

# The Constraints Used of E-Money for Female Recipients of Non-Cash Social Assistance Programs in Indonesia

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**Abstract---** *The Family Hope Program (Program Keluarga Harapan/PKH) is a social assistance program that uses e-money in an attempt to break the chain of poverty, with increased quality of human resources through education and health. The main objective of the paper is to gain an idea of how culture shock occurs due to differences between the individual's expectations and the reality that there are difficulty assistance recipients, particularly female recipients of e-money, in the culture of the Malingping Sub-district of Lebak, Indonesia. The case in this study is seen in the perspective of genderlect styles. This research uses qualitative approaches with the method of grounded theory with collecting information via in-depth interviews with key informants and study field documents. This research shows that individuals pass through four levels of culture shock: the optimistic phase, a phase of cultural issues, the recovery phase, and the adjustment phase. In the end, the individual can recognise the good things within a new culture of PKH; can appropriately cope with new cultural experiences. Culture shock process can be more handled through good relationship between PHK's social workers and female recipients of non-cash social assistance programs. Therefore, the distribution of social grants can fulfil the principle of accuracy, reaching the right people with the needed timely amounts and appropriate administration..*

**Keywords---** *culture shock, genderlect styles, e-money, non-cash social assistance, family hope program.*

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## I. INTRODUCTION

The government continues to look for appropriate measures to overcome poverty in Indonesia. Friedman (1979) and Lokra (2007) suggest that poverty is inequality at the base of social power, including but not limited to: a productive capital or assets, such as land, housing, equipment, etc.; the network or networks to obtain employment or goods; financial resources to enhance revenue and adequate credit; political social organisations used to achieve common interests shaping the business of the group; and adequate skills, knowledge, and information to promote human life (Friedman, 1979; Lokra, 2007, p. 22).

Various government policies that aim to decrease poverty are directed at improving the well-being of the population. In general, this form of social assistance may take the form of money or goods received directly by the social assistance recipients. Examples of monetary assistance include scholarships for poor children and orphans or grants for the fishermen community, the elderly, the displaced, and the severely disabled. It may also pay for medical care for veterans when the family cannot afford it. Examples of goods provided via social assistance include vehicle operations for outstanding schools, fishing boats, food aid, clothes for orphans and the homeless, and livestock for underprivileged groups of people.

The Social Ministry of the Republic of Indonesia changed the distribution of social assistance through the Family Hope Program (Program Keluarga Harapan/PKH) from cash to e-money. The application of the digital financial system is believed to be able to minimise the occurrence of abuses. The Government of Indonesia is optimistic that PKH could be right on target. The distribution of social

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assistance uses a bank specifically for the fund. In addition, through this system, people are urged to save and take their money only as needed.

To receive PKH, the recipient's family must be in poverty and meet certain requirements, which include education, health, and social welfare components. PKH aims to provide social assistance for the poor, as well as reduce poverty and inequality by providing incentives for poor families to invest in the human resource capital of their children. PKH promotes social change through incentive behavioral changes via prerequisites for health and education for children. To assist pregnant or nursing mothers, the program focuses on promoting household financial management, better parenting practices, behaviour, and health. The program also provides inclusive services for seniors and persons with severe disabilities. Bhattacharjee (2016) presents evidence from different regions, revealing positive improvements: PKH recipients becoming literate, the mitigation of village disputes, improvements in the health and education of children, keeping the village's roads clean, and educating PKH recipients on carrying bank transactions (p. 474).

The PKH program is one of the social assistance programs significantly affecting women. The limitations of knowledge, education, skill, capital, and the financial system are a major obstacle for women. It is difficult for them to gain access and control over resources, including resources for economic activity. A large number of studies were conducted to see the relationship between subjective well-being and income (Rogers & DeBoer, 2001; Hamermesh, 2004; Sabri & Zakaria, 2015, p. 844; Orbe, Drummond, & Camara, 2002). Women, tenacious and serious, desire to be able to let go of the shackles of poverty, turning poverty reduction programs so that they can have their own source income. Millennium Development Goals (MDG's) pay special attention to women because they make up a third of the world's population living under the poverty line.

