

COMMUNITY BEHAVIOR TOWARD SOCIAL ASSISTANCE PROGRAMS: A SECONDARY-DATA ANALYSIS OF TARGETING ACCURACY, DEPENDENCY, AND MISUSE IN INDONESIA'S PKH AND BPNT PROGRAMS

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Abstract: Social assistance programs such as Program Keluarga Harapan (PKH, the Family Hope Program) and Bantuan Pangan Non Tunai (BPNT, Non-Cash Food Assistance) are central instruments of Indonesia's poverty-reduction policy. The effectiveness of these programs, however, depends heavily on how recipient and prospective-recipient households behave toward eligibility rules, program duration, and beneficiary registration. This study analyzes three dimensions of community behavior toward social assistance — targeting accuracy, welfare dependency, and potential misuse — using secondary data drawn from Indonesia's integrated social-welfare database, national beneficiary records for PKH/BPNT, and statistics published by the National Development Planning Agency, the Ministry of Social Affairs, and the Central Statistics Agency (BPS). A descriptive quantitative approach is applied, combining documentary analysis of official reports with cross-tabulation of publicly available beneficiary statistics. The findings indicate that national targeting accuracy for BPNT has been estimated at only 47.46 percent, with an inclusion error of 71.04 percent, meaning a large share of registered beneficiaries no longer meet, or never met, eligibility criteria, while many eligible households remain excluded. Evidence from independent-graduation (graduasi mandiri) policy implementation shows persistently slow exit rates at the local level, alongside a national acceleration target of 300,000 graduating families in 2026 following 77,000 graduations in 2025, indicating a structural tendency toward long-term dependency. Cross-checked data with the Financial Transaction Reports and Analysis Center further reveal that indicated online-gambling activity has become one of the recognized grounds for removing beneficiaries, pointing to a distinct pattern of behavioral misuse. The study concludes that Indonesia's transition from the former integrated welfare database to the new single socioeconomic database, organized by welfare decile, offers a stronger institutional basis for correcting targeting errors, but that dependency and misuse remain governance challenges requiring stronger verification, graduation incentives, and cross-agency data synchronization.

Keywords: community behavior, social assistance, PKH, BPNT, targeting accuracy, welfare dependency, secondary data, public administration.

1. INTRODUCTION

Poverty reduction remains a central mandate of the Indonesian government, pursued through cash and near-cash transfer programs targeted at poor and vulnerable households. Among the largest of these instruments are PKH, a conditional cash transfer program requiring recipients to meet commitments in education, health, and social welfare, and BPNT, a non-cash food assistance scheme disbursed through electronic beneficiary cards. Both programs rely on a centrally maintained beneficiary database to determine eligibility, and both have expanded to reach millions of households nationwide, including in Eastern Indonesia.

Program effectiveness, however, is shaped not only by budget allocation and coverage but by how target populations behave in response to the policy. Three behavioral patterns are of particular concern to public administration scholarship. First is targeting accuracy, commonly assessed through inclusion error (ineligible households that remain registered as recipients) and exclusion error (eligible households that remain outside the program). Second is welfare dependency, the tendency of recipient households to retain beneficiary status over extended periods even where the intended developmental trajectory is toward self-sufficiency. Third is misuse, encompassing identity manipulation, brokerage practices in registration, and use of benefits inconsistent with program

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objectives, including recently documented links between beneficiary status and online-gambling transactions.

This study addresses these three dimensions using secondary data rather than new household surveys. Indonesia's beneficiary and welfare databases have, since 2025, undergone a significant institutional shift: the former Data Terpadu Kesejahteraan Sosial (DTKS) is being superseded by the Data Tunggal Sosial Ekonomi Nasional (DTSEN), a single socioeconomic database that classifies households into welfare deciles from the poorest ten percent to the wealthiest ten percent. This transition, together with periodic beneficiary-list clean-ups and cross-checks against financial-intelligence data, provides a rich and evolving evidentiary base for examining beneficiary behavior without the cost and delay of primary fieldwork.

The research questions guiding this study are as follows:

- What does available secondary data indicate about targeting accuracy in PKH and BPNT distribution?
- What patterns of welfare dependency are observable in PKH beneficiary duration and graduation records?
- What indications of beneficiary misuse can be identified through cross-referenced administrative data?

The study aims to synthesize documented evidence on these three behavioral dimensions and to draw implications for public administration practice in Indonesia's social protection system, particularly regarding data governance, graduation policy, and inter-agency verification.

2. LITERATURE REVIEW

2.1 Community Behavior in Public Policy Implementation

Policy implementation scholarship holds that program outcomes depend not only on design but on the behavioral response of target groups. In social assistance, this response manifests in compliance with registration requirements, patterns of benefit retention, and, in some cases, adaptive or opportunistic behavior aimed at preserving eligibility status regardless of actual need.

