



## The Role of P2K2 Companions for Financial Management and Family Business Plans in the Family Hope Program in Makassar City

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### Abstract

*The future growth of the wheel of life will greatly benefit from innovative program policies, which will have a positive impact on the economy. However, it is important to acknowledge that many individuals, particularly those from impoverished households, may face economic challenges owing to a lack of community knowledge. This phenomenon is primarily caused by a decrease in financial literacy and a lack of proficiency in financial management, which therefore leads to potential future challenges. The author proposed the implementation of P2K2 Activities as a solution to the problem. This event took place as one of the supplementary responsibilities in Makassar City, namely carrying out P2K2 in the community. This activity offers fundamental information and abilities in the management of revenue and spending, as well as the development of company plans. The approach employed involves outreach and training sessions for PKH participants. The anticipated outcome of this service is that conducting this activity will yield improved financial outcomes for households impacted by the epidemic.*

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## Introduction

Indonesia exhibits a significant population density. Poverty has emerged as a pervasive global issue affecting every nation worldwide. The issue of poverty is a multifaceted one that prevents a country from being able to eliminate poverty on its own. A significant proportion of the Indonesian population resides at a low socioeconomic status, resulting in a steady rise in the poverty rate in Indonesia over time. Indonesia is confronted with intricate issues, like elevated crime rates, inadequate education levels, and subpar health conditions, due to circumstances like these. The government, as the supreme authority, possesses the prerogative to oversee and administer its own nation. According to the 1945 Constitution of the Republic of Indonesia, the state has a duty to safeguard the whole Indonesian population and advance social well-being in order to achieve social justice for all citizens of Indonesia. Addressing preexisting poverty necessitates the implementation of a program that has the capacity to empower impoverished communities. Since 2007, the Indonesian Government has undertaken the Family Hope Program (PKH) to expedite poverty reduction and formulate social protection programs. According to the study conducted by Nuryadin et al. in 2023 The implementation of the PKH program in Semarang commenced in 2013. A comparable initiative, known as Conditional Cash Transfer (CCT), has been launched and proven to be highly effective in other nations. As stated by Nasution and Sobri (2023). The Family Hope Program (PKH) is a financial assistance program that provides funds to households based on predetermined terms and conditions, which are contingent upon fulfilling their duties. PKH is focused on increasing the quality of resources in underprivileged areas via empowering moms, and encouraging their children to continue in school according to statistics set by the Central Statistics Agency (BPS) as target participants.

According to Putri et al. (2022), PKH is a social welfare initiative that offers monetary aid to households classified as Very Poor Households (RTSM) based on specific criteria. The objective of this program is to diminish the quantity and disrupt the cycle of poverty, enhance the caliber of human capital, and modify behaviors that hinder the advancement of the most impoverished demographics. PKH members must meet obligations and commitments pertaining to endeavors aimed at enhancing the caliber of human capital, namely in the domains of education and health. The intended beneficiaries of PKH participants are impoverished families (KM) who also have a health component (pregnant women, postpartum children, toddlers, preschool children) and an education component (equivalent to elementary school, junior high school, or high school) or children aged 7-21 who have not completed the mandatory 12-year education, individuals with severe disabilities, and elderly individuals over the age of 70. The Minister of Social Affairs stated that the government allotted IDR 11.4 trillion in funding for the year 2017.

The PKH aid will amount to IDR 1,900.00 year, distributed quarterly. The initial allocation is IDR 500,000, followed by IDR 450,000 for the second distribution, IDR 500,000 for the third distribution, and IDR 450,000 for the fourth distribution. The provisions of PKH assistance include: (1) Permanent assistance, as specified in Minister of Social Affairs Decree No. 23/HUK/2016, which is valid for one year. (2) PKH participant component assistance is provided to a maximum of 3 family members based on participation criteria. (3) The largest nominal amount of assistance is given to the participant component. (4) Pregnancy health component assistance beyond the fourth is not considered as aid recipients' components. The table 1 displays the index of the monies received by PKH participants. According to Nasution & Sobri (2023), in the short and long term, the benefits of PKH are (1) in the short term, namely providing an income effect through reducing the expenditure burden on poor households; (2) in the long term, it can break the chain of poverty for RTM by improving the quality of health/nutrition, education and income capacity of children (price effect) and providing certainty about their future (insurance effect); (3) changing the behavior of poor families who are relatively less supportive of increasing welfare, partly due to a lack of information regarding rights, benefits, advantages and opportunities, as well as high indirect costs (transport, uniforms, etc.) and opportunity costs (children working more “profitable” than school); (4) reducing child labor, namely preventing children from working on the streets, as well as preventing RTM from becoming socially disabled and/having social welfare problems; (5) improving the quality of public services through complementary improvements in education and health services (supply side), developing a social protection system for the poor (demand side), as well as strengthening decentralization, and (6) accelerating the achievement of the MDGs through indicators of poverty, education, pregnant women, reducing under-five mortality, and increasing gender equality.