The key is that, although women now have the opportunity to leave the house and seek education and work, this does not give them the right of self-determination. More importantly, although women are more educated and culture is slowly changing, the powers of tradition and patriarchy are still strong (El-Haddad, 2003; Al-Ammari & Romanowski, 2016, p. 1548). Lack of knowledge or possibly the stigma around social assistance causes culture shock in many of the aid recipients, and some choose to defer its use. Most think that the use of e-money is only for the elite and therefore it is not viewed in terms of effectiveness. Those who disagree with the existence of this change think that using e-money for social assistance is very troublesome.

A common misconception of electronic payments is that the payments are entirely electronic. Nonetheless, the question of whether it will be able to reach the standards of PKH will vary depending on the conditions of financial atmosphere. For example, how easy or how difficult it is for a person to make a purchase of goods electronically, and how big of a beneficiary is needed to monetize the grant they receive from the Government. Therefore, the analysis in this study is focused specifically on the application of the culture shock u curve on e-money constraints for female recipients of non-cash social assistance programs

## II. LITERATURE REVIEW

### **Culture Shock U Curve**

Bochner (2003) states that the phrase culture shock is attributed to the anthropologist Kalervo Oberg, who in an article in 1960 used it to illustrate how people react to strange or unfamiliar places (p. 4). The term stuttering culture was first introduced by Oberg, used to describe a profound and negative response from individuals entering a new cultural environment, including depression, frustration, and

disorientation. Adler (1975) describes the U.S. culture shock as emotional reactions to unexpected cultural differences and to the misunderstandings of different experiences.

Edward T. Hall (1959) & Hayqal (2011) illustrate that culture shock is caused when everything that is commonly encountered at home is completely different in a new and unfamiliar place (Hall, 1959; Hayqal, 2011, p. 10). According to Littlejohn (2004), culture shock is a known and documented phenomenon that virtually everybody who crosses from one culture to another experiences to some degree (p. 1). It is a reaction to moving and living amongst people who have different customs, tastes and values from your own, often in a new language. It can be very difficult for some but it is always a worthwhile experience.

Samovar, Richard, & Edwin (2010) state that individuals usually pass through four levels of culture shock. The four levels can be described in the form of a u curve. The u curve illustrates that an individual entering a new environment is eager and full of euphoria, then the individual experiences problems, and finally, in the recovery phase, the individual adapts to the new environment (Samovar, Richard, & Edwin, 2010, p. 169).

The optimistic phase is the first phase of culture shock, found at the top left of the u curve. This phase contains the excitement, euphoria, and sense of hope that an individual experiences in anticipation of entering a new environment or culture. The second stage of the culture shock u curve is the crisis phase. This phase usually includes a sense of disappointment and dissatisfaction because the expectations that were built during the previous phase were not met. Individuals become confused, frustrated, and incompetent. The third phase of culture shock is the recovery phase. The individual begins to get used to a new culture and understanding. At this stage, the individual gradually adapts, making adjustments and changes to address the environment and culture. The final phase is the adjustment phase, at the top right of the u curve. Individuals have adapted well and understand the key values, etiquette, communication patterns, and beliefs of the environment and culture.

### **Genderlect styles as cross cultural communication**

Deborah argues that male-female communication is a form of intercultural communication. The basic premise of Deborah Tannen wants to explain why men and women often speak less to each other. Misunderstandings and miscommunication often occur between them because neither position is aware that they are in a state of intercultural communication. Tannen argues that the actual style of male and female conversation is as valid measurement (Griffin, 2012: 435). The term genderlect states that masculine and feminine styles are best viewed as two distinct cultural dialectics rather than as an inferior and superior way of speaking.

