

NON-CASH FOOD ASSISTANCE (BPNT) DISTRIBUTION STRATEGY BY DISTRICT SOCIAL WELFARE WORKERS IN TERNATE CITY

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Abstract

Non-cash food assistance (BPNT) is a government program in the form of food assistance provided monthly to beneficiary families (KPM) accompanied by District Social Welfare Workers. The BPNT program has reached 514 districts and cities in Indonesia, one of which is in Ternate City. The data analysis method used in this study is qualitative descriptive. Descriptive qualitative is a method used to explore findings in the field. The results showed 3,504 Beneficiary Families (KPM) for the Non-Cash Food Assistance Program (BPNT) spread across 78 urban villages in 8 sub-districts for Ternate City. The results indicators of the BPNT program have helped KPM reduce daily expenses so that the income obtained can be used to meet other needs. With the increasing number of needs that KPM can meet, it is indirectly a sign of increasing their social welfare. Therefore, the BPNT program can be said to have a major impact on poverty alleviation efforts in the city of Ternate.

Keywords: *Strategy, Non-Cash Food Assistance, Sub-District Social Welfare Workers, Ternate City.*

A. INTRODUCTION

Poverty and food vulnerability in Indonesia are challenges that the government must face today. Poverty is a complex problem that requires integrated and sustainable management programs and solutions (Bappenas, 2017). In an effort to reduce poverty and increase people's access to food, the government uses various programs and incentives. One is the Non-Cash Food Assistance Program (BNPT), which started in 2017. The existence of the Non-Cash Food Assistance Program or BPNT is aimed at improving the standard of living of the community, especially the poor so that they can create a prosperous family, one of which is by increasing household food security. ladder. Therefore, it is hoped that the implementation of the non-cash food assistance program can be carried out effectively and efficiently so that the proposed goals can be achieved. The implementation of non-cash food aid (BPNT) distribution in Ternate City is ongoing and has been implemented since 2015.

All beneficiaries of the non-cash food assistance program in Ternate City based on poor family groups or something are now classified as families in difficult situations. The role of government is very necessary because the policies and regulations that have been established become development standards. The government started the poverty alleviation program with the issuance of Regulation No. 15 of 2016. Comprehensive coordination steps between subjects must prepare the development and implementation of poverty alleviation policies, which lead to the creation of an innovative assistance program called Non-Cash Food Assistance. According to (Susanto, 2020), non-cash food assistance is social food assistance in the form of non-cash assistance from the government which is paid every month to beneficiary families through an electronic account mechanism. Electronics are only used to purchase food at e-warungs in collaboration with banks (BPNT implementation guide).

The functions of implementing the non-cash food assistance program (BPNT) include 1) Strengthening food security at the beneficiary family level, as well as social protection mechanisms and poverty alleviation; 2) Increase in non-cash transactions in line with the

National Non-Cash Movement (GNNT) Program launched by Bank Indonesia; 3) Increasing community access to financial services to increase economic empowerment in line with the National Strategy for Financial Inclusion (SNKI); 4) Increase the efficiency of the distribution of social assistance; 5) Economic growth in the region is increasing, especially in micro and small businesses in the commercial sector. The success or failure of a government program can be seen by whether or not the program's objectives are achieved. The aim of the poverty alleviation program is not only to reduce poverty but also to create an independent society through effective implementation so that the goals can be achieved. The success of a program can be seen by measuring its effectiveness (Pratiwi & Imsar, 2022; A'dani et al., 2021).

The concept of food security according to Law Number 7 of 1996 is a condition of guaranteed nutrition for households, which is realized by the presence of sufficient food in quantity and quality, safe, equitable, and affordable. From this concept, it is necessary to pay attention to a number of principles that are directly and indirectly related to food security (Sumardjo, 2006)(Wiyaka & Murti, 2019). Conditions for ensuring food security are closely related to the community's economy. If a family has sufficient income, food security can be guaranteed. On the other hand, if a family is difficult or poor, food security will be disrupted. Through the BPNT program, the government seeks to help poor communities maintain the quality of their food security by facilitating access and availability of food through this program. Understanding of the non-cash food assistance program for beneficiary families came from BPNT assistants, including TKSK (District Social Welfare Officer).