The National Center for Disaster Trauma has released a circular. Warning symptoms that necessitate evaluation and supervision by specialists include somatic complaints, sleeplessness, anxiety, excessive rumination, decreased concentration, bad mood, and lack of energy. Indonesia is a highly populated nation, housing around 267.7 million individuals, many of whom are not wealthy. Demands expertise in financial management for effectively managing home expenses and lifestyle. The escalating economic turnover has instilled fear and concern among many individuals, who worry about its potential detrimental impact on both the economy and their social well-being. The repercussions of the 2019 pandemic case. Several enterprises implemented company closures as a preventive measure against the widespread transmission of the pandemic. Consequently, several factories, shops, and MSMEs were

compelled to shut down due to the impact of the epidemic. This results in significant financial losses within the economic sector, amounting to millions of dollars.

The family environment is one of the entities impacted by this. Familiarity with management is essential for a housewife or a nuclear family, consisting of a father, mother, and children. Managing the family economy involves strategically organizing, executing, overseeing, assessing, and regulating the acquisition and utilization of economic resources within a family unit, with the aim of attaining an optimal level of satisfying demands and assuring stability and growth of the family's financial state. One aspect of family financial management involves the oversight and control of the family's income and spending.

Financial literacy skills taught within the home context are crucial to effectively managing family income and spending. Financial literacy is an essential requirement for individuals to prevent financial difficulties. Financial challenges may develop as a result of faults in financial management. Possessing financial literacy is crucial for achieving a wealthy life. By implementing effective financial management practices and enhancing financial literacy, it is anticipated that individuals would see an improvement in their standard of life. This is because, regardless of one's income level, the attainment of financial stability becomes challenging without competent financial management.

The research focus is on the urban region of Makassar. In March 2022, the population of impoverished individuals in Makassar City was 293.86 thousand people, accounting for 8.09 percent of the total population. This is an increase from March 2021, when there were 277.80 thousand people living in poverty, making up 7.58 percent of the population. PKH is a social protection program in Indonesia that provides social assistance. The PKH program is a government initiative aimed at expediting poverty reduction, with a special focus on breaking the intergenerational cycle of poverty. Since its inception in 2007, PKH has played a significant role in diminishing poverty and fostering self-reliance among beneficiaries of social assistance. The percentage of PKH beneficiary households decreases as the spending quintile group increases. PKH beneficiaries are most prevalent among households in the Q1 income category, with a proportion of 34.94 percent. Meanwhile, among the top 20 percent of families (Q5), it is shown that 5.33 percent of households still get this program.

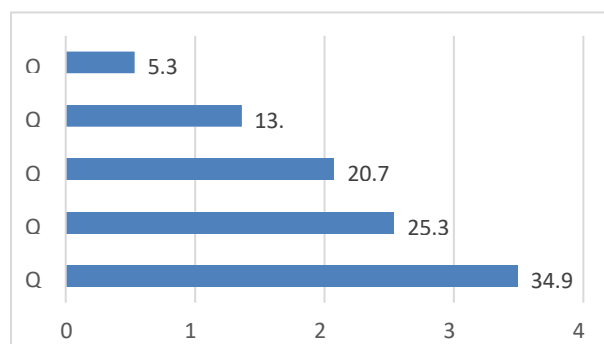
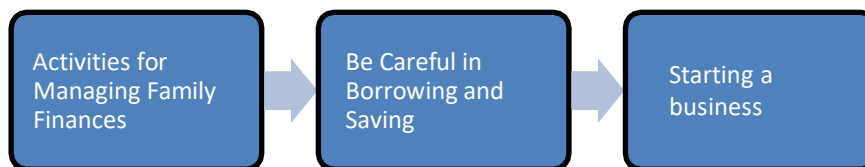