Based on genderlect styles, women are more looking at connections between people, while men look more at status. Tannen does not believe that women and men seek only status and connections, but that is indeed the ultimate goal. Tannen says that, more than anything, women seek a relationship with humans (Griffin, 2012: 438). According to Tannen, men are primarily concerned with status. They work hard to maintain their independence as they work for positions in a competitive performance hierarchy. The woman's desire for closeness threatens her freedom and her efforts to be one in all of her relationships. Tannen believes that some people are open to closeness, just as some women have a concern for power. Tannen also agrees that many men and women want to have closeness and independence in every situation if they can, consequently the differences in priorities tend to give men and women different views of the same situation.

Women talk more often in private conversations than men. In the public arena, men talk more than women related to the effort to show power. Women show their attention by using verbal and nonverbal

cues. Women will ask to establish connections with others. When women express their opinions, they often use tag question to soften and reduce the potential for disapproval and to invite open participation, and friendly dialogue

### **E-money.**

Electronic money (e-money) is money that is saved using a chip, commonly known as Radio-frequency identification (RFID) and connects with computer networks and the internet. E-money transactions are performed by attaching a card to a tool called Electronic Data Capture (EDC). The card serves as a substitute for money that is already implanted on an RFID chip and is then connected with computer networks and the internet as digital media storage using Electronic Funds Transfer (EFT). Fifteen years ago, David Chaum seemed like a Don Quixote in Birkenstocks, a stray computer scientist talking about a technology that appeared to be more rooted in science fiction than high finance (Levy, 1994). According to the science of cryptography (science and art to maintain the confidentiality and security of information), the work of Chaum, electronic money is very difficult to be compromised or hijacked. By using e-money, all transactions follow a practical and easy to use system, because of prepaid amounts. Before using the card, one must first put certain amounts of money on it, after which e-money transactions can be made.

Electronic money is divided into two types: online and offline. Each card, whether it is a debit card or credit card, is embedded with a chip. The chip stores information of the owner's bank account. The information on the chip embedded in the card is renewed both online and offline. Credit and debit cards are considered to be offline, whereas an electronic money card from the bank is considered to be online.

## **III. METHODOLOGY**

This research uses grounded theory as a general methodology of analysis, relating to the systematic collection of data using a series of methods to generate inductive theories about substantive areas (Martin and Turner, 1986; Budiasih, 2014, p. 20). This method is used not to test the theory, but to investigate and prove the researchers' theory of a culture shock u curve.

The location of the study is Village Malingping in Sub-district Lebak in Banten, Indonesia. The main reason of selecting this district was on the second largest from all sub-districts in Lebak which is target of PKH. As a methodology, the researcher is an observer and all the investigations implemented by interacting and participating in the activities with the female recipients of non-cash social assistance programs. Preliminary data collection is taken through one-to-one interaction asking about their family background, income, livelihood procedures, and practice in management of non-cash assistance funds.

The techniques used in the collection of primary and secondary data were carried out carefully by the researchers by means of in-depth interviews and studying documentation available at field. The researchers documentary resources in the form of records, documents, textbooks, journals, papers, and more. This data source can be used as a witness of certain events, or as a form of accountability for research purposes, in the collection of records and documents deemed necessary to assist the analysis.

In-depth interviews were conducted with informants considered to have a representation of information relevant to the research, as shown in Table 1.

**Table 1: Key Informants**

No.	Name	Age	Criteria
1.	Sumarmi	52	the beneficiary
2.	Trisnawati	48	the beneficiary

3.	Sriyanti	46	the beneficiary
4.	Sajira	55	the beneficiary
5.	Rosyati	30	the beneficiary
6.	Sulastri	21	the beneficiary
7.	Nur	29	the beneficiary
8.	Aisha	32	the beneficiary
9.	Enok	31	the beneficiary
10.	Yulia	36	PHK's social worker
11.	Zubaidah	35	PHK's social worker

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The interpretive, descriptive data analysis methods in use are perfect for acquiring the perception of informants on the topic, providing that permissive and non-threatening conditions. These data analysis techniques are seen as an important tool to examine how points of view are formed and expressed. The data from this study may explain how stories, ideas, attitudes, and experiences play a role within a culture, especially in qualitative studies.

