

The Effectiveness of PKH Fund Allocation in Promoting Educational Advancement Among School-Aged Children in Teja Village

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Abstract

The Family Hope Program (PKH) aims to help poor families meet their children's educational needs, but the effectiveness of fund utilization at the village level still requires further investigation. This study aims to analyze the effectiveness of PKH fund allocation in promoting educational advancement among school-aged children in Teja Village, Rajagaluh District, Majalengka Regency. The method used was descriptive qualitative, with data obtained were then analyzed through interviews and observations with beneficiary families, PKH facilitators, and village officials. Data validity was checked using source triangulation. The results indicate that the use of PKH funds in Teja Village has generally been quite effective in helping improve the education of beneficiary children. This assesment in based on Sutrisno's effectiveness indicators, such as goal achievement, program understanding, timeliness, targeted accuracy, and tangible changes. However, several obstacles remain, such as uneven understanding of the program's objectives among beneficiary families and limited ability to manage funds for their children's education needs. This means that the utilization of PKH funds still needs to be improved, especially through the role of assistants and ongoing outreach.

INTRODUCTION

Education plays a crucial role in improving the quality of human resources and is also a way to break the cycle of poverty (Pontoh, 2023; Zaid et al., 2025). However, children from low-income families often struggle to access a proper education due to their families' economic circumstances. This has prompted the government to implement social protection policies to ensure the continued success of children's education, especially for poor and vulnerable families. (Statistik, 2023)

The Family Hope Program (PKH) is a form of social protection policy that provides cash assistance to low-income families under certain conditions (Erlianti et al., 2025; Pati & Wahyudi, 2024; Putri et al., 2022; Safitri et al., 2024; Tampubolon, 2023). This program places a greater emphasis on education and health, with the goal of encouraging beneficiary families to fulfil their obligations, such as ensuring their children continue to attend school regularly. Through this program, PKH is expected to provide not only economic assistance but also raise families' awareness of the importance of education for their children's future. (Ministry of Social Affairs of the Republic of Indonesia, 2020)

The Family Hope Program (PKH) is one of the government's social protection initiatives that provides cash assistance to poor and vulnerable families under certain conditions. Beneficiary families are required to ensure their children attend school regularly and receive basic healthcare. This, PKH focuses not only on providing financial assistance but also serves as a means to raise families' awareness of the importance of education for their children's future. (Fiszbein, Ariel; Schady, 2009)

The implementation of the Family Hope Program (PKH) in education is expected to help increase children's participation in formal education and motivate them to continue their education to a higher level. The assistance received by beneficiary families should be used for their children's educational needs, such as school fees, learning supplies, and other supporting needs. Appropriate and targeted use of funds is crucial to the program's success, particularly in helping beneficiary children continue their education to a higher level. (Suryani; Hidayat, 2021)

Various previous studies have shown that the Family Hope Program (PKH) has an impact on increasing children's educational participation. One study published in the Indonesian Journal of Economic Education explains that the PKH program can help increase children's involvement in educational activities. However, this study does not detail how the absorption and use of PKH funds can affect the quality and sustainability of children's education. This indicates that further research is needed, particularly regarding the effectiveness of PKH funds in improving children's educational achievement. (Arifin, et al., 2020)

The effectiveness of a program can be measured using Sutrisno's theory of effectiveness. According to Sutrisno, the level of program effectiveness can be seen from several indicators, such as the achievement of the program objectives, the target audience's understanding of the program, the timeliness of implementation, the accuracy of beneficiary identification, and the tangible changes experienced by the program's beneficiary. This theory is relevant for assessing the implementation of the PKH because it provides a comprehensive picture of the extent to which the program is being implemented in accordance with its stated objectives, particularly in the area of education. (Sutrisno, 2017)

Teja Village, Rajagaluh Subdistrict, Majalengka Regency, is one of the areas where the PKH program is implemented, with a significant number of beneficiary families. The PKH program in Teja Village is expected to assist poor families in meeting their children's educational needs and encourage children to continue their education to higher levels. On-the-ground realities indicate that, although PKH assistance has been received by beneficiary families, there are still disparities in the utilization of educational funds and the continuity of children's education. These differences are influenced by the family's level of understanding of the program's objectives, the economic conditions of each household, and the amount of support provided by PKH facilitators or assistants.

The absorption of PKH funds is a crucial factor in determining the program's success in the education sector. Properly targeted use of funds and in accordance with children's educational needs is expected to bring about tangible changes for beneficiary families. Conversely, if fund absorption is not optimal, the PKH's impact on improving children's educational achievement may also be diminished. Therefore, research is needed to more deeply understand the effectiveness of PKH fund absorption using clear and measurable effectiveness indicators (Mardiasmo, 2018)

Several previous studies have examined the impact of PKH on children's education. Arifin et al. (2020) found that the PKH program can help increase children's involvement in educational activities. However, their study did not detail how the absorption and use of PKH funds affect the quality and sustainability of children's education. Similarly, Nurhayati and Prasetyo (2020) reported that PKH has a positive impact on preventing school dropout rates, but they did not explore the effectiveness of fund allocation at the village level using specific indicators. Rifqi et al. (2025) highlighted the importance of transparency and accountability in PKH fund management, yet their study did not focus on educational outcomes. Widiyana et al. (2020) emphasized that outreach activities influence community participation in education, but they did not directly measure the effectiveness of fund utilization based on beneficiaries' understanding and tangible changes.