Figure 1. Percentage of Households receiving PKH per Quintile of Expenditure Per Capita/Month 2023

The P2K2 initiatives are a collaborative effort between the Ministry of Social Affairs, the National Development Planning Agency (Bappenas), the National Team for the Acceleration of Poverty Reduction (TNP2K), the World Bank, and UNICEF. The epidemic has had a profound impact, leading to financial hardships for several families who are struggling to navigate their financial situation. Indeed, the community is only eligible for aid from the Ministry of Social Affairs. P2K2's primary objective is to enhance awareness and

comprehension of the significance of child care and education, health, financial management, child safety, and social welfare within the family domain. This, in turn, promotes the adoption of more rapid behavior modifications. The objective of the study is to promote the integration of P2K2 activities into society, in order to maximize the advantages derived from these activities. Several activities have identifiable answers, specifically: Offering educational and instructional modules for various sub-activities that align with P2K2 objectives, such as managing household finances, exercising caution in borrowing and saving, and initiating entrepreneurial ventures.



*Figure 2. Activity Implementation Flow*

Financial management is a fundamental skill in managing home finances. Typically, their financial difficulties stem from excessive spending compared to their income, as well as the inconsistent amounts and timing of their earnings. Financial management enhances individuals' ability to effectively allocate funds, ensuring a harmonious equilibrium between costs and income, therefore fulfilling household necessities.

Prudent Borrowing and Saving Practices, aimed at developing the ability to borrow money in a methodical and cautious manner to avoid becoming ensnared in debt. The objective of this exercise is to enhance participants' understanding of the significance of consistent and disciplined saving as a means to minimize the likelihood of incurring debt in the future.

Commencing an entrepreneurial venture, Assisting participants in comprehending the fundamental aspects of initiating, advancing, and overseeing the sustainability of their business, so enabling it to serve as a means of generating family income. The business planning steps that will be examined. Identify, cultivate, and evaluate the viability of entrepreneurial concepts. Strategizing business finances and marketing, as well as overseeing business finances.

## **Methods**

This study employs a qualitative methodology. As to Rahmadhanti et al.'s (2022) viewpoint, it refers to the study of phenomena when research participants describe their experiences in a comprehensive manner using words and language inside a specific natural setting, employing various natural approaches. The utilization of this qualitative approach is grounded on many factors. Initially, the process of incorporating qualitative methodologies is more manageable when confronted with several distinct realities. Furthermore, this approach explicitly illustrates the essence of the connection between researchers and respondents. Furthermore, this approach is highly responsive and highly flexible in accommodating many factors that affect the observed value patterns. The data gathering methodology employed include the utilization of observation, interviews, and documentation. Researchers employ the observation approach in qualitative research to directly ascertain the situations or realities in the field, so obtaining precise information. In addition to observation, researchers employed interviews. The research used an interview approach to extract comprehensive data from informants discussing the role of companions in Makassar City. The objective is to facilitate the empowerment process of impoverished PKH participants. The data collected from interviews include the provision of

PKH help to recipient communities, as well as the identification and description of elements that either promote or hinder the effectiveness of PKH aid.

Thus, the researcher employed a structured interview approach in this study. Researchers have established tools, guidelines, and a set of questions directed towards subjects and informants. Researchers employ structured interview approaches to facilitate the thorough extraction of information. Researchers utilize documentation. Researchers also collected supplementary data from textual sources such as archives, records pertaining to the implementation and mentorship of PKH, and literature relevant to the research topic. The objective of this research is to gather data pertaining to the execution of the role of companions in empowering impoverished communities via the Family Hope Program in Makassar City. This includes obtaining information such as the list of PKH recipients, the list of companions, the PKH profile, and the PKH organizational structure. Documents are utilized in research as a primary source of data, as they are often employed to examine, analyze, and even forecast. The research employs a data analysis methodology that involves gathering data collected in the field, such as field notes, images, and documents. This data is subsequently reviewed, organized, and categorized. Data reduction is employed to identify key elements that align with the study objective. Data reduction is a method of analysis that enhances, focuses, eliminates superfluous elements, and arranges systematically. The condensed data offers a more distinct depiction of the observation outcomes and facilitates researchers' ability to search at any given moment. Data presentation refers to the organized compilation of information, enabling the derivation of conclusions and the implementation of actions. The act of drawing conclusions is the ultimate stage in the process of data analysis. Data reduction, data presentation, drawing conclusions, and data verification are interconnected processes that occur before, during, and after data collecting in a simultaneous, integrated, and synergistic manner.

