

Implementation of standards, targets, and policy implementers at E-Warong KUBE Kenanga Sari in Banyumas Regency

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Abstract. The background of this study is the high number of poor families as the family beneficiaries (KPM) of PKH in Banyumas Regency of 92,590 people. An innovation in the form of E-Warong KUBE (Electronic Shop for Mutual Business Group), such as E-Warong KUBE “Kenanga Sari” often encounters problems in the implementation process. Therefore, a study needs to be conducted on the implementation of E-Warong KUBE “Kenanga Sari”. The objective of this study was to describe the implementation of E-Warong KUBE “Kenanga Sari”, especially in terms of policy standards and objectives and the characteristics of the implementers. This study used qualitative research method. The informants were selected using purposive sampling technique. Data collection methods used interview, observation, and documentation. The results indicated that E-Warong KUBE PKH “Kenanga Sari” has been running in accordance with its objectives. All selected family beneficiaries (KPM) have been on target. However, E-Warong had no clear standards such as implementation guideline and technical guideline. The characteristics of implementers of E-Warong can be considered good. The implementation of E-Warong has been running smoothly during the Covid-19 Pandemic.

Keywords: E-Warong KUBE, PKH, implementation

1. Background

State management focuses on several problems, including social welfare. All countries shall be able to meet the various needs of its citizens, especially social, economic, educational and health needs. However, meeting these needs are often difficult to realize. Currently, a large number of citizens in Indonesia were unable to meet these needs due to poverty. Poverty must be addressed seriously. The high poverty rate in Indonesia will further demonstrate the country’s inability to provide social welfare for its people.

Indonesia seeks to reduce poverty rate. As a country with the fourth largest population in the world, the high number of poor people in Indonesia is inevitable. In March 2019, it has been recorded that the number of poor people in Indonesia is 25.15 million people or 9.14 percent of total population. Nevertheless, this number is smaller than the number of poor people in 2018 of around 25.67 million people or 9.66 percent [1].

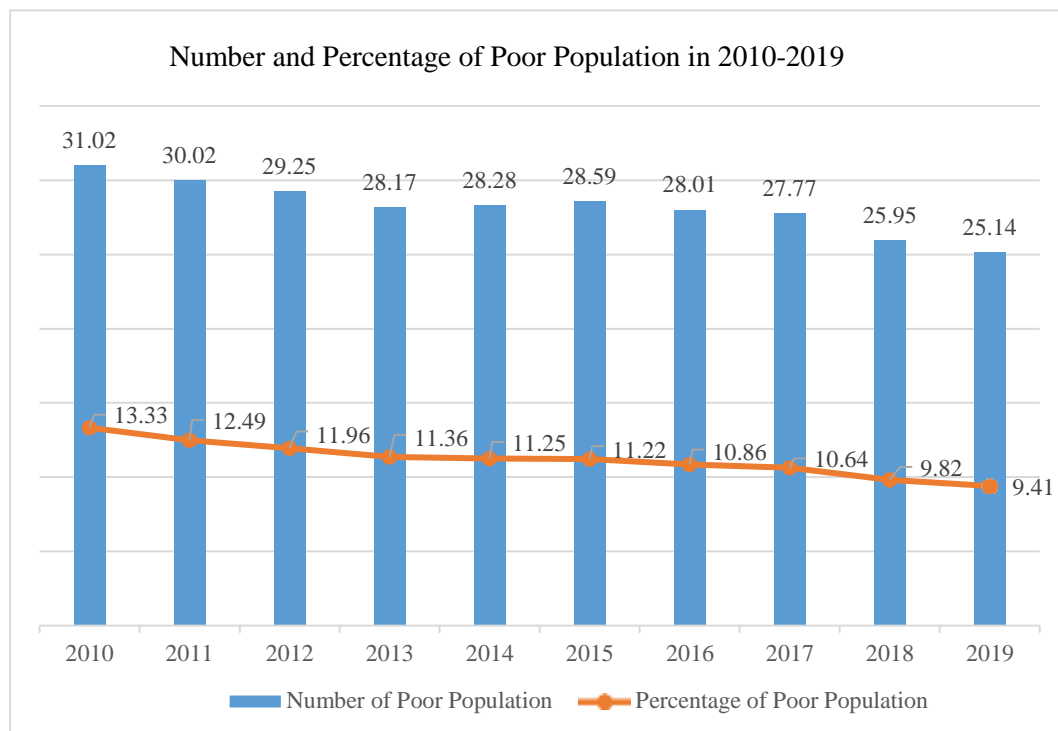


Figure 1. Graph of Number and Percentage of Poor Population in 2010-2019. Source: Processed from BPS data [1]

