A QUALITATIVE STUDY OF THE IMPACT OF EDUCATION ON COMMUNITY WELFARE: PROSPEROUS FAMILY CARD SERVICES

Perawati[1], Andi Nurul Faizah[2]
[1,2] Institut Teknologi dan Bisnis Bina Adinata, Bulukumba, Indonesia

ABSTRACT

This study intends to determine the effect of education on the Family Welfare Card Service and to determine the other factors besides education that influence the Family Welfare Card service. This study employs a descriptive qualitative research design. This research focuses on individuals from diverse educational backgrounds residing in Mangempang Village, Barru District, and Barru Regency. The research uses observation, interviews, and documentation as data collection techniques. The data analysis used is an interactive qualitative analysis model, including the stages of data collection, presentation, and drawing conclusions. The results of this study indicate that the level of community education has a positive impact on the Family Welfare Card service in Mangempang Village, Barru District, Barru Regency; each beneficiary family has different levels of satisfaction related to the Family Welfare Card service depending on the good or negative aspects of their experience as KKS recipients. Beneficiary families feel that the services provided by the government in this KKS program are satisfactory and the assistance can meet the needs of the beneficiary community. Additionally, the Family Welfare Card Program service is influenced by two factors: supporting factors and inhibiting factors. Supporting factors include the community's enthusiasm for socialization and the effective coordination among the involved officers. On the other hand, inhibiting factors include a lack of knowledge about access to aid recipients, inconsistent and inaccurate KKS recipient data, limited human resources, low public understanding, and social jealousy due to low levels of education in the community.

Corresponding Author:

Perawati,
Institut Teknologi dan Bisnis Bina Adinata, Bulukumba, Indonesia
Email: perawati862@gmail.com

1. INTRODUCTION

Common problems in developing countries are high poverty rates and educational disparities, one of which is Indonesia (Jones & Pratomo, 2016). Poverty rates persist due to individuals' inability to meet their primary and secondary needs. Their income falls short of the regional minimum wage standard, leaving them unable to meet their

basic needs (Tirtosuharto, 2022). This means that the welfare of the community still needs to be improved. Based on the aforementioned information, the government must address the issue of poverty rates. In addition, access to education is increasingly expensive, resulting in many underprivileged people having to drop out of school (Madhakomala et al., 2022).

Along with the development of the times, the demand for quality education has resulted in rising education costs (Sukmayadi & Yahya, 2020; Welch & Aziz, 2022). As a result, it is increasingly difficult for underprivileged people to send their children to school, and many school-age children are forced to drop out of school due to high costs (Wilson et al., 2011). This condition occurs because lower-class people cannot access quality education. Economic problems are one of the main causes of children dropping out of school (Yufrinalis & Uran, 2023; Rafsanjani & Rozaq, 2024). Many families who experience economic difficulties are unable to finance their children's educational needs, including the cost of uniforms, books, transportation, and other daily needs. Even though the government has offered various forms of assistance, such as the Smart Indonesia Card, it often falls short, particularly in remote areas. This, of course, impacts the public's understanding and knowledge of various government policies and programs.

One form of government policy or program is the Prosperous Family Card (Yunus & Alias, 2020; Putri et al., 2021). This program was initiated by the government as assistance to underprivileged families, as a replacement for the Social Protection Card, to build productive families and decent access to education.

This Prosperous Family Card functions as a marker that the cardholder is entitled to receive financial assistance from the government (Holifah, 2022). Owners of the Prosperous Family Card will be given a SIM card that can be installed on a cellphone to check the balance. The function of this SIM card is like a bank account. To withdraw the government assistance money, you can come to the nearest post office by showing the SIM card number. This service is usually called e-money or digital financial services, or they can see its distribution through the *141*6# application on their mobile phones (Anggleni, 2018).

The author's preliminary study reveals several ongoing issues in Mangempang Village that are related to the implementation of the Prosperous Family Card. Several problems, such as still not being targeted properly for the provision of the Prosperous Family Card, usually cause jealousy in the community because of the inappropriate distribution of cards. Several data points were not objectively found, as individuals who should have received the Prosperous Family Card, despite their economic conditions being below average and having a low level of education, did not receive it. Another issue is the improper utilization of aid funds, which does not align with the relevant regulations. Information indicates that a few residents have utilized the Prosperous Family Card aid funds for purchases unrelated to the program's primary objectives. Contrary to the regulations, the Prosperous Family Card aid funds are intended to fulfill welfare and provide access to education for a family.

