

*Research/ Review*

# The Effectiveness of the Program Keluarga Harapan (PKH) in Reducing Poverty in Molibagu Village, South Bolaang Mongondow Regency

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**Abstract:** This study aims to find out how Program Keluarga Harapan (PKH) in reducing poverty in Molibagu Village, Bolaang Uki District, South Bolaang Mongondow Regency and analyze what factors affect the effectiveness of Program Keluarga Harapan (PKH) in reducing poverty in Molibagu Village, Bolaang Uki District, South Bolaang Mongondow Regency. By using a qualitative method, a descriptive approach with an ethnographic research design. Data collection techniques through interviews, observations and documentation. Data analysis is carried out by means of data reduction, data presentation, and conclusion drawn. The results of the study show that Program Keluarga Harapan (PKH) in Molibagu Village, Bolaang Uki District, South Bolaang Mongondow Regency aims to reduce poverty by providing cash assistance to very poor families, especially those who have vulnerable members such as toddlers, pregnant women, school-age children, the elderly, and people with disabilities. Through this assistance, Program Keluarga Harapan (PKH) focuses on increasing family access to education, health, and welfare, so that it can reduce the economic burden they face. The factors that affect the effectiveness of Program Keluarga Harapan (PKH) in Molibagu Village, Bolaang Uki District are internal and external factors. Internal factors ensure the effectiveness of Program Keluarga Harapan (PKH) by ensuring the accuracy of aid receipts, smooth administration, recipient satisfaction, and officer performance in data collection, distribution, and mentoring. External factors focus on improving family welfare through access to quality education, as well as the social and economic impacts that can be obtained from employment opportunities, business capital, and market support that support family economic development.

**Keywords:** Program Keluarga Harapan (PKH); Poverty; Program Effectiveness; Internal and External Factors; Desa Molibagu

## 1. Introduction

Poverty is a condition when individuals or groups are unable to meet basic needs such as food, clothing, shelter, education, and health. This condition is generally caused by the scarcity of tools to meet basic needs and limited access to education and health services. According to Suryawati (2005), poverty is a state of lack in fulfilling basic needs such as food, clothing, board, and drinking water, which is closely related to low quality of life. In addition, poverty can also be interpreted as a limitation in accessing education and decent work, which has an impact on low dignity as a citizen. Fitriany (2021) stated that there are three interrelated characteristics of developing countries that are both the cause and result of high poverty rates. First, the lack of educational facilities and services causes people to lack special skills or expertise, which is exacerbated by the high rate of illiteracy. Second, inadequate health facilities and unhealthy consumption patterns make some people unable to become productive workers. Third, most people still depend on the traditional agricultural sector with production methods that are outdated and not in accordance with the times.

In response to these conditions, the Indonesian government launched Program Keluarga Harapan (PKH), which is a conditional cash assistance program for Very Poor Families (KSM) that meets the criteria and is determined by the Ministry of Social Affairs (Kemensos RI, 2015). The target of this program is families who are recorded in an integrated database, with the obligation to be actively involved in education and health services. In the health sector, participants are required to check pregnancy, provide immunizations, and weigh toddlers. Meanwhile, in the field of education, children from PKH participating families must be registered and attend elementary to secondary schools. For people with disabilities, the obligations are adjusted to their respective conditions (Ministry of Social Affairs of the Republic of Indonesia, 2015). Social assistance programs such as PKH are an

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important part of social protection, because they help the community in meeting basic needs. However, the distribution of this aid requires high transparency and accountability so as not to cause social inequality and public suspicion. The community has the right to know the use of social assistance funds and assess whether the program is running according to the target. Accountability in the implementation of PKH is crucial to ensure the effectiveness and efficiency of programs and prevent budget abuse (Qudus et al., 2024). With good supervision and community involvement, it is hoped that PKH will really be able to improve the welfare of the poor.

Poverty is also a real problem experienced by the people in Molibagu Village, Bolaang Uki District, South Bolaang Mongondow Regency. Factors that cause this include low income, lack of productive resources, hunger, malnutrition, and limited access to education and health services. The implementation of PKH in this region began in 2007, as a continuation of the Direct Cash Assistance (BLT) program that began in 2004. Before the PKH was implemented, the economy of Molibagu Village was dominated by farm laborers and small farmers, with erratic income and dependence on crop yields. Over time, the implementation of PKH in Molibagu Village has had a positive impact in reducing poverty rates and increasing access to education and health services. Although people still rely on the agriculture, trade, fisheries, and livestock sectors as their main source of income, their participation in PKH also strengthens household economic resilience. The success of the implementation of PKH in Molibagu Village is a reflection of how targeted social interventions can bring significant changes to the welfare of the village community.