BPNT companions provide education and information, including registration, disbursement, and aid distribution. Companions play an important role in the smooth distribution of BPNT to beneficiary families (KPM). The government has used various methods to prevent poverty, including poverty alleviation policies. This is a form of concern to reduce the burden on society and meet their needs. One policy is the non-cash food assistance program (BPNT) (Djaenal et al., 2021; Meiliana & Surdjanti, 2023). The BPNT policy is one of the national policies implemented directly by the Ministry of Social Affairs of the Republic of Indonesia and is given direct responsibility at the district or city level with regional jurisdiction to empower community participation in mitigating poverty problems. Ternate City is one of the regions tasked with the Ministry of Social Affairs to implement central government policies to alleviate poor people living in Ternate City so they can enjoy social assistance.

B. LITERATURE REVIEW

1. Strategy Concept

Strategy is a process or series of fundamental and comprehensive decisions, accompanied by decisions about how to implement them, made by senior management or implemented by all levels in the organization to achieve organizational goals (Nawawi, 2005). In general, strategy can be considered as an act of adaptation to certain environmental situations that may be considered important, where the corrective action is consciously taken based on reasonable considerations. From the results of the SWOT analysis, the organization will determine long-term goals that will be achieved with corporate strategy, or grand strategy, or business strategy, as well as determining short-term goals or annual objectives that will be achieved with functional strategies or strategies. assigned to the department. (Thoyib, 2005; Susilawati & Khairina, 2023).

According to Quinn (1990), strategy is a pattern or plan that integrates objectives, policies, and main actions in a cohesive relationship. A good strategy will help an organization allocate its resources uniquely based on internal competence and the ability to anticipate the environment. According to Anthony, Parrewe, and Kacmar (1999), strategy can

be defined as the formulation of an organization's mission and goals, including action plans to achieve these goals by explicitly considering competitive conditions and the influence of forces outside the organization that directly or does not affect the continuity of the organization (Nainggolan, 2008). According to Kuncoro (2005), two main elements are at the heart of strategic management. Firstly, strategic management requires 3 continuous processes, namely analysis, decision and action. Second, the essence of strategic management is studying why a company is able to have performance that outperforms other companies.

2. District Social Welfare Worker

The role of District Social Welfare Workers (TKSK) in handling social problems in Tampan District aims to make the distribution of aid from the government successful to People with Social Welfare Problems (PMKS) (Hia et al., 2022; Damanik et al., 2022). TKSK is one type of resource in the implementation of Social Welfare as Law Number 11 of 2011 explains about TKSK, namely: someone who is educated and trained professionally to carry out service tasks and handle social problems and someone who works, both in Government Institutions and private sector whose scope of activities is in the field of Social Welfare. According to Edi Suharto (2006), social welfare is also included as a process or planned effort carried out by individuals, social institutions, communities, and government agencies to improve the quality of life by providing social services and social benefits.

Social welfare is an institution or field of activity that involves organized activities carried out by both government and private institutions that aim to prevent, overcome, or contribute to solving social problems and improving the quality of life of individuals, groups, and communities. According to Durham in Suud (2006), welfare social welfare is defined as organized activities to improve social welfare through helping people to meet their needs in several areas such as family and child life, health, social adjustment, social welfare services, paying attention to individuals, groups, communities, and broad population units. A sub-district social welfare worker (TKSK) is someone who is given the task, function, and authority by the Ministry of Social Affairs, Provincial Social Service and Regency or City Social Service to carry out social assistance in handling social welfare problems (PMKSK) at the sub-district level.

TKSK Role Role can be defined as behavior that is regulated and expected from someone in a certain position as follows: a). Identifier: This role is seen when TKSK carries out identification, inventory, and data collection activities on Potential and Sources of Social Welfare and Persons with Social Welfare Problems in the District area; b). Communicator: This role is seen when TKSK carries out activities related to the task of implementing social welfare business projects, including monitoring, evaluating, and making written reports on the implementation of tasks which are submitted to the Regency/City Social Service/Institution with a copy to the Provincial Social Service and the Directorate of Empowerment Community Social Institutions Directorate General of Social Empowerment, Ministry of Social Affairs of the Republic of Indonesia; c) Motivator is the motivation of all elements of society and the environment to be directly involved in handling social problems as a result of a disaster; d) Dynamisator, namely mobilizing and directing society, whether individuals, groups or communities, in overcoming social welfare problems; e). Facilitator, namely facilitating people who experience social problems by providing various facilities so that people with social welfare problems (PMKS) can reach various sources to overcome their problems; f) The mediator is to connect PMKS with related parties, including the government and non-governmental organizations (NGOs) that support solving community problems.