In addition, according to information in Mangempang Village, there is a problem related to the lack of recipients of the Family Welfare Card quota. In fact, there are still many residents of Mangempang Village who are included in the poor family group and have a low level of education. This indicates that local service falls short of community expectations. This study assumes that the quality of service is significantly influenced by the educational level of both the community and service providers.

A service's quality is measured by its compliance with expectations (Asnawi et al., 2020; Uzir et al., 2021). Furthermore, it says that quality is measured through consumer research regarding customer perceptions of the quality of service at an organization. The purpose of public service is to satisfy or be in accordance with the desires of the community/customers in general (Furqan et al., 2020; Osborne, 2020). To achieve this, community-wanted service quality is needed. Expectations and desires meet reality in service quality. And the essence of public service is the provision of excellent service to the community, which is a manifestation of the obligations of government officials as public servants. Explicitly, public service can be stated as all forms of public sector services carried out by government officials in the form of goods and services, which are in accordance with the needs of the community and applicable laws and regulations (Rosenbloom et al., 2022; Raharjo, 2022).

Therefore, the solution aligns with the concept, preliminary studies, and description of the problem. The author needs to conduct research and study the problems above in more depth. This will enable a clear understanding of how education influences and contributes to the distribution of Family Welfare Cards in the community. The results of this study are expected to provide a contribution to the development of science that can be a reference for other researchers.

2. METHOD

The type of research used in this study is qualitative. This research method aims to find, analyze, and manage direct events in the field by understanding social interactions through interviews and observations and by exploring information about the impact of education levels on family welfare card services. The location of the research was carried out in Mangempang Village, Barru Regency. The type of data used in this study is qualitative. The qualitative data under investigation is either descriptive or narrative in nature, and it explains the quality of a phenomenon. The quality of a phenomenon is usually not easy or cannot be measured numerically; qualitative data is used for qualitative research where the object being studied cannot be easily measured. Primary data refers to research data that is directly obtained from the original source and specifically collected.

The data is obtained by conducting direct interviews with sources. This study employs various data collection techniques, including observation, interviews, literature studies, and documentation. Qualitative data will be analyzed using qualitative analysis techniques with the steps of data reduction, data presentation, and conclusion drawing/verification. According to Miles and Huberman, conclusion

drawing/verification is the outcome of the analysis, which can be utilized for acting (Miles & Huberman, 1994; Ridder, 2014). The initial conclusions put forward are still temporary and will undergo changes if strong supporting evidence is not found at the next stage of data collection.

3.   RESULTS AND DISCUSSION

Mangempang Village covers five neighborhoods, which include Mangempang Neighborhood, Gempunge Neighborhood, Abbatunge Neighborhood, Garongkong Neighborhood, and Padongko Neighborhood. Basically, the people of Mangempang Village come from various levels of education; some work in the fishing sector, some are farmers, and some also work as state civil apparatus employees/contract employees and entrepreneurs.

Family Welfare Card Services for the Community in the Educational Aspect

The Family Welfare Card is a non-cash assistance program that facilitates the opening of savings accounts for underprivileged communities, as outlined in the Presidential Instruction of the Republic of Indonesia Number 7 of 2014, which governs the implementation of the Family Welfare Savings Program, the Smart Indonesia Program, and the Healthy Indonesia Program to Build Productive Families (Putri et al., 2021; Syarifuddin & Fajar, 2023). The implementation of the Family Welfare Card Program involves a data collection process, specifically data verification and updating, which is a crucial activity in this program. By verifying and updating data, we can determine whether each extremely poor family fulfills their obligations and if they meet the requirements to receive Family Welfare Card Assistance.

The implementation of the Family Welfare Card is expected to impact the educational aspect of improving family welfare in Mangempang Village, Barru District, and Barru Regency. The Family Welfare Card's process and final goal show its success, whether right or wrong. One of the speakers, the head of Mangempang Village, gave a broad overview of the Family Welfare Card's execution in Mangempang Village.

"The Family Welfare Card itself is a non-cash assistance given to underprivileged communities with the aim of creating productive families, and it will have an impact on their family's education." So far, the implementation of the Family Welfare Card in our village has been carried out well, although there are still many people who should receive this assistance but do not, resulting in a gap in education levels. However, we as government officials are trying our best so that in the future, when there is assistance like this, it can be evenly distributed to people who are truly entitled to receive it, thus providing a little hope for the welfare of their families and their educational aspects."

According to the study above, the Prosperous Family Card has been well implemented but ineffective because the recipients of assistance are not on target. Some individuals who are eligible for assistance do not receive it, while others who lead decent lives do. Furthermore, the recipients of assistance prioritize other aspects of education.