Figure 1 shows that the poverty rate decreases every year, although not drastically. However, it shows that the efforts of the Indonesian government in reducing poverty have been successful. This is evidenced by the significant decline in the number of poor people in Indonesia during the last decade. The number of poor people was 31.02 million in 2010, then it decreased to 25.14 million people in 2019. This means that the poverty rate has decreased by 3.92 percent over the last 10 years.

The reduction in the poverty rate occurred due to various efforts that have been made by the Indonesian government, especially in the form of social assistance to the poor during the last few years. The social assistance aims to help poor people meet their needs and improve their welfare. Social assistance can be in the form of cash, non-cash, groceries, free health services, free education, and so on. Moreover, the social assistance can be in the form of temporary or permanent and conditional or unconditional social assistances.

PKH is among the social assistances provided to the poor. PKH or Family Hope Program is a conditional cash transfer program to Poor Families (KM) which are designated as family beneficiaries of PKH (KPM). This means that to receive social assistance from this program, the family beneficiaries must first fulfill their obligations, related to efforts to improve the quality of human resources (HR) in health, education and social aspects.

PKH has been implemented in Indonesia since 2007. In 2019, 9,841,270 family beneficiaries (KPM) were recorded with a budget allocation of Rp32.7 trillion or around USD 250 million [2]. The short term goal of PKH is to reduce the burden of expenditure on poor families, while the long-term goal is to reduce poverty in Indonesia. PKH social assistance was initially distributed to family beneficiaries (KPM) in cash after they had fulfilled their obligations. But over time, PKH continues to develop and innovate so that it can be more beneficial for family beneficiaries. In addition, it is expected that the distribution of PKH social assistance will be more effective, efficient and can adapt to changing times.

PKH also made innovations by utilizing technology in the process of providing social assistance. Since 2016, the E-Warong KUBE PKH program (Electronic Shop for Mutual Business Group) has

emerged. With the existence of E-Warong, the form of assistance has changed from cash social assistance to digital-based non-cash social assistance. E-Warong program was established and managed mutually by KUBE PKH by utilizing internet network technology and non-cash assistance card in collaboration with the banking sector, as a place to sell staple food with a non-cash transaction system. Thus, family beneficiaries (KPM) can only withdraw non-cash social assistance through electronic transactions at local E-Warong. Banyumas is one of the Regencies in Central Java with a high number of PKH beneficiaries. Based on data from the Dinsospermades of Banyumas Regency, the number of PKH beneficiaries in 2020 is 92,590 people. With the high number of family beneficiaries of PKH, a good implementation of the program is needed. One of the efforts is by implementing E-Warong KUBE PKH program in Banyumas Regency, so that PKH social assistance can be distributed effectively, efficiently, and prevent misuse.

However, the implementation of new assistance programs such as E-Warong KUBE PKH encounters various obstacles. The common problem is unclear policy objectives. As a result, the policy fails to meet its targets. In fact, it was found the invalid data of prospective beneficiaries, this issue can cause polemic. In addition, the policy targets require standards or guidelines in the program implementation. Thus, the new program can be understood by the program implementers or beneficiaries.

Apart from that, the characteristics of PKH implementers pose a challenge, both from the the implementers and beneficiaries. The social assistance program cannot run smoothly if the implementers from the government or related agencies do not synergize with each other, and do not carry out their duties properly. The social assistance program will not work, if the poor families as KPM do not carry out their obligations. Thus, these factors play an important role in the success of social assistance programs such as the E-Warong KUBE PKH.

