

Poverty Reduction in Perspective Economic Islamic

Adzil Arsyi Sabana^{1*}, Desti Wulandari²

^{1,2}Institut Agama Islam Negeri Kendari, Indonesia
E-mail Koresponden: adzil@iainkendari.ac.id

Article Info

Keywords:

Poverty alleviation,
PKH, BLT, Islamic
Economics
perspective

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Abstract: *The aim of this research is to determine the pattern of implementing poverty alleviation programs, the role of poverty alleviation programs and patterns of poverty alleviation in the community of Ponre Waru Village, Wolo District, Kolaka Regency from an Islamic economic perspective. The results and conclusions of this research are that the implementation pattern of the community poverty alleviation program in Ponre Waru Village, Wolo District, Kolaka Regency is in accordance with the guidelines and provisions for implementing PKH and BLT and is right on target according to the provisions. The primary needs of the community are daily needs and secondary needs, namely education and health as well as village development as an assistance program that can indirectly help the people in the village. According to the Islamic economic view, there are 4 patterns of poverty alleviation using Islamic economic principles, namely the principle of monotheism, the principle of balance, the caliphate principle and the principle of justice. In principle, sharia economic principles in implementing PKH and BLT in Ponre Waru Village have been implemented. Even though the principle of justice has not been fully implemented because there are still people in the village who often complain about determining potential beneficiaries and these people can be said to still be in the poor category.*

1. Introduction

Based on (BPS, 2017), poverty is defined as the inability to meet individual essential needs in terms of food and other goods. Being multidimensional, poverty has many different sides because human needs are very diverse. If viewed from a broad policy perspective, poverty has basic and secondary components. The basic components include poor assets, Weaknesses in the socio-political structure, knowledge and skills are primary aspects, while secondary aspects include weaknesses in social networks, limited financial resources, and lack of information. These aspects of poverty result in limited access to food, clean water, adequate housing, adequate health services, and limited education.

Several reasons can contribute to the problem of poverty in rural areas, including the fact that the majority of the population in these areas live below the poverty level and do not have access to the land, resources, and labor needed to produce their own goods and services. In addition, they are unable to independently purchase production assets. Their income is not

enough to fund the purchase of land or start-up capital. (Wahyudin Maguni*, H. Abdul Kadir, H. Herman, Hj. Ummi Kalsum & Sumiyadi, Imran Laban, Adzil Adzil, 2022)

Mulyono (2017) adds that problems such as stupidity, unemployment, hunger, social injustice, and crime can also arise from poverty. In addition to making it difficult to meet basic needs, poverty can also lead to reduced desire for education. This is evidenced by the majority of children who stop studying, even those who are poor cannot continue their education, thus leading to unemployment and poverty. Many experts say that the best way to alleviate poverty is to stimulate economic activity in the area to generate economic growth in the area. The government must place poverty as its main concern so that poverty does not get worse (Husain Insawan, Adzil Arsyi Sabana, 2021).

The quality of economic growth is very important to overcome the problem of poverty alleviation, which is a major issue in development. The primary problem in the context of overcoming poverty today is that economic progress is not evenly distributed. Regarding the programs that have been running in big and small cities and have been widely adopted, the program to reduce poverty through community empowerment is one of them.

According to Karasasmita in Zartika (2016), a low level of education can contribute to poverty because it limits an individual's potential for development and makes it more difficult for them to compete in the labor market which often values level of education. The low level of health results in a decrease in physical and mental stamina, which in turn hinders the opportunity to get a job according to preference. Limited job options due to low levels of health and education.

Furthermore, according to Kusnaedi as quoted in Zartika (2016), tradition is often an obstacle to progress, along with uncontrolled spending and lack of skills, the political situation, as well as policies from above regarding unequal budget allocations in various regions. The government uses efforts to reduce poverty as one of its programs. The government has the potential to reduce poverty through programs that are currently available, which can be managed by both the central and regional governments. These programs cover various types of approaches to poverty alleviation, ranging from social assistance programs, community empowerment programs, to small business empowerment programs, all of which aim to reduce poverty levels. The central government launched many assistance programs for low-income households in an effort to reduce poverty. This initiative involves the central government in providing financial assistance which, in turn, these programs will be channeled to provincial and district/city governments.