Other interview results show that data verification and validation activities have been carried out well. The Village Office's socialization and meetings with the Village Head, Head of Environment, Babinsa, and Babinkhantibnas demonstrate that the beneficiary families truly deserve this assistance. Furthermore, the Village Office executed this verification/validation process flawlessly, avoiding any data engineering or manipulation while also taking the educational aspect into account. Such as the following statement.

> *"If a citizen who receives aid dies and if he has a single family card, the aid will be revoked or deleted, and if the person dies but still has heirs such as a wife or husband, children, and grandchildren, then aid will be given to the heirs to ensure beneficiaries can access proper education. Meanwhile, if aid recipients or one family card or family move, the aid will be revoked or deleted, and if only the aid recipient moves but there are still heirs, such as wives or children, they will receive aid for welfare and education."*

In the context of prosperous family card assistance distribution, the government allocates assistance to every beneficiary family registered in the BDT/DTKS. The government distributes prosperous family card assistance based on data obtained from the BDT/DTKS and adjusts the amount of assistance to each family based on the composition of family members who are categorized as recipients of assistance owned by each household, taking into account their educational levels (Cetrayon et al., 2023). However, in terms of determining prosperous family card participants in Mangempang Village, the author's observations show that there are still poor families who are not registered as beneficiary families and families with low levels of education. An interview with a prosperous family card assistant yielded the following results.

> *"The number of participants receiving the Family Welfare Card assistance does not match the number of poor families and their education level in Mangempang Village,"*

The statement indicates a disparity in the selection of assistance recipients in Mangempang Village, particularly in the areas of welfare and education. However, this is because the determination of prospective prosperous family card participants by the Central DT-PPFM takes into account the database provided by TNP2K, which is sourced from the results of the Social Protection Program data collection (Widyaningsih & Toyamah, 2023). To find out the public's perception of the Family Welfare Card Program services related to the data collection process, the author conducted interviews with people from various levels of education in Mangempang Village as follows:

> *"The data collection that was carried out was very good because many poor people and those with low levels of education became participants in the prosperous family card."*
> *"As a BPNT participant, I am very happy with this data collection; I am very grateful to the government for helping me."*

"In my opinion, this data collection is unfair; there are still poor families here who have never been recorded until now and do not pay attention to their education aspects."
"The data collection method is not effective; it should record all impoverished families and their educational attainment, not just their acquaintances." We should record everyone to determine who is eligible for assistance."

The statement indicates that people with varying levels of education have varying perceptions about the Prosperous Family Card Program in Mangempang Village. While some expressed positive sentiments, others felt that the data collection process was correct. However, there were also people who were dissatisfied with the data collection of Prosperous Family Card participants because they considered the process unfair; there were still people who were included in the category of poor families with low education levels who were not recorded as recipients of the Prosperous Family Card. Re-data collection must be carried out so that all poor people and those with low education levels can become Prosperous Family Card participants and feel the benefits of this program.

In the process of alleviating poverty and narrowing the education gap, the Prosperous Family Card program continuously equips beneficiary families in the sub-district area with stickers (Arif et al., 2012; Khotimah, 2018). These stickers serve as indicators of poverty and low educational attainment, determining the family's eligibility for assistance. The following statements were obtained from the community during interviews:

"I agree with the installation of the stickers so that we know who should get assistance and who should not get assistance."
"It is very good to install poor and low-education stickers at home so that they are aware that those who are able can be diverted to those who are more in need and have an impact on the welfare and education gap in the family."

Furthermore, the verification and data updating process is crucial to the implementation of the Family Welfare Card Recipients program. The verification results demonstrate the participants' active participation, which is crucial for the program's success and reveal the extent to which they have fulfilled their obligations prior to receiving assistance. Beneficiary families feel comfortable after receiving this assistance. Beneficiary families are pleased because the Family Welfare Card is perceived as helping in terms of food needs as well as basic needs and access to education.

With the existence of assistance in the Family Welfare Card program, beneficiary families in Mangempang Village have a positive perception of the services of the Family Welfare Card program. This can be seen from the comfort of the beneficiary families after becoming Family Welfare Card participants. This is in accordance with the theory expressed by Moenir, which states that public services carried out by anyone cannot be separated from three types: oral services, services through writing, and services with actions.

Additionally, beneficiaries of assistance, ranging from various levels of low education, experience the benefits of the family welfare card service (Sumarto et al., 2008; Murdiyana & Mulyana, 2017; Gutama et al., 2021). The assistance received, though small, can help their families afford education.