## 2. Preliminaries or Related Work or Literature Review

Program Keluarga Harapan (PKH) is a program for very low-income families identified as beneficiaries of Program Keluarga Harapan (PKH), this program offers conditional social support. The Government of Indonesia has implemented Program Keluarga Harapan (PKH) since 2007 as an effort to accelerate poverty alleviation. In these countries, poverty, particularly chronic poverty, has been effectively addressed by the Social Protection Program, which is globally often referred to as Conditional Cash Transfer (CBT). Program Keluarga Harapan (PKH), a conditional social assistance program, provides access to poor families, especially those with pregnant women and children, to access various health and educational facilities (health facilities and fasdik) located around their residences. By maintaining their level of social welfare in accordance with the mandate of the constitution and the Nawacita of the President of the Republic of Indonesia, the benefits of Program Keluarga Harapan (PKH) have also begun to be promoted to the elderly and people with disabilities.

Kartasasmita (1996) emphasized that there are two ways to conceptualize poverty, namely absolute poverty and relative poverty. Absolute poverty is the worst condition of poverty, measured by the extent to which a family is able to finance the basic needs for a dignified life. Comparing one group to another is known as relative poverty. Because some people feel poorer than others, relative poverty is a type of poverty that is difficult to eliminate. Kurniawan (2004) defines poverty as a condition in which a person's income is below a certain threshold. Lack of social needs, such as dependence, social marginalization, and inability to engage in respectable community life, are other indicators of poverty. According to another widely accepted definition of the European Union, poverty is a state in which a person has relatively few material, social, and cultural resources (Anonymous, without years).

The objectives of Program Keluarga Harapan (PKH) are:

- Improve the quality of life of beneficiary families by providing them with access to social welfare, health and education services.
- To reduce the financial burden and increase the income of low-income and vulnerable households.
- Encourage beneficiary households to adopt new habits and become independent in obtaining social welfare, health and education services.
- reduce poverty and economic inequality.

According to Kuncoro, the following are the main causes of poverty:

- At the macro level, poverty is caused by an unequal pattern of resource ownership that leads to an unequal distribution of income; The poor have few resources and are of poor quality.
- The gap in the quality of human resources leads to poverty because the quality of human resources means low productivity and low wages.
- Capital and access gaps lead to poverty. Due to limitations and lack of access, people have few, if any, options for living their lives other than doing what they are currently forced to do, which they are not really supposed to do. As a result, people have few options, which limits their ability to grow as individuals. Differences in the quality of human resources also contribute to poverty because low-quality human resources will inevitably have an impact on other factors, such as income. However, this is just a traditional problem. Lack of wealth is now the root cause of poverty.

In a broader sense, poverty is associated with limited potential outside of material possessions, such as weak knowledge, low power, lack of love, and so on, in addition to a low level of property ownership. This is also inseparable from several factors that affect Program Keluarga Harapan in reducing poverty, which are divided into internal and external indicators as listed below according to (Sugiono, 2022).

- Internal Indicators
  - Quality and Accuracy of Aid Receipt
  - Program Administration and Management Process
  - Beneficiary Satisfaction
  - Performance of PKH Officers
- External Indicators
  - Improved Family Well-Being
  - Access and Quality of Education
  - Social and Economic Impact

### 3. Proposed Method

This research uses qualitative. Sugiono (2010) defines qualitative research methods as qualitative research as research conducted to investigate the natural state of a thing. In these methods, the researcher plays the role of a key instrument, triangulation (combining) data collection techniques, data analysis that is instructive, and results that emphasize meaning rather than generalization are characteristics of qualitative research. The research design used is a descriptive research design using qualitative methods. Descriptive research uses events that occur in the field as research material to describe the process of learning activities to find weaknesses and advantages to find solutions for improvement, and to uncover the factors that cause poverty. According to Moleong (2010), data triangulation is a technique of checking the validity of data that uses something other than the data for checking or as a comparison to it. The validity of data in qualitative research often uses triangulation techniques, techniques of comparing sources, theories, and research methods/techniques that aim to ensure the validity of the data. For example, comparing observation data with interview data, interview data with document data, or document data with observation data.

As stated by Miles and Huberman (2016), the data analysis method consists of three parts, namely :

- Data Reduction

Data reduction is a recovery-oriented process that centers on simplifying, abstracting, and transforming "rough" data obtained according to field records. The process of summarizing, selecting the main components, and concentrating on those components is known as data reduction.

- Data Display

Word-based narrative texts can be used in qualitative research to convey facts. In order for the material to be easier to understand, the material must be presented logically and in an orderly manner.

– Concluding Drawing/Verification

Drawing conclusions is a way for researchers to find meaning in the collected data and compile certain correlation patterns into data that will come in and be consistent with the data that is already available.

