



FAKULTAS EKONOMI & BISNIS
Universitas Muhammadiyah Pontianak



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The Impact of the Family Hope Program (PKH) on Household Financial Well-Being: The Moderating Role of Facilitators

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ARTICLE INFO

Keywords:

Household Financial Well-Being
Family Hope Program (PKH)
Social Assistance
Role of Facilitators
Poverty Alleviation
Financial Stability
Conditional Cash Transfer
Program Evaluation

ABSTRACT

This study examines the effect of the Family Hope Program (PKH) on the financial well-being of households in Luwu Utara Regency, with a focus on the role of facilitators as a moderating variable. Using a quantitative approach, data were collected through questionnaires distributed to 100 PKH beneficiaries and analyzed using moderation regression analysis. The findings show that PKH significantly enhances household financial well-being, although the facilitators' role tends to weaken this effect. The study contributes to understanding the financial impact of PKH and highlights the need for improved facilitation to optimize program outcomes.

ABSTRAK

Penelitian ini mengkaji pengaruh Program Keluarga Harapan (PKH) terhadap kesejahteraan keuangan rumah tangga di Kabupaten Luwu Utara, dengan fokus pada peran pendamping sebagai variabel moderasi. Menggunakan pendekatan kuantitatif, data dikumpulkan melalui kuesioner yang disebarkan kepada 100 penerima manfaat PKH dan dianalisis dengan regresi moderasi. Hasil penelitian menunjukkan bahwa PKH secara signifikan meningkatkan kesejahteraan keuangan rumah tangga, meskipun peran pendamping cenderung melemahkan efek tersebut. Studi ini memberikan kontribusi terhadap pemahaman dampak finansial PKH dan menyoroti perlunya peningkatan efektivitas peran pendamping dalam mengoptimalkan hasil program.

Introduction

Social assistance programs have become a key instrument utilized by the government to address poverty and improve community welfare. Various forms of assistance, both cash and non-cash, are provided to alleviate the financial burden of households, aiming to enhance their social and economic well-being (Irtiah Fajriati et al., 2020). The Program Keluarga Harapan (PKH) is one of the social assistance programs formulated by the government, which serves as a socialization program for the Poverty Cluster (KM). It is a Conditional Cash Transfer (CBT) program recognized globally for its objective of reducing recurrent poverty (Iyos Rosyid, 2023). Since its introduction in 2007, the government has implemented PKH to design a social protection system for underprivileged communities to improve their quality of life and reduce poverty rates. PKH is part of Cluster I in Indonesia's approach to poverty alleviation, focusing on providing assistance and social protection (Khoerunisa et al., 2023).

Article 2 of the Minister of Social Affairs Regulation (Permensos) No. 1 of 2018 outlines five objectives of the PKH program: first, to improve the quality of life for Beneficiary Families (KPM) by providing access to

education, health, and social services. Second, to reduce expenditure and increase income for poor and vulnerable communities. Third, to encourage behavioral changes and foster independence among KPMs in utilizing health, education, and social services. Fourth, to reduce poverty rates and social inequality. Fifth, to introduce KPMs to the benefits of formal financial services and products (Iyos Rosyid, 2023).

The primary objective of the PKH program is to improve the income of families living in poverty and economic hardship, ensuring that they receive adequate opportunities to access education, health, and social welfare services. Additionally, the program seeks to reduce their expenditure, thereby enhancing the welfare of beneficiary families (Karimah, 2023). However, the effectiveness of PKH in improving the financial well-being of recipient households remains a subject of debate among researchers. Given that the program involves substantial budget allocations, assessing its impact on the financial well-being of households is crucial.

In the implementation of the PKH social assistance program, the role of facilitators is crucial to the program's success. PKH facilitators are recruited and employed under contracts specified by the Ministry of Social Affairs to carry out their duties in subdistricts (Asiva Noor Rachmayani, 2015; Irawan et al., 2020). Their presence ensures that PKH recipients receive the rights they are entitled to under the social assistance program (Nur Aeda & Riadul Jannah, 2022). This role is also emphasized in the Quran, Surah Al-Isra, verse 26:

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا

“And give the relative his right, as well as the needy and the traveler, and do not spend wastefully.”