The Family Hope Program (PKH) and Direct Cash Assistance (BLT), together with other direct cash assistance and indirect assistance programs, are the village government's strategy for Ponre Waru Village to reduce poverty in Wolo Village, Kab. Kolaka. Rural development is very important for national development because it affects most of Indonesia's territory, according to Adisasmita (2006). Most of Indonesia's population lives in rural areas. Therefore, it is necessary to increase development in rural areas with a focus on developing human resource skills

The development principles which state that all development efforts and activities must benefit the community, promote community welfare, and encourage individual growth, must be considered in the implementation of rural development. The granting and distribution of village subsidies from the State Revenue and Expenditure Budget (APBN), which aims to support the development and empowerment of rural communities, can be considered as a form of state recognition of the existence of villages.

More specifically, PKH aims to start a social protection system for families living in poor conditions with the aim of strengthening and improving the social welfare of these families, as well as ending the cycle of poverty that continues, according to the Director General of Social Protection and Security (General guidelines for the family of hope program, 2014). The Family Hope program policy was first introduced by the Ministry of Social Affairs in 2007, and was subsequently included in the RI Minister of Social Affairs No. 10 of 2017 2017. The policy was later revised and is now known as the RI Minister of Social Affairs Number 1 of 2018 concerning PKH. According to this regulation (Regulation of the Minister of Social Affairs of the Republic of Indonesia, 2018), social assistance is distributed in the form of money.

PKH is one of the cash assistance to Very Poor Households (RTSM) if it meets the criteria for efforts to improve the quality of human resources, especially for community groups. These actions include education related to health and social welfare, with the aim of reducing the level of poverty and improving the quality of human resources as a whole. Apart from PKH, there is another government assistance program, namely BLT in Ponre Waru Village, Wolo District, Kolaka Regency. This BLT was organized as government assistance to minimize the effects caused by the pandemic. The Covid-19 case has caused the community's economy to deteriorate, which can have an impact on reducing their quality of life. This is caused by restrictions on activities in all aspects that impede economic development and result in loss of employment. So, to overcome this problem, the government implemented the BLT policy.

This assistance is in the form of financial assistance for households that have minimal income sourced from regional finance. For the first three months, each family is required to receive an amount of Rp. 600,000 for 1 month, and RP. 300,000 for 1 month for 3 consecutive months. The village head has the right to propose additional village budget funds to the Regent/Mayor as an effort to obtain direct financial assistance if village needs exceed the maximum limit that can be provided by the community. The request must be accompanied by justifiable reasons, in accordance with the Decision of the Special Village Meeting (Musdesus) (PPN/Bappenas 2020).

Islamic economics explains that humans are prohibited from stealing each other's property in dishonest ways, and in general, equity and equality must provide benefits to all parties because injustice can trigger problems or conflicts between individuals and society in general. A harmonious and safe atmosphere without discrimination can be realized by carrying out a fair distribution, paying attention to the needs of marginalized groups, in order to reduce the risk of conflict and social inequality (Rozalinda, 2014).

Ponre Waru Village has a method for reducing local poverty by using three Islamic economic concepts: the principle of balance, caliph, and justice. This is very beneficial for the people of Ponre Waru Village to improve their standard of living and break the chain of poverty because PKH and BLT are present in Ponre Waru Village. With this assistance, the economy of the Ponre Waru Village community is more or less helped. In addition, there are village developments, such as the construction of farm roads, irrigation systems, health facilities (Posyandu), BUMDes, and farmer organizations, all of which seek to improve people's welfare, even though indirectly and without any real assistance.

2. Literature Review

Poverty Concept

According to Law no. 24/2004, poverty is a socio-economic condition when the basic rights of a person or group of people to maintain and develop a decent life are not fulfilled. Food, education, health, employment, shelter, access to clean water, natural resources, and others are examples of basic needs that must be owned by every individual or community group. According to (Cristianto, 2013), the state of poverty of a region or nation is also interpreted as a reflection of the degree of welfare of the population of that region or country. The condition of poverty is seen as a problem that has many facets, and appears in 4 different forms, including: 1) Absolute Poverty, 2) Relative Poverty, 3) Cultural Poverty, and 4) Structural Poverty.

