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Comparative Study of Cash Based and Non Cash Distributions in the Household Program (PKH) in Tekasire Village, Manggelewa District

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Abstract

The Family Hope Program (PKH) is the country's poverty alleviation policy. In 2017 the Family Hope Program (PKH) has changed its distribution mechanism from cash distribution (cash based) to non-cash distribution. This change in the distribution mechanism is a form of the state's response to problems that arose earlier, so that through non-cash distribution, people are accustomed to accessing banking. This research is a descriptive qualitative research. Sources of data in this study are primary data and secondary data. Where the data collection using the technique of Observation, Interview, and Documentation. With the aim of the study to determine the comparison of the distribution of cash (cash based) and non-cash in the Family Hope Program (PKH) in Tekasire Village, Mnggelewa District. It is intended to be able to find out the shortcomings, advantages, similarities and differences in the distribution of the Family Hope Program Social Assistance (PKH). From the results of the study, it can be concluded that the comparison of Cash (cash based) and Non-Cash Disbursements in the Family Hope Program (PKH) in Tekasire Village, Manggelewa District found advantages and disadvantages, in Cash (cash based) the advantages are in the requirements that are easier, while in non-cash distributions, there are accuracy of targets, while the drawback in cash disbursement (cash based) is in the use of money and longer queues, while in non-cash distributions there are several shortcomings, one of which lies in bank procedures. In addition, there are also similarities and differences in cash-based and non-cash distributions, where the feeling is both assistance from the Ministry of Social Affairs and the difference lies in the instrument used in the form of receiving money directly while the non-cash used is an ATM card. So the Beneficiary Family (KPM) must first withdraw the money from the ATM card to get help.

Keywords
government policy; quality of education; Islamic education

I. Introduction

Poverty is one of the problems faced by every country in the world, including Indonesia. In Indonesia itself, poverty has existed for a long time until now. The latest Central Statistics Agency (BPS) data shows that poverty in Indonesia in September 2019 was at 9.22% or the number of poor people reached 24.79 million people (BPS, 2019). This figure has decreased from year to year in the last 5 years. However, the number of poor people is still considered large, so various breakthroughs are needed to solve the problem (Marcellino 2019:177-178).

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The Family Hope Program, hereinafter referred to as (PKH) is a program of providing conditional assistance to Poor Families (KM) designated as Beneficiary Families (KPM) for the Family Hope Program (PKH). As an effort to accelerate poverty reduction, since 2007 the Indonesian government has implemented the Family Hope Program (PKH). This social protection program, which is also known internationally as conditional cash transfers (CCT), has proven to be quite successful in tackling poverty, especially the problem of chronic poverty. The mission of the Family Hope Program (PKH) to reduce poverty is becoming increasingly prominent considering that the number of poor people in Indonesia until March 2016 was still large at 10.86% of the total population or 28.01 million people (BPS 2016) The government has set a poverty reduction target of 7-8% in 2019, as stated in the 2015-2019 RPJMN. The Harpan Family Program (PKH) is expected to contribute significantly to reducing the number of poor people, reducing inequality, while increasing the Human Development Index (IPM) (Ministry of Social Affairs RI, 2019).

In 2017, the Family Hope Program has changed the distribution mechanism, from cash distribution at the POS office, to the distribution mechanism at the POS office, namely:

a. Beneficiary Families (KPM) Receive information from the Family Hope Program Facilitator (PKH) regarding the name of participation by bringing an Identity Card (KTP), Family Card (KK), and Family Hope Program Card (PKH)
b. Beneficiary Families (KPM) Receive Distribution Schedule Information
c. Come to the POS Office
d. Taking Queue Number and Waiting for Name to be Called
e. Defrost

