

Balanced Score Card: Transparency and Accountability of the Social Family's Hope Program (PKH)

Muhammad Rifqi H, Hilmi Hermawan, Siti Khumayah , Rahmayanti

Universitay of Swadaya Gunung Jati, Indonesia

Email: mrifqihendryawan@gmail.com, hermawanhilmi19@gmail.com,
siti.khumayah@ugj.ac.id, rahmayanti@ugj.ac.id

ABSTRACT

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The *Program Keluarga Harapan* (PKH), one of the Indonesian government's conditional social assistance programs, has played a significant role in poverty alleviation efforts since its launch in 2007. However, issues of transparency and accountability in its implementation are still often in the spotlight, particularly regarding the effectiveness of aid distribution and the long-term impact on beneficiaries. This research aims to analyze the level of transparency and accountability in the implementation of the *Program Keluarga Harapan* (PKH) in Tukmudal Village, Cirebon Regency, using the Balanced Scorecard (BSC) approach developed by Kaplan and Norton. This approach was chosen because it provides a comprehensive overview of program performance—not only from a financial perspective but also from the perspectives of customers, internal business processes, and learning and growth. The method used is descriptive qualitative, with data collection techniques including in-depth interviews, field observations, and document studies. Data validity was tested using source triangulation. The research findings indicate that the implementation of the PKH program has been transparent and accountable, with targeted distribution of assistance funds and active participation from village officials, social workers, and the community. However, the long-term effectiveness of the program still needs to be strengthened through integration with economic empowerment programs. Thus, the implementation of the Balanced Scorecard can serve as an effective evaluation tool to improve the governance of social assistance programs, particularly in ensuring the sustainability of benefits for recipient families.



INTRODUCTION

The *Program Keluarga Harapan* (PKH) is a conditional social assistance program initiated by the Indonesian Ministry of Social Affairs in 2007, aimed at alleviating poverty and improving education, health, and community welfare (Andayana, 2023; Fitritinitia & Matsuyuki, 2023). In its implementation, PKH continues to be updated in response to the evolving needs of communities. This study focuses on assessing the transparency and accountability of the program in Tukmudal Village, encompassing collaboration between the village administration,

the Social Service Center (*Puskesmas*), facilitators, and the beneficiary community (Guru et al., 2020).

The use of technology in data management, such as the Integrated Social Welfare Data System (Data Terpadu Kesejahteraan Sosial, DTKS), plays a crucial role in promoting openness and public accountability (Putri & Harjito, 2022; Wicaksono & Widodo, 2021). Nevertheless, challenges arise when system updates render historical data inaccessible, complicating longitudinal analyses and reducing the effectiveness of evidence-based policymaking (Rosadi et al., 2023; Firmansyah & Nugroho, 2020). Furthermore, issues such as inaccuracies in aid targeting and allegations of distribution based on personal relationships remain concerns that weaken public trust in government welfare initiatives (Suharto, 2019; Marzuki & Yuliani, 2021). These challenges underscore the need for a comprehensive monitoring and evaluation system to ensure aid is accurately and fairly targeted. One promising approach to holistically assess this program's performance is the Balanced Scorecard (BSC), which integrates financial and non-financial indicators for public sector evaluation (Sulaiman & Wahyudi, 2017).

During data collection on PKH recipients, it was discovered that the Social Affairs Office (Dinas Sosial or Dinsos), sub-district offices, and villages have adopted new applications to update beneficiary data (Andriani & Haryanto, 2022; Pratama & Nugraha, 2021). Consequently, earlier data records are no longer accessible, with available data only covering from early 2025 onward. This transition reflects efforts to digitize data for improved accuracy and management ease but simultaneously poses impediments to analyzing historical trends or tracking progress over time (Sari & Putra, 2020; Wahyudi & Santoso, 2019). In Tukmudal Village, there are currently 288 families registered as beneficiaries of the Program Keluarga Harapan (Keluarga Penerima Manfaat PKH) (Kurniasih et al., 2018).