Despite these contributions, there remains a gap in the literature. Most previous studies have focused on the general impact of PKH on educational participation or dropout prevention, without systematically evaluating the effectiveness of fund allocation using comprehensive and measurable indicators. Furthermore, little attention has been given to the local context of specific villages, particularly in Teja Village, Rajagaluh District, Majalengka Regency, where the program is actively implemented. The understanding of beneficiary families regarding the program's objectives, their ability to manage funds for educational needs, and the role of facilitators have not been thoroughly examined.

This study examines the effectiveness of the Family Hope Program (PKH) funds in supporting the education of beneficiary children in Teja Village. The study aimed to assess the effectiveness of the program's implementation, based on the effectiveness indicators used in the study. Furthermore, the study aimed to determine how the assistance received by beneficiary families is used for their children's educational needs. The results of this study are expected to provide input and evaluation material for the government and relevant parties to improve the implementation of the Family Hope Program, particularly in the education sector.

RESEARCH METHOD

This research used a qualitative method with a descriptive approach to describe in more detail the effectiveness of the use of Family Hope Program (PKH) funds in helping improve the educational achievement of beneficiary children. The study was conducted in Teja Village, Rajagaluh District, Majalengka Regency in December 2025. Informants in this study included PKH facilitators, beneficiary families (KPM), and village officials who were selected purposively because they were directly involved in the program's implementation. This study focuses on the effectiveness of the use of PKH funds in supporting the improvement of the educational achievement of beneficiary children. (Sugiyono, 2019)

Data collection was conducted through in-depth interviews, direct field observations, and a review of various research-related documents to ensure the data obtained was comprehensive and aligned with the research objectives. After collection, the data were analyzed using qualitative analysis techniques, including data reduction, data presentation, and conclusion drawing (Miles & Huberman, 2014). The validity of the data was tested through source triangulation by comparing information obtained from PKH facilitators, beneficiary families (KPM), and village officials, so that the research findings could be ensured to be scientifically valid and reliable (Moelong, 2018). The reason for using qualitative research methods is

because researchers want to obtain valid field data so that the problems being researched can be explained more clearly and in depth. (Sugiyono, 2019)

RESULTS AND DISCUSSION

Overview of Teja Village, Rajagaluh Subdistrict, Majalengka Regency

Teja Village is located in Rajagaluh District, Majalengka Regency. Administratively, this village is within Majalengka Regency, with a government system consisting of a village head, village officials, and village community organizations. The people of Teja Village come from diverse backgrounds, but the majority work in agriculture, day labour, and various other informal sector jobs.

In the field of education, Teja Village still faces various challenges, particularly regarding families' economic constraints, which affect the continuity of children's education. Some residents still have relatively low levels of education, so awareness of the importance of formal education through higher levels has not yet been fully established. These conditions make Teja Village a recipient of the PKH program, which is expected to help improve the community's well-being, particularly in the area of children's education.

Overview of the Family Hope Program (PKH) in Teja Village

PKH is a government social protection program that provides conditional cash transfers to households classified as poor and highly vulnerable. This initiative was designed with the overarching goal of accelerating the improvement of human capital nationwide by expanding the reach of, and improving access to, educational facilities, basic health services, and social welfare protection for beneficiary families (Indonesia, 2022)

In Teja Village, the PKH program is implemented for beneficiary families (KPM) identified based on the Integrated Social Welfare Data (DTKS). PKH assistance for the education component is provided to families with school-aged children, ranging from elementary school (SD), junior high school (SMP), to senior high school (SMA). It is hoped that PKH funds can be used to meet children's educational needs, such as purchasing school supplies, transportation costs, and other supporting needs, so that children can continue their education and avoid the risk of dropping out.

The implementation of the PKH program in Teja Village is supported by PKH facilitators whose duties include providing outreach, mentoring, and monitoring the compliance of beneficiary families with their obligations, especially in the field of education.

The Effectiveness of PKH Fund Utilization in Improving the Educational Attainment of Beneficiary Children

Achievement of Objectives

Based on the interview results, the PKH financial assistance received by KPM in Teja Village was deemed capable of helping the continuation of children's education so they could continue to attend school. The primary objectives of the PKH program in the field of education namely, preventing children from dropping out of school and encouraging them to continue their education at the appropriate grade level have generally been achieved.

One of the beneficiary families said that the PKH assistance has been very helpful in covering their child's school expenses. "Thanks to the PKH assistance, my child has been able

to stay in school. I usually use the money to buy school supplies and other necessities for my child so that they don't have to drop out of school," (Beneficiary, Teja Village).