Poverty Reduction Strategy

Government Regulation no. 13/2009 concerning coordination of poverty alleviation enhanced by Presidential Regulation no. 15/2010 concerning the Acceleration of Poverty Reduction issued by the government. The Poverty Reduction Coordination Team (TKPK) overseen by the President of the Republic of Indonesia has divided policies into three categories for provinces and cities, namely: 1) Cluster I. This program categorization consists of the Jamkesmas, RASKIN, BSM, and PKH programs, and uses the direct implementation method. 2) Cluster II. This policy is focused on improving the quality of life of the poor. The programs included in this cluster are PNPM Mandiri. 3) Cluster III. By providing cash or funding on a micro scale, Cluster III, a group of policies focused on empowering micro-enterprises, enables the poor to run businesses and improve their quality of life. People's Business Credit is a program in this cluster.

Poverty Alleviation in Islamic Economics

According to Islamic teachings which are based on the Koran and Sunnah, eradicating poverty is a command for all aspects of human life, where things that are strict orders must be implemented while humans are allowed to exercise freedom in formulating and regulating all their policies. In the Koran, it is often stated that arrangements for alleviating poverty and increasing the welfare of society are by giving voluntary gifts, providing food, and other means, that income in a country must exist to create a fair distribution of wealth.

3. Methodology

The type of research used is descriptive qualitative research. By using an approach (field research). This study explains how to assess poverty alleviation trends from an Islamic point of view in the Ponre Waru village community, Wolo District. Researchers used descriptive qualitative data collection techniques, namely by: 1) Observation or Observation, 2) Interview or Interview, and 3) Documentation. Data analysis used by the author in this study are: 1) Data reduction, 2) Data Presentation, and 3) Drawing Conclusions/Verification. According to Alfiah Faisal (2003), there are three types of data validity assessments in research: 1) Triangulation of Sources, 2) Time Triangulation, 3) Triangulation Technique.

4. Results and Discussion

4.1 Results

Wiestra (2014) said that implementation is an effort made to carry out all plans and policies that have been prepared and decided by fulfilling all relevant requirements,

determining who will implement it, where it will be implemented, and determining when it will be implemented.

Family Hope Program

In the accountability stage of village financial management carried out by the Wawoangi Village government, it is in accordance with Permendagri Number 113 of 2014. The Wawoangi Village Head submits a report on the realization of the APBDes implementation to the District Head through the sub-district head at the end of each fiscal year, because the report is a requirement for subsequent funds from the government to be received.

According to Fidyatun (2011), PKH is a program that provides conditional financial assistance to RTSM who have been identified as PKH participants. PKH participants are those who meet the RTSM definition set by the Central Bureau of Statistics (BPS) and have dependents for pregnant women, babies under the age of five, or children of elementary-junior high school age or the like. According to the PKH Implementation Guidelines (2015), there are several steps or ways of implementing the Family Hope program, including planning, initial meetings and the validation process, determining PKH KPM, distributing assistance, updating data, and verifying commitments and assistance.

One of the programs run by the Ministry of Social Affairs is PKH, which aims to break the cycle of poverty in Indonesia by improving education and health. Meanwhile, alleviating the burden on low-income families is a short-term goal (National Team for the Acceleration of Poverty Reduction, 2011). By looking at several implementation patterns, the Ponre Waru Village government has taken action with PKH in accordance with implementation standards, in accordance with the theory described above. According to the PKH Implementation Guidebook, the following steps must be taken to implement the Family Hope Program: 1) Planning; 2) Initial Meeting and Validation; 3) Determination of KPM and PKH; 4) Disbursement of Aid, and Updates; 5) Commitment check; and 6) Accompaniment.

From this theory, it can be concluded that the implementation of PKH in Ponre Waru Village, Wolo District, is in accordance with PKH guidelines. This is supported by the results of interviews with individuals who received PKH assistance and also the results of observations made by researchers. Specifically, the implementation of PKH in Ponre Village is always in accordance with the PKH implementation guidelines with several patterns of implementation carried out, including planning, initial meetings and validation, determination of KPM PKH, distribution.

Direct Cash Assistance

Direct cash assistance given to underprivileged or poor households in the community with certain criteria and limitations using funds from the village can reduce the impact of Covid 19. (Wati, 2021). As a consequence of the Covid - 19 outbreak, in the book of the Ministry of National Development Planning/National Development Planning Agency it is stated that Village BLT funds are given to poor and vulnerable communities who have not received assistance from other social security.