Several studies have been conducted to measure the effectiveness of the PKH program. Research by Rukmana et al. (2022) demonstrated that children from beneficiary families have better access to health and education due to PKH. Additionally, Karimah (2023) noted that PKH helps reduce household expenditures among beneficiary families. However, most prior studies have primarily focused on non-financial aspects such as education and health, often neglecting the financial well-being of households. Some studies examining financial aspects, such as those by Prasetyo et al. (2022), only evaluated short-term impacts, while the long-term effects of the program on household financial stability have received limited attention.

Empirically, there remain unresolved questions regarding whether PKH effectively improves the financial well-being of beneficiary households and whether the role of facilitators moderates the relationship between social assistance programs and household financial well-being. Based on these issues, this study seeks to further explore how the PKH program affects household financial expenditures and its impact on income and overall economic stability.

This study comprehensively explores the impact of PKH on household financial well-being in both short and long-term periods and examines the extent to which the role of facilitators moderates the relationship between PKH and household financial well-being. Considering the limited literature that evaluates the effectiveness of this program from a broader financial perspective, this study offers a novel approach in analyzing how such programs affect the ability of households to break the cycle of poverty and achieve financial stability. Using a quantitative method, this study contributes new insights into the evaluation of PKH, not only as a social assistance tool but also as a mechanism for beneficiary families to attain economic independence.

Literatur Review

Financial Well-Being of Households

Financial well-being of households refers to a stable and healthy financial condition that enables families to meet basic needs, plan for the future, and navigate economic challenges without significant difficulty (Goso, 2022; Prameswari et al., 2023). This concept encompasses various aspects, such as income, expenditures, savings, debt management, and the ability to invest for the future (Fasiha, 2023). Factors such as liquidity, asset distribution, inflation rate, tax burden, housing costs, and credit default risk also influence household financial well-being.

To achieve financial well-being, households must ensure that their income and financial gains exceed their expenditures (Astuti & Putra, 2024). The Life Cycle Hypothesis (LCH) by Franco Modigliani explains that families manage their financial resources based on changes in income, expenses, and needs at each stage of life (Syafitri, 2024). By understanding this theory, families can allocate their finances optimally, ensuring economic stability in the present, financial security in the long term, and better resilience against economic challenges (Prihanto, 2022).

Role of Facilitators

The role of facilitators in the PKH social assistance program is to support and guide Beneficiary Families (KPM) in effectively utilizing the social assistance they receive to improve their family welfare. The role of facilitators significantly influences the successful implementation of the PKH program, both directly and indirectly (Wa Ode Siti Anitalia et al., 2024). This is further supported by Irawan et al. (2020), who state that the presence of competent facilitators (as a moderating variable) can moderate the relationship between PKH and household financial well-being.

From the perspective of the Life Cycle Hypothesis (Modigliani), facilitators play a crucial role in guiding families to plan their current consumption while considering future needs. They help beneficiaries not only to spend the assistance on immediate needs but also to promote long-term stability through savings and investments in the education and health of their children.

Overall, facilitators hold a vital position in the successful implementation of the PKH program. As a direct link between the government and KPMs, facilitators function as both facilitators and motivators in enhancing the welfare and independence of beneficiary families (Asiva Noor Rachmayani, 2015). Capacity building, training, and policy support are essential to ensure that facilitators can effectively carry out their responsibilities and address the various challenges they encounter.

Social Assistance Program PKH

The Government of Indonesia launched the Program Keluarga Harapan (PKH) in 2007 as a social assistance initiative aimed at providing financial support to poor and vulnerable families, focusing on improving the financial condition of low-income households. Internationally recognized as a Conditional Cash Transfer (CCT) program, PKH has proven to be effective in addressing poverty issues faced by various countries (Arapah, 2020). The Ministry of Social Welfare introduced PKH as a strategic initiative to reduce poverty, making it one of the most effective poverty alleviation efforts in Indonesia (Rukmana et al., 2022).

