

Urban–Rural Differences in Social Assistance Access: A Multinomial Analysis of PKH Withdrawal Locations in Yogyakarta

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Abstract. *The Family Hope Program (Program Keluarga Harapan/PKH) is a conditional cash transfer program aimed at reducing poverty in Indonesia. The effectiveness of PKH disbursement depends not only on the amount and targeting accuracy of assistance but also on the accessibility of disbursement locations for beneficiary households, particularly in rural areas. This study analyzes how regional status (urban or rural) affects PKH disbursement location choice in the Special Region of Yogyakarta. The data are drawn from the 2020 National Socio-Economic Survey (Susenas) of Yogyakarta Province, with 697 PKH-recipient households as the unit of analysis. We used multinomial logistic regression, with ATM as the reference (base) outcome, compared with Post Office, Bank Office, Bank Agent, and other locations. The results show that regional status significantly affects the choice of disbursement location for the Bank Office, Bank Agent, and Other categories ($p < 0.05$), but not for the Post Office ($p > 0.05$). Rural households tend to prefer Bank Offices and Bank Agents over ATMs, while urban households predominantly use ATMs. These findings suggest the need to strengthen non-ATM banking infrastructure, such as Bank Agents/Laku Pandai, in rural areas to make PKH disbursement more inclusive and efficient.*

Keywords: *disbursement location; Family Hope Program; multinomial logistic regression; regional status; Susenas.*

Abstrak. Program Keluarga Harapan (PKH) merupakan salah satu program bantuan sosial bersyarat (conditional cash transfer) yang bertujuan mengurangi kemiskinan di Indonesia. Efektivitas penyaluran bantuan PKH tidak hanya ditentukan oleh besaran dan ketepatan sasaran, tetapi juga oleh kemudahan akses lokasi pengambilan bantuan bagi Keluarga Penerima Manfaat (KPM), terutama di wilayah pedesaan. Penelitian ini bertujuan menganalisis pengaruh status wilayah (perkotaan dan pedesaan) terhadap pilihan lokasi pengambilan bantuan PKH di Daerah Istimewa Yogyakarta. Data bersumber dari Survei Sosial Ekonomi Nasional (Susenas) Provinsi DIY tahun 2020 dengan unit analisis rumah tangga penerima PKH sebanyak 697 observasi. Metode analisis yang digunakan adalah regresi logistik multinomial dengan ATM sebagai kategori referensi (base outcome), dibandingkan dengan Kantor Pos, Kantor Bank, Agen Bank, dan lokasi lainnya. Hasil penelitian menunjukkan bahwa status wilayah berpengaruh signifikan terhadap pilihan lokasi pengambilan bantuan PKH untuk kategori Kantor Bank, Agen Bank, dan Lainnya ($p < 0,05$), tetapi tidak signifikan untuk Kantor Pos ($p > 0,05$). Rumah tangga di pedesaan cenderung memilih Kantor Bank dan Agen Bank dibandingkan ATM, sedangkan rumah tangga di perkotaan lebih dominan memanfaatkan ATM. Temuan ini mengindikasikan perlunya penguatan infrastruktur perbankan non-ATM, seperti Agen Bank/Laku Pandai, di wilayah pedesaan agar penyaluran bantuan PKH lebih inklusif dan efisien.

Kata kunci: lokasi penyaluran; Program Keluarga Harapan; regresi logistik multinomial; status wilayah; Susenas.

1. INTRODUCTION

Indonesia's population growth from year to year is ideally accompanied by an improvement in people's welfare, both in education, health, and economic aspects. However, the increase in the population is also followed by various socio-economic problems, one of which is poverty. Poverty is a multidimensional problem that is still faced by almost all countries, including Indonesia, with different levels and characteristics between regions (Soetomo, 2006). In the Indonesian context, efforts to improve people's welfare are an important part of the government's responsibility. Based on Law of the Republic of Indonesia Number 11 of 2009 concerning Social Welfare, social welfare is a condition for the fulfillment of the material, spiritual, and social needs of citizens in order to live a decent life and be able to develop themselves and carry out their social functions. Therefore, poverty alleviation policies are not only directed at increasing people's income, but also at meeting basic needs and expanding access to social services.

One of the Indonesian government's policies in overcoming poverty is the Family Hope Program (PKH), which is a *conditional cash transfer* program provided to poor and vulnerable families and/or individuals registered in the government's social assistance recipient database. PKH is designed to improve the living standards of Beneficiary Families (KPM), reduce the burden of expenditure and increase family income, encourage behavior change and independence of KPM, reduce poverty and inequality, and introduce formal financial products and services to beneficiary communities. Thus, PKH is not solely an income transfer instrument, but also part of a social protection strategy and increasing access of the poor to basic services and formal financial systems.