Researchers found that Village BLT funds were a program from the Indonesian government which was implemented in Ponre Waru Village to be given to poor people in Ponre Waru Village because it was difficult to meet their daily living needs, especially as a result of the COVID-19 pandemic. Based on the data obtained by researchers based on the theory above. Communities who have not received other assistance are prioritized in selecting aid recipients. As previously mentioned, if the recipient's name appears and it is

known that they have received other assistance, the Ponre Waru Village will revise or delete it from the list of recipients.

1. Community Data Collection Process for KPM BLT Candidates

From the statements obtained by researchers regarding the BLT distribution process, data and facts in the field can be obtained regarding the data collection process carried out in Ponre Waru Village. In the process of collecting data on potential aid recipients, data will be collected from potential aid recipients by compiling village data regarding the profile of village residents in Ponre Waru Village.

Edi Sul Dasir S.Pd as the Head of Ponre Waru Village confirmed this through his statement, that for data collection refers to village data which includes the village profile, because the village government already knows about the condition of the people in Ponre Waru Village so all they have done is collect data. Residents then choose potential recipients of BLT assistance.

Muliana, the BLT administrator for Ponre Waru Village, also expressed the same thing, that in collecting data on potential aid recipients what was done was to collect community data and then cover who was entitled to receive aid. After data collection, the next step is verification. In this process, the management will hold discussions with the Village Head, village officials and the community in Ponre Waru Village, which is carried out by the Ponre Waru Village Hall to determine potential recipients of assistance on the condition that the recipients of assistance are poor people who do not have other programs.

This was proven by a statement from the village head inviting village officials and the community to determine potential recipients of aid which was carried out in the Ponre Waru Village Hall. The research results show that the data collection process carried out in Ponre Waru Village is in accordance with the distribution and distribution flow based on directions from the central government as regulated in Village Minister Regulation Number 6 of 2020 and 11 of 2019.

2. Aid Distribution Process

The distribution of BLT funds is carried out in four stages, as stipulated in the regulation. Based on the results of interviews with the Ponre Waru Village BLT board, the distribution of Village BLT funds was carried out in accordance with government regulations and was carried out in four phases over the course of one year, from April to December.

There are four stages of distribution and disbursement of aid each year, as per the results of an interview with Muliana, BLT administrator for Ponre Waru Village. Based on this information, it can be seen that Village BLT assistance was provided in Ponre Waru Village according to the period set by the government, which is for 12 months and is given every month from April to December which started in 2020 and continues to the present. This assistance is distributed in four stages: stage I from January to March; stage II from April to June; stage III from July to September; and stage IV from October to December.

From the explanation above, researchers can conclude that the pattern of BLT implementation in Ponre Waru Village is in accordance with the guidelines set by the government. Aid is always distributed in accordance with applicable regulations, which in 2020 must comply with the health protocol, namely once a month for 12 months from January to December at the Ponre Waru Village Hall. Because it will make things easier for the public, the distribution method is done in cash. BLT recipients may not come from communities that

have received other assistance such as PKH, BPNT, or other assistance, and the method of determining potential recipients must comply with predetermined terms and criteria.

Islam recommends fulfilling basic requirements. The government's job is to ensure social justice by providing people with resources for survival or solutions. Allah SWT commands us to utilize the world and everything in it for the benefit of everyone (Suryani, 2010).

Village Development in Poverty Alleviation

Apart from accelerating economic growth, reducing income gaps, and eliminating poverty, Todaro (2007) states that development is a complex process that requires many fundamental changes in social structure, social behavior, and social institutions. Therefore, improving community welfare is the main goal of development.

According to Article 78 (1) Law no. 6 of 2014 concerning Villages, village development includes improving basic services, building and maintaining facilities and infrastructure as well as the environment, growing the community's economy, creating and utilizing appropriate technology, and increasing peace and order in village communities. All development in all fields has been carried out in Ponre Waru Village, Wolo District, Kolaka Regency. Through village development, efforts are made to ensure that the community has the capacity and capability to overcome difficulties or obstacles in order to improve the community's standard of living. The majority of residents in Ponre Waru Village farm, which provides opportunities for community empowerment and exploration. Therefore, the Ponre Waru Village government plays a role in the community empowerment process, development programs, training and management of community resources.