#### IV. RESULTS AND DISCUSSION

##### **The Constraints of E-money Use for Non-Cash Social Assistance Program**

###### **Recipients**

The government is expanding the scope of PKH recipients, administered by the Social Ministries of the Republic of Indonesia. PKH recipients have increased significantly, from 6 million in 2017 to 10 million recipients in 2018. Those who are in need of assistance from a program such as PKH are referred to as Family Beneficiaries (Keluarga Penerima Manfaat/KPM). This expansion is one of the reasons for the changes in the PKH program and it is different than programs implemented by various ministries or other institutions.

KPM receive social assistance via non-cash social assistance disbursement methods, using a savings book and the "Prosperous Family Card" in an effort to urge people to get acquainted with banking. Through a distribution system that uses this card for e-money, social assistance and subsidies are directly transmitted to the account of the beneficiary. This card comes with the features of saving accounts and e-wallets, i.e. one card can be used for a variety of social assistance programs and subsidies such as PKH, food aid, LPG, electricity, and others. Furthermore, beneficiaries are able to complete transactions and dilute the social assistance network in the e-business group warung (stall) together with a banking agent.

In this case, social aid is packaged through the means of electronic money. Unfortunately, although quite innovative, many recipients of this kind of social assistance have complained because they think it is more complicated. The concept of transfers made by the association of state-owned banks (Himpunan Bank Milik Negara/HIMBARA) through digital financial services (Layanan Keuangan Digital/LKD) is a financial service activity and payment system in cooperation with a third party (agent) that leverages mobile or web-based technology.

This service is to support the development of inclusive finance, as well as support the fund in transferring government assistance effectively. LKD is believed to have agents that can help communities that have never been in touch with the bank (the unbanked segment). The Social Ministry indicated four banks of state-owned enterprises as a Set of State-owned Banks (HIMBARA). The four banks are Bank

Mandiri, Bank Tabungan Negara, Bank Negara Indonesia, and Bank Rakyat Indonesia. They are responsible disbursing PKH social assistance funds.

PKH is designed to: (1) enhance the education of KPM; (2) improve the socioeconomic status of KPM; (3) improve the health and nutritional status of pregnant women, mothers, toddlers, new-borns, and children ages 5 – 7 years who have not yet entered elementary school; and (4) improve access and quality of education and health services, particularly for KPM children. In order to receive PKH, recipients must be part of a poor household that includes one or more of the following: pregnant women or new mothers, –children ages 5-7 years who have not yet entered elementary school (pre-school), elementary school children (age 7-12 years), secondary school children (12-15 years of age), and children ages 15-18 years who have not completed elementary education.

Interestingly, this distribution is packaged by the banks, which is a little different than usual. The funds are then distributed through the means of electronic money. Unfortunately, although quite innovative, many recipients have complained because they think it is more complicated. This is indeed quite a bit more complicated than the program before, even after given help them from the officer at the bank.

However, informant views education and the distribution changes as a form of technological advancement that should be introduced to the community. PKH participants cannot do everything yet and as a result many females have used up their ATM funds because not everyone understands such a system. The same thing was many citizens are not familiar with how to retrieve their assistance funds. They have been taught how to get the money but they don't understand then they are asking for help from the security guard at the bank.

The concept of transfers made through LKD is a financial service activity and payment system in cooperation with a third party (agent) that leverages mobile or web-based technology. This service is to support the development of inclusive finance, as well as support the fund in transferring government assistance effectively. LKD is believed to have agents that can help communities that have never been in touch with the bank (the unbanked segment). Informant 10 says, "Relief funds should be set aside with savings. In addition, their financial management skills are badly needed by people who are not able to arrange for finance and subsequently improve the welfare of their lives.