2.2 PKH and BPNT as Policy Instruments

PKH is a conditional cash transfer requiring recipient households to fulfil commitments in education, health, and social protection, while BPNT provides food assistance through a non-cash electronic mechanism. Eligibility for both programs has historically been determined through the integrated welfare database maintained by the Ministry of Social Affairs, now transitioning to the decile-based DTSEN framework jointly maintained with BPS.

2.3 Targeting Accuracy

Targeting accuracy is conventionally assessed through inclusion and exclusion error rates, where inclusion error denotes benefits reaching non-poor households and exclusion error denotes eligible poor households left uncovered (Sabates-Wheeler, Hurrell, & Devereux, 2015). A broader literature review of social-transfer targeting across multiple developing-country programs similarly finds that no single targeting mechanism eliminates both error types simultaneously, and that implementation capacity often matters as much as design choice (Devereux, Masset, Sabates-Wheeler, Samson, Rivas, & te Lintelo, 2017). Consistent with this international pattern, recent Indonesian commentary drawing on program evaluation literature reports a targeting accuracy of only 47.46 percent for BPNT, with more than half of eligible households excluded and an inclusion error reaching 71.04 percent among registered food-assistance recipients.

2.4 Welfare Dependency and Graduation Policy

Welfare dependency refers to a reduced incentive toward economic self-sufficiency among long-term recipients. International social-protection literature frames the response to this concern as program 'graduation': a sequenced exit from transfers once a household has accumulated sufficient assets, skills, and income-generating capacity, rather than an abrupt administrative cut-off (Devereux & Sabates-Wheeler, 2015). Indonesia addresses this through *graduasi mandiri* (independent graduation), formally applied nationwide from PKH's fourth 2025 disbursement phase, capping standard participation at five consecutive years for households whose eligibility rests on pregnant-women, early-childhood, or school-age components. Case-level evidence from Tanjungpinang Timur subdistrict illustrates the scale of the challenge: despite PKH operating there since 2013, only 48 beneficiary families achieved independent graduation in 2022, and a related qualitative study found only three of those households demonstrated the financial-management capacity graduation is meant to signal. At the national level, the government reported approximately 77,000 graduating families in 2025 and has set a target of 300,000 for 2026, indicating both the scale of accumulated long-term dependency and an intensified policy push to address it.

2.5 Beneficiary Misuse

Misuse includes identity manipulation, duplicate registration, brokerage in the registration process, and use of transfers inconsistent with program intent. Evidence from Brazil's Bolsa Família program shows that households can behaviorally manipulate reported income, for instance by reducing declared labor supply, in order to qualify for means-tested transfers, indicating that eligibility manipulation is a documented cross-country phenomenon rather than an Indonesia-specific anomaly (Firpo, Pieri, Pedroso Jr., & Souza, 2014). Administrative practice in

Indonesia increasingly identifies such misuse through cross-referencing: local social-service offices report that data synchronized from the Financial Transaction Reports and Analysis Center, which flags indications of online-gambling activity among registered accounts, is now among the recognized grounds for removing a household from active beneficiary status.

2.6 Conceptual Framework

This study frames the three behavioral dimensions — targeting accuracy, dependency, and misuse — as jointly shaped by the quality and currency of welfare data, program design features such as duration caps and graduation incentives, and the socioeconomic dynamics of recipient households as reflected in decile reclassification under DTSEN.

3. METHODOLOGY

3.1 Research Design

This study employs a descriptive quantitative design based on secondary data analysis. Rather than collecting primary survey data, it synthesizes and cross-tabulates information already published by government agencies, subnational social-service offices, and peer-reviewed studies of program implementation.

3.2 Data Sources

- Official statements and reports from the Ministry of Social Affairs (Kementerian Sosial) on DTKS/DTSEN transition, beneficiary clean-ups, and graduation targets.
- Central Statistics Agency (BPS) decile classifications used jointly with the Ministry of Social Affairs to validate beneficiary eligibility.
- Subnational social-service office publications documenting local beneficiary registration outcomes (e.g., Tabanan Regency, Hulu Sungai Selatan Regency).
- Peer-reviewed case studies of PKH graduation behavior published in accredited Indonesian journals.
- Public reporting cross-referencing beneficiary data with Financial Transaction Reports and Analysis Center (PPATK) indicators.

3.3 Analytical Technique

Data were compiled and compared across sources to identify consistent patterns in three areas: (a) reported inclusion/exclusion error rates and decile-based reclassification outcomes; (b) beneficiary duration and graduation rates relative to program design caps; and (c) documented categories of grounds for beneficiary removal, used as a proxy indicator for misuse. Findings are presented

descriptively, with figures drawn directly from cited sources rather than newly computed statistics, given the study's reliance on secondary reporting.

3.4 Limitations

Because the study relies on secondary and largely administrative sources, it cannot establish individual-level motivation behind observed behavior, and subnational examples (e.g., Tabanan, Hulu Sungai Selatan, Tanjungpinang Timur) are illustrative rather than nationally representative. Findings should be read as an evidence synthesis that can guide, but not substitute for, primary household-level research.