This can be interpreted as a guideline for knowing the potential and concepts of village development in the development planning process in Ponre Waru Village, Wolo District, Kolaka Regency. Community involvement is very important in deciding how to develop an area because it allows all development efforts to be carried out in accordance with the needs of the local community, so that the community feels they have responsibility for the programs that have been determined.

The results of interviews with Edi Sul Dasir S.Pd show that there are ongoing discussions carried out by the community during the development process, from planning to implementation, so that development activities can proceed according to the needs of the community. According to the journal Dyah Istiyanti (2020), Widjaja argues that community empowerment is an effort to increase the capacity and potential of the community in order to maximize their identity, dignity and dignity so that they are able to survive and develop independently in the economic, social, religious and cultural fields.

Every year, the community, kelurahan and village stakeholders participate in the Village Development Planning Meeting (MUSREMBANG) to assess village needs and set development priorities. The central government is given development priorities after these priorities have been prepared and agreed upon by all parties.

This can be seen from the results of interviews with the Village Head of Ponre Waru, Wolo District, Kolaka Regency, where the village development program has started to be implemented. The central government has approved a development plan for Ponre Waru, which includes construction of an irrigation system, farm roads, establishment of farmer organizations, BumDes, and health facilities, especially posyandu.

4.2 Discussion

There are two ways that can be used to overcome poverty, namely the partial approach and the structural approach. The structural method seeks to systematically eliminate poverty by eliminating the causes of poverty and finding solutions to these problems, while the partial approach focuses on providing assistance in the form of alms.

Government Regulation no. 13/2009 concerning Poverty Alleviation Coordination was replaced by Presidential Regulation no. 15/2010 concerning the Acceleration of Poverty Reduction, which was issued to better coordinate poverty reduction. The Coordinating Team for Poverty Reduction (TKPK) chaired by the President of the Republic of Indonesia has divided policies into three categories for provinces and cities.

Social protection and assistance-based strategies to reduce poverty form Cluster I. This strategy places a strong emphasis on ensuring that basic rights are upheld in order to provide poor people with a better quality of life. The PKH, RASKIN, BSM, BLT, and JAMSKESMA programs are all included in this program categorization and their implementation methods are direct.

Cluster II is a collection of policies centered on community empowerment. This policy focuses on improving the quality of life of poor people through empowerment strategies designed to help people get out of poverty by using the potential resources they have. The PNPM Mandiri program is one of them.

By providing cash or financing on a micro scale, Cluster III is a series of policies that focus on empowering micro businesses that provide the widest possible access for poor people to run businesses and improve their quality of life. People's Business Credit is a program included in this cluster.

Based on the research findings and theories mentioned above, researchers found that the Ponre Waru Village government adopted a poverty reduction policy by following the policies in Cluster I, namely policies based on assistance and protection. This strategy seeks to meet the basic needs of society to improve living standards, especially for the poor. The Family Hope Program (PKH) and Direct Cash Assistance (BLT), which are the subject of this research, are in line with this policy.

Family Hope Program

It is hoped that PKH will ease the financial burden on underprivileged and weak households. Assistance from PKH is in the form of assistance to someone who is unable or exposed to social risks, such as a disadvantaged family, group or environment. According to PKH guidelines (2015), the aim is to: 1) improving the quality of life of KPM PKH through social welfare, health and education services; 2) reduce financial burdens and increase the income of poor and vulnerable families; 3) Influence KPM behavior and foster independence in obtaining health, education and social welfare services; 4) Reducing inequality and poverty.

Based on the results of research on the effectiveness of the Family Hope Program in reducing poverty in Ponre Waru Village, Wolo District, Kolaka Regency, researchers found that PKH is very effective in improving the standard of living of the poor, including their access to social welfare and health services, and can ease the financial burden and improve the economy of the poor.

In accordance with the theory of policy impact put forward by Thomas R. Dye and James Anderson who believe that the Family Hope Program (PKH) program has a role in

reducing costs, improving health and education, researchers found that PKH has a role in helping the people of Ponre Waru Village both in education, health and social welfare components.

1. Reduce the burden of expenses

If the income of the beneficiary family increases and part of the money can be used to meet the family's basic needs, it is believed that their level of welfare will increase. By increasing income through disbursement of PKH funds every three months, where the amount of funds is in accordance with the components obtained, such as education, health and social welfare components, PKH assistance can have a positive impact on welfare in accordance with its objectives. Beneficiary households make the best use of these funds. where they share the money they earn to meet basic needs, not wants. Give full attention to their children's education, especially to ensure that its use is appropriate to what is learned

Interview findings with Mrs. Darma, one of the PKH beneficiaries for the education component, show that this organization is very helpful in school matters. Where PKH is able to reduce the cost burden because there is something that can be used from PKH assistance for educational needs, apart from that it can be met for other needs, so that their financial needs can be helped.