Through the CCT approach, PKH seeks to improve the quality of life of impoverished families by increasing access to education and healthcare (Saharuddin & Syarifuddin, 2022). Despite facing several challenges, the program has shown significant positive impacts in reducing poverty and breaking the cycle of poverty in Indonesia (Soraya et al., 2023). PKH continues to adapt to societal needs and emerging challenges, serving as a key component of the government's efforts to build a more equitable and prosperous society.

Within the framework of Modigliani's Life Cycle Hypothesis, PKH functions as a mechanism to increase temporary income during periods of high consumption and low income, thereby stabilizing consumption. This approach enables families to meet basic needs in education and healthcare as investments in human capital for the future. Thus, PKH not only plays a crucial role in alleviating present-day poverty but also holds the potential to sustain intergenerational welfare in line with the life cycle principle, ensuring long-term financial stability.

Hypotheses of the Study:

H1: The PKH social assistance program has a positive impact on improving the financial well-being of beneficiary families.

H2: The role of facilitators moderates the relationship between the PKH social assistance program and household financial well-being.

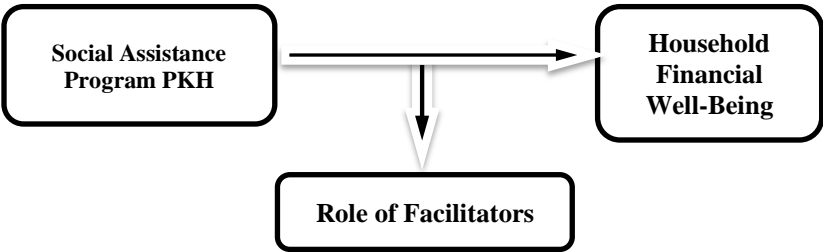


Figure 1. Conceptual Research Model

Research Methods

The research employed a quantitative methodology through the distribution of questionnaires using a 5-point Likert scale, where 1 indicated “strongly disagree” and 5 indicated “strongly agree.” The population in this study consisted of 15,350 households receiving PKH assistance in Luwu Utara Regency. The sample was determined using the Stratified Random Sampling technique with the Slovin formula, resulting in 100 respondents proportionately distributed across 15 districts. Data analysis was conducted using descriptive statistical analysis and moderation regression analysis.

The independent variable in this study is the Social Assistance Program (PKH), representing the government’s conditional cash transfer program targeted at low-income families. This variable is measured through three main indicators: the amount of assistance, which refers to the total nominal amount provided based on specific needs and program categories; target accuracy, which assesses the precision of assistance distribution to eligible families; and timeliness of disbursement, which evaluates whether funds are disbursed according to the predetermined schedule (Selawati, 2022).

The moderating variable is the role of facilitators, encompassing the guidance and advocacy activities aimed at ensuring that beneficiaries receive their entitled rights, including access to complementary programs. The role of facilitators is assessed through two key indicators: the facilitator role, which involves providing motivation, opportunities, and support to beneficiaries, and the educator role, which includes offering positive feedback, directives, and sharing knowledge based on practical experience (Asiva Noor Rachmayani, 2015).

The dependent variable in this study is household financial well-being, which refers to the efforts of households to meet basic needs and improve financial stability. This variable is assessed through three dimensions: income, which reflects the financial status of the household; expenditure, which measures the proportion of income allocated to both basic and non-basic needs as an indicator of financial management; and long-term financial stability, which is evaluated through the capacity to improve living standards through savings and investments (Irtiah Fajriati et al., 2020).

Result and Discussion

Results

1. Data Quality Testing

The validity test assesses the extent to which the collected data accurately represents the actual conditions experienced by the research subjects (Siregar et al., 2022). Data collected for quantitative research must be valid, reliable, and unbiased. In this study, effective and reliable instruments were employed, and a representative sample was used. Comparing the calculated rrr value with the rrr table value at a significance level of 0.05 with $N=98$ is a crucial step in evaluating item validity.