The PKH program is overseen by social workers tasked with ensuring assistance reaches the intended recipients and that program requirements are fulfilled. Additionally, the government leverages technology such as the integrated DTKS to enhance transparency and accountability. Assistance is provided in cash, with amounts varying according to the number and types of components applicable to each beneficiary family. Fund disbursements are conducted through the State-Owned Banks Association (*Himpunan Bank Milik Negara*, Himbara), including Bank Mandiri, BRI, BNI, and BTN.

Despite the PKH's design to aid poor and vulnerable groups, its implementation in some regions continues to face challenges, particularly regarding inequality in aid distribution. A recurring concern is the tendency for assistance to be distributed preferentially to individuals based on kinship, proximity to village officials, or other non-technical considerations. Cases have also been reported where eligible families do not receive assistance, while some ineligible families do.

While the *Program Keluarga Harapan* has been widely implemented, transparency and accountability remain critical points for evaluation. Previous studies, such as Guru et al. (2020), highlighted the contributions of technological tools like the DTKS in enhancing transparency, while also identifying limitations such as data inaccessibility and targeting errors. Similarly, Pudjono et al. (2024) applied the Balanced Scorecard framework to Indonesia's public sector

programs, showcasing its multidimensional effectiveness but noting a lack of emphasis on fostering long-term community empowerment.

Addressing these gaps, this study employs the Balanced Scorecard (BSC) approach, developed by Kaplan and Norton, to comprehensively analyze PKH's transparency and accountability in Tukmudal Village, Cirebon Regency. Unlike prior research focused primarily on financial or procedural factors, this study integrates four BSC perspectives—Financial, Customer (beneficiaries), Internal Processes, and Learning & Growth—to provide a multifaceted evaluation. It also critically examines the sustainability of the program, assessing whether PKH promotes economic independence or provides only temporary relief.

The findings aim to support policy refinement and inform optimization of social assistance programs in similar contexts. To ensure accurate distribution, PKH assistance should be delivered through rigorous data collection by accompanying officers, followed by thorough data verification and direct fund transfers to beneficiary families' accounts. Active community involvement in monitoring and evaluating the program is also essential to enhancing its effectiveness and accuracy (Guru et al., 2020).

METHOD

This research employed a qualitative descriptive approach to describe the social reality related to the implementation of the *Program Keluarga Harapan* (PKH) in Tukmudal Village. Qualitative research reports have a flexible structure and emphasize the subjective interpretation of meaning (Creswell, 2012). The study aimed to analyze the transparency and accountability of the distribution of PKH social assistance. It was conducted in Tukmudal Village, Sumber District, Cirebon Regency, involving beneficiary families, PKH officers, and village officials, using the Balanced Scorecard framework (Kaplan, 1996).

Primary data were collected through in-depth interviews and field observations, while secondary data were gathered from relevant documents. Data analysis followed a thematic approach based on four Balanced Scorecard perspectives: Financial, Customer, Internal Business Processes, and Learning and Growth. To enhance data validity and reliability, data triangulation was employed by combining multiple sources and methods.

RESULTS AND DISCUSSION

The author presents the results of an analysis of the implementation of the Social Family's Hope Program (PKH) in Tukmudal Village using the Balanced Scorecard (BSC) approach. This approach is considered appropriate because it not only measures the success of the program from a financial perspective but also considers the customer perspective, internal processes, and learning and growth. The analysis is based on relevant theory, data from interviews with key informants, and the author's interpretation as a researcher.

