
Allocation of Funds by Beneficiaries of the Family Hope Program for the Economic Independence of the Patila Community, North Luwu Regency

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Abstract

This study aims to find out how to allocate funds for the Family Hope Program for economic independence in Patila, North Luwu Regency. The author uses data collection techniques through interviews, documents and documentation. By using this type of qualitative research using data collection methods carried out directly in the field (object of research). Subjects taken as respondents were 10 respondents who developed their business. Sources of data include primary data and secondary data. Primary data can be obtained through interviews with respondents.

Keywords: PKH Funds, Beneficiaries, Economic Independence.

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INTRODUCTION

Mulyana (2018) said that Indonesia is a country with the largest population according to data from the Central Statistics Agency (BPS) for censuses. Of course, with a large population, this forces the government to pay attention to the problem of poverty faced by developing countries, including Indonesia. (Mulyana et al., 2018)

Arifin (2020) said that as a developing country, Indonesia is still in the process of development, especially in the economic field. However, the monetary crisis that occurred in 1997 has plunged Indonesia into more serious poverty and resulted in a decrease in the quality of life of the people, such as low levels of health, education and business development. (Arifin, 2020)

S Gopal et al. (2021) Poverty is a condition in which a person is unable to meet his basic needs such as food, clothing, shelter, education and proper health. Poverty is one of the fundamental problems that is the focus of the government's attention because it is still quite difficult to overcome it. (S Gopal et al., 2021)

Islam views poverty not only as an inability to meet basic needs, but poverty as one of the cultural problems where a person becomes poor because of bad behavior such as being lazy to work and trying. 4 This cultural poverty endangers morality, logic, family and society. Islam also considers poverty as a scourge and disaster must seek protection from Allah SWT for the evil that lurk in it. If poverty is increasingly endemic, it is poverty that can make him forget God and also his social awareness towards others. As explained by Allah SWT in the words contained in QS. Al-Baqarah verse 268.

In Islam it is very clear that every individual has an obligation to get out of the poverty trap, namely by working, besides personal obligations there are obligations to other people, family or society, association and government ties for poverty alleviation. Other people's obligations are translated into guarantees for the family and social security in the form of zakat and alms. The government's obligation is stated in the obligation to meet the needs of all citizens through legal sources of funds to meet community needs.

Mahmud et al., (2020) Poverty is defined as a situation where there is an inability to meet basic needs such as: food, clothing, shelter, education and health. One of the factors causing backwardness and inhibiting the development of a nation is the high poverty rate. This is in line with the results of Slamet Agus Purwonto's research which states that poverty is at the core of other social problems.(Mahmud et al., 220)

This is in line with the results of research by Arno, A., et.all (2020) which states that basically the problem of poverty is not only a problem in the economic field but also related to various aspects, both cultural and other aspects.(Arno A. et al., 2020)Arno, A., et.all (2020) also added that the poverty disparity between urban districts is polarized with the determinants of polarized economic growth under conditions of high economic growth but the number of poor people is also very high, but the number of poor people is low. This is also evident in the number of poor people nationally in the last five years, where as a percentage the poverty rate has decreased as can be seen in the table below:

Table 1 Percentage of poor population in Indonesia 2016-2020 (millions)

No	Year	North Luwu
1	2016	14.38
2	2017	14,33
3	2018	13.69
4	2019	13.60
5	2020	13,41

Source: BPS Kab. North Luwu

Based on table 1.1 above, it can be seen in the 2016-2020 time table that the percentage of poor people tends to decrease. 25.14 million and while the percentage of poor people increased in 2020 by 26.42 million. So it can be seen from 2016-2019 that poverty in Indonesia tends to decrease, while in 2020 poverty will increase.

Table 2. Number of Poor Population in North Luwu Regency 2016-2020(thousands)

No	Year	North Luwu
1	2016	14.38
2	2017	14,33
3	2018	13.69
4	2019	13.60
5	2020	13,41

Source: BPS Kab. North Luwu

Based on table 1.2 above, it can describe the percentage of poor people in North Luwu district, in the period 2016-2020, in 2016 the number of poor people was 14.38 thousand people in 2017 the number of poor people was 14.33 thousand people in 2018 the number of poor people was 13, 69 thousand people in 2019 the number of poor people is 13.60 thousand people and in 2020 the number of poor people is 13.41 thousand people. So you can see from year to year the poor population tends to decrease.