The three analytical actions in data collecting are a cyclical method employed in this research. Methods for Implementing Activities in Technical Projects The activities of P2K2 include the following: (a). Introduction of a Social Service Officer and Writer. (b) The presence of PKH participating mothers in P2K2 activities. Consequently. Presenting P2K2 activity content through a video to PKH participants. The user's text is "(d)". Commencing Session 1: Strategies for Family Financial Management. The user's text is simply "(e)". Commence the ice-breaking session. Therefore. Commence the session dedicated to working on questions and the subsequent session for answering questions, both of which participants are required to finish within a time frame of 5 minutes. Therefore, the answer is (g). Commence the process of gathering responses to questions and engaging in discussions on these responses. The user's text is a single character, "h". Commencing Session 2 Activities on Prudent Borrowing and Saving (i). Participate in the question and answer session, elucidating the specific requirements and desires associated with borrowing and saving activities facilitated via the utilization of visual aids in the form of image cards. The user's text is "(j)". Commencing Activity Session 3, Educating on the Concept of Borrowing or Debt. Following the completion of Session 3 activities, there will be a concluding session. The user's text is "(k)". Optimal Timeframe for Activity Implementation (l). The commencement of activities is scheduled for Friday, February 25, 2022. The abbreviation "m" stands for "meter". Geographical coordinates of the activities: The P2K2 activities are conducted at the Kel. Rappokalling, District of Tallo, Makassar City.

## **Result and Discussion**

### **Companion Role**

PKH facilitators hold a dual role as government and community partners, necessitating the task of reconciling divergent interests originating from both the government and the community.

The position of PKH assistants is derived from Nugraha's (2021) notion of the community worker role, specifically focusing on the facilitation function and its associated skills. This role entails offering encouragement, opportunity, and support to the community. The responsibilities associated with this position including modeling, mediating, negotiating, offering assistance, fostering joint consensus, and coordinating and using resources. As per the findings of Agiati et al. (2022), mentoring refers to the provision of support and resources by mentors to clients in order to help them identify their needs, solve problems, and foster their ability to make independent decisions. This process aims to promote ongoing client independence.

PKH assistants serve as animators by stimulating, encouraging, and motivating families of PKH beneficiaries to accomplish their PKH requirements. This assistance is typically provided when PKH recipients fail to meet their obligations. In addition, companions also serve as intermediaries and negotiators with health and education service providers that fail to fulfill their duties. The companion successfully fulfilled their job in achieving consensus, facilitating group dynamics, and organizing tasks. The organization's efforts extend beyond the establishment of PKH beneficiary groups for information and communication purposes. These groups are also equipped and empowered to engage in activities such as Joint Business Groups (KUBE) and group businesses like Electronic Warungs (EWarung), enabling beneficiaries to become self-reliant once the program concludes. The companion assumes an active role in education, acting as an agent who offers constructive and instructive input based on their expertise and experience. They also engage in the exchange of ideas with the community they accompany, raise public awareness, convey information, and organize community training. These tasks are all integral to the role of educators.

According to Goldberg & Warburton (2021), the goals of social work are enhancing individuals' capacities to successfully address challenges, overcome obstacles, and fulfill their life responsibilities. In order to accomplish this objective, social workers identify the barriers that impede the client's capacity to perform their daily responsibilities. Social workers are responsible for identifying available resources and strengths, cultivating skills to address life's challenges, formulating problem-solving strategies, and providing support to clients in their endeavors to bring about positive changes in their lives and circumstances. During the Family Capacity Building Meeting (P2K2) in Makassar City, PKH companions organized a session with the objective of enhancing the knowledge and awareness of PKH participants on the significance of education and health in enhancing the future quality of family life. This is the role of the companion as an educator, responsible for imparting educational information on topics such as education and childcare, economics, health, and the well-being of children, the elderly, and individuals with disabilities. The function of community representation involves acting as a liaison between assistants and external institutions, advocating for and protecting the interests of the communities they serve. Social workers are responsible for locating resources, advocating for individuals, utilizing media platforms, enhancing community connections, establishing networks, and visiting service providers. This activity is crucial for the sustainability and enhancement of the program's quality.