Transparency

Transparency is the availability of information that is open to the public regarding government activities, including policies, decision-making processes, and policy implementation, so that the public can understand and assess government performance. Transparency is achieved by providing easy, fast, and accurate access to information to the

public. This aims to prevent abuse of authorities and enable the public to monitor government performance. (Mardiasmo, 2009)

Informants stated that they had never encountered any misuse of funds or suspicious activities related to the distribution of assistance. PKH funds are always transferred to recipients' accounts according to the established schedule, with facilitators regularly providing information regarding the disbursement and use of assistance. The village office is considered to be quite helpful in conveying information related to the disbursement of assistance, usually through the local RT/RW and community meetings. Although the technical aspects of disbursement are mostly facilitated by PKH facilitators, the village office still provides administrative support and assistance to residents who need help in the disbursement process.

The informant emphasized that the sub-district office never charged any fees or levies related to the disbursement of PKH assistance. Any contributions made by the assistance recipient group were voluntary for the purposes of socialization or group activities, such as refreshments during meetings, and did not constitute deductions from the assistance funds.

The village office is considered to have carried out its supervisory and supportive role effectively, ensuring that assistance is targeted appropriately and that recipient data is regularly updated through strict procedures. The informant is unaware of any instances of data manipulation or misuse of funds by the village office.

As an impression and message, the informant expressed gratitude for the PKH assistance, which has been very helpful in alleviating the financial burden of children's education. The hope is that this assistance program can continue to be implemented effectively, with improved coordination and communication between the village office, facilitators, and residents to ensure transparency and prompt resolution of issues.

Accountability

Accountability is the obligation of the agent to be accountable to the principal for the performance of their duties, whether in terms of fund management, policy, or work results. Accountability reflects performance accountability, whether administrative, financial, or program results. The government must be able to explain whether public funds have been used efficiently, effectively, and in accordance with their intended purpose. (Mardiasmo, 2009)

The head of Tukmudal Village explained that the village administration plays an important role in supporting accountability in the distribution of social assistance, particularly the Social Family's Hope Program (PKH). Although it does not directly handle the technicalities of fund disbursement, the village administration serves as a liaison between residents, neighborhood associations (RT/RW), and PKH facilitators. The village administration ensures that all information related to social assistance is conveyed clearly, openly, and accurately to the target audience.

In terms of verifying beneficiary data, the village administration participates in the administrative process, particularly when there are updates to residents' data or reports of changes in socioeconomic conditions. This verification is conducted in collaboration with RT/RW officials and PKH facilitators, although the final decision remains with the Social Affairs Department through the central data system.

The village head mentioned that there have been cases where the data of aid recipients no longer aligns with current conditions. However, when such situations arise, the village office promptly coordinates with relevant parties to conduct evaluations and data corrections. The primary objective of these actions is to ensure that aid is distributed fairly and effectively.

The kelurahan also opened a complaint room for the community, either directly at the kelurahan office or through informal channels such as the RT/RW. The most common complaints include delays in disbursement, data discrepancies, or aspirations from residents who feel eligible but have not been registered in the assistance program. All complaints are followed up by coordinating their resolution with PKH Facilitators or related agencies.

The Kelurahan conveys information on assistance through various channels, such as announcement boards, RT/RW communication groups, and regular community meetings. The Kelurahan also emphasized that it never levied any fees in the process of disbursing aid funds, because the entire process had been carried out according to the provisions, and the funds were directly channeled to the accounts of each recipient. Lurah Kelurahan Tukmudal hopes that the Social Family's Hope Program can continue to run well and sustainably. He also emphasized the importance of inter-institutional coordination, especially between the village, facilitators, and the Social Affairs Office to maintain community trust and ensure that the assistance really reaches the people in need.

Balanced ScoreCard

This theory is a performance management framework that aims to measure and manage overall organizational performance, not only from a financial aspect but also from a non-financial perspective. Balanced Scorecard is a strategic management system that translates the organization's vision and strategy into goals and performance measures structured in four main perspectives, namely:

Financial Perspective

Financial performance is the ultimate reflection of the strategies implemented. In the context of PKH, cash assistance is intended to reduce the burden of expenses on poor families. The allocation of PKH funds at the village level is regulated by the central government through the Social Services Agency. Each beneficiary family (KPM) receives funds based on their category and the number of family members registered in the PKH program. At the village level, we are responsible for ensuring that beneficiary data is valid and that the distribution of assistance runs smoothly. The funds provided do not cover all the daily needs of the family, but they are sufficient to support basic needs such as education and health. Of course, for other needs such as food and daily necessities, beneficiaries often require additional income from other sources (Tukmudal Neighborhood Health Center).

