
The Effectiveness of the PKH Social Assistance Program in Reducing Extreme Poverty in Kerta Village, Banjarsari District in 2025

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ARTICLE INFORMATION	ABSTRACT
<p>Article History: Received May 2024 Revised May 2024 Accepted June 2024</p> <p>Keywords: Effectiveness, Family Hope Program (PKH), Social Assistance, Extreme Poverty, Kerta Village</p> <p>*Corresponding Author: said@unmabanten.ac.id</p> <p>DOI: doi.org/10.60036/hmgmjc65</p>	<p>This study aims to analyze the effectiveness of the Family Hope Program (PKH) in reducing extreme poverty in Kerta Village, Banjarsari District, in 2025. The research method used is a qualitative approach with data collection techniques through interviews, observations, and documentation of beneficiaries, program facilitators, and Social Service officers. The results of the study show that social assistance programs such as PKH and Direct Cash Assistance (BLT) have a significant positive impact on improving people's welfare, especially in meeting the basic needs of poor households. However, the effectiveness of the program is still hampered by planning problems, inaccurate beneficiary data, and limited coordination between agencies. Efforts to increase the effectiveness of the program can be carried out through the digitization of the data collection system to strengthen the accuracy of poverty data, increase the literacy of beneficiaries regarding the use of assistance, and strengthen cross-agency coordination so that interventions against extreme poverty are more targeted and sustainable. Overall, the implementation of PKH in Kerta Village has shown quite good results, but it still needs continuous evaluation and innovation so that it can become a strategic instrument in accelerating the elimination of extreme poverty in rural areas.</p>

INTRODUCTION

Extreme poverty is a serious challenge that Indonesia is still facing, especially in rural areas. This condition describes the inability of individuals or households to meet basic needs such as food, shelter, education, and health. Lebak Regency, Banten Province, is an area with a high poverty rate. Based on data from the Central Statistics Agency (BPS) in 2024, the percentage of poor people in Lebak Regency reached 8.44 percent or around 111,710 people. Although this figure shows a downward trend from previous years, the issue of social inequality and the effectiveness of government policies in poverty alleviation is still a crucial issue.

One of the government's main policies in dealing with this problem is the Family Hope Program (PKH), which is part of the conditional cash transfer policy. This program is designed to help very poor households (RTSM) to meet basic needs while encouraging the improvement of the quality of human resources through education and health. Through PKH, the government hopes that there will be a change in productive social behavior and a decrease in dependence on social assistance.

However, the implementation of this program still faces a number of obstacles. Common problems that occur are the inaccuracy of the target recipients of assistance, weak coordination between agencies, and limited accurate and renewable poverty data. As a result, social assistance is sometimes received by those who are not entitled, while poor families who deserve

it are missed. In addition, the phenomenon of community dependence on social assistance is also a challenge in realizing the economic independence of the poor.

On the other hand, extreme poverty in rural areas such as Kerta Village, Banjarsari District, is not only caused by economic factors, but also by low productivity, lack of access to education, and limited employment. Communities in the region are largely dependent on the agricultural sector and informal employment with unstable incomes. This situation strengthens the circle of poverty as stated by Ragnar Nurkse (1952), that poverty creates a negative cycle where low income results in low savings and investment, which ultimately decreases productivity and people's welfare.

The government has issued various policies, including Law Number 13 of 2011 concerning the Handling of the Poor and Regulation of the Minister of Social Affairs Number 1 of 2019 concerning the Distribution of Social Assistance Expenditure. The regulation emphasizes the importance of PKH's role as a public policy instrument in reducing poverty. This program has been proven to have a positive impact on increasing access to education and health services for beneficiary families. According to data from the Ministry of Social Affairs in 2021, around 84% of children from PKH families attend school and 90% of pregnant and lactating women use health facilities.

However, the effectiveness of the program is still influenced by aspects of implementation in the field, such as data accuracy, quality of assistance, and supervision mechanisms. Therefore, it is necessary to conduct an in-depth evaluation of the extent to which PKH is effective in reducing extreme poverty in Kerta Village. This evaluation is important to ensure that social assistance is truly on target, able to improve the living standards of the poor, and contribute to the elimination of extreme poverty at the local level.

This study focuses on analyzing the effectiveness of the Family Hope Program (PKH) in reducing the level of extreme poverty in Kerta Village, Banjarsari District, by identifying supporting and inhibiting factors for its implementation. The results of the research are expected to make an empirical contribution to strengthening the government's social policies in an effort to create the welfare of rural communities in a sustainable manner.