For the old Beneficiary Families (KPM), the Disbursement Mechanism can be done directly at the Automated Teller Machine (ATM) or the nearest Brilink Agent by bringing the Family Hope Program Card (PKH). However, the change in distribution from cash distribution to non-cash distribution was not as smooth as expected. There are several problems in distributing cash and non-cash PKH to Beneficiary Families (KPM) such as some Beneficiary Families who do not understand banking transactions such as withdrawing money either at tellers or at Automated Teller Machines (ATM) so that ATMs can be swallowed, ATMs Blocked or pawned the Family Hope Program Card (PKH) to moneylenders, The results of the research or study by Habibullah on Financial Inclusion Study on the Distribution of Non-Cash Social Assistance That from the results of the study it can be concluded that the distribution of Non-Cash Social Assistance is expected to familiarize the public with saving. only limited to the disbursement of Social assistance, the Savings Mechanism is not necessarily carried out by Beneficiary Families (KPM). The increase in the value of the company's shares, the higher the company value, the higher it will be (Katharina, 2021). In the current economic development, manufacturing companies are required to be able to compete in the industrial world (Afiezan, 2020).
H5: Customer relationship management has a positive effect on company performance.

II. Research Methods

Collecting data in this study using semi-structured interviews, researchers prepared interview guidelines that were prepared before conducting interviews. The selection of participants was carried out by purposive sampling, which was directed to participants who were related to the implementation of cash (cash based) and non-cash distributions in the Family Hope Program (PKH). The criteria for participants who were interviewed by the author were heads and staff who had implemented PKH. The following is a list of participants who will be interviewed.

III. Resutls and Discussion

3.1 Results

a. Geographical Condition

Tekasire Village is one of the villages located in Manggelewa District, Dompu Regency with an area of -3.32 Km2, consisting of 7 Hamlets and 8 Neighborhood Associations (RT). The distance from Tekasire Village to the Capital City of Dompu Regency is 25 Km and travel time is 30 minutes. The majority of the population is Muslim with the Bima and Dompu tribes. The village boundaries are as follows:

a. In the east, it is bordered by Madaprama Village
b. To the west it is bordered by Soriutu Village
c. To the north it is bordered by Tanju Village
d. To the south is bordered by Anamina Village

b. Climatic Conditions and Topography

Tekasire Village is an area with a tropical climate which experiences two seasons, namely the dry season and the rainy season with air temperatures ranging from 30'c-35'c. It rains for 5-6 months with an average rainfall of 172 mm, and is at an altitude of 100M above sea level.

c. Tekasire Village Demographic Condition

Based on the results of field research conducted by researchers at the Tekasire Village Office, the following data were obtained:

1. **Population Composition by Gender**

The data on the population of Tekasire Village is -2836 people.

Table 1. Population Composition by Gender

Gender	Total
Man	1441 Souls
Woman	1395 Souls
Total	2836 Souls

Source: Tekasire Village Population Data 2020

2. **Population Composition by Education Level**

The level of education in Tekasire Village is influenced by the existence of educational support facilities and infrastructure. To see the composition of the population of Tekasire Village by education level, see the following table:

Table 2. Population Composition by Education Level

Level of education	Total
over PAUD	75
over SD/ Equal	417
over SMP/ Equal	210
over SMA/ Equal	130
over D1/II/III/ Academy	58
over S1/ Equal	89
Total	979

Source: Tekasire Village Population Data 2020

3. **Public Facilities and Infrastructure**

Facilities and infrastructure are things that are needed by the community. The availability and fulfillment of facilities and infrastructure in the community will help the community to support all the activities carried out. The facilities and infrastructure in Tekasire Village are as follows:

Table 3. Public Facilities and Infrastructure

Infrastructure	Number of units
TK/PAUD	-
Elementary School / Equal	3 Unit
Middle School/ Equal	1 Unit
Sekolah SMA/ Equal	1 Unit
POLINDES	1 Unit
PT	1 Unit
Mosque/mushollah	4 Unit

Source: Tekasire Village Data 2020

d. Tekasire Village Socio-Economic Conditions

Economic conditions in an area have an important role in supporting the pace of economic development. People in Tekasire Village generally have a livelihood, namely as farmers and entrepreneurs (furniture). In the activities and livelihoods that are supported by their natural conditions, they shape the character and habits of the community in the Tekasire village area itself.

e. Family Hope Program (PKH) District of D ompu

1. History of the Family Hope Program (PKH) in Dompu District

The Family Hope Program (PKH) is a program of providing conditional social assistance to Beneficiary Families (KPM). The data is processed by the social welfare data and information center, then designated as Beneficiary Families (KPM) for the Family Hope Program (PKH).