Beccetang also expressed the same thing, who said that the existence of PKH in Ponre Waru Village, Wolo District, Kolaka Regency, is very helpful in meeting daily needs such as buying basic necessities and for health purposes such as seeking treatment or buying medicine when sick. Beccetang is a recipient of PKH assistance for the social welfare component, namely the elderly.

2. Improving Education

According to Law no. 20 of 2003, education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble morals, and the skills needed by themselves, society, and the nation. and country.

Every human being must fulfill the basic obligation to get an education. In order for a country to compete in the era of globalization, education is a very important tool. For education to be effective, it must be carried out consistently and methodically. Children who will benefit from this PKH will be able to achieve their education through other school programs. Families receiving assistance from PKH in Ponre Waru Village mostly focus on the educational aspect. As a result, beneficiary families prioritize their children's education in using their finances. The inclusion of PKH in the education sector helps reduce the cost of necessary school supplies.

The results of an interview with Mrs. Nurhayati, who received PKH assistance for the education component, showed that she was greatly helped by this assistance, especially for her child's school needs such as buying her child's school supplies so that she could really feel the difference before and after this PKH assistance. The same thing was also conveyed by Mrs. Nur Intan, a recipient of assistance in the education component, who stated that recipient families could be helped by this PKH assistance, especially for their children's education. He also admitted that the recipient families felt the difference before and after receiving this PKH assistance because the school needed funds that could be used.

3. Improve Health

Health is a resource that everyone has and is not a life goal that must be achieved, according to (Robert.H. Brook, 2017). Health is more than just being physically healthy, it also refers to a person's ability to tolerate and accept diversity.

Health is as important as education, is essential for improving family welfare, and is a must for upholding human ideals. Toddlers and pregnant or breastfeeding mothers are one of the families in Ponre Waru Village who benefit from this health component. Assistance provided to the health component aims to improve family health and enable beneficiary households to benefit.

As a recipient of PKH assistance for the health component, especially for toddlers, Mrs. Nurwati expressed this. He admitted that the existence of PKH was very useful in meeting the needs of his children who were still toddlers at that time and could distinguish between before and after receiving this PKH assistance.

Based on some of the findings of interviews and observations regarding the Family Hope Program conducted by researchers in Ponre Waru Village, Wolo District, Kolaka Regency, it was found that the existence of PKH was very important in helping reduce the burden on the poor in meeting their daily needs and all components had been implemented, be it the education component health and social welfare and can reduce poverty rates there.

Direct Cash Assistance

According to the Direct Cash Assistance Handbook (2020), Direct Cash Assistance (BLT) has the following benefits: 1) Ease the financial burden of Beneficiary Families (KPM); 2) Can meet daily needs or basic needs; and 3) Prevent a decline in the level of welfare of the poor due to financial problems.

The researchers found that the pattern of alleviating poverty in the people of Ponre Waru Village, Wolo District, Kolaka Regency through the Direct Cash Assistance program was very able to help reduce the burden of spending on daily needs, and with the BLT assistance, the community was able to meet their daily needs. These findings are based on the results of observations made by researchers, then based on the theory above. Several interviews with experts in the field can also strengthen this.

This can be seen from the results of an interview with a beneficiary named Mrs. Kartika who said that the presence of this assistance program really helped her in lightening the burden on household expenses. Mrs. Nursiah also said the same thing, stating that the assistance had significantly boosted her economy, especially for basic needs. In addition to supporting the economy of beneficiary families, this assistance also has an impact on beneficiaries, especially before and after receiving assistance.

The results of interviews with Ms. Musi as a beneficiary who experienced changes before and after receiving assistance indicated that with this assistance it could help meet basic needs and with this BLT assistance it could also be used to open a business, namely by buying vegetable seeds that could be sold at market. Mrs. Siang also said the same thing, that BLT was very helpful in meeting daily needs, especially during a pandemic, and is still very helpful to this day. From the description above, it can be concluded that this Direct Cash Assistance contributes to meeting the basic needs of beneficiaries, especially those related to their ability to meet their daily needs and other needs. Even though the amount is small, it is able to help the underprivileged community in Ponre Waru Village.