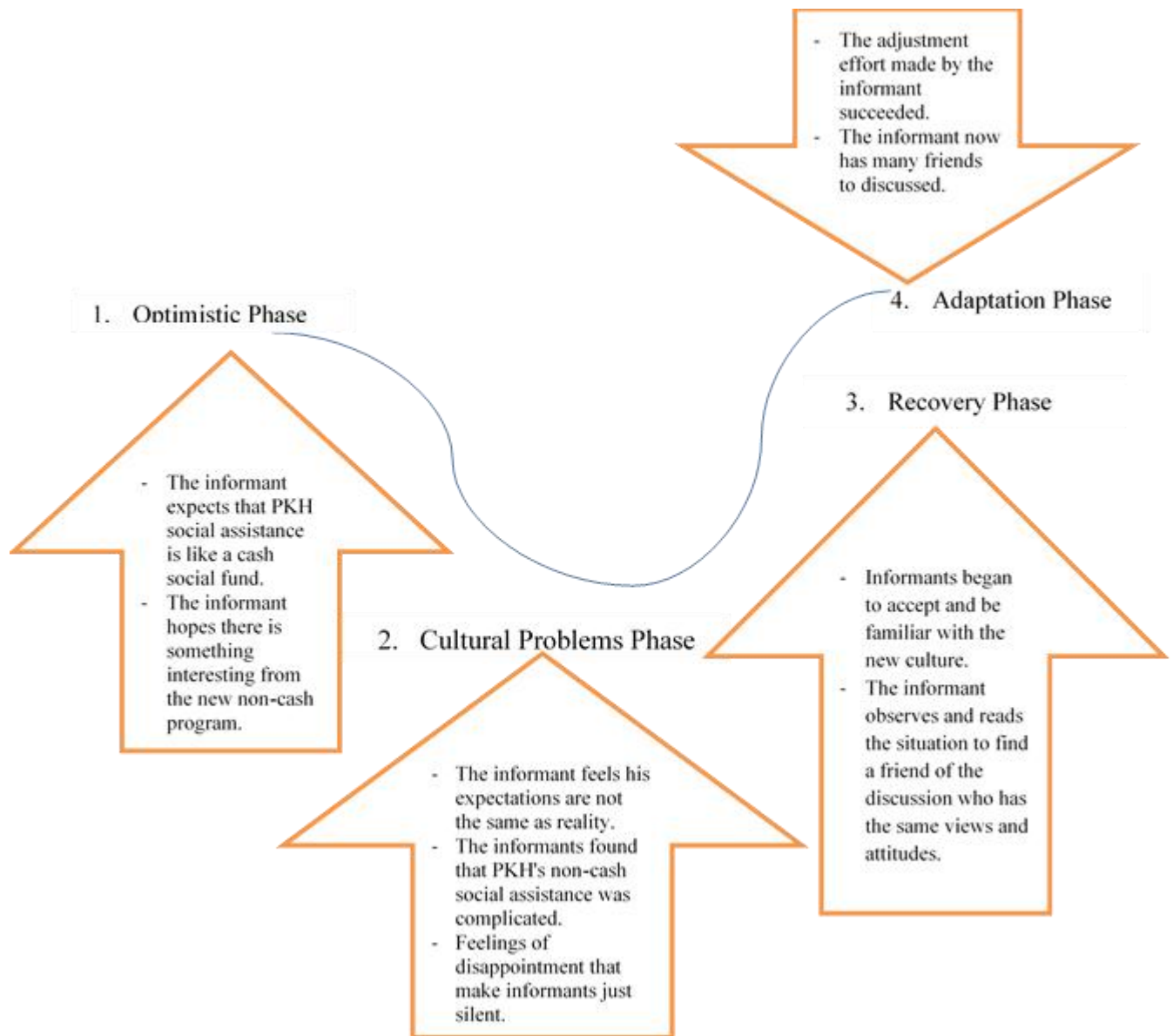
The researchers also found that a lack of communication and coordination by social workers becomes its own problem when transferring social assistance. The time of distributions e-money is not fixed within three months once in a period of one year considered startle. However, this never happened due to the creativity of family beneficiaries that are diligent in checking their debt through the ATM. It also creates hassles for the social workers as they report obstructions.