The Family Hope Program (PKH) was entered into Dompu Regency in May 2008 with 2 initial sub-districts as experimental sub-districts, namely Woja and Pekat sub-districts. Dompu is Dompu District, and in 2011, added 5 sub-districts as recipients of the Family Hope Program (PKH), namely Hu'u District, Pajo District, Manggelewa District and Kempo District. With a total of 17 thousand Beneficiary Families (KPM), this may be due to the large number of poor people in Dompu Regency.

2. Organizational Structure of the Family Hope Program (PKH) in Dompu Regency

The Family Hope Program (PKH) in Dompu Regency has an organizational structure, where each Regency/City or known by the Regency Coordinator (KORKAB). The following is a chart of the management structure of the Dompu Regency Harpan Family Program (PKH):

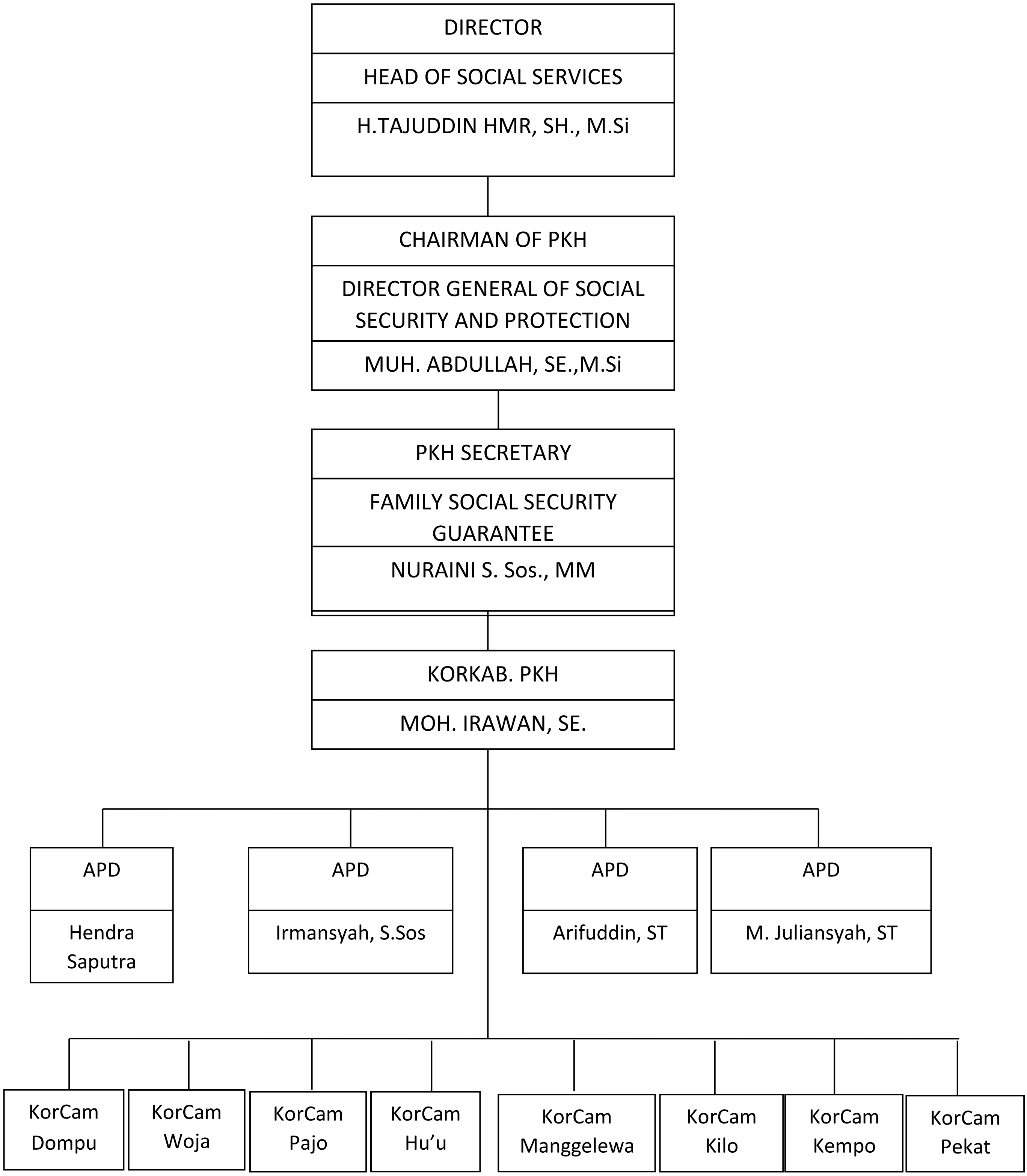

Figure 1. *Dompu Regency PKH Organizational Structure*

Table 4. Data on Beneficiary Families (KPM) of the Harpan Family Program (PKH) Dompu Regency

DISTRICTS	TOTAL KPM
DOMPU	3127
HU'U	1085
PAJO	725
WOJA	4325
MANGGELEWA	2131
KEMPO	1429
KILO	1181
PEKAT	2444

Source: Dompu Regency PKH KPM data

From these data, it can be seen that the highest number of beneficiaries of the Family Hope Program in Dompu Regency are Woja Sub-district with 4325 KPM, followed by Dompu District with 2444 KPM and Pekat District with 2444 KPM. Then for the sub-districts that received assistance from the Paaling Family Hope Program (PKH), there were a few in Pajo District as many as 725 KPM and Hu'u District as many as 1085 KPM. Of the many participants receiving the Family Hope Program (PKH) it is necessary to have a Family Hope Program Assistant (PKH). Through the Family Hope Program Facilitator (PKH), participants are given technical direction and information about the Family Hope Program (PKH) starting from collecting data on the Family Hope Program (PKH) participants, socializing about monthly regular meetings, to distribution of receipts for the amount of assistance received by Family Program Participants. Hope (PKH). Assistance Duties and Functions are as follows:

a. Prepare PKH work plans in the assisted areas;
b. Conduct socialization of PKH to government officials at the sub-district, village/kelurahan level, candidates for KPM PKH and the general public;
c. Mapping and formation of KPM PKH groups based on geographical proximity;
d. Implementing PKH business processes which include validation, distribution of assistance, verification of commitments, monthly P2K2 meetings, data updating and graduation of the prosperous independent KPM;
e. Ensure that the Social Welfare Card (KKS) and savings book are held and kept by the KPM;
f. Ensure that KPM obtain complementary assistance such as BPNT/Rasta, KIS,
g. KIP, other subsidized assistance;
h. Provide PKH Assistance through media, facilitation, and advocacy to change the behavior of PKH KPM;
i. Prepare and submit reports on the implementation of PKH to the District/City Coordinator and District/City Social Service.

f. Family Hope Program (PKH) in Tekasire Village

1. History of the Family Hope Program (PKH) in Tekasire Village, Kec. Manggelewa

One of the problems that humans have, which is as old as humanity itself and the implications of the problem can be in all aspects of human life, but are often not realized as a problem, is poverty, in the daily life of people poverty is something that is real for them. Who are classified as poor, they themselves feel and live life in poverty. This poverty will be felt even more when they compare the lives of other people who have a higher level of life.

The Poverty Level in Tekasire Village, Manggelewa District, amounts to 235 poor families. Based on this, it shows that there are still quite a lot of poor families in Tekasire Village, Manggelewa District

The Family Hope Program (PKH) in Tekasire Village has been running since 2011, aiming to reduce the burden on Very Poor Households (RTSM). This program is a concrete manifestation of the government in alleviating poverty in this country. Through the Family Hope Program (PKH) it provides conditional cash assistance to meet the needs of education, health, as well as meeting basic needs for the elderly and severe disabilities.