From some of the justifications above, it can be concluded that the PKH (Family Hope Program) and BLT (Direct Cash Assistance) poverty alleviation programs for the people of Ponre Waru Village, Wolo District, Kolaka Regency, play a very important role in meeting the needs of the beneficiary communities.

Village Development in Poverty Alleviation

Village Funds are used to develop Village programs implemented in Ponre Waru Village, Wolo District, Kolaka Regency. Village funds are defined as budgets sourced from the APBN earmarked for villages specifically designated for villages in the context of carrying out community development and empowerment through City/District APBD funds in the 2017 village fund pocket book issued by the Minister of Finance. Village funds are funds transferred from the State Revenue and Expenditure Budget which are earmarked for villages through the District/City Regional Revenue and Expenditure Budget and are used to finance government administration, development implementation, community development, and community empowerment, in accordance with Government Regulation Number 60 of 2014 concerning Village Fund.

According to Law no. 6/2014, the state's commitment to empower villages to become strong, modern, autonomous and democratic is the driving force for the distribution of village funds. Villages can develop and empower themselves towards a just, prosperous and prosperous society with village financial assistance. The objectives of channeling village funds include: 1) Increase community empowerment and development planning at the village level; 2) Address poverty and inequality; 3) Increasing rural infrastructure development; 4) Increase income for the region and local community by using BumDes; 5) Encourage more collaboration and community self-help.

5. Conclusion

Based on the results of research conducted by researchers, in this case the following conclusions can be drawn:

Implementation of the poverty alleviation program in the Ponre Waru Village Community, Wolo District, Kolaka Regency follows the pattern set by the Family Hope Program (PKH) in accordance with the guidelines issued by the Ministry of Social Affairs of the Republic of Indonesia. The implementation pattern includes the planning stage, initial meeting, validation, determination of KPM PKH, distribution of aid, updating data, verification of commitment, and mentoring. The process of distributing aid is carried out in 4 stages with disbursement of funds every 3 months. For Direct Cash Assistance (BLT) in Ponre Waru Village, Wolo District, Kolaka Regency, the implementation pattern follows the provisions set by the government. The process includes data collection, consolidation, verification, validation, determination of data collection results, and distribution of cash assistance every month over 4 stages. The amount of assistance in stage I is Rp. 600,000, phase II is Rp. 300,000, stage III is Rp. 300,000, and so on for a year. Village development in Ponre Waru Village is carried out in accordance with the approval of the central government and suggestions from the community. Communities are involved in the planning and implementation of development by providing participation in these activities. The funds used come from village funds.

The results of the research show that the role of the existence of a poverty alleviation program for the people of Ponre Waru Village, Wolo District, Kolaka Regency, namely PKH (Family Hope Program) and BLT (Direct Cash Assistance) really helps the community in Ponre Waru Village before and after receiving assistance, there is a big difference. especially in economic matters. this is in accordance with the objectives of the poverty alleviation

program where PKH itself aims to improve the standard of living of KPM PKH through health services, social welfare education where this has happened in Ponre Waru Village where with this assistance it can help PKH beneficiaries both from the education, health and social welfare components. Meanwhile, the purpose of BLT itself is to fulfill the basic needs of aid recipients in the form of basic necessities. Whereas village development acts as a means to facilitate the community to carry out community activities in Ponre Waru Village which aims to improve welfare even though the program is not a direct assistance program, which means assistance in the form of material.

The results of the research show that the distribution of the Family Hope Program (PKH) and Direct Cash Assistance (BLT) which was implemented in Ponre Waru Village, Wolo District, Kolaka Regency went well. This can be seen from all activities in implementing the policy which have been carried out well. And if you look at the principles of Islamic economics in implementing the poverty alleviation program in Ponre Waru Village, it is not fully in accordance with Islamic economic law and what is appropriate is only balance and the caliphate principle, but the principle of justice cannot be fully implemented because there are still many people who complain. regarding the determination of beneficiaries. Officers or administrators should collaborate more with the village government to obtain more accurate data for the sake of creating justice in the village. Meanwhile, in village development, the Islamic economic principles used are the principle of balance and the principle of justice.

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