The validity testing was conducted using the SPSS software to determine the degree of validity for each item, and the findings are presented in the table below.

Variable	Item	R Calculated	R Tabel	Status
Social Assistance Program (X)	PKH1	0,854	0,1966	Valid
	PKH2	0,828	0,1966	Valid
	PKH3	0,802	0,1966	Valid
	PKH4	0,672	0,1966	Valid
	PKH5	0,794	0,1966	Valid
	PKH6	0,754	0,1966	Valid
	PKH7	0,859	0,1966	Valid
Role of Facilitators (Z)	P1	0,875	0,1966	Valid
	P2	0,832	0,1966	Valid
	P3	0,692	0,1966	Valid
	P4	0,792	0,1966	Valid
	P5	0,828	0,1966	Valid
	P6	0,845	0,1966	Valid
Household Financial Well-Being (Y)	K1	0,858	0,1966	Valid
	K2	0,826	0,1966	Valid
	K3	0,729	0,1966	Valid
	K4	0,792	0,1966	Valid

K5	0,791	0,1966	Valid
K6	0,828	0,1966	Valid
K7	0,795	0,1966	Valid
K8	0,812	0,1966	Valid
K9	0,732	0,1966	Valid

Source: IBM SPSS Version (2024)

Based on the results of the validity test presented in the table above, all items related to variables X, Z, and Y are considered valid, as the calculated rrr values for each item exceed the rrr table value of 0.1966.

The reliability test aims to assess the stability and consistency of respondents' answers to the questionnaire statements over time. Additionally, it evaluates the validity and reliability of each questionnaire item. If the Cronbach's Alpha value exceeds 0.600, the questionnaire is considered reliable (Lestari & Primadineska, 2021). The reliability test results are presented in the following table:

Variabel	Cronbach's Alpha	Information
Social Assistance Program (PKH)	0,903	Reliabel
Role of Facilitators	0,896	Reliabel
Household Financial Well-Being	0,928	Reliabel

Source: IBM SPSS Version (2024)

The reliability test table shows that the variables X, Z, and Y are considered reliable. The Cronbach's Alpha values for variables X, Z, and Y are 0.903, 0.896, and 0.928, respectively, all of which are higher than the minimum threshold of 0.600, indicating strong reliability.

2. Moderation Regression Analysis

The results of the hypothesis testing indicate that the Social Assistance Program (PKH) has a significant impact on the financial well-being of beneficiary households in Luwu Utara Regency. This is evidenced by the regression coefficient of the PKH program, which is 1.013, with a significance value of 0.000, which is less than the threshold of 0.05. This finding suggests that the greater the amount of PKH assistance received, the higher the financial well-being of the beneficiary households. The results of the hypothesis testing are presented in the following table:

	Unstandardized coefficients		Standardized coefficients		
Model	B	Std. Error	Beta	t	Sig.
Constant	-21.399	10.408		-2.056	.043
Social Assistance Program (PKH)	1.201	.323	1.013	3.715	.000
Role of Facilitators	1.830	.450	1.362	4.064	.000
Moderation	-.033	.013	-1.424	-2.549	.012

Source: IBM SPSS Version (2024)

The moderation regression equation can be expressed as follows:

$$Y = -21,339 + 1,201X + 1,830 M - 0,033 X.M$$

Y = Household Financial Well-Being

X = Social Assistance Program (PKH)

M = Role of Facilitators

The table above shows that the Social Assistance Program (PKH) has a positive and significant impact on the financial well-being of households in Luwu Utara Regency. The regression coefficient of 1.201 and a significance value of 0.000 (< 0.05) indicate that the higher the PKH assistance received, the greater the financial well-being of the beneficiaries. Additionally, the role of facilitators moderates the effect of the PKH program on household financial well-being, but with a weakening impact, as indicated by the regression coefficient of -0.033 and a significance value of 0.012 (< 0.05).