LITERATURE REVIEW

Program Effectiveness Concept

Effectiveness is a measure of the extent to which a program or policy is able to achieve a set goal. According to Siagian (2012), effectiveness is the level of success in utilizing resources, facilities, and infrastructure that have been planned to produce results according to the target. The greater the fit between the outcome and the goal, the higher the level of effectiveness. Meanwhile, Mahmudi (2010) explained that effectiveness shows the relationship between output and outcome, where an activity is considered effective if the results obtained contribute significantly to the achievement of goals.

In the context of public policy, effectiveness is not only measured in terms of quantitative results, but also the social impact produced. Sondang P. Siagian stated several indicators of program effectiveness, including: (1) target accuracy, namely the extent to which the program reaches the intended community group; (2) timeliness, related to the suitability of the implementation schedule with the needs of the beneficiaries; (3) the achievement of program objectives; (4) effective socialization to the community; and (5) real changes felt by the beneficiaries. In the case of social assistance programs, effectiveness requires a fit between the policies designed and the socio-economic conditions of the poor as the target of the program.

Social Assistance Program as a Public Policy

The social assistance program (bansos) is one of the government's policy instruments in overcoming poverty and social inequality. According to the Regulation of the Minister of Social

Affairs Number 1 of 2019, social assistance is the provision of money, goods, or services to individuals or groups of poor people with the aim of protecting them from social risks and improving welfare. Social assistance can be in the form of cash or non-cash, temporary and selective according to certain criteria.

As a public policy, social assistance reflects the state's role in providing social protection to vulnerable communities. Its implementation is not only distributing aid, but also part of the government's strategic efforts to maintain social stability, increase the economic participation of the poor, and strengthen social justice. An effective social assistance program must be able to balance the aspects of short-term welfare (through the fulfillment of basic needs) and long-term empowerment (through capacity building and economic independence).

The types of social assistance developed by the government include Direct Cash Assistance (BLT), Non-Cash Food Assistance (BPNT), Smart Indonesia Program (PIP), and Family Hope Program (PKH). Among all these programs, PKH is the most comprehensive because it is conditional cash transfer and encourages the improvement of the quality of human resources through education and health.

Family Hope Program (PKH) and Its Implementation Objectives

PKH is a national program launched in 2007 under the coordination of the Ministry of Social Affairs of the Republic of Indonesia. The goal is to help very poor families (KSM) to meet basic needs and access education, health, and social welfare services. The program is oriented towards two main things: short-term welfare improvement through cash assistance, and long-term social empowerment through productive behavior change.

The criteria for PKH beneficiaries include poor families with pregnant women, toddlers, school-age children, people with severe disabilities, and the elderly. Each beneficiary is required to fulfill certain commitments such as ensuring that children attend school, conducting health checks, and participating in prosperous family programs. Thus, PKH not only plays a role as a form of economic transfer, but also as a human development instrument that encourages the social mobility of the poor.

According to a World Bank report (2021), the implementation of PKH has significantly reduced the level of poverty and inequality in Indonesia. In addition, 84% of children from beneficiary families attend school and 90% of pregnant or lactating women actively use health facilities. However, various studies also noted that there are still obstacles such as inaccurate recipient data, overlapping programs, and weak evaluation mechanisms at the local level.

Theories and Approaches to Extreme Poverty

Extreme poverty is a condition in which individuals are unable to meet the basic necessities of life. According to the United Nations (1996), extreme poverty is measured based on a person's inability to gain access to food, clean water, education, shelter, and health. Amartya Sen (1999) defines poverty as "capability deprivation," which is a condition in which individuals lose substantive freedom to live a life of value.

Ragnar Nurkse (1952) developed the *vicious circle of poverty* theory which explained that poverty is cyclical: low income leads to low savings and investment, which leads to low productivity and smaller incomes. This theory is relevant for understanding poverty in rural areas such as Kerta Village, where limited human resources and low access to economic capital create a dependence on social assistance.

In addition, the structural approach sees poverty as a result of inequality in access to resources and economic opportunities, while the cultural approach emphasizes the value factors and behaviors of people who are passive or unproductive. In the context of social policy, these

two approaches are the basis for program design that not only provides assistance, but also strengthens the capacity of communities to be self-sufficient.

The Relationship Between the Effectiveness of Social Assistance and Poverty Alleviation

The effectiveness of social assistance programs depends heavily on the extent to which they are able to have a real impact on reducing extreme poverty. Programs are said to be effective if they are on target, on time, and contribute to improving the welfare of beneficiaries. When aid is not distributed properly or even causes dependence, the goal of poverty alleviation will not be achieved sustainably.