Another problem is when social workers do not know standard banking operations. HIMBARA Bank, which is a partner of Social Ministries of the Republic of Indonesia, has their own rules. For example, when there are people who are acting on behalf of family beneficiaries that have died, assistance funds processing is obstructed. In the department, an appeal has been made to the HIMBARA bank issuing the obligatory social assistance, but this cannot be done immediately with fewer requirements. Even with the existing requirements fulfilled, it is still not an immediate process

### **Stages in the culture shock u curve.**

Most informants experience an event like facing a new culture or environment. This is similar to what one feels when they are experiencing a new culture, like curiosity, fear, anxiety and more. It is

normal for people to feel less comfortable with a new culture because it is unfamiliar and haven't had the time to adapt.



**Figure 1** Phases of Culture Shock

If someone visits a new environment, they experience a variety of psychological and physical discomforts. This experience is known as culture shock, the mental state that comes from the transition when individuals go from an environment they already know to a new environment.

Reactions associated with culture shock vary between individuals and can appear at different times, because someone who is constantly in touch with other cultures may feel only a little uneasy. This adjustment may be a matter of mechanical and environmental differences, isolation, cultural differences, behaviours, and beliefs. Culture shock affects individuals differently.

Although there are many variations of how individuals respond to culture shock and the amount of time they need to adapt, culture shock usually passes through four stages. The stages of culture shock can be seen as a U-shaped curve that shows optimism and happiness in anticipation of the new culture, level of adaptation, and then acceptance so the individual can function effectively in the new culture. Through this u curve, the researchers demonstrate the stages of how culture shock occurs and how it can affect the confidence of the individual.

Based on the results of the interview, the interviewees originally expected PKH to be like other social assistance programs, not much different from existing programs in Indonesia. However, those interviewed experienced culture shock when entering into a system based on e-money, as the reality was nothing like their expectations.

Based on the u curve, the informant's statement above fits the initial phase (first stage), commonly called the optimistic phase. In this phase, the individual has high expectations about entering the new culture. This phase is full of excitement and euphoria because the individual is intrigued with the environment and culture that they have not experienced before.

In this second phase, called the cultural problem, the individual struggles to conform to the new culture. The reality is different than the expectations set during the optimistic face. The individual faces great cultural issues in the new environment that causes discomfort. In this case, the informants encounter a difference in attitude and ethics than what they are comfortable with, and many problems can occur for example the effort are not familiar whit their environment also confused themselves. Then they start to read the guide instructions of PKH and find a friend who has roughly the same attitude and point of view as them.

Furthermore, based on the above statement of Informant 7, it can be concluded that culture shock can be dealt with by becoming familiar with the situation. Over time, the informants can get used to this new culture. In this case, the informant found a close friend who has a similar attitude and similar way of looking at things.

Above, the researchers mentioned the effort made by the informant to overcome the culture shock problems he experienced. These efforts fall into the third phase in the u curve, or the recovery phase. In this phase, the individual is already getting used to and beginning to understand the new culture and environment. The individual gradually adapts, making adjustments for addressing the environment and culture they entered.

The last phase is at the top right of the u curve. Individuals have adapted well and understand the key elements of the environment and new culture, such as values, etiquette, communication patterns, beliefs, and others. From the description of the informant's statement, researchers can draw conclusions and associate it with the last phase in the u curve, known as the adjustment phase. In this case, the informant is familiar with their new culture. In addition, the informant already has a close friend with a same attitude and point of view.

Culture shock is a condition of absence of direction, not knowing what to do or how to do things in a new environment and not knowing what is and is not appropriate. The researchers found that informants experience culture shock entering the PKH program because informants are not familiar with the rules in place and therefore the informants do not know how to act.