Table 5. Data on Beneficiary Families (KPM) for the Family Hope Program (PKH) in Tekasire Village, Magelewa District

Village Name	Number of KPM
hamlet Tekasire	28
hamlet Jatimengi	38
hamlet Jatimakmur	16
hamlet Mekar	19
hamlet jatibaru	56
hamlet Mada Paga	22
hamlet Jena Mawar	10
Total	189 KPM

Source: Data on KPM PKH in Tekasire Village, Magelewa District

From this data, it can be seen that the highest number of beneficiaries of the Family Hope Program in Tekasire Village, Manggelewa District, were in the new Jati Hamlet as many as 56 KPM, followed by Jatimengi Hamlet as many as 38 KPM and Tekasire Hamlet as many as 28 KPM. Then for the hamlets that received assistance from the Paaling Family Hope Program (PKH), a few were in Jena Mawar Hamlet as many as 10 KPM and Jatimakmur Hamlet as many as 16 KPM. Of the many participants receiving the Family Hope Program (PKH) it is necessary to have a Family Hope Program Assistant (PKH). Through the Family Hope Program Facilitator (PKH), participants are given technical direction and information about the Family Hope Program (PKH) starting from collecting data on the Family Hope Program (PKH) participants, socializing about monthly regular meetings, to distribution of receipts for the amount of assistance received by Family Program Participants. Hope (PKH).

The distribution of the Family Hope Program (PKH) for the poor aims to reduce the expenditure of the poor. This assistance is not given free of charge, recipients of the Family Hope Program (PKH) must meet the beneficiary components that have been determined by the government. The components of the beneficiaries are as follows:

a. The Education component is for families who have children who are currently in school at the elementary, junior high/equivalent and high school/equivalent levels.
b. The Health component is for pregnant/postpartum mothers and children under 6 years of age. For components of pregnant women who receive assistance from the Family Hope Program (PKH), namely for pregnant with their first and second children.
c. The Social Welfare component is for severe disabilities and the elderly starting from 60 years old.

The existence of a component in the Family Hope Program (PKH) is a form of the large index of assistance aimed at participants receiving the assistance of the Family Hope Program (PKH). Here's the table:

Table 6. Index of Family Hope Program Assistance (PKH)

Component Type		Amount of Aid Index/Year
Health Component	Pregnant mother	Rp.3.000.000
	Early childhood	Rp.3.000.000
Education Component	SD/Equivalent	Rp.900.000
	Middle School/Equivalent	Rp.1.500.000
	High School/Equivalent	Rp.2.000.000
Social Welfare Component	Severe Disabilities	Rp.2.400.000
	Elderly 60 Years and Over	Rp.2.400.000

Source: Ministry of Social Affairs.go.id/PKH 2020

Based on the table above, the index amount of assistance given to PKH recipients is distributed every 3 months, the amount is not direct, but is given periodically within the 3 month period. For example, one family receives PKH assistance and is included in the education component, because it includes children who are currently attending elementary school. The index of assistance obtained annually is Rp. 900,000. of the index amount, the assistance is given once every 3 months. So that within a period of 3 months the amount of money earned is Rp. 300,000. The money assistance is of course used for the needs of their schools, as well as the Beneficiary Families (KPM) of the Family Hope Program (PKH) who use the assistance to meet their needs in accordance with the components provided.

3.2 Discussion

a. Comparison of Cash (cash based) and Non-Cash Disbursements for the Family Hope Program (PKH)

1. Advantages of Cash (cash based) and Non-Cash Distributions in the Family Hope Program (PKH)

Based on the results of research that has been carried out on members of the Family Hope Program (PKH) in Tekasire Village, Manggelewa District. In this study, data mining was carried out by conducting interviews with members of the Family Hope Program (PKH), one regional coordinator, one assistant for the Family Hope Program (PKH) in Tekasire Village, one Head of the Tekasire Village Group. , that is:

Table 7. Data for the Family Hope Program (PKH) Informants

No	**Informant Name**	**Position**
1.	Moh. Irawan, SE.	KorKab PKH Kab.Dompu
2.	Rusliyani, SP.	companion PKH Desa Tekasire
3.	Ibu Sri Handayani	Chairman of the Tekasire Village PKH
4.	Ibu Aisyah	KPM PKH Tekasire Village
5.	Ibu Sa'ati	KPM PKH Tekasire Village