The relationship between the effectiveness of social assistance and poverty alleviation can be described through three main dimensions:

- The policy dimension, which includes planning, implementing, and evaluating programs in a transparent and accountable manner.
- The social dimension, which includes changes in the behavior of beneficiaries towards independence.
- The economic dimension, which is related to increasing the purchasing power, productivity, and employment opportunities of the poor.

Overall, this literature review confirms that the success of PKH is not only determined by the amount of funds disbursed, but also by the quality of implementation at the local level, the accuracy of recipient data, and the active participation of the community in maintaining the sustainability of the program. By strengthening inter-agency coordination and the use of digital technology in data collection and evaluation, the effectiveness of social assistance programs can be further increased in efforts to eliminate extreme poverty in Indonesia.

RESEARCH METHODS

Approaches and Types of Research

This study uses a qualitative approach with an analytical descriptive type. The qualitative approach was chosen because it was able to provide a deep understanding of complex social phenomena, especially related to the effectiveness of the implementation of the Family Hope Program (PKH) in reducing extreme poverty in Kerta Village. According to Sugiyono (2017), qualitative research is used to understand the meaning behind human behavior, motivation, and actions based on their natural social context. Meanwhile, the descriptive method aims to describe the facts systematically and factually about the socio-economic conditions of the PKH beneficiary communities.

This research does not aim to test hypotheses, but rather focuses on an in-depth analysis of the extent to which PKH's social assistance program is effective, the obstacles faced, and the resulting impact on community welfare. Through qualitative analysis, the researcher seeks to interpret the empirical data obtained in the field by linking it to theories of public policy and poverty.

Research Location and Time

The research was conducted in Kerta Village, Banjarsari District, Lebak Regency, Banten Province. This location was chosen purposively because Kerta Village is one of the areas with a fairly high level of extreme poverty and is the main recipient of the PKH program. The heterogeneous socio-economic conditions of the community, with the dominance of the agricultural sector and informal employment, make this village representative for assessing the effectiveness of social assistance programs at the grassroots level.

The research was carried out from March to July 2025, including the initial observation stage, data collection through interviews and documentation, to the analysis stage and preparation of research report results.

Data Sources and Types

The data sources in this study consist of primary data and secondary data.

- Primary data was obtained directly from the field through in-depth interviews, observations, and documentation with various informants involved in the implementation of PKH in Kerta Village. Primary data includes information on the mechanism of aid distribution, the accuracy of the targets, the effectiveness of implementation, and the perception of beneficiaries on the impact of the program.
- Secondary data was obtained through the review of official documents such as village government reports, Social Service data, laws and regulations, and scientific literature relevant to the research topic. This secondary data is used to reinforce empirical findings and provide context to the results of the analysis.

Informant Determination Techniques

This study uses the purposive sampling technique, which is the selection of informants based on certain considerations that are relevant to the focus of the research. According to Sugiyono (2013), purposive sampling is used to select subjects who are considered to have in-depth knowledge of the issue being researched.

The informants in this study include:

- PKH Companions (2 people), who play a direct role in the implementation and supervision of the program;
- Village apparatus (1 person), who is involved in data collection and distribution of aid;
- PKH beneficiaries (6 people), who provide the perspective of the beneficiaries;
- Lebak Regency Social Service Officer (1 person), as a policymaker at the regional level.

With this composition, the data obtained reflects various points of view from both implementers, apparatus, and beneficiaries.

Data Collection Techniques

To obtain comprehensive and valid data, three main techniques are used, namely:

- 1) Field Observation: Observation was carried out to directly observe the process of distributing PKH social assistance, mentoring activities, and interactions between program officers and beneficiaries. Through observation, researchers recorded the social situation, the level of community participation, and the obstacles that arose in the field.
- 2) In-depth Interview: Interviews are conducted using semi-structured interview guidelines to remain flexible but directed. The questions were focused on the informant's understanding of the implementation of PKH, the perceived benefits, and the obstacles to program implementation. This technique was chosen to explore the informant's subjective experience in more depth.
- 3) Documentation Study: Documentation includes the collection of official documents such as lists of aid recipients, budget realization reports, meeting minutes, as well as statistical data from the village government and the Social Service. The document is used as supporting evidence that strengthens the results of interviews and observations.