3. Non-Cash Food Assistance

Presidential Regulation Number 63 of 2017 concerning Non-Cash Distribution of Social Assistance. Non-cash social assistance is provided within the framework of poverty reduction programs, which include social protection, social security, social empowerment, social rehabilitation, and basic services. To distribute this non-cash social assistance begins with the registration of Beneficiary Family (KPM) participants which is carried out by the Ministry of Social Affairs (Kemensos). The distribution of non-cash food aid via BPNT refers to 4 (four) general principles, namely: a) Easy to reach and use by KPM; b) Providing KPM with more choices and control in utilizing aid when and how much food is needed. This also includes the freedom to choose the type and quality of food based on the preferences set out in this program; c) Encouraging people's retail businesses to gain customers and increase income by serving KPM; d) Providing access to financial services for people's retail businesses and KPM (Sopanah et al., 2021).

The benefits that can be obtained from BPNT are a) Increasing food security at the beneficiary family level, as well as a mechanism for social protection and poverty reduction; b) Increasing non-cash transactions in accordance with the National Non-Cash Movement (GNNT) program initiated by Bank Indonesia; c) Increasing public access to financial services so as to increase economic capacity in line with the National Financial Inclusion Strategy (SNKI); d) Increased efficiency of distribution of social assistance; e) Increased economic growth in the region, especially micro and small businesses in the trade sector (Puspita et al., 2023; Lestari & Rizki, 2019).

Non-Cash Food Assistance Program (BPNT) for KPM (Beneficiary Families) PKH, namely by providing assistance of IDR 200,000- (two hundred thousand rupiah) which can be used to buy non-processed food staples (such as nuggets, sausages, shredded meat, salted eggs, fish, etc.) and is expected to use the potential that exists in the region (vegetables, fruit, food makers tofu tempe in the region, etc.). Non-Cash Food Assistance (BPNT) must fulfill 4 components, namely: a) Carbohydrate source: Rice or local food ingredients such as selected corn and sago; b) Sources of animal protein: eggs, beef, chicken, fish; c) Sources of vegetable protein: nuts, tofu, and tempeh; d). Sources of vitamins and minerals: vegetables, fruit.

C. METHOD

The problem described seeks to reveal and understand the Non-Cash Food Assistance (BPNT) Distribution Strategy by District Social Welfare Workers in Ternate City. The use of a qualitative approach is based on the consideration that a qualitative approach is more relevant and suitable to the problem. It is then used to build an understanding of the phenomenon being studied. Data collection techniques are used in two ways, namely primary and secondary data collection techniques. Secondary data was obtained from the BRI Ternate Branch, while primary data collection techniques were obtained directly in the field by conducting observations and interviews with District Social Welfare Workers in Ternate City. The interview technique used was a non-probability sampling technique using purposive sampling. The data analysis method used is qualitative descriptive analysis. Qualitative descriptive is a method used to explore findings in the field (Moleong, 2001).

D. RESULT AND DISCUSSION

As a country, the Indonesian government plays a vital role in the welfare of its people. The government as a public servant certainly has a big responsibility for the welfare of its people. The government has various functions, some of which are secondary functions, which include development functions and empowerment functions. From this function, the government seeks to carry out various activities to achieve program objectives and non-cash food assistance programs set by the government to reduce the social burden in meeting basic

needs. BPNT distribution was carried out in stages starting in 2017 to 1.8 million families, in 2018 to 10 million families, in 2019 to 15.2 million families, until 2020 to 18.8 million families, and will target 20 million families in 2021. Non-cash food assistance is social food assistance in the form of non-cash government assistance which is paid to KPM every month and distributed through a special KKS electronic account mechanism that can be used to buy food from food traders or what is usually called e-warung which has collaborated with banks.