#### **4. Results and Discussion**

##### **How the Program Keluarga Harapan (PKH) in Reducing Poverty in Molibagu Village**

Based on the results of the study, the Program Keluarga Harapan (PKH) helps reduce emissions in Molibagu Village, Bolaang Uki District, South Bolaang Mongondow Regency by providing financial assistance to very low-income households. Families with vulnerable members, including young children, pregnant women, school-age children, the elderly, and people with disabilities, are the focus of this program. With the assistance provided, the Program Keluarga Harapan (PKH) is expected to increase their access to general welfare, health care, and education, which will reduce the financial burden on their spouses.

Based on the results of interviews, observations and attached researcher documentation, it can be concluded that the Program Keluarga Harapan (PKH) in Molibagu Village, Bolaang Uki District, South Bolaang Mongondow Regency, although aiming to improve the welfare of poor families, has not been able to have a significant impact in terms of improving overall economic welfare. This is because the Program Keluarga Harapan (PKH) assistance is more focused on meeting children's educational and health needs, such as school fees and medical care, which, although important, do not directly increase the family's economic independence. The assistance is often used for urgent needs, so that the family's economic condition does not change much. However, Molibagu village also has various additional programs that support recipients of the Program Keluarga Harapan (PKH), such as skills training, small business capital assistance, and support through joint business group (KUBE) programs and village unit cooperatives (KUD). One tangible example of this support is assistance for canopy making businesses, which provide opportunities for communities to increase income and economic independence. Cooperative Units (KUD) also play an active role in supporting the welfare of rural communities through joint efforts. This cooperative provides access to finance and basic necessities for its members and supports the agriculture, livestock, and trade sectors of produce. Despite facing challenges, several KUD managed to develop and create jobs for the surrounding community. These additional programs play a major role in helping families become more economically independent. However, not all families with economic limitations receive assistance from the Program Keluarga Harapan (PKH), which shows that there are limitations in the distribution of aid. Some families in dire need have not fully received the expected support.

In terms of aid disbursement, the process ran smoothly without any obstacles. The beneficiary families do not have any difficulties in the disbursement of aid, which is always disbursed on time with an easy procedure. Overall, while the Program Keluarga Harapan (PKH) can be a supporting factor for economically disadvantaged families to seek additional income or start a small business, its effectiveness is highly dependent on other factors. This includes the amount of assistance provided, the family's economic condition, and the support from the surrounding environment that also affect the success of this program.

##### **Analyze the factors that affect the effectiveness of the Program Keluarga Harapan (PKH) to reduce poverty in Molibagu Village**

Based on the results of the researcher's interviews regarding the factors that affect the effectiveness of the Program Keluarga Harapan (PKH) in reducing poverty in Molibagu village, Bolaang Uki district, South Bolaang Mongondow district, there are a number of factors, including :

## Internal Factors

### The quality and determination of the beneficiaries

In an effort to improve the accuracy of the target of aid recipients, the village of Molibagu has designed various strategic steps. To ensure that the assistance is on target, the village will regularly update and verify recipient data, as well as involve social companions in continuous monitoring and evaluation. Socialization to the public about the requirements for assistance is also carried out to improve the understanding and accuracy of the data. However, sometimes there are families who are more able but still receive assistance, which is still felt to be beneficial for them. They find this assistance very helpful to meet unexpected daily needs, such as education or health expenses. Despite the inaccuracy of the target, they hope that this assistance can continue to exist and be more targeted for those who really need it.

### Program Administration And Management Process

The administrative and management process of social assistance programs in the village is also carried out with clear and transparent procedures. Citizen data collection, data collection and verification, and distribution of aid are carried out with neat documentation. Evaluations are also carried out to ensure that assistance is on target and efficient management, so that each stage can be monitored properly.

### Beneficiary Satisfaction

Beneficiary satisfaction is a priority, and villages ensure that the assistance provided is in accordance with their needs through data collection and data verification involving village officials and the community. Although social assistance programs are very helpful, there are several things that need to be considered, such as improving the quality of assistance that is more in line with needs and improving data collection to be more comprehensive, so that there are no errors or inaccuracies in targets.

### Performance of Program Keluarga Harapan (PKH) Officers

The performance of the Program Keluarga Harapan (PKH) officers is assessed based on several aspects, including the accuracy of data collection and verification of beneficiary families, the effectiveness of aid distribution, and the ability of officers to provide assistance. The village head also observed the extent to which officers can establish communication with the community to ensure the smooth running of the program and precisely the assistance provided according to the needs of the residents.

The determination of aid recipients involves collaboration between the village government, village heads, village officials, Program Keluarga Harapan (PKH) officers, and the community. The village government and village officials identify needs, while the Program Keluarga Harapan (PKH) officers are in charge of collecting data and verifying. The community plays a role through village deliberations, and the verification team ensures the suitability of the data with the criteria. The social service or related agencies set guidelines and conduct evaluations to ensure that the assistance provided is really on target.