Source: Primary data processed, 2021

In this case, the researcher will explain the advantages of cash (cash based) and non-cash distribution in the Family Hope Program (PKH) in Tekasire Village, Manggelewa District. The following are the results of an interview with the District/City Coordination (KORKAB) for the Family Hope Program (PKH) in Dompu Regency.

b. Cash Disbursement

1. Easier Requirements

Mr. Moh. Irawan, SE. as the District/City Coordinator (KORKAB) for the Family Hope Program (PKH) of Dompu Regency, stated that the advantage of cash distribution is that where cash distribution is the payment institution, PT POS Indonesia is not long-winded, there are not many conditions, the important thing is that they bring evidence as identity Recipients of the Family Hope Program (PKH), namely Bringing Beneficiary Family Cards (KPM) and Identity Cards (KTP) they can immediately access the assistance, with the condition of our society that understanding of the rules is still minimal, they know it's easy then, this can be done become an added value in this Cash distribution system.

c. Non-Cash Distribution

1. Right on Target

Based on the results of an interview with Mrs. Sa'ati, Tekasire February 27, 2021, one of the Beneficiary Families (KPM) of the Family Hope Program (PKH), stated that:

Then if the advantage of non-cash distribution at the bank is that I can delay the disbursement, for example, it has been informed that there is a disbursement by the Family Hope Program Facilitator (PKH) through the group leader but I am not at home or I have urgent matters to do so I can postpone the disbursement and I can take it anytime because I hold the ATM myself.

Based on the description of the results of the interview above, it can be seen that the comparison of the advantages of the two systems of Distributing Social Assistance for the Family Hope Program (PKH) can be concluded that the easier requirements make it easier for Beneficiary Families (KPM) of the Family Hope Program (PKH) with minimal education and the elderly in distribution of Social Assistance they receive so that the target is right.

2. Lack of Cash (cash based) and Non-Cash Distributions in the Family Hope Program (PKH) Cash Disbursement

In every distribution activity provided by a financial institution such as PT. POS Indonesia or the Bank cannot be separated from the various shortcomings that will accompany it. The following are the results of interviews from the implementation of the two distribution systems.

a. Money Usage

Interview with Mr. Moh. Irawan, SE. as District/City Coordinator (KORKAB) for the Family Hope Program (PKH) of Dompu Regency, Dompu 08 March 2021 Stating that, the lack of this Cash Distribution is the Community or Beneficiary Families (KPM) the money which at the time of disbursement is directly spent, so they take it home the money is out of PT.POS (the letter authority company) sometimes they don't have to wait too long for it.

b. Longer Queue

Based on the results of an interview with Mrs. Aisyah, Tekasire March 01, 2021, one of the Beneficiary Families (KPM) of the Hopeful Family Program (PKH), stated that:

c. Non-Cash Disbursement

1. Use of aid funds

The shortage of non-cash distribution is found in the transactions of the parties receiving the Beneficiary Families (KPM) as soon as there is a notification of the disbursement of aid they immediately make the disbursement by withdrawing all the money in the account of each Beneficiary Family (KPM). This is not in line with the government's expectations, with this change in the distribution system, Beneficiary Families (KPM) can use the money as their savings, savings or use it when they need it. The important thing is that the account is still transacted, for example, only checking the balance or taking part of the money. only then part of it is saved.

2. Bank Procedure

Disadvantages of Non-Cash disbursement he stated that, because the procedure used is the Bank's procedure. All customer identities must be complete and correct where the initial source is from the Integrated Database (BDT), the NIK is incorrectly entered, the name is typed wrong, so it becomes a problem, when the community shows their Identity Card (KTP) there is a difference between the NIK and the name, they have to prepare another certificate of different name, certificate of different NIK. Then, if the parents of children who are included in the Component Recipients of the Family Hope Program (PKH) die, the bank will carry out the procedure, namely that the bank must close the account stock book, while the child or as a component of the recipient of the Family Hope Program (PKH) is still there just because his parents died