These factors are in accordance with the model of the policy implementation process of Van Meter and Van Horn. The theory states that the implementation process will be affected by dimensions such as policy standards and objectives, resource, communication, characteristics of the implementers, social, economic and political conditions, and disposition.

On the other hand, Banyumas Regency has been hit by the Covid-19 Pandemic. The pandemic certainly affects the implementation of E-Warong KUBE PKH in Banyumas. Therefore, the researcher was interested to analyze the implementation of E-Warong KUBE PKH in Banyumas, especially regarding the policy standards and objectives, as well as the characteristics of the implementers. In addition, the researcher analyzed the effect of the Covid-19 Pandemic on the implementation of E-Warong KUBE PKH in Banyumas. Therefore, this study is entitled “Implementation of Standards, Targets, and Policy Implementers at E-Warong KUBE Kenanga Sari in Banyumas Regency”.

2. Research Method

The study was conducted at E-Warong KUBE PKH “Kenanga Sari” in Banyumas Regency. This study used qualitative research method. The informants were selected using purposive sampling and accidental sampling techniques. The research objects were the parties involved in the implementation process of E-Warong KUBE PKH, namely the community as family beneficiaries of PKH, Operator of E-Warong KUBE PKH, PKH Facilitators, Secretary of Social, Community, and Village Empowerment Department of Banyumas Regency, and Section Chief for Handling the Poor of Social, Community, and Village Empowerment Department of Banyumas Regency.

Data collection technique was carried out through interview, observation and documentation. Meanwhile, the data analysis technique used the model of Miles et al. (2014) consisting of data collection, data condensation, data display, and conclusion/drawing/verification. The validity test of this study used the data source triangulation technique.

3. Discussion

3.1. Policy Standards and Objectives

Van Meter and Van Horn suggested that to measure the performance of policy implementation [3], it requires certain standards and objectives that must be achieved by policy implementers, policy performance is basically an assessment of the level of achievement of these standards and objectives. This means that clarity in relation to objectives to be achieved and measurements to measure the success of a policy implementation are needed.

Based on the Regulation of Minister of Social Affairs No.1 of 2018 on Family Hope Program (PKH), PKH is a conditional social assistance program for poor and vulnerable families or individuals registered in the integrated data for the poor handling program, processed by the Social Welfare Information Center and designated as PKH family beneficiaries. PKH is a cash social assistance provided to family beneficiaries (KPM) based on the terms and conditions that have been set by carrying out their obligations.

KUBE PKH program is a Mutual Group Business (KUBE) of family beneficiaries (KPM) established, grown and developed on the basis of its initiative to carry out Productive Economic Enterprises (UEP) to increase family income and social welfare. In short, KUBE consists of several family beneficiaries (KPM) and is managed with the aim of empowering KPM and improving welfare to alleviate poverty, so that in the end, they do not depend on government assistance. In organizing the KUBE PKH, E-Warong or Electronic Shop for Mutual Cooperation is an innovation to facilitate family beneficiaries (KPM) in disbursing non-cash social assistance from PKH.

E-Warong is a bank agent, trader and/or other party that has collaborated with a Distributing Bank and is designated as a place for withdrawal/purchase of social assistance by the family beneficiaries (KPM). Generally, there are several types of E-Warong, including Micro and Small Enterprises and Cooperative, E-Warong KUBE, stall, regular grocery shop, and so on. E-Warong has collaborated with the banking sector, so that it has been facilitated by an EDC (Electronic Data Capture) machine so that the family beneficiaries (KPM) can perform non-cash transactions through *Kartu Keluarga Sejahtera* (KKS) card similar to ATM card or electronic money.

E-Warong PKH “Kenanga Sari” in Banyumas Regency also has objectives in line with the objectives of E-Warong in general. E-Warong KUBE PKH “Kenanga Sari” was established to facilitate family beneficiaries (KPM) in disbursing social assistance from the government. Family beneficiaries (KPM) can use the non-cash social assistance by shopping for various basic needs at E-Warong KUBE PKH “Kenanga Sari”. They can fulfill various basic needs (such as rice, eggs), school supplies for children, milk, and others, so that family beneficiaries do not need to go to supermarkets. However, the availability of basic necessities at E-Warong is limited for a large number of family beneficiaries (KPM).