3. Coefficient of Determination (R^2) Test

The coefficient of determination (R^2) test is used to evaluate the extent to which the model can explain variations in the dependent variable. The value of (R^2) ranges from zero to one. A low (R^2) value indicates that the independent

variables have limited explanatory power in relation to the dependent variable. The results of the coefficient of determination test based on the R-squared value are presented as follows:

Model	R Square
1	.761

Source: IBM SPSS Version (2024)

Based on the table above, the adjusted R^2 value is 0.761, indicating that 76.1% of the variance in household financial well-being can be explained by the independent variable (Social Assistance Program PKH) and the moderating variable (Role of Facilitators). The remaining 23.9% (100% - 76.1%) is attributed to other factors outside the regression model.

Discussion

1. The Effect of the Social Assistance Program (PKH) on Household Financial Well-Being

The hypothesis testing results provide evidence that the Social Assistance Program (PKH) has a significant and positive effect on the financial well-being of households in Luwu Utara Regency. This is demonstrated by the t-value of 3.715, which is greater than the t-table value of 1.660, and the significance value of the PKH variable is 0.000, which is below the 0.05 significance level. Therefore, it can be concluded that the PKH program significantly and positively contributes to improving the financial well-being of beneficiary families.

This indicates that the higher the amount of PKH assistance received by the community in Luwu Utara Regency, the higher the financial well-being experienced by the recipient households. The findings of this study confirm the substantial positive role of the PKH program in enhancing the financial condition of beneficiary households. The strong relationship between the amount of assistance provided and the improvement in financial well-being aligns with previous studies, which have emphasized the importance of targeting accuracy and program effectiveness in achieving positive impacts on education, health, and the economic conditions of PKH participants (Selawati, 2022).

2. The Moderating Role of Facilitators in the Relationship Between the Social Assistance Program (PKH) and Household Financial Well-Being

Based on the results of the moderation regression analysis, it is evident that the role of facilitators moderates the effect of the Social Assistance Program (PKH) on household financial well-being by weakening its impact. This is indicated by the regression coefficient of -0.033 with a significance value of 0.012, which is lower than the 0.05 significance level. Thus, the presence of facilitators as a moderating variable weakens the effect of the PKH program on the financial well-being of households.

The findings of this study align with previous research, which indicates that the role of facilitators can moderate the relationship between the PKH program and household financial well-being (Asiva Noor Rachmayani, 2015). Effective facilitation can influence how the program is received and implemented by beneficiary families, thereby affecting the level of financial well-being they experience.

Conclusion and Suggestion

Conclusion

This study analyzed the impact of the Program Keluarga Harapan (PKH) on household financial well-being in Luwu Utara Regency. The findings indicate that the PKH program has a significant and positive effect on the financial well-being of households, where the higher the assistance received, the greater the financial well-being experienced by beneficiary families. Additionally, the role of facilitators was found to moderate the relationship between the PKH program and household financial well-being, although its impact tends to weaken the direct effect of PKH. This finding suggests the need for more effective facilitation management. Overall, the PKH program contributes to increasing income and reducing household expenditures, thereby supporting comprehensive poverty alleviation efforts, though there is still room for improvement in its implementation.

Suggestion

Based on the research findings, several recommendations are proposed to enhance the effectiveness and impact of the Family Hope Program (PKH). First, the government is encouraged to maintain or increase budget allocations for PKH, given its demonstrated positive influence on household financial well-being. Ensuring that the assistance reaches the most vulnerable families in a timely and accurate manner remains a critical priority. Second, it is essential to improve the capacity and performance of PKH facilitators through structured training, regular monitoring, and performance evaluations. Since facilitators play a pivotal role in guiding beneficiaries and ensuring

proper utilization of the support, their effectiveness significantly influences program outcomes. Third, further research is needed to evaluate the long-term impacts of PKH on financial independence and to explore the mechanisms through which facilitation affects financial outcomes. Future studies could incorporate qualitative approaches or longitudinal data to provide deeper insights into household behavior and program sustainability. Lastly, the program could be expanded to include additional complementary services such as financial literacy training, small business support, or access to microfinance, which would strengthen the financial resilience and self-sufficiency of beneficiary households.

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