The implementation of PKH includes several main components related to the basic needs of the community, namely health, education, and social welfare. Based on the Regulation of the Minister of Social Affairs of the Republic of Indonesia Number 1 of 2018 concerning the Family Hope Program, the health component includes pregnant/breastfeeding women and early childhood; the education component includes children at the primary to secondary education level and school-age children who have not completed compulsory education; while the social welfare component includes the elderly and people with disabilities, especially people with severe disabilities. KPM also obtains the right to PKH social assistance, mentoring, health services, education, and social welfare, as well as access to other complementary assistance programs. Maman et al. (2022) emphasized that the implementation of PKH needs

to be understood as a policy instrument to improve community welfare through the fulfillment of basic needs as mandated in Permensos Number 1 of 2018.

A number of studies show that PKH makes a positive contribution to improving welfare and meeting the basic needs of the poor. Rohmi (2022), for example, shows that PKH has a role in poverty reduction efforts through the provision of assistance and assistance to recipient families. Putri et al. (2022) also show that the implementation of PKH contributes to increasing access to health services and education for very poor households. In the context of the COVID-19 pandemic, PKH is also one of the important instruments in maintaining the ability of recipient households to meet basic needs (Rahayu & Harahap, 2022). A quantitative study by Mustapa et al. (2025) further strengthens that PKH, along with other cash assistance, is linked to the poverty level of the community. However, the effectiveness of PKH implementation still faces a number of problems, including the accuracy of recipient targets and the implementation of programs at the field level (Sofianto, 2020). Thus, the success of the program is not only determined by whether the aid is received by the target group, but also by the extent to which the assistance can be easily accessed and utilized by the MOE.

One aspect that has received relatively little attention is accessibility to the location of the aid collection. The distribution of PKH assistance is carried out non-cash through the KPM account with the support of the distributing bank. In practice, KPM can utilize various channels to take or disburse assistance, including Automated Teller Machines (ATMs), bank offices, bank agents, post offices, and other locations. The choice of channel has important implications because access to financial services is not always the same between urban and rural areas. Households in urban areas generally have closer access to banking facilities and ATMs, while households in rural areas can face limited distances, availability of facilities, transportation, and financial service networks. These conditions have the potential to form a pattern of different locations for collecting aid between urban and rural households.

The issue of access is also relevant to PKH's goal in introducing and expanding the use of formal financial services for recipient communities. In this perspective, aid distribution channels are not just an administrative means to transfer funds, but are part of the financial access ecosystem of the poor. Differences in the availability of infrastructure and financial channels can cause households to choose different assistance collection mechanisms. Hidayat et al. (2026) show the importance of data utilization in social work practices and PKH management, indicating that recipient characteristics and regional conditions need to be considered in data-driven decision-making. Thus, analysis of the pattern of choice of aid

collection locations can provide more specific information on how regional characteristics relate to the accessibility of social assistance distribution.

Although previous research has extensively discussed the effectiveness of PKH, its impact on poverty, and its contribution to health and education, studies that specifically analyze the choice of location for collecting assistance based on the status of urban and rural areas are still relatively limited. In fact, understanding the difference in the choice of disbursement channels is important to ensure that the mechanism of distributing PKH does not create barriers to access for recipient groups living in areas with relatively limited financial infrastructure. *This research gap* is the basis of this study, which is to test whether regional status empirically affects the probability of households choosing a specific location to take PKH assistance.

Based on these gaps, this study aims to analyze the influence of regional status, namely urban and rural, on the choice of PKH assistance collection locations in the Special Region of Yogyakarta (DIY). The study uses data from the 2020 Yogyakarta Province National Socio-Economic Survey (Susenas) and multinomial logistics regression to compare the probability of selecting several alternative aid collection locations, namely Post Offices, Bank Offices, Bank Agents, and other locations with ATMs as reference categories. This approach allows the research not only to identify the presence or absence of the influence of regional status, but also to show the direction and tendency of the choice of assistance collection channels in each region. The results of the study are expected to make an empirical contribution to the development of literature on the accessibility of social protection and provide input for the government in strengthening infrastructure and aid distribution channels, especially agent-based banking services in rural areas, so that the distribution of PKH can take place in a more inclusive, accessible, and efficient manner.

2. LITERATURE REVIEW

Family Hope Program as an Instrument for Poverty Alleviation

Poverty is a multidimensional problem that is not only related to low income, but also limited access to education, health, employment, and various resources needed to improve the quality of life. Chambers, as quoted by Soetomo (2006), explained that the conditions of poverty experienced by the community often develop and are interrelated with various other factors so as to form a poverty network that can ultimately strengthen and maintain these conditions of poverty. This perspective shows that poverty alleviation requires interventions that are not only economic, but also directed at meeting basic needs and increasing the capacity of poor households.