The companion oversees the efficiency and viability of service operations, foresees potential issues in the program to proactively address them and avoid disruptions in program execution, rather than just resolving them afterwards. The goals of social work include connecting individuals with systems that may offer the necessary service resources and opportunities, as well as enhancing the capacity to operate these systems in an efficient and compassionate manner. Companions fulfill their duty as community representatives by visiting healthcare facilities such community health centers and posyandu, as well as educational institutions

attended by children of PKH participants. The companion's responsibility as a community representative is to ensure the smooth operation of PKH participants.

The study revealed that the presence of a companion with appropriate technical abilities significantly aided PKH participants in effectively managing their funds at KUBE. The companion oversees KUBE's financial matters through the creation of a Responsibility Report (LPJ). Due to the significant amount of funding allocated to KUBE, the assistant aids PKH participants in creating LPJ. Participants are required to gather receipts subsequent to completing their transactions. Next, the helper proceeds to assemble it into LPJ. In addition, the companion demonstrates proficiency in handling electronic media. For instance, during P2K2, the companion effectively delivers the content and communicates with PKH participants. It has been demonstrated in this instance that the companion has an impact on technical aptitude. According to the findings of this study, PKH assistants are more likely to perform duties that are in line with the description of role and technical skills. This function has no direct impact on PKH recipients. This job serves as an administrative measure of the effectiveness of mentoring. This position pertains to the aptitude for performing research, utilizing computer systems, and managing absences for diverse purposes. Despite the agreement reached between the mentors and participants, there are still several individuals who fail to uphold their promises. An external impediment arises when unexpected information from the central source hinders the attainment of optimal outcomes.

The distance that the companion must drive to reach the area of aid is considerable, and occasionally they encounter traffic congestion, resulting in delays in providing assistance. The mentorship areas are situated in tiny alleys, and the absence of signage or alley names poses a challenge for partners in locating them, especially considering that the locations are subject to change. The supporting components are the contribution of companions in enhancing the capabilities of impoverished communities through family-oriented initiatives. The prospect of achieving success is intrinsically linked to the concurrent presence of supportive elements. Key aspects that contribute to the mentoring process include the high degree of enthusiasm displayed by PKH assistance beneficiaries. PKH beneficiaries consistently engage in mentoring activities, whereas assistance recipients demonstrate diligence in attending mentoring sessions. The aid tool is a book comprising very beneficial content for facilitating the Family Development Session (FDS) (Daminabo et al., 2020). Each sub-district is equipped with a wide range of resources, including comprehensive office stationery, computers, and printers. Proficiency in both oral and writing communication, as well as the capacity to oversee and handle financial matters.

### **Inhibiting and Supporting Factors**

The execution of aid in Makassar City faced several impediments. The inhibitory variables or impediments in this research are categorized into internal and external components. A potential internal barrier to effective mentoring is the challenge participants have in gathering data files or keeping forms up to date. In addition, acclimating to a new environment necessitates a period of time. Initially, there was a sense of anxiety among the PKH participants. However, as time elapsed, they managed to overcome their apprehension. Nevertheless, attending punctually proved to be challenging for them, and a significant number of participants did not attend for various reasons. Despite the agreement reached between the mentors and participants, there remains a significant number of individuals who fail to uphold their obligations.

An external element that hinders progress is the abrupt influx of information from the central source, leading to suboptimal outcomes. The distance that the companion must drive to reach the spot where aid is needed is considerable, and occasionally they encounter traffic congestion,

resulting in delays in providing support (Vijayaraghavan & Rian, 2020). The mentorship spots are situated in tight alleys, and the absence of signage or alley names poses a challenge for partners in locating these areas, especially considering their changing positions. The supporting aspects are the influence of companions in strengthening impoverished communities through family-oriented initiatives. The prospect of achieving success is inherently intertwined with the presence of complementing variables that provide assistance. The mentoring process is enhanced by the high level of enthusiasm displayed by PKH assistance beneficiaries. PKH beneficiaries consistently engage in mentoring activities, and assistance recipients demonstrate diligence in attending mentoring sessions. The aid tool is presented as a book with very beneficial content for facilitating the Family Development Session (FDS). Each sub-district is equipped with a range of essential equipment, including comprehensive office stationery, computers, and printers (Nasution & Nasution, 2020).