Most KPMs state that the assistance is very helpful for school fees and basic needs, although it does not cover all needs. One KPM mentioned that the assistance only covers part of the needs, and the rest still depends on additional income. This aligns with the village head's statement that PKH funds only cover priority sectors such as education and health.

The author considers the PKH program to be quite effective as a short-term solution to ease the burden on families. However, to create economic independence, cash assistance needs to be supported by skills training programs or micro-business support.

Customer Perspective (Beneficiary Families)

In the Balanced Scorecard, the customer perspective emphasizes the importance of satisfaction and perception of service recipients. The success of public services is greatly influenced by public satisfaction with the process and results of services (Chan, 2004).

Interview results indicate that the majority of KPM recipients are satisfied with the services provided by social workers and village officials. They rate the services as adequate, responsive, and open to complaints. However, some recipients admit that they still lack understanding of their rights and obligations despite having been informed through outreach efforts.

The government, through the Social Affairs Department, verifies the data of aid recipients based on the Integrated Social Welfare Data (DTKS). This process is carried out periodically with the involvement of village officials, RT, and RW to ensure that the recipients are families who are truly in need. If there are complaints or grievances from beneficiaries, we immediately follow up on them. We receive complaints either directly or through group meetings, and immediately seek solutions by involving relevant parties, such as the Social Affairs Office or the bank handling the disbursement (Puskesmas).

The author believes that public communication needs to be strengthened with more participatory and educational methods, such as the use of visual media and local community approaches to reach groups that are less responsive to conventional socialization.

Internal Business Process Perspective

The effectiveness of internal processes supports the achievement of organizational goals (Kaplan, 1996). In the implementation of PKH, the process begins with data collection, verification by the sub-district office, and distribution through banks. The sub-district head mentioned technical obstacles such as data errors or inactive accounts that caused delays in disbursement. KPM also confirmed this, but said that the facilitators were very helpful in resolving the problems that arose

The author observes that although the procedural system works quite well, its effectiveness still depends on the quality of assistance and rapid response from officials. A more efficient digital reporting system is needed to speed up the resolution of administrative obstacles.

Learning and Growth Perspective

This perspective emphasizes the importance of human resource capacity building and sustainable innovation. Facilitators and village officials participate in regular training sessions organized by the Social Services Agency, while KPM members receive education in group meetings on family finances, child rearing, and health. However, skills training and access to productive enterprises are not directly available in the PKH program and are only provided on an additional basis by other agencies.

The author believes that although the capacity of the program's human resources is already quite good, the long-term success of the PKH program requires cross-sector collaboration so that beneficiary families can be empowered economically and socially in a comprehensive manner.

CONCLUSION

An analysis of the Social Family's Hope Program (*Program Keluarga Harapan*, PKH) implementation in Tukmudal Village indicates that the program operates effectively, particularly in transparency and accountability, with no misuse found and open communication maintained by village administration, facilitators, and neighborhood associations. Assistance meets beneficiaries' basic needs and recipients express satisfaction, though their understanding of the program could be improved. While the process functions smoothly, some technical challenges remain that may benefit from accelerated digitalization. The human resources involved are sufficient but require further training focused on economic empowerment. The application of the Balanced Scorecard (BSC) framework effectively strengthened the program's performance across Financial, Customer, Internal Processes, and Learning & Growth perspectives. Overall, the PKH program's effectiveness is good, yet future research should explore strategies for sustainable economic empowerment and innovations in service delivery to enhance long-term impact and program resilience.

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