One form of government intervention in overcoming this problem is the Family Hope Program (PKH). From an international perspective, PKH is a form of *conditional cash transfer* (CCT), which is a cash transfer program provided to poor households with certain requirements, especially related to the use of education and health services. CCT is basically designed to provide consumption assistance in the short term while increasing investment in human resources in the long term. Through this mechanism, the program is expected to reduce the risk of poverty sustainability and break the intergenerational poverty chain.

In Indonesia, PKH is not only directed to reduce the burden of expenditure on poor families, but also to improve the quality of life of Beneficiary Families (KPM). Based on the Regulation of the Minister of Social Affairs of the Republic of Indonesia Number 1 of 2018 concerning the Family Hope Program, PKH aims to improve the standard of living of KPM, reduce the burden of expenses and increase family income, encourage behavior change and independence of KPM, reduce poverty and inequality, and introduce formal financial products and services to KPM. Thus, PKH has two important dimensions, namely social protection through income transfer and empowerment through increased access to basic services and formal financial systems.

A number of studies show that PKH provides benefits in supporting the welfare of recipient households. Sofianto (2020), for example, found that the implementation of PKH in Central Java generally received a positive response from the community. Most respondents assessed that the program provided real benefits, especially in helping to meet education and health needs. Rohmi (2022) also showed that PKH has a role in poverty reduction efforts through providing assistance to recipient families. Furthermore, Putri et al. (2022) found that the implementation of PKH contributes to increasing access to health and education services for very poor families. In the context of the pandemic, Rahayu and Harahap (2022) show that PKH continues to have an important role as a social protection policy instrument in maintaining the economic condition of recipient households. More recent quantitative evidence from Mustapa et al. (2025) also shows a relationship between PKH and community poverty levels.

However, the effectiveness of PKH is inseparable from various implementation issues. Sofianto (2020) found that there is still a problem of target accuracy, namely relatively non-poor households receive assistance, while some poor households have not yet benefited from the program. Purwanto (2013) shows that the implementation of PKH has relatively detailed guidelines and rules, but at the same time still provides space for very poor households to play a role as development subjects. Habibullah et al. (2017) also show that the impact of PKH still tends to be limited to meeting basic needs or subsistence economic behavior. These findings

show that the success of PKH is not enough to assess the existence of the program and the amount of assistance, but also from the extent to which KPM is able to access and utilize assistance effectively.

Accessibility of PKH Distribution and Urban–Rural Areas

In addition to the accuracy of the target and amount of assistance, accessibility to the distribution mechanism is an important aspect in the effectiveness of social assistance programs. Assistance that has been administratively distributed does not necessarily provide optimal benefits if recipients face obstacles to accessing or disbursing it. In the context of PKH, the issue of access becomes increasingly relevant because the distribution of aid is carried out through the formal financial system and involves various disbursement channels. Thus, geographical characteristics and the availability of financial service infrastructure have the potential to affect the way KPM benefits from the program.

The difference in characteristics between urban and rural areas can be one of the factors that shape these choices. Urban areas generally have a higher concentration of economic and financial facilities, including bank offices and ATMs. On the other hand, rural communities may face limited access due to distance, availability of facilities, transportation conditions, and lower density of financial services networks. In these conditions, Bank Agents or financial service channels that are closer to their residence can be an easier alternative for KPM than the use of ATMs or bank offices. Therefore, the location of residence has the potential to be related to the MOE's decision to choose a channel to collect assistance.

The local context of the Special Region of Yogyakarta also shows that there are variations in the mechanism of access to PKH assistance. Sasue and Marliyantoro (t.t.), for example, documented the implementation of PKH in Trimulyo and Sumberagung Villages, Bantul Regency, which shows that the collection of assistance can be done through ATMs for recipients who have access to accounts and ATM cards, while recipients who experience limited access can use the collection mechanism through certain service locations. The findings show that the disbursement mechanism is not only related to the existence of the recipient's account, but also to the ability of KPM to access the distribution infrastructure available in their area. Febrianti (t.t.) also noted that the distribution of PKH is carried out through the distributing bank and is directed to support family needs, children's education, and strengthening household economic conditions.

From a policy perspective, this condition makes accessibility an important part of efforts to expand the financial inclusion of the poor. One of the goals of PKH itself is to introduce formal financial products and services to KPM. Therefore, the choice between ATMs,

bank offices, bank agents, post offices, and other locations can be seen not only as a technical issue of disbursement, but also as an indication of how recipient households interact with formal financial services infrastructure. Hidayat et al. (2026) emphasized the importance of data utilization in supporting social work practices and PKH management. This data-based approach can be used to identify variations in recipient characteristics and service access patterns so that distribution policies can be tailored to the needs of target groups.