Identification of Beneficiary Families (KPM) is carried out by the Indonesian Ministry of Social Affairs based on Integrated Social Welfare Data (DTKS), where DTKS contains social protection data which is not only used as documentation. BPNT, which is a poverty alleviation program, has its own DTKS data collection process carried out with multi-level selection from lower to upper levels, with initial proposals coming from the village/district government. At the launch of the program in 2015, the targeting process began with verification and validation activities by conducting home visits by a team that had been formed to fill out a questionnaire, asking questions according to the list of names listed, question marks in the questionnaire starting from the number of family members, size of the house, condition roofs, floors, walls, and more. The results of the questionnaire are then sent to the operator to be entered into the offline SIKS-NG (Social Welfare Information System – New Generation) application. If during the data entry process, there are components that have not been filled in, the data will automatically be colored red, then the data is sent to social services for further processing.

SIKS-NG registration online is accompanied by minutes of village/sub-district meetings. From this DTKS data, the Indonesian Ministry of Social Affairs determines who is included in the beneficiary group. DTKS data must be updated twice a year, namely in January and July, and the Ternate City Social Service itself routinely updates the data in the SIKS-NG application to provide data about poor people. DTKS is always up to date with poverty alleviation programs provided by the government. In 2021, the process for determining KPM will change by using 2 methods: First, village/sub-district administrators fill out an Excel form containing data on proposed names based on address, and then the data containing name, address, and NIK is sent to the Ternate City social service. The social service then continues to enter the data into the online SIKS-NG application, and based on this data the Ministry of Social Affairs knows and determines who is entitled to receive the benefits of the BPNT program.

Non-cash food assistance (BPNT) is a government program in the form of food assistance provided every month to beneficiary families (KPM), which aims to reduce the burden of expenses and support balanced nutrition for BPNT KPM by using an electronic account mechanism. Purchasing food at e-warung which has collaborated with the Bank but the implementation of BPNT in Ternate City is still not effective. Non-Cash Food Assistance (BPNT) is food assistance distributed every month by the government to beneficiary families (KPM) through the Electronic Warung (e-warong) account mechanism. The BPNT program is organized by the government to increase effectiveness and efficiency, be on target in the distribution of social benefits and encourage financial inclusion. The Non-Cash Food Assistance Program (BPNT) is distributed to selected districts/cities in Indonesia that are considered ready in terms of accessibility and facilities to implement the program. One of the regencies/cities selected to be the target for distribution of non-cash food aid is Ternate City with a total of 3,504 target beneficiary families (KPM) in the March and April 2023 period in 8 sub-districts as presented below.:

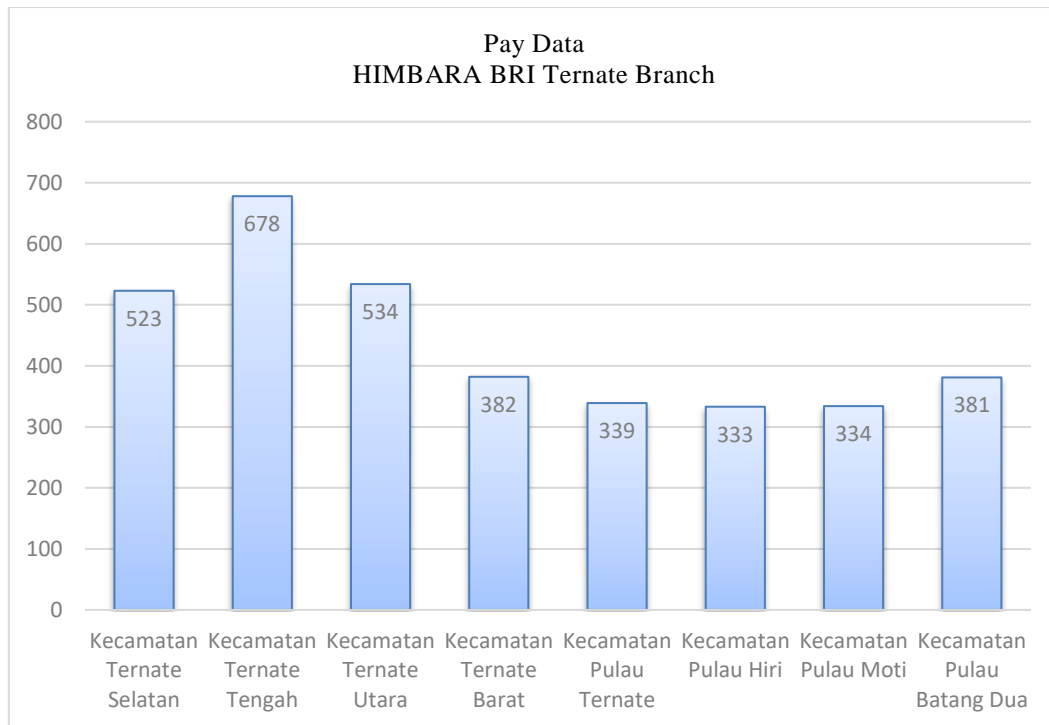


Figure 1. BPNT Recipient Quota for 8 Districts in Ternate City

Source: Processed from Ternate City TKSK Report

From Figure 1 above we can see the BPNT quota for 8 sub-districts in Ternate City; this data is payment data via HIMBARA BRI Ternate Branch which is the distributor of social assistance, details of Beneficiary Families (KPM) for Non-Cash Food Assistance (BPNT) namely for South Ternate District there are 523 KPM and 511 KPM transacting, Central Ternate District there are 678 KPM and 650 KPM transacting, North Ternate District there are 534 KPM and 521 KPM transacting, West Ternate District there are 382 KPM and 379 KPM transacting, Ternate Island District has 339 KPM and 336 KPM are transacting, Hiri Island District has 333 KPM and 330 KPM are transacting, Moti Island District has 334 KPM and 332 KPM are transacting, Bulau Batang Dua District has 381 KPM and 373 KPM are transacting. Data on KPM transactions is obtained from the assistance process during the distribution of BPNT social assistance which the District Social Welfare Worker carries out on duty in each sub-district assisted area.

The process of distributing the BPNT program in Ternate City begins when the Ministry of Social Affairs determines the beneficiary data, and the Ministry of Social Affairs issues a letter of aid payment order to the State Treasurer, after which the aid will be transferred to banks so that banks can start preparing KKS and distribution can be carried out. The money then begins to be deposited into each KPM account and data on beneficiaries whose KKS balances have been filled will be provided by the banking sector to the Social Service so that distribution planning can then begin. Distribution planning begins with holding distribution preparation meetings at the lower level, followed by checking prices and preparing food ingredients. If the distribution is ready, the social worker will notify the KPM that the BPNT program can be disbursed so that the KPM can immediately use the money to buy food at the e-warong. If the transaction is complete, the KPM will receive a receipt for the withdrawal of assistance while the bank gets data on the withdrawal of assistance.

Poverty is a strategic issue faced by every country in the world, including Indonesia. Poverty is still the biggest challenge faced by the president in every era of leadership. In accordance with the mandate of the opening of the 1945 Constitution of the Republic of Indonesia, the state has an obligation to make all its citizens prosperous and avoid poverty;

the problem of poverty is of course one of the problems that continues to be resolved to stop its growth. The transformation of aid programs, especially the non-cash food aid program, is a social assistance program provided by the government to beneficiary families (KPM). The targets of non-cash food assistance (BPNT) are: 1) Reducing the expenditure burden on beneficiary families (KPM) by fulfilling part of their food needs; 2) Providing more balanced food to beneficiary families (KPM); 3) Improving target accuracy, time, quantity, price, quality, and management; 4) Providing needs for beneficiary families (KPM) in meeting food needs (Monitoring Group for the Implementation of Non-Cash Social Assistance Distribution, 2019).

Rahadian (2010) identified that one of the serious problems facing all countries in the world is poverty. The dimensions of poverty are vast and can occur anywhere. To overcome poverty, the government always builds poverty alleviation programs from year to year. The regional government's efforts to overcome poverty are earnest; in fact it is one of the priority programs, especially for the regional government of the city of Ternate. The benefits achieved indicate that implementing the non-cash food assistance program (BPNT) has brought positive benefits, especially for underprivileged communities such as KPM. Apart from that, there is also a negative side to being helped, including those in families whose economic conditions are average and the family is still working effectively because being helped makes people lazy, dependent and not looking for work. Indicators of community response to implementing the non-cash food assistance program in the city of Ternate have received good feedback from the community and government agencies and support the existence of the Non-Cash Food Assistance Program (BPNT) in the city of Ternate.