Data Analysis Techniques

Data analysis was carried out using the interactive model of Miles and Huberman (1994) which includes three main stages:

- *Data reduction*, which is the process of filtering, selecting, and simplifying raw data to focus on things that are relevant to the research objectives.
- The presentation of data (*data display*) is carried out in the form of a descriptive narrative that describes the relationship between the variables of program effectiveness and the socio-economic conditions of the community.
- Conclusion drawing and verification, which is the stage of data interpretation to produce a meaningful understanding of the effectiveness of PKH in reducing extreme poverty.

Data Validity Test

To ensure the validity of the research results, the triangulation technique of sources and methods is used. Source triangulation is carried out by comparing information from various parties such as companions, village officials, and beneficiaries. Meanwhile, the triangulation method is carried out by combining data from interviews, observations, and documentation. In addition, the researcher also conducts a member check, which is the confirmation of the results of interpretation to the informant to ensure the accuracy of the data obtained.

Research Limitations

This research has several limitations, including: (1) the relatively short time of data collection in the field, (2) limited access to local government administrative data, and (3) the subjectivity of informants in providing answers. However, efforts to minimize bias are carried out by maintaining the neutrality of researchers, using comparative data from official documents, and applying the principle of transparency in data interpretation.

With this method, the research is expected to provide an empirical and analytical picture of the effectiveness of the Family Hope Program (PKH) in overcoming extreme poverty in Kerta Village, as well as produce relevant policy recommendations for improving the governance of social assistance at the local level.

RESULTS AND DISCUSSION

Overview of Research Locations

Kerta Village is one of the villages in Banjarsari District, Lebak Regency, Banten Province. This area has an area of about 838.52 hectares with a population of around 3,684 people. Most people work in the agriculture, plantation, and micro business sectors, with relatively low income levels. These economic conditions make Kerta Village one of the recipients of the Family Hope Program (PKH) from the Ministry of Social Affairs. As an agrarian village, dependence on weather and fluctuations in crop yields is one of the main causes of the community's economic instability.

This socio-economic condition encourages the importance of government intervention in the form of targeted social assistance. The Kerta Village Government collaborates with the Lebak Regency Social Service and PKH companions in distributing assistance to beneficiary families (KPM). Based on data in 2025, the number of PKH recipients in Kerta Village will reach more than 100 families spread across several hamlets such as Babakan Malangnengah, Tapos I, and Tapos II.

Effectiveness of the Implementation of the Family Hope Program (PKH)

The results of the study show that the implementation of PKH in Kerta Village has had a positive impact on improving the welfare of the poor. Based on the results of interviews with PKH facilitators and beneficiaries, most of the informants stated that the cash assistance received was used to meet basic needs such as children's education, maternal and toddler health, and household consumption needs. This shows that the program has functioned in

accordance with its original goal, which is to improve the quality of life of the poor through the fulfillment of basic needs.

However, in terms of implementation effectiveness, there are still several obstacles. First, the inaccuracy of the target of aid recipients still occurs due to inaccurate data collection. Some families who are actually classified as able are still listed as recipients of assistance, while new poor families have not been fully accommodated. Second, the data verification and validation mechanism has not been carried out regularly, so the data of beneficiaries is not always up-to-date. Third, limited coordination between agencies is also an obstacle, especially between the village government, social companions, and the district social service.

In addition, there is still a public perception that PKH assistance is permanent. This creates social dependence, where some recipients tend to be passive and have not shown economic independence. This condition shows that the effectiveness of PKH is not only determined by the accuracy of the target and the amount of assistance, but also by changes in the social behavior of the beneficiaries.

The Impact of PKH on Reducing Extreme Poverty

From the results of observations and interviews, the PKH program has made a real contribution to reducing the extreme poverty rate in Kerta Village. Some of the positive impacts found include:

- 1) Increased access to education — children from beneficiary families can continue their education up to secondary level without cost barriers. Most beneficiaries use relief funds to purchase school supplies, uniforms, and books.
- 2) Improvement of health conditions — pregnant women and toddlers more regularly carry out health checks at posyandu, so that the rate of malnutrition and child diseases decreases.
- 3) Increased people's purchasing power — cash assistance helps poor families meet basic food needs, thereby reducing the level of vulnerability to household economic crises.

However, the long-term impact of PKH on economic independence is still limited. Most of the beneficiaries do not have a sustainable productive business. This is due to the lack of skills training, lack of access to capital, and weak follow-up assistance. Therefore, the effectiveness of PKH in reducing extreme poverty is only felt in the aspect of basic consumption, not yet in the aspect of economic empowerment.