Based on the results of an interview with Mrs. Sri Handayani, Tekasire February 26, 2021, one of the Beneficiary Families (KPM) of the Family Hope Program (PKH) as the Chair of the Family Hope Program (PKH) Group in Tekasire Village, Kec. Manggelewa, Stating that:

Disadvantages of Cash Disbursements He stated that in my opinion Non-Cash Disbursement was a bit complicated, basically there was a slight difference between the two distributions, I as Chair of the Family Hope Program (PKH) meant that at the Bank they made it difficult for example in the Family Card (KK) first, the Family Card (KK) the people of Tekasire KPM Village still used Soriutu Village before the division of the village, they asked why it was different, if at the bank they had to be clear there couldn't be a difference between a Family Card (KK), Identity Card (KTP) and the person. and other shortcomings if at the bank if the ATM card is scratched it will not be accepted by the ATM machine.

3. Lack of Understanding of Beneficiary Families (KPM) in using Teller Machines (ATM)

The low level of education and the lack of involvement of several parties in providing education related to the procedures for using the Family Hope Program (PKH) card, the Automated Teller Machine (ATM) card, caused the participants of the Family Hope Program (PKH) not to understand how to use the Family Hope Program (PKH) card. As a result of this lack of knowledge, members of the Family Hope Program (PKH) entrust cards to several parties (group leaders) to withdraw aid money from the card for a fee of less than Rp. 20,000. This lack of knowledge does not rule out the possibility of fraud by some irresponsible persons.

Based on the indicators above, the distribution of the Family Hope Program (PKH) assistance in a non-cash manner in Tekasire Village, Manggelewa District has not been carried out properly. Because there are still Beneficiary Families who lack understanding in using it. In the future, it is hoped that the Family Hope Program Facilitator (PKH) will focus more on Beneficiary Families (KPM) to assist when disbursing assistance for the Family Hope Program (PKH).

a. Misuse of PKH cards (Pawn/Sell)

The urgent need for money causes the participants of the Family Hope Program (PKH) to misuse the Family Hope Program (PKH) card by pawning the card to moneylenders or financial institutions such as cooperatives. Based on the results of an interview with Mrs. Sri Handayani on Friday, February 6, 2021, she stated that if a Beneficiary Family (KPM) is found to have pawned their card, the first step taken is to issue a warning letter three times and if the Beneficiary Family (KPM) still pawns the card then will be reported and get a sanction, namely being expelled from the Beneficiary Families (KPM) of the Family Hope Program (PKH). In the future for the Family Hope Program Facilitator (PKH) to really focus on the Beneficiary Families (KPM) in order to conduct socialization of directions related to the Troubled Beneficiary Families (KPM) so as not to pawn their cards to moneylenders.

b. Broken/blocked card

Based on an interview with the District/City Coordination (KORKAB) of the Family Hope Program (PKH) of Dompu Regency, Dompu March 08, 2021 stated that:

There are several reasons why the ATM can be blocked;

a. It is natural because the PIN number is pressed incorrectly;
b. The ATM card's useful time has expired, because the ATM card has a time limit;
c. Initially with this program, we hoped that bank transactions would be smooth but it turns out that the Family Hope Program Card (PKH) or ATM card cannot be used for transfers from other parties, it is not allowed because it will create an account or the ATM cannot be used anymore or blocked.

Based on the above indicators, basically the inhibiting factor in the process of distributing social assistance is in the facilities used such as the EDC machine and the balance in the account of the Beneficiary Family (KPM) triggers the Beneficiary Family (KPM) to continuously swipe the Automated Teller Machine (ATM) card so that the card Automated Teller Machines (ATMs) can be blocked. In the future, the Family Hope Program Facilitator (PKH) should really focus on Beneficiary Families (KPM) in order to conduct socialization of directions related to how to make Automated Teller Machines (ATM) cards not easily blocked.

c. Channeling System Change

Interview with Mr. Moh. Irawan, SE. as District/City Coordinator (KORKAB) for the Family Hope Program (PKH) of Dompu Regency, Dompu 08 March 2021 Stating that:

It is hoped that the community will get used to accessing banking, which is the initial orientation according to the government that for the underprivileged people and below they rarely access banking through their respective Beneficiary Families (KPM) partners.