Judging from the effectiveness of the indicators for achieving the target of the non-cash food support program (BPNT) implemented in 8 sub-districts of Ternate city, it seems to have gone quite well, because the implementation of the non-cash food support program is in line with the aim of implementing the program to improve community welfare, where the implementation of the support program non-cash food can have a positive impact on society, but it is not yet effective. Meanwhile, the target of the policy's ability to meet community needs has been implemented well, meaning that KPM has made changes in life and after the program was implemented by the government, it has increased and can help meet the needs of underprivileged communities and the implementation of the non-cash food support program can increase food security at the level of households (KPM) and functions as a mechanism for social protection and poverty alleviation in the city of Ternate. However, the BPNT program social assistance distribution process has not been properly absorbed, this can be seen by not all non-cash food assistance in Ternate City being distributed as in the data in Figure 2 below:

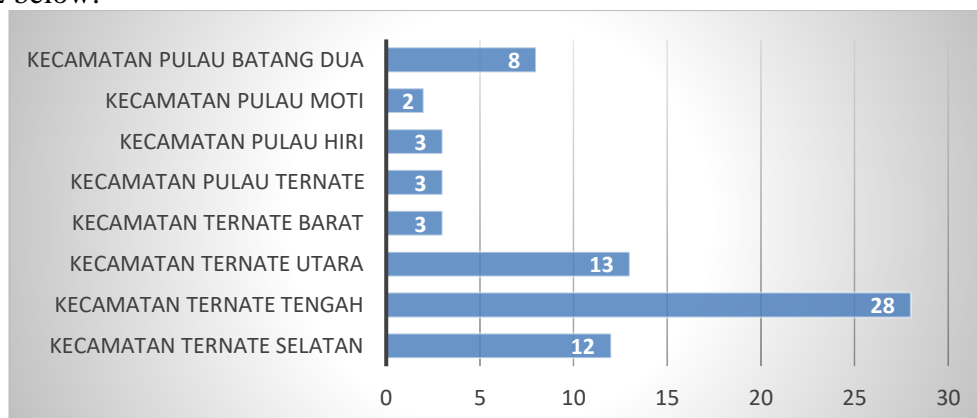


Figure 2. KPM does not carry out transactions for 8 sub-districts in Ternate City
Source: Processed from Ternate City TKSK Report

Table 2 above clearly illustrates the nominal number of Beneficiary Families (KPM) who have no transactions for 8 sub-districts in Ternate City with details of South Ternate District, there are 12 KPMs who have no transactions with details of 2 KPM not found, 3 KPM KKS not yet distributed, 2 KPM pin KKS blocked, 5 KPMs outside the area, Central Ternate District there are 28 KPMs who have no transactions with details of 4 KPMs moved, 9 KPMs not found, 11 KPM KKS not yet distributed, 1 KPM BUTAB and KKS lost, 1 KPM pin blocked, 2 KPMs outside the area, North Ternate District has 13 KPMs that have no transactions with details of 2 KPMs having died, 3 KPMs not found, 8 KPM kks not yet distributed, West Ternate District having 3 KPMs having no transactions with details of 1 KPM having died, 2 KPMs having zero balance, Pulau District In Ternate there are 3 KPMs who have no transactions with the details 1 KPM died, 2 KPM BUTAB and KKS disappeared, Pulau Hiri District there are 3 KPMs who have no transactions with the details 3 KPMs outside the area, Pulau Moti District there are 2 KPMs who have no transactions with the details 2 KPM outside the area, Bulau Batang Dua District, there are 8 KPM who have no transactions, with details of 2 KPM KKS not yet distributed, 2 KPM PIN blocked, 4 KPM outside the area. The total BPNT that has not been distributed to 78 sub-districts in 8 sub-districts throughout Ternate City is 72 KPM.