According to (Sutrisno, 2017), The achievement of objectives is a key indicator in assessing the effectiveness of a program. This is further supported by PKH facilitators, who report that the majority of beneficiary children are still actively attending school and advancing to the next level of education. Thus, the utilization of PKH funds in Teja Village has contributed to the achievement of the program's objectives, particularly in supporting the education of children from low-income families.

Program Overview

Beneficiary families' understanding of the PKH program is a key factor in the effective use of funds. Based on interview results, most beneficiary families in Teja Village understand that the PKH is a conditional assistance program that must be used in accordance with the regulations, particularly for their children's education.

One beneficiary said, "Our facilitator explained to us that the PKH program is for education and health. So I know my child has to stay in school so we can keep receiving the assistance," (Beneficiary from Teja Village).

PKH facilitators reported that beneficiary families' understanding of the program has improved due to regular meetings and outreach activities. However, some beneficiaries still lack a clear understanding of how to use the aid funds effectively and according to their needs. This indicates that community understanding of the program is quite good, but it still needs to be improved through ongoing mentoring. According to (Sutrisno, 2017), the level of understanding of program targets is an important indicator of the effectiveness of a program's implementation.

Punctuality

The timeliness of Family Hope Program (PKH) fund distribution significantly impacts its utilization for children's educational needs. Research shows that PKH fund distribution in Teja Village has generally been carried out according to the specified schedule, although there have been delays in some periods. According to (Sutrisno, 2017), timeliness is a crucial indicator in assessing program effectiveness because it directly relates to the smooth implementation of activities and the utilization of assistance by beneficiaries.

One beneficiary said, "Usually PKH funds are disbursed according to schedule, but sometimes there are slight delays". When they're disbursed on time, it really helps with my children's school expenses," (Beneficiary from Teja Village).

The PKH facilitator added that the delay in disbursement did not originate at the village level, but rather from the central disbursement system. In general, the timeliness of PKH fund disbursements in Teja Village can be considered quite effective and helps families plan for their children's educational needs.

Target Accuracy

The targeting accuracy of the PKH program in Teja Village is assessed based on the alignment of aid recipients with the criteria for poor and vulnerable families with school-age children. Based on interview results, the majority of beneficiary families are those who

genuinely need assistance to support their children's education. According to (Sutrisno, 2017), The targeting accuracy of the PKH program affects its effectiveness, as assistance must reach the right families.

A village official stated, "Most of the PKH recipients in Teja Village are indeed low-income families with school-age children. But sometimes there are also residents who feel that something isn't quite right," (Teja Village Official).

This is due to the use of DTKS data that has not yet been fully updated. Nevertheless, overall, the PKH program in Teja Village has been implemented in a manner that is fairly on target and in line with the program's objectives.

Real Change

The tangible changes felt following the implementation of the Family Hope Program serve as a key indicator of the program's effectiveness. Based on interview results, PKH funds have had a positive impact on the continuity of education for beneficiary children in Teja Village. According to (Sutrisno, 2017), Tangible changes are a key indicator of a program's effectiveness, as they demonstrate the extent to which the program directly impacts beneficiaries and improves their quality of life.

One beneficiary said". Before receiving PKH assistance, I often felt worried about my child's school fees." Now my child can continue their education and doesn't have to worry about dropping out," (Beneficiary from Teja Village).

PKH facilitators also noted a shift in parents' attitudes toward their children's education. Parents have become more concerned about their children's school attendance and continued enrolment. As a result, the PKH program has brought about tangible changes in keeping children in school and increasing families' motivation to support their children's education through higher levels of schooling.

CONCLUSION

Based on the results of a study conducted on the effectiveness of the use of Family Hope Program (PKH) funds in improving the education of beneficiary children in Teja Village, Rajagaluh Subdistrict, Majalengka Regency, it can be concluded that the implementation of the program is fairly effective. This is evident from the understanding of the majority of Beneficiary Families (KPM) regarding the purpose of the PKH as conditional assistance that encourages children to continue their education. However, there is still a small portion of beneficiaries who do not fully understand their rights and obligations within the program, particularly regarding the use of assistance for educational needs. Therefore, increased outreach is needed so that the program's implementation can run more optimally. The distribution of PKH funds in Teja Village has generally been in accordance with government regulations. Funds are distributed in instalments and used by beneficiary families to meet their children's educational needs. However, there have been delays in disbursement of funds in some periods, impacting beneficiary families' educational planning. While the Family Hope Program (PKH) in Teja Village has not yet fully achieved its educational targets, it has shown a positive impact. This program helps beneficiary families maintain the continuity of their children's education and reduces the risk of children dropping out of school. However, limited community understanding of the program and the accuracy of recipient targeting are factors that impact the

achievement of the program's overall objectives. The changes seen from PKH implementation in Teja Village can be considered quite effective, particularly in the field of education. This is evident in the increasing number of beneficiary children continuing their education, the number of children able to continue their education to a higher level, and the increasing awareness among parents about the importance of education for their children's future.

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