In addition, E-Warong KUBE PKH “Kenanga Sari” aims to facilitate KPM in using the non-cash social assistance properly and prevent misuse. This can be achieved because the family beneficiaries (KPM) receive a KKS card similar to ATM card containing non-cash social assistance from the government of Rp. 200,000 per period. On the other hand, E-Warong KUBE PKH “Kenanga Sari” has been facilitated by an EDC machine assisted by Bank Mandiri, so that the family beneficiaries (KPM) in Kebumen Village Baturraden Sub-District can use non-cash assistance to shop their needs at E-Warong. Thus, E-Warong KUBE PKH “Kenanga Sari” has played a role as a place for non-cash transactions that can monitor the family beneficiaries (KPM), because they cannot use their KKS card in shops, other than E-Warong. However, EDC machine often run into a system error so that it hampers transaction process. To support the smooth running of the program, clear standards are needed in order to achieve the desired goals. However, there are no clear standards in the implementation of E-Warong. E-Warong Program does not have clear Implementation Guidelines and Technical Guidelines (*Juklak* and *Juknis*). Based on the research results, E-Warong does not have implementation guidelines and technical guidelines, so its implementation is based on normative standards such as on target, on time, and so on. Also, E-Warong uses guidelines from other programs such as the Guidelines for Food Social Assistance.

This lack of clarity on standards can hamper the smooth running of E-Warong program, including E-Warong KUBE PKH “Kenanga Sari”. The achievement of E-Warong’s goals becomes difficult to measure if there are no clear standards. Implementing parties may experience obstacles in carrying out their duties in managing E-Warong because they do not have guidelines such as implementation guidelines and technical guidelines. The process of exchanging information can be hampered and can lead to misunderstandings. Therefore, the dimension of policy standards of E-Warong KUBE PKH “Kenanga Sari” has not been met.

Meanwhile, based on the dimension of policy objectives, the family beneficiaries (KPM) performing non-cash transactions at E-Warong KUBE PKH “Kenanga Sari” have been in accordance with the objectives of PKH in general. The family beneficiaries (KPM) were selected poor families with family members who meet certain criteria such as pregnant women, school-age children (Primary, Middle, and High Schools), the elderly, or people with disabilities. If the poor families do not meet the criteria, then they will not be eligible to become family beneficiaries (KPM) of PKH. Thus, the dimension of policy objectives at the E-Warong KUBE PKH “Kenanga Sari” has been on target.

3.2. Characteristics of implementer

Van Meter and Van Horn [3] identified three elements of the implementer’s response that might affect the ability and desire to implement policies, namely:

- i. Implementers’ response to policies that will be affected by their ability to implement policies.
- ii. Cognition (understanding) of the implementing agencies to the policies.
- iii. Intensity of disposition of the implementers, namely the value preferences possessed by the implementers. Successful implementation of policies may fail when the implementers are not fully aware of the policy standards and objectives.

Based on the results, it can be concluded that the characteristics of the implementers of E-Warong KUBE PKH “Kenanga Sari” can be considered good. Poor families as the Family Beneficiaries (KPM) have understood and met their obligations for PKH program. The family beneficiaries have understood well the flow and mechanisms, such as PKH disbursement and purchasing groceries at E-Warong as has been socialized. Thus, the family beneficiaries (KPM) can disburse social assistance by shopping and swiping the KKS card to the EDC machine available at E-Warong KUBE PKH “Kenanga Sari”.