Hidayat (2018) the low quality of life of the poor results in low levels of education, health and independence which can affect productivity. with conditions like this can increase the burden of dependency for the community. It can be seen from the data above that the Indonesian government is fully aware that there is a need to build a Social Networking Program for residents who are classified as poor and directly help those in need.(Hidayat, 2018)

Khoiriyah & Kunarti (2019) said that the Indonesian government currently has various integrated poverty reduction programs. One of these programs is the Family Hope Program, PKH is a social protection program that provides cash assistance to poor households and family members are required to comply with the terms and conditions that have been set in the fields of education, health and independence. This PKH has a history that can represent the extent of the government's efforts to implement social and economic welfare for the people of Indonesia.(Khoiriyah & Kunarti, 2019)

Through PKH, poor families are encouraged to have access to and utilize health services, education and independence from various other social protection programs which are complementary programs in a sustainable manner. Alsukri (2020) said PKH is a program that provides cash assistance to poor families, if they meet the requirements related to efforts to improve the quality of human resources, namely education, health and social welfare.(Alsukri, 2020)

The government has made various efforts to reduce poverty, which are implemented in the form of direct and indirect policies and programs. Policies are direct, namely in the form of programs that are given directly to the poor, for example: direct cash assistance (BLT), Raskin, while indirect obligations include the Jamkesmas program, IDT program, BOS. Despite many efforts, poverty has not been completely eradicated, which means that poverty can easily be found in most areas, both in urban and rural areas. Current poverty alleviation programs implemented by both the government and NGOs are usually temporary, meaning that the program will run as long as the budget (funds) are available, program operations will also be stopped.(Royat, 2015)

PKH's main goal is to increase accessibility to education, health and social welfare services in supporting the achievement of the quality of life of poor families. PKH is expected to reduce the expenditure burden of the poor in the short term and break the poverty chain in the long term. PKH beneficiary targets are poor families who meet at least the criteria consisting of children aged 0-21 years and pregnant/postpartum women.(Pakistaji et al., 2019)

Regarding the implementation of PKH, many areas have implemented this program, one of which is Patila Village, North Luwu district. Seeing the reality of the

implementation of PKH in North Luwu Regency, one of the sub-districts that has implemented the program is Tanalili sub-district.

In the Tanalili sub-district, the Family Hope program has been running well. Of the 10 villages spread across Tanalili District, the author here chooses 1 village for 2020. 12 This is due to the fact that the number of poor households is relatively large.

Based on the explanation described above, the authors are interested and wish to find out more by conducting research entitled "Allocating Funds By Beneficiaries of the Family Hope Program for Economic Independence for the Patila Community, North Luwu Regency.

METHODOLOGY

The type of research used by researchers is qualitative research. Qualitative research is a research procedure that produces descriptive data in the form of words or writings and observable behavior from the people (subjects) themselves.

RESULT AND DISCUSSION

Using PKH funds for community economic independence, according to research results with collected interview data, according to the community PKH funds, especially in Patila Village, really help the economy of the surrounding community where poor people can improve their economy. The existence of PKH funds also helps companies that have almost stopped running the business they are running to grow again. Recipients of PKH funds use more of these funds to develop their businesses to become more independent, PKH funds are not always available, so they don't need to worry about expanding their businesses and if they don't get PKH plus, because they build businesses and develop businesses while still receiving PKH money.

The existence of awareness activities in the implementation of PKH changed the mindset of the people in Patila Village, especially those who received PKH funds, which at first did not get enough reflection to develop. This is evidenced by the existence of people who use PKH funds who can use the results of their start-up support to increase family income.

Based on the description above, the researcher believes that the existence of the PKH program can help the economic independence of Patila residents, especially those who use PKH in developing their businesses as well as paying for their education and treatment. The people of Patila village, especially PKH residents, are greatly helped by this support which can support their economy in the long term and have a positive impact on PKH objects whose economic stability is monopolized.

Many residents of Patila Village believe that if PKH funds are needed, they will be distributed continuously, so that residents who really need these funds have the opportunity to receive them, so that they can help the economy and can also help make Patila village happy.

CONCLUSION

Based on the results of research conducted in Patila Village regarding the management of funds by beneficiaries through the family hope program, the authors conclude that as a conditional social assistance program, PKH opens access for poor families to be able to take advantage of various health service facilities and educational and business management service facilities. available in the community. PKH assistance is given for the short term, namely efforts to increase human resources such as education and health, and for the long term, it is given for business independence. The PKH program also has assistants whose role is to provide positive or motivating input, raise public awareness, convey information, organize training for the community.

With the existence of awareness activities in the implementation of PKH, it has changed the mindset of the people in Patila Village, especially those who received PKH funding, which were initially insufficient, to have thoughts of developing. This is proven by the existence of PKH beneficiary communities who can use the results of their assistance for entrepreneurship in order to increase family income.

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