The program was led by Social Service Employees, Mr. Yusuf and Mrs. Maya Nugreini, in collaboration with PKH participant moms. The author's role is to serve as a companion to the ongoing P2K2 operations. This activity is expected to provide as a resolution to the challenges encountered by partners by employing a comprehensive strategy (Akbar & Sutoyo, 2022). In order to ensure the smooth operation and effectiveness of P2K2 activities for PKH participants, the author and the Social Service interact closely to fully implement these activities. The execution of P2K2 activities is conducted through the utilization of the Socialization and Training approach.

**Socialization Technique** The learning process, as defined by the Big Indonesian Dictionary (KBBI, 2022), refers to a member of society acquiring knowledge and developing an appreciation for the cultural aspects of their society within their immediate surroundings. This process mostly takes place during the early stages of human development within the home context. During the same time, the process of acquiring knowledge and skills via instruction and practice Edwin B. Flippo, as cited by Nurhasanah et al. (2015), defines training as a deliberate effort to enhance an employee's knowledge and abilities in order to effectively perform certain tasks.

The author incorporates a journal article titled "Implementation of the Family Hope Program (PKH) Policy in Breaking the Chain of Poverty (Study in Mojosari District, Mojokerto Regency)" published by (Purwanto et al., 2013) to serve as a benchmark for the activities in which the author was involved. Its adoption is expected to benefit the most economically disadvantaged citizens, who are the most in need of assistance from whatever source. The implementation of the Family Hope Program in the city of Makassar exemplifies the execution of financial support under the PKH Program, aimed at achieving predetermined objectives for the community of Very Poor Households (RTSM) in the Mojosari District. The implementation process refers to the degree to which the PKH Committee fulfills its primary responsibilities or successfully accomplishes all of its objectives. The aims are focused on poverty reduction through PKH, poverty alleviation through health, and poverty alleviation through education.

The scientific study titled "Literacy Movement in Family Capacity Building Meetings (P2K2) FOR PROSPEROUS COMMUNITIES" was authored by Sastra Wijaya and published in 2019 (Wijaya, 2019). The article discusses the P2K2 activities, which exhibit a well-organized and methodical approach to learning. This is evident from... PKH KPM beneficiaries are offered several learning opportunities through customized modules presented by the assistant. These modules are designed to meet the specific needs of KPM and aim to enhance their knowledge and abilities. The modules are partitioned into many meeting sessions with preassigned allocations and curricula. This facilitates participants in comprehending and adhering to the

supplied learning procedure. The module that attracted the attention of the article writers was mostly selected for examination in P2K2 activities by KPM, with a participation rate of 48%, or a total of 72 individuals from KPM. Specifically, Module 1 on Child Care and Education was the module of choice.

The author's objective is to enhance the quality of P2K2 implementation in order to demonstrate to KPM the practicality and importance of incorporating P2K2 activities into everyday life.

### Conclusion

The PKH helpers in Makassar City have effectively fulfilled their responsibilities. The positions are divided into four categories: facilitative roles and skills, roles and abilities as educators, community representation/representative roles and skills, and technical roles and skills. Internal issues that hinder mentoring include challenges in data collection and form updates by participants, the necessity for mentors to allocate time for adaptation, and the issue of PKH participants' punctuality. The external issues that pose as hindrances are the abrupt availability of information, the considerable distance between the companion and the mentoring place, and the challenging accessibility of the route. Supporting components encompass the backing from the recipient community and committed attendance of mothers, as well as the provision of assistance tools in the form of highly informative books for facilitating the delivery of the Family Development Session (FDS). The job of a buddy is really beneficial. The number of buddies has been augmented, at the very least. The companion should be located in close proximity to the residence of the individual requiring help in order to ensure optimal effectiveness and avoid any hindrance caused by distance.

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