E-Warong Operator has assisted the management process of E-Warong KUBE PKH “Kenanga Sari”. PKH Facilitators have been tasked to increase the capacity of the family beneficiaries (KPM) at every meeting, such as by socializing on education and economic planning. PKH facilitators have also guided the family beneficiaries (KPM) in economic planning to improve welfare through KUBE. In addition, they have conducted socialization on the flow and mechanisms of PKH, such as PKH benefits disbursement informed to family beneficiaries two days prior the disbursement as well as setting up disbursement timing for the community. Meanwhile, the implementers from the government ranks have carried out their duties properly according to their main duties and functions. The officers of Social, Community, and Village Empowerment Department (Dinsospermades) of Banyumas Regency are assigned to supervise and monitor the implementation of the policy. Their duties are to monitor the availability of goods, receive complaints regarding the policies implementation of E-Warong KUBE PKH, such as card or nominal-related problems.

Then, the Dinsospermades of Banyumas Regency is also actively involved in continuing to develop the KUBE program, by actively providing socialization in stages from sub-districts to villages. Dinsospermades also proposed around 140 social assistances for KUBE in Banyumas Regency. In addition, it provides trainings so that KUBE can develop and be independent. The trainings include making leading products (such as making cheese stick snack product) and marketing trainings so that they can better market KUBE products.

Capital and tools assistances are provided to improve the quality of KUBE products (for example, the provision of assistance in the form of tools for salted egg production). This indicates that there is a good coordination among the family beneficiaries (KPM), E-Warong operator, PKH Facilitators, and Dinsospermades of Banyumas Regency in implementing E-Warong KUBE PKH “Kenanga Sari”. Thus, it can be concluded that the characteristics of implementers of E-Warong KUBE PKH “Kenanga Sari” can be considered good.

3.3. Implementation of E-Warong KUBE PKH During the Covid-19 Pandemic

During the Covid-19 Pandemic, the implementation of E-Warong KUBE PKH “Kenanga Sari” has made adjustments to the New Normal rules. All parties interacting at E-Warong KUBE PKH “Kenanga Sari” must comply to health protocols, such as wearing face masks, and washing hands regularly. Transaction activities or other activities can be carried out by keeping physical distance and avoiding a crowd.

PKH non-cash social assistance of Rp200,000 quarterly transferred to the family beneficiaries (KPM) holding KKS card now is divided into monthly payments. The poor families as the family beneficiaries (KPM) of PKH used to come crowding around the E-Warong KUBE PKH “Kenanga Sari” for disbursement of PKH, now it is regulated by providing a timing for assistance disbursement to avoid crowds that may spread the Covid-19.

Meanwhile during the pandemic, the Dinsospermades of Banyumas Regency conducts virtual and non-virtual coordination and monitoring. When the number of meeting participants is low, such as with the sub-district coordinator, the coordination process can be carried out directly at the Dinsospermades office. However, when monitoring involves a large number of participants, such as PKH facilitators in Banyumas Regency, the Dinsospermades will conduct virtual monitoring, such as through Zoom.

4. Closing

4.1. Conclusion

Based on the results and discussion, it can be concluded that:

- a) E-Warong KUBE PKH “Kenanga Sari” has been running in accordance with the objective, namely to facilitate the family beneficiaries (KPM) in disbursing non-cash social assistance from the government and provide various necessities to be purchased by the family beneficiaries (KPM). The family beneficiaries (KPM) have been on target, because they were selected poor families with family members who met certain criteria such as pregnant women, school-age children (Primary, Middle, High Schools), the elderly, or people with disabilities. However, E-Warong had no clear standards such as the implementation guidelines and technical guidelines. On the other hand, EDC (Electronic Data Capture) machine frequently run into an error and hindered the transaction process.
- b) The characteristics of implementers of E-Warong KUBE PKH “Kenanga Sari” can be considered good, because there was good coordination from the family beneficiaries (KPM), E-Warong operator, PKH Facilitators, and Dinsospermades of Banyumas Regency in the implementation of the E-Warong.
- c) The implementation of E-Warong KUBE PKH “Kenanga Sari” during the Covid-19 Pandemic was in accordance with health protocols in the New Normal era. This pandemic has not hampered the implementation of E-Warong, because it can be adjusted to existing conditions and run smoothly.

4.2. Suggestion

- a) The bank’s staff should check the EDC (Electronic Data Capture) machine periodically to avoid errors when making transactions.
- b) The implementers should provide implementation guideline and technical guideline of E-Warong to improve its implementation.

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