District, Mr. Bambang Surya, S.Pd., Saturday, 18 June 2022, 15.00 WIB, n.d.)

"Yes ma'am, sometimes late, sometimes on time. But a year it must be liquid 4 times, no less" said Mrs. Herlina (Informant Interview, KPM PKH Kec. Banyumas, Mrs. Herlina, Sunday 19 June 2022 at 15.30 WIB, n.d.)

From the interview results, it is known that the timeliness of disbursement of PKH assistance can be said to be less timely, but the number of disbursements is still carried out 4 times a year although the time sometimes changes depending on policies from the center.

2) Implementation of the Family Hope Program (PKH) from Islamic Economics Perspective

In its implementation, PKH in alleviating poverty from the point of view of the basic values of Islamic Economics are as follows:

a) Justice

Islam places great emphasis on fairness in all aspects of life. Allah SWT commands mankind to behave fairly, both to Allah SWT, himself and others. In this study, PKH in Pringsewu Regency has upheld the value of justice as previously explained that in determining PKH participants in accordance with the rules, verification has been carried out that those who receive PKH assistance are poor citizens, while those who are able will automatically fall because it is read by the system. based on data validation conducted by the PKH Facilitator. Justice is upholding the values of truth, honesty, courage and being consistent with the truth. As explained in the word of Allah SWT Qs. An-Nahl verse 90:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ
وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ.

Meaning : "Indeed, Allah commands (you) to do justice and do good, to give to relatives, and Allah forbids from evil deeds, evil and enmity. He teaches you so that you can take lessons "

Allah SWT strongly emphasizes that we as human beings behave fairly, including fairness in the social protection provided by the government to its people. Justice in social protection aims to make the distribution of wealth evenly so that there is no gap between the rich and the poor. PKH is a conditional cash transfer program which is a form of government responsibility and concern where in its implementation PKH in Pringsewu Regency has been

right on target in determining the recipients of assistance. So the implementation of PKH in Pringsewu Regency in the perspective of Islamic economics in alleviating poverty has been effective because it has fulfilled the value of justice.

b) Responsibility

Every economic actor has a responsibility to behave in a correct, trustworthy economy in realizing the benefit. The government is no exception, which has power over the territory that he leads. So let a leader must try to position himself as a servant and protector of society as the word of Allah SWT in Qs. Al-Muddatsir verse 38 as follows:

كُلُّ نَفْسٍ بِمَا كَسَبَتْ رَهِيْنَةٌ

Meaning: "Each self is responsible for what he has done"

The verse above explains that everyone has a responsibility, especially to leaders who have great responsibilities to the community and country they lead. A leader must be able to be trustworthy in order to achieve prosperity because everything that is entrusted to a leader will be accounted for later in the hereafter. In its implementation, PKH in Pringsewu Regency has fulfilled the Islamic economic aspect, namely responsibility because the assistance is used by participants according to its designation, the facilitators have also carried out their duties with full responsibility by fully supervising and assisting participants from the preparation stage for disbursement, disbursement stage to post-disbursement. . Participants also receive assistance in accordance with the number of existing components, there are no deductions made by individual stakeholders.

c. Takaful (Social Security)

Social security in Islam is *huquq Allah*, or an obligation that has been prescribed by Allah to everyone who has excess wealth, to spend his wealth to the less fortunate. As explained in the word of Allah SWT QS An-Nisa verse 9 as follows:

وَلْيَخْشَ الَّذِينَ لَوْ تَرَكَوْا مِنْ خَلْفِهِمْ ذُرِّيَّةً ضِعْفًا خَافُوا عَلَيْهِمْ فَلْيَتَّقُوا اللَّهَ وَلْيَقُولُوا قَوْلًا سَدِيدًا

Meaning: " And fear Allah those who, if they leave behind them weak children, who they worry about (their welfare). therefore let them fear Allah and let them speak the truthful words."

Islam does not allow a Muslim to let another Muslim in a state of starvation/deprivation. The existence of social security provided by the government must be comprehensive for the sake of creating prosperity, and encouraging the creation of good relations between individuals, society and the government. Social security also eliminates the gap between rich and poor so that with the existence of social protection the poor are able to fulfill their lives properly and strengthen relations among Muslims. In addition, PKH social

security also helps create good relations between the government and its citizens.

From this description it can be concluded that PKH in Pringsewu Regency provides health and education insurance to the poor, so that they are able to access education and health easily and are able to improve the quality of human resources through improving the quality of education and health. This means that PKH has fulfilled the *takaful aspect* in the perspective of Islamic economics.

E. Conclusion

The Family Hope Program (PKH) in Pringsewu Regency at the implementation level has been going well, it can be seen by the fulfillment of 3 (three) principles in the process of distributing aid, namely right on target, appropriate use, and right amount. However, the timely aspect has not been fulfilled because sometimes the disbursement schedule changes from the targeted time. This is certainly a note for the government to improve the time scheme for disbursement of aid so that it runs according to a predetermined schedule. Meanwhile, from an Islamic economic perspective, the Family Hope Program (PKH) has fulfilled 3 (three) principles, namely justice, responsibility and social security (*takaful*). In addition, as part of the fiscal policy, the Family Hope Program (PKH) is in line with Islamic economic principles, namely *al-ukhuwwa* (brotherhood) because it seeks to reduce the gap between the rich and the poor; *al-ihsan* (do good to anyone regardless of socioeconomic status); *al-nasihah* (giving advice to get out of the cycle of poverty by increasing access to education and health); *al-istiqamah* (firm stance to use social assistance according to its designation); and *al-taqwa* (being pious by believing that nothing can change economic conditions except oneself). Thus, the Family Hope Program (PKH) is a good social security program because it is not only oriented to meeting material needs, but also pays attention to the spiritual aspects of the recipients.

Recommendations for this research are regarding the inaccuracy in the disbursement of PKH assistance, it is recommended that the government through PKH facilitators and related agencies collect data and correct participant data long before the disbursement schedule so that the data that will be used as a reference in payments is already available. Thus, delays in disbursement can be avoided. Besides that, The Family Hope Program (PKH) is a good social security program because it covers the material and spiritual aspects of participants. Therefore, the government should pay more attention by increasing the number of eligible participants and passing participants who no longer meet the criteria for poverty so that they become more independent.

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G. Statement of Author Contribution

This journal was written alone by the author, all parts of the writing are the thoughts of the author, while the reference materials have been quoted in accordance with the rules for writing scientific papers.

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