There are also obstacles in changing this distribution system, such as;

a. The beneficiary family who leaves the area, dies, and gets divorced because of the need for the person concerned, there must be a procedure, there is a KKS Card or PKH card or what is commonly called a permanent ATM card that cannot be collected at the bank so that the party who should receive it cannot receive it due to Bank regulations. Even if it is used by the heirs, they can only access it once, for example, the funds in the account amounting to Rp. 1,000,000 are taken from Rp. This 1,000,000 account book was withdrawn by the Bank for safekeeping. After that, the assistants proposed to replace the central management through the system and this was not an easy process.
b. Through a replacement system, for example, Maemunah's mother initially died but because Maemunah's mother died, then who in one family member had to become a substitute manager, for example her husband, but if Maemunah's mother did not have a husband due to other reasons, her child would be the substitute manager.

d. Similarities and Differences in Cash (cash based) and Non-Cash Distributions in the Family Hope Program (PKH)

1. Equality in the distribution of cash (cash based) and non-cash in the Family Hope Program (PKH)

In the application of the distribution system, both cash and non-cash, there are similarities, namely in the use of money, where cash-based distribution to Beneficiary Families (KPM) the funds they get after making disbursements are directly used for needs, as well as non-cash distributions.

2. Differences in Cash (cash based) and Non-Cash Distributions in the Family Hope Program (PKH)

From the results of the study, it can be explained that the differences between the two systems of distributing social assistance for the Family Hope Program (PKH) are;

a. In terms of the use of money

In cash distribution (cash based) the beneficiary families (KPM) the funds they receive are directly used for their needs because they get it directly from the PT.POS (Surat Authority Company) without an account for saving, while in non-cash distribution the beneficiary families (KPM) has a savings book but it is not used for a saving mechanism as expected by the government with a change in the distribution mechanism.

b. In terms of distribution / distribution procedures

In cash-based distribution, the Beneficiary Families (KPM) only come and carry their identities as participants of the Family Hope Program (PKH), while non-cash distributions must go through bank procedures where the identity of the Beneficiary Families (KPM) must be precise and correct. For example, wrong name and Population Identification Number (NIK), the Beneficiary Family must make a certificate of wrong name and Population Identification Number (NIK) through the local Village/Kelurahan office and Regency/Municipal Social Service.

IV. Conclusion

Whereas the comparison of cash (cash based) and non-cash distributions in the Family Hope Program (PKH) in Tekasire Village, Manggelewa District can be described as follows, Beneficiary Families (KPM) come to PT.POS (Surat Authority Company) with their identities as Beneficiary Families (KPM) for the Family Hope Program (PKH), PT. POS (the Letter Authority Company) will disburse social assistance funds without being long-winded. Meanwhile, for non-cash distribution, Beneficiary Families (KPM) must take and fill out a form by attaching a photocopy of their Identity Card (KTP) to open a bank account by following bank procedures.

Whereas the lack of cash distribution (cash based) is a long queue so that the Beneficiary Families (KPM) feel uncomfortable while the lack of non-cash distribution, namely the Beneficiary Families (KPM) pawns and entrusts the Automated Teller Machine (ATM) card. The advantages of cash distribution (cash based) cannot be manipulated/pawned cards, while non-cash distributions for Beneficiary Families (KPM) can make disbursement of assistance quickly and can also delay disbursement/can be taken at any time through an Automated Teller Machine (ATM)/BRI card link. The equation for the distribution of cash (cash based) and non-cash is that aid funds are not used for all components of the Family Hope Program (PKH) such as Health Facilities (FASKES), Education Facilities (FASDIK) are only used for the Social Welfare Component (KKS) and aid funds are spent completely without a savings system. The way to overcome this is by conducting regular socialization, complying with applicable rules according to existing regulatory standards, and strict law enforcement for Beneficiary Families (KPM) who violate regulations such as Beneficiary Families (KPM) who pawn and deposit their card.

The results of observations and field research that have been carried out, researchers can draw the conclusion that cash-based transactions are superior to non-cash distribution transactions because cash-based transactions can reduce the level of fraud.

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