## External Factors

### Improved Family Well-Being

The improvement of family welfare in Molibagu village is greatly influenced by external factors, especially access to education and employment. A good education opens up opportunities for family members to acquire more skills, which in turn increases the likelihood of getting a decent job and increasing family income. However, even though families receiving Program Keluarga Harapan (PKH) assistance have tried to send their children to school, they still face major obstacles, namely education costs that are not fully covered and other urgent needs, such as medical expenses, that must be prioritized.

### Access and Quality of Education

Although families receiving assistance from the Program Keluarga Harapan (PKH) have received financial support, they still face various obstacles in terms of children's education. One of the main problems faced is the cost of education which has not been fully covered by the aid received. Although the goal of the Program Keluarga Harapan (PKH) is to help low-income families, the amount of assistance provided is often insufficient to meet all of the children's educational needs, especially for families with more than one child in school.

### Social and Economic Impact

The social and economic impact of the Program Keluarga Harapan (PKH) in Molibagu Village is also influenced by the ease of access to business capital and market opportunities. The community's expectation that Molibagu village will provide this convenience is very important, because it will make it easier for families to start or develop small businesses, which in turn can increase income and encourage economic independence. However, the biggest challenge faced is irregular income, which leads to difficulties in meeting daily needs, especially with the prices of goods constantly increasing.

## 5. Comparison

### Program Keluarga Harapan (PKH) in Reducing Poverty in Molibagu Village

The results show that Program Keluarga Harapan (PKH) contributes to reducing poverty in Molibagu Village by providing cash assistance to very poor families, especially those with vulnerable members such as children, the elderly, pregnant women, and people with disabilities. The main focus of this assistance is on improving access to education and health, rather than directly on increasing economic income. This is in line with Amartya Sen's (1999) theory of human development, which emphasises that poverty reduction should not only be seen from the economic side, but also on improving human capabilities such as education and health. However, although PKH helps in terms of access to education and health, the results show that the programme has not had a significant impact on the economic independence of families. The assistance received is often spent on immediate consumptive needs, so it is not strong enough to lift the family economy in a sustainable manner. This is different from the Sustainable Livelihood Framework approach (Chambers & Conway, 1992), which emphasises that poverty reduction should include strengthening human, social, physical, financial and natural capital assets, so that families can be economically independent. Additional programmes such as skills training, KUBE, and village cooperatives (KUD) are important factors in supporting the success of PKH, which is close to the empowerment-based approach, where local economic empowerment is needed to alleviate poverty as a whole (Narayan, 2002). However, as found in this study, the limited scope of assistance and mistargeting are still obstacles.

### Analysis of Factors Affecting PKH Effectiveness

Internal factors, such as the quality of beneficiary data and programme management, also determine the effectiveness of PKH implementation. Targeting accuracy remains a challenge despite periodic data collection procedures involving village communities. This is in line with Ravallion's (2016) findings that one of the weaknesses of social assistance programmes in developing countries is weaknesses in the targeting system, so not all assistance is on target. In addition, external factors such as the quality of education and access to employment also affect the success of the programme. The results of this study show that although PKH helps ease the burden of education, many families continue to struggle economically due to other pressing needs and limited assistance. This demonstrates the importance of a multi-sectoral approach to poverty alleviation as stated by the World Bank (2018), that the success of social programmes relies heavily on support across sectors such as education, employment and the local economy.

## 6. Conclusions

The role of the Program Keluarga Harapan (PKH) in reducing poverty in rural Molibagu, Bolaang Uki district, South Bolaang Mongondow district by providing financial support to low-income families. Families with vulnerable family members such as young children, pregnant women, school-age children, the elderly, and people with disabilities are the focus of this program. The Program Keluarga Harapan (PKH) seeks to improve their access to public welfare, health care, and education through the assistance provided, which in turn can reduce the economic burden they face.

Internal and external factors affect the success of the Program Keluarga Harapan (PKH) in Molibagu Village, Bolaang Uki Regency. The success of the Program Keluarga Harapan (PKH) is guaranteed by internal elements by ensuring the accuracy of aid receipts, smooth administration, recipient satisfaction, and officer performance in data collection, distribution, and mentoring. External factors focus on improving family welfare through access to quality education, as well as the social and economic impacts that can be obtained from employment opportunities, business capital, and market support that support family economic development.

The government is expected to increase supervision of the Program Keluarga Harapan (PKH) in order to create better coordination between stakeholders and all parties who are entitled to receive truly affordable assistance and feel benefits that are in line with the program's objectives. On the other hand, aid recipients are expected to be able to use it appropriately, especially for basic needs such as education, health, and food, in order to encourage sustainable improvement in the quality of life. In addition, researchers are further encouraged to carry out follow-up research in the same location to evaluate developments based on the results of previous studies obtained through interviews, observations, and document review.

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