With the BPNT program, poor people are increasingly helped to meet their daily needs, the economic burden becomes lighter, people can also choose their needs at e-warong according to the nominal amount they receive. Choose various needs at e-warong such as carbohydrates, protein, vitamins, and minerals. The BPNT program indirectly supports the GNNT (National Non-Cash Movement) program where people are starting to learn and understand non-cash transactions, non-cash transactions are still considered confusing by the community, especially in Ternate City. There is a possibility of improving the regional economy in micro, small and medium enterprises. Looking at the information above, it can be concluded that the target achievement criteria are quite effective by considering the opinions of beneficiary families in accordance with the government's objectives in implementing social assistance programs. This non-cash food assistance provides nutritional support and gives full control to KPM in determining their needs at the e-warung.

Poverty and food inequality in Indonesia are challenges that the government faces from time to time and must be addressed immediately. Nutritional inequality can have a negative impact on people's welfare, because inadequate and poor quality food supplies can weaken people's welfare. Nutrition problems are complex problems that really require government attention, therefore integrated and sustainable program management is needed. Non-cash food assistance is a government food assistance program that is provided every month to beneficiary families (KPM) through an electronic account mechanism that is used only for purchasing food. The aim of the BPNT program is to reduce the burden and provide more balanced nutrition to beneficiaries in an appropriate and timely manner. Problems related to social security tend to become increasingly serious both in quality and quantity. Many people are still unable to fulfill their basic needs due to social dysfunction which can make it difficult to access the social service system and enjoy a decent life as a society.

To reduce the poverty rate in Indonesia, poverty alleviation efforts must be carried out. Poverty alleviation is one of the government's efforts to improve community welfare. Poverty reduction covers very broad aspects, including economic, social, cultural and even political aspects (Bhinadi, 2017). One of the poverty reduction programs carried out by the government as its duty and in accordance with the mandate of statutory regulations is the assistance program. In the Regulation of the Minister of Social Affairs of the Republic of Indonesia Number 25 of 2006 concerning Assistance for the Development of Business Facilities through Electronic Warungs in Article 1 paragraph (1) as follows: "Handling the poor is a directed, integrated and sustainable effort carried out by the Government, Regional

Government, and the community in the form of policies, programs, and facilities to meet the basic needs of every citizen" (Akmal, 2020). In the process of implementing the non-cash food assistance social program there are the following positive impacts:

1. Strengthen food security at the beneficiary family level and as an effort to overcome poverty. Based on the results revealed in the BPNT program results indicators, it has helped KPM reduce daily expenses so that the income obtained can be used to meet other needs. With the increasing number of needs that KPM is able to fulfill, this is indirectly a sign of increasing their social welfare. The BPNT program can be said to have had a big impact on poverty alleviation efforts in the city of Ternate. This is also supported by BPS data, which shows that the food poverty line (GKM) significantly contributes to the formation of the poverty line (GK). With the existence of a production protection program to meet food needs, the prevention program has the function of reducing poverty rates in terms of meeting food needs.
2. Increase beneficiary community access to banking services. By converting the distribution of social assistance programs from cash to non-cash, the BPNT program can increase awareness while increasing the use of banking access among the people in Ternate City. Based on a survey conducted by the Secretariat of the National Financial Inclusion Council (S-DNKI), it was revealed that government schemes contributed to increasing account ownership, with claims that as many as 7 out of 10 adults already had accounts provided by the government through support programs. This can also be seen from the results of interviews with KPM, most of whom stated that this was the first time they had a bank account through the BPNT program.
3. The rise of non-cash transactions is on the agenda of the National Non-Cash Movement (GNNT). The national non-cash movement is a movement that aims to strengthen and increase public awareness of the use of non-cash funds. This movement was born in the context of the phenomenon of low levels of public trust in non-cash money. that they prefer to use cash in daily activities. A similar thing also happened in the city of Ternate because in general, the people of Ternate City are people whose understanding of the benefits and functions of non-cash activities is still very little. In this condition, there is a need for outreach so that people use more non-cash activities. Through BPNT program beneficiaries who indirectly promote this movement, the BPNT program can help provide non-cash transaction experiences that can be disseminated to local communities thereby increasing public trust in non-cash transactions.
4. Small and medium enterprises (SMEs) are significant contributors to Indonesia's economic growth, so local resources are significant for the country's development Meirinawati et al., (2021). The BPNT program is a small business participation program in which small businesses are used as a forum for distributing aid. Many participating small entrepreneurs are e-warong kube from other government programs under the Ministry of Social Affairs. Thus, small and medium-sized businesses with low levels of social protection can benefit from this program, but their basic products must still be sold at predetermined market prices.
5. Prevent stunting in children by providing a balanced diet. The presence of the BPNT program is significant in meeting the nutritional needs of underprivileged families, where people can have a more balanced diet thanks to the available food sources. Based on the results of interviews, KPM often revealed that the food ingredients obtained were often processed into cooking for children and families, and then additional food ingredients such as vegetables, chicken, and green beans would be processed into complementary foods for breast milk.