4. RESULTS AND DISCUSSION

4.1 Targeting Accuracy

National-level commentary drawing on program evaluation literature places BPNT targeting accuracy at only 47.46 percent, implying that more than half of eligible households have historically remained excluded from the program, while inclusion error for the same program reaches 71.04 percent, indicating a substantial share of registered recipients who do not meet poverty criteria. Local administrative data from Tabanan Regency illustrate this pattern at the point of registration: of 2,104 BPNT applicants screened, only 51.81 percent were assessed as potentially eligible, while 47.91 percent failed to meet criteria; for PKH, 41.66 percent of 1,978 applicants were assessed as eligible. These figures suggest that targeting problems are visible both in aggregate national estimates and in routine local intake processes.

Clean-up exercises tied to the DTSEN transition provide a second angle on targeting accuracy. In April 2026, the Ministry of Social Affairs reported that 11,014 PKH/BPNT beneficiaries were removed nationally, with 1,551 of these individuals reclassified into welfare deciles five through ten (i.e., relatively better-off households) based on BPS data, illustrating an active correction of inclusion error rather than an isolated anomaly. Official communication has emphasized that such removals reflect intended data-quality correction rather than administrative fault, and that affected households may re-enter the program if their economic decile subsequently declines.

4.2 Welfare Dependency

Evidence on program duration indicates a persistent dependency pattern. The Tanjungpinang Timur case study found that PKH, running in that subdistrict since 2013, produced only 48 independent graduations by 2022, and a closely related qualitative assessment found that only three of the households studied showed the financial-management capacity that graduation is intended to reflect, with reluctance to graduate linked to limited financial literacy and continued reliance on transfers. This localized finding is consistent with the government's decision to formalize a

nationwide five-year participation cap for standard PKH components beginning with the program's fourth 2025 disbursement phase, and with the scale of the national graduation push: approximately 77,000 families graduated in 2025, against a considerably larger target of 300,000 for 2026, suggesting that a substantial stock of long-duration beneficiaries has accumulated and that graduation, left to occur without stronger structural incentives, proceeds slowly relative to policy intent. Government efforts to pair graduation with capital-loan access (Kredit Usaha Rakyat) and livelihood training signal recognition that exit from the program requires active economic bridging rather than administrative closure alone.

4.3 Indications of Misuse

Cross-referencing of beneficiary data against external administrative sources provides an indirect but concrete indicator of misuse. Local social-service offices, drawing on data synchronized from the Financial Transaction Reports and Analysis Center, have identified indications of online-gambling transactions among registered beneficiaries as one of several recognized grounds for beneficiary removal, alongside grounds such as civil-service or military employment, deceased status, and invalid or duplicate population data. The inclusion of a financial-intelligence indicator alongside conventional administrative grounds marks a notable expansion in how misuse is operationalized in current beneficiary management, moving beyond simple means-testing toward behavioral screening.

4.4 Synthesis

Read together, the evidence suggests that Indonesia's social assistance system faces simultaneous pressure on three fronts: a still-substantial targeting error documented at both national and local levels; a dependency pattern reflected in slow historical graduation rates now being addressed through a formalized duration cap and an accelerated national graduation target; and an emerging, data-driven approach to identifying misuse that extends beneficiary screening into financial-behavior indicators. The ongoing shift from DTKS to the decile-based DTSEN appears central to addressing the first of these challenges, while the second and third depend more heavily on programmatic design (graduation incentives, livelihood bridging) and inter-agency data governance, respectively.

5. CONCLUSION AND RECOMMENDATIONS

Community behavior toward social assistance is a decisive factor in the effectiveness of Indonesia's social protection policy. Secondary evidence synthesized in this study indicates continuing targeting error at both national and local levels, a structural tendency toward long-term dependency that recent graduation-acceleration targets are explicitly designed to address, and an emerging pattern of misuse now partly detectable through cross-agency financial data. From a public administration perspective, these

findings point toward institutional rather than purely technical solutions.

Based on the evidence reviewed, the following recommendations are proposed:

- Accelerate and monitor the DTKS-to-DTSEN transition, ensuring decile reclassification is synchronized with population and financial-transaction data to reduce both inclusion and exclusion error.
- Strengthen the five-year graduation cap with mandatory livelihood bridging (training and micro-credit access) rather than administrative closure alone, given evidence that unsupported graduation proceeds slowly.
- Institutionalize routine cross-referencing with the Financial Transaction Reports and Analysis Center and other financial-behavior indicators as a standing component of beneficiary verification, rather than an ad hoc measure.
- Build local government capacity for continuous field verification, given that local intake data (e.g., Tabanan) show eligibility screening challenges similar in scale to national estimates.
- Support further primary research, including household-level interviews, to explain the motivations behind observed graduation reluctance and to test the effectiveness of the newly formalized duration cap over time.

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