## **Relationship between PKH's social workers and female recipients of non-cash social assistance programs.**

PKH is a program built for poor families who cannot afford necessities. PKH is one of the priorities for tackling poverty within the national program at the Social Ministries of the Republic of Indonesia's centre of excellence. PKH staff are professionals at smoothly implementing the program. Behind the smooth execution of the PKH mission, there are very remarkable figures carrying out the mandate, namely PKH social workers. PKH social workers are staff recruited by the Ministry as the forefront troops in eradicating poverty.

PKH social workers must be ready to accept the consequences of what will happen in the field. It should be also known that PKH social workers working full-time, should be prepared mentally and physically to perform tasks with a vengeance and responsibility where they could be sued at any time.

The profession of social work, such as in PKH, is not easy to do because one works directly in contact with people in the field. Social workers meet with a wide range of people who have different characters. PKH social workers should be able to adapt to a wide variety of people found in the field, particularly social assistance recipients. PKH social workers should be able to understand the characters of each program and establish good communication with KPM. Good communication with KPM can eventually be used as capital for PKH social workers in providing motivation and direction in support of social change.

The granting of social assistance given to KPM will not always ensure changes in their lives. They need to utilize PKH social workers as a person, so that the KPM was able to do the transformation from a less prosperous towards a prosperous KPM. In the field, PKH social workers know the community's conditions first-hand, and therefore know what problems KPM may face and the possible solutions. A conceptual model is needed for integrating the influence of the many sets of adopters (herein called actors) and innovation's variables that modulate the decision to adopt.

A conversation with women is an intercultural communication. This simple statement is the basic premise of Deborah Tannen in her book *You Just Do not Understand* (1990), a book that seeks to explain why men and women often talk past each other. Tannen describes that adult men and women speak "different words from different worlds," and even when they use the same term, they play different frequencies.

Tannen's intercultural approach to gender differences diverges from the number of feminists who claim conversations between men and women that reflect a man's attempt to dominate women. Tannen assumes that the style of conversation of women and men is equally true: "We try to talk to each other honestly, but it seems that at the time we spoke different languages or genderlects." Genderlects is a term that states that masculine and feminine styles conversations can be best viewed as two different cultural dialects. Tannen realizes that categorizing people and their communication on the basis of gender is rude to many men and women.

In terms of performance, PKH social workers are prepared by the government through the Social Ministries of the Republic of Indonesia as special agents brought directly into the field to help social assistance recipients on an ongoing basis. PKH social workers must have a devotion and willingness to aid in the conducting of social welfare. They are the major actors in promoting social change.

Broadly speaking, there are three guidelines that PKH social workers commit to in supporting social change for KPM. First, workers must assist KPM in accessing education facilities, health facilities, and social welfare, with the aim of enabling KPM to become self-reliant in accessing the service. Second, social workers conduct group meetings called Family Development Sessions for educating families. These are a structured learning environment for creating behavioral changes in PKH recipient families. In addition, P2K2 activities increase the knowledge and understanding of the importance of education, health, and financial management for families, as well as the importance of welfare for the elderly and persons with disability. Thirdly, social workers help to establish health service facilities for the elderly and persons with disability.

In addition to the three points above, there are several additional activities carried out by PKH social workers that are no less important. These include ensuring proper aid targets, the correct aid amounts, timely distribution, providing facilities, and handling public system complaints. In the end, PKH social workers should be able to become agents of social change in the community. This profession is very noble and is useful for delivering social services to the community.

In carrying out the task of mentoring, PKH social worker plunge into communities, coordinate with the agent and also interact directly with the recipient's attendee PKH who has some constraints. From the results of studies conducted so far, constraints and problems faced by PKH social workers primarily include knowledge of the accompanying limits regarding poverty reduction programs both nationally and locally. Coordination is difficult because of weak socialisation and communication among local actors as supporting programs play a role in the smooth running of PKH activities. Weak socialisation at the level of beneficiaries and the environment, plus the accompanying lack of knowledge about techniques to convince the target program and its sponsors, often results in less favourable conditions for social workers in particular and the program in general. They are socializing of less this impact on the wrong understanding to which the refusal or grievance program execution.