6. Apart from that, complementary foods for breast milk can also improve the nutrition of pregnant KPM children through the nutrition provided by food, which can help accelerate stunting prevention programs. Evidence of the success of the BNT program in reducing stunting rates in Ternate City is not strong enough because many factors influence whether stunting increases or decreases the growth rate of children in Ternate City.

Indonesia has a very good track record in fighting poverty, especially during the New Order era from 1976 to 1996, when the poverty rate in Indonesia at that time fell from 40% to 11%, thus allowing Indonesia to receive a lot of praise from the global community. Unfortunately, in mid-1997 there was an economic crisis in Indonesia which caused the poverty rate in Indonesia to increase (Purwanto, 2007). The distribution of non-cash food aid (BPNT) is a form of national strategic program with a foundation. Presidential Regulation of the Republic of Indonesia Number 63 of 2017 is a government policy program implemented by the Ministry of Social Affairs and implemented by the government/city with the aim of reducing the burden on society by targeting beneficiary families (KPM). Targeting poor communities in Indonesia whose data has been included in the Integrated Social Protection Data (DTKS) for Beneficiary Families (KPM) with the main target being economically disadvantaged families. Socioeconomic status is lower or equal to 25% in the target implementation area. This support is provided in the form of a Prosperous Family Card (KKS) which can then be used as a tool to make purchases at e-warong.

Everyone dreams of a life that is full of material and spiritual. But sometimes the life process we live doesn't just happen. Due to the ups and downs of life, people always try to be successful. Starting from difficult jobs such as porters, scavengers, etc. to office work and contractors with salaries of up to millions, everything is done by humans. Whatever is legal will be done for the sake of life, even if it violates the law, and to get out of poverty. Poverty is a complex problem and has always been a big problem in all countries, not only in Indonesia but in all governments throughout the world. Indonesia is a country that is still developing, rich in natural resources, but parts of Indonesia are still poor. In Indonesia, poverty is caused by many factors, one of which is the lack of employment opportunities so that it is difficult for people to get work in addition to getting out of poverty. Some Indonesians have jobs but the salaries they receive are still not enough to meet their important needs.

E. CONCLUSION

The BPNT program can increase awareness while increasing the use of banking access among the people in Ternate City. BPNT quota for 8 sub-districts in Ternate City, this data is payment data via HIMBARA BRI Ternate Branch which is the distributor of social assistance, details of Beneficiary Families (KPM) for Non-Cash Food Assistance (BPNT), namely for South Ternate District there are 523 There are 12 KPMs and those who do not transact, Central Ternate District there are 678 KPMs and those who do not transact 28 KPMs, North Ternate District there are 534 KPMs and those who do not transact 13 KPMs, West Ternate District there are 382 KPMs and those who do not transact 3 KPMs, Ternate Island District there are 339 KPM and those who do not transact are 3 KPM, Pulau Hiri District has 333 KPM and those who do not transact 3 KPM, Pulau Moti District there are 334 KPM and those who do not transact 2 KPM, Bulau Batang Dua District there are 381 KPM and those who do not transact 8 KPM. Of the 3,504 KPM, there are 72 KPM who do not make transactions in 78 sub-districts for 8 sub-districts in Ternate City. This nominal shows that the District Social Welfare Worker's strategy in distributing social assistance for the non-cash food assistance program (BPNT) is said to be successful.

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