Factors Affecting Family Welfare Card Services

One of the President's government assistance programs, the Family Welfare Card program policy, is designed for underprivileged families with limited access to education (Aziz, 2019; Sulaeman Masnan, 2020; Sufni, 2024). The implementation of the assistance program is influenced by various factors, both supporting and inhibiting the process. Based on the results of the study, the factors that influence the implementation of the Family Welfare Card in Mangempang Village, Barru District, Barru Regency, are as follows.

Supporting Factors

1) Community Enthusiasm in Socialization

The community's enthusiasm, despite its various low education levels, is evident in the large number of people who attended the invitation to discuss programs related to the Prosperous Family Card. The community came and was enthusiastic to participate in the socialization related to the Prosperous Family Card program.

2) There is excellent coordination between the officers involved

The implementation of the Prosperous Family Card must be accompanied by a family welfare card assistant. The presence of an assistant is very much needed to help recipients of welfare family card assistance obtain their rights. The Prosperous Family Card has been in operation for several years, but it hasn't performed as expected. One of the efforts that must be made so that the implementation of the welfare family card runs as expected is the need for effective coordination between all elements involved so that the implementation of the welfare family card can be carried out properly.

The efforts that will be made include, first, increasing public awareness and knowledge about the family welfare card program; the agency and related parties will continuously provide understanding and guidance through regular counseling to the community so that understanding of the increasing welfare of beneficiary families regarding the assistance received can be used optimally. Additionally, related parties can supervise and review the community's implementation of the family welfare card program, identifying any weaknesses in its implementation. Second, to overcome obstacles in the distribution of assistance to beneficiary families or the community, the agency will conduct intensive supervision that directly involves itself and further increase the socialization of the program to the community so that information about the program can be conveyed to all poor people and those with low education levels.

Inhibiting Factors

1) Mismatch of Recipient Data of Family Welfare Card

The Central Statistics Agency conducted a survey that yielded the data used, reflecting the significant changes in society due to changes in poverty and educational disparities over time. Prior to determining the recipients of this social assistance, a survey and data collection should have been conducted to ensure the program's accuracy and avoid societal conflict. Based on this, the mismatch in the recipients of this social assistance can be attributed to the use of outdated data, resulting in a lack of accuracy.

2) Limited Human Resources

Several obstacles arise not only from the community but also from the government itself, including limitations in the quality of human resources from civil servant personnel and assistants involved in managing the Family Welfare Card program. This is categorized as an inhibiting factor; if the quality of the civil servants is poor, it can affect the management of the Family Welfare Card Program in Mangempang Village.

3) Poor public understanding

The low understanding of the family welfare card program, particularly among individuals with low levels of education who receive assistance, indicates that many people are unaware of it. Consequently, a significant number of assistance recipients receive it without understanding how to collect it. This is also supported by other factors, such as the large number of recipients of assistance whose data is incorrect, invalid, deceased, and domiciled elsewhere or moved. All of this results in the Family Welfare Card program not running well in the community.

4) Social jealousy occurs in the community.

The family welfare card program unequally distributes cards to those who receive assistance and those who do not. It can cause social jealousy in the community of those who do not receive this social assistance, which is caused by the determination of recipients being carried out unilaterally without considering the level of welfare and educational disparities in a family.

4.   CONCLUSION

The conclusion of the study showed that the level of education impacts the Family Welfare Card service for the community in Mangempang Village, Barru District, Barru Regency. Each beneficiary family has a different level of satisfaction related to the Family Welfare Card service depending on the good or negative experience they have and the level of education of the recipient of assistance. Beneficiary families feel that the services provided by the government in the Family Welfare Card program are good, and this assistance can meet the needs of the beneficiary community. This is evident from the

community's statement, as they express satisfaction with the quality of the Family Welfare Card companion in Mangempang Village. The village provides support for the Family Welfare Card service. In addition to the diversity of community education levels, the Family Welfare Card Program service is influenced by two factors: supporting factors and inhibiting factors. Supporting factors include the community's enthusiasm for socialization and the effective coordination among the officers involved. Inhibiting factors include inconsistencies in the Family Welfare Card recipient data, resulting in inaccurate data, limited human resources, low public understanding, and social jealousy within the community.

As a suggestion, it is expected that the Mangempang Sub-district will consistently update the data on the community members eligible for assistance. This ensures that the Prosperous Family Card assistance recipients accurately reflect their family's welfare status and educational differences.

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