PKH social workers can also assist with the various stages of culture shock expressed by Oberg (1960), who states that an individual normally passes through four levels of culture shock. The four levels can be described in the form of a u curve. An individual who will be entering a new environment will at first be eager and full of euphoria, then the problems start to happen. Eventually, the individual moves to the recovery phase and can adapt well to the new culture.

Tannen considers sensitivity training as an attempt to teach people how to speak in a feminine voice, whereas firmness training is an attempt to teach women how to speak in a masculine voice. But he is aware of our ethnocentric tendency to think it is someone else who has to be corrected, so he expressed hope that only men and women will change their style of language. Tannen also has more confidence in the benefits of multicultural understanding. He believes that understanding the style that each person possesses, and the motive behind it, is the first step in overcoming a destructive response.

In addition to the above issues, the challenge facing social workers lies in the limited capacity of program improvement, so social workers must learn to face the issue while carrying out everyday tasks. They must be able to get around the situation through beneficiaries knowledge management, manage independently as well as participatory, such as collecting the facts, do the categorizing reality, and make the awareness as a collective knowledge. This knowledge is then distributed to colleagues within the activities' scope and then released as reports to be used by a range of stakeholders in management and policy making. The anticipatory

measures can only work well if the social workers understand the value of ethics in carrying out their duties. Cooperation, good coordination, and acceptance and trust of all beneficiaries can only occur if the companion obtain trust and support.

## V. CONCLUSION

Non-cash social assistance in the form of PKH is a major breakthrough of the government in addressing the various issues and constraints that arise from grants disbursed in cash. By utilising e-money, the government hopes the program's poverty reduction meets the principle of accuracy: right on target at the correct amounts with timely and proper administration. PKH is also a strategic transformation step because the target of the program includes a lower class who often aren't financial banking industry literate. The effectiveness of this is what encourages the government of Indonesia to add a wide range of PKH recipients. The hard work of all parties in the distribution of non-cash social assistance continues to be upheld so that it will continue to run smoothly and right on target

This research showed that informants feel the symptoms of culture shock in the beginning of the program or fall into the category of new program and do not know how to act or behave competently. KPM who experience culture shock will feel the anxiety phase towards new things they have not experienced for it is associated with the ability to adapt to a foreign culture. The level of disturbance experienced by the informants varies from one individual to another individual, depending on how deeply the culture shock affects the confidence of the individual.

The high degree of culture shock that occurs in an individual can influence interpersonal relationships and can cause individuals to become isolated and just want to socialise with others who have the same culture as they do. It occurs in individuals who are less able to understand cultural differences and lack of adaptability. Providing basic knowledge of personal finance to this group of young employees would seem to be an effective approach to educate them to become responsible and prudent consumers (Sabri & Zakaria, 2015, p. 844).

The recovery phase (third stage) fits into the observations made by the researchers with KPM interviews from PKH. In the early days of the program, KPM had high expectations for the environment and a new culture. However, their hopes and expectations are not the same as the existing reality of non-cash social assistance. In the second phase, disappointed and sad feelings emerge because of the cultural problems. Over time, the informant begins to become accustomed to the new culture. It is achieved via efforts made in the recovery phase.

PKH allows women to become literate and interact with the outside world, particularly in financial matters, which is a male domain in a patriarchal society (Bhattacharjee, 2016, p. 481). After the informants began to be able to adapt and adjust to the new culture, the informants understand the key elements of their new environment, including values, etiquette, communication patterns, and social confidence with friends. This indicates that the informant passed through the stages of culture shock well, and in the end managed to adjust and adapt to the new culture. These findings would be an improvement for all parties in the future. PKH, along with supporting HIMBARA, will commit to poverty reduction programs in particular and generally improve the welfare of society in Indonesia.

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