Effectiveness Analysis Based on Indicators

Based on the theory of program effectiveness (Siagian, 2012), there are six main indicators used in this study, namely: accuracy of targets, timeliness, achievement of goals, program socialization, real changes, and integrity and adaptation of implementers.

- 1) Accuracy of Targets: Most of the beneficiaries fit into the extreme poor category, but there are still cases of data mismatches. The manual data-based verification process leads to duplicate or ineligible recipients.
- 2) Timeliness: PKH funds are generally disbursed every three months. However, transfer delays sometimes occur due to administrative and technical constraints in the non-cash payment system.
- 3) Achievement of Objectives: The program has succeeded in improving access to education and health for poor families, although it has not been significant in fostering economic independence.
- 4) Program Socialization: PKH companions routinely conduct socialization through group meetings, but the participation of recipients still needs to be increased so that information related to participants' rights and obligations is better understood.

- 5) **Real Changes:** Based on interviews, the majority of recipients felt an improvement in welfare, especially in terms of meeting basic needs and family economic stability.
- 6) **Integrity and Adaptation of Implementers:** Social companions have an important role in maintaining transparency and overseeing the use of assistance, although the limited number of companions often hinders the monitoring process.

Of the six indicators, the effectiveness of PKH in Kerta Village is quite effective, because it has succeeded in meeting most of the program's objectives although it still needs improvements in terms of data collection and economic empowerment.

Discussion

The findings of this study support the theory of the poverty circle of Ragnar Nurkse (1952) which states that poverty is cyclical due to low productivity and investment. The PKH program functions to break this circle by providing short-term economic support and incentives for improving the quality of human resources. However, its effectiveness will be higher if it is accompanied by sustainable empowerment strategies such as business training and access to microcapital.

The results of the study are also in line with the findings of the World Bank (2021) that PKH contributes significantly to poverty reduction, but faces challenges in terms of targeting and coordination. Therefore, to achieve the national goal of eliminating extreme poverty by 2030, it is necessary to reform the digital-based data collection system, strengthen the capacity of social companions, and collaborate across sectors so that programs are not only charitable but also transformative.

Overall, the implementation of the Family Hope Program in Kerta Village has shown positive results in reducing extreme poverty in basic social aspects. However, the effectiveness of the program will be more optimal if it is accompanied by increasing data accuracy, intensifying mentoring, and integration with economic empowerment programs for village communities.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of research and analysis that has been carried out on the effectiveness of the Family Hope Program (PKH) in reducing extreme poverty in Kerta Village, Banjarsari District, Lebak Regency, it can be concluded that the implementation of this program is quite effective, although it still faces several technical and structural obstacles.

In terms of accuracy of the targets, most of the beneficiaries are in accordance with the criteria of extreme poor families, but there are still some cases of inaccuracy due to inaccurate data collection and irregular data updates. The timeliness of aid distribution is relatively good, although there are occasional delays due to administrative obstacles. In terms of achieving goals, PKH has succeeded in improving access to education and health for poor families, as well as helping to meet basic household needs.

Another positive impact is increasing public awareness of the importance of children's education and maternal and toddler health services. However, the program has not been fully able to create economic independence as most of the beneficiaries are still dependent on aid. Low community participation in empowerment activities and limited capacity of social companions are the main inhibiting factors in achieving optimal effectiveness.

Overall, the implementation of PKH in Kerta Village has made a real contribution to reducing extreme poverty, especially in the short term. However, long-term effectiveness still needs to be strengthened through improving the data collection system, improving the quality of assistance, and integrating with community economic empowerment programs.

Suggestions

To increase the effectiveness of the Family Hope Program in efforts to eliminate extreme poverty, there are several recommendations that need to be considered:

- 1) Improving the beneficiary data collection system through the use of digital technology so that poverty data is more accurate, renewable, and verifiable in real-time.
- 2) Increasing the capacity and number of social assistants, so that the implementation of programs at the village level is more optimal and supervision of the use of assistance can run effectively.
- 3) Integration of PKH with local economic empowerment programs, such as skills training, access to business capital, and creative economy development, so that beneficiaries can be economically independent.
- 4) Strengthening inter-agency coordination between the central, regional, and village governments to ensure policy synergy and prevent overlap of social assistance programs.
- 5) Increasing awareness and participation of the community, especially aid recipients, to understand that PKH is not just consumptive assistance, but an instrument of empowerment towards independence.

With these measures, it is hoped that PKH will not only function as a short-term charitable policy, but also as a long-term social development strategy in eliminating extreme poverty in a sustainable manner in rural areas.

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