Based on this study, previous research has mostly discussed the effectiveness of PKH, poverty reduction, increased access to education and health, target accuracy, and the use of assistance (Habibullah et al., 2017; Putri et al., 2022; Rahayu & Harahap, 2022; Rohmi, 2022; Sofianto, 2020). However, research that specifically examines whether the status of urban and rural areas affects the choice of channels or locations for collecting PKH assistance is still limited. This gap is the basis for this study to analyze the relationship between regional status and the choice of location for collecting aid using multinomial logistics regression, with ATMs as reference categories and Post Offices, Bank Offices, Bank Agents, and other locations as alternative choices.

3. RESEARCH METHOD

This study uses a quantitative approach with secondary data sourced from the National Socio-Economic Survey (Susenas) of the Special Region of Yogyakarta Province in 2020. The unit of analysis in this study is households that are registered as beneficiaries of the Family Hope Program (PKH), with a total of 697 households. The selection of the Susenas dataset in 2020 is intended to determine the relationship between the PKH assistance received by households and the choice of location for collecting the assistance, especially for residents in rural areas of Yogyakarta.

The dependent variable in this study was the location of collecting PKH assistance (questionnaire code R2204b), which consisted of five categories, namely: (1) Post Office, (2) ATM, (3) Bank Office, (4) Bank Agent, and (5) Other. The main independent variable was the status of the respondent's residential area (r105), which was given a code of 1 for urban areas and 2 for rural areas.

The analysis method used is multinomial logistic regression, which is suitable for modeling categorical dependent variables with more than two categories that do not have a level (nominal). In several studies on policy impact evaluation, the Propensity Score Matching (PSM) approach is also commonly used to construct counterfactual groups through matching subject characteristics in treatment and control groups based on covariate variables (Getler et

al., 2016; Khandker et al., 2010), as well as reducing the covariate dimension to one propensity score value (Otok et al., 2020; Zhao et al., 2021). In this study, the approach that was specifically applied to answer the research objective was multinomial logistics regression, with the ATM category designated as a reference category (base outcome) because it is the most widely used location for collecting aid based on Susenas DIY 2020 data.

The hypotheses tested in this study are formulated as follows:

H0 : The status of the region (city or village) has no effect on the choice of location for taking PKH assistance.

Ha: The status of the region (city or village) affects the choice of location to collect PKH assistance.

The test was carried out at a significance level of 5 percent ($\alpha = 0.05$). If the p-value in a category is less than 0.05, then H0 is rejected, which means that the status of the area has a significant effect on the probability of choosing a location to pick up assistance in that category compared to an ATM.

4. DISCUSSION

The Family Hope Program is a social assistance program for households that meet certain qualifications, by requiring recipients to meet the requirements as part of an effort to change the behavior of poor groups. PKH membership is temporary, namely for six years as long as KPM still meets the criteria, and will end naturally (natural exit) if these criteria are no longer met. In the fifth year of participation, recertification is carried out, namely re-data collection of beneficiary households. To facilitate access to disbursement of funds, the government collaborates with financial institutions to provide ATM machines in locations that are easily accessible by KPM.

The results of the multinomial logistic regression estimate with ATM as a reference category are presented in Table 1. The overall model is significant (LR $\chi^2(4) = 85.64$; Prob $> \chi^2 = 0.0000$) with a Pseudo R^2 value of 0.0543 and a log-likelihood of -745.357, based on 697 observations of PKH recipient households.

Table 1. Results of Multinomial Logistics Regression on the Choice of PKH Assistance Collection Locations (Reference: ATM)

Category	Coefficin	Std. Error	z	p-value	95% CI
Post Office (r105)	1,369627	0,873193	1,57	0,117	-0,342 – 3,081
ATM	(Reference Category / Base Outcome)				
Bank Offices (r105)	1,178572	0,286810	4,11	0,000	0,616 – 1,741
Bank Agent (r105)	1,580576	0,183719	8,60	0,000	1,220 – 1,941
Others (r105)	0,676480	0,328183	2,06	0,039	0,033 – 1,320

Source: Results of Susenas DIY 2020 data processing (data processed).

The results in Table 1 show that the regional status coefficient (r105) is positive in all categories, which means that the higher the regional status code (leading to rural areas), the greater the tendency of households to choose the location category over ATMs. However, the degree of significance of this influence varies between categories.

In the Post Office category, a coefficient of 1.369627 with a p value of 0.117 ($p > 0.05$) shows that the influence of regional status on the choice of Post Office over ATM is not statistically significant. This means that there is insufficient evidence that the difference in city and village status affects the probability of households choosing a Post Office as the location for collecting aid.

In contrast, in the Bank Office category, a coefficient of 1.178572 with a p value of 0.000 ($p < 0.05$) showed a significant influence. Rural households had a higher tendency to choose Bank Offices over ATMs, when compared to urban households. A similar pattern was also found in the Bank Agent category, with a coefficient of 1.580576 ($p = 0.000$), which was the highest coefficient value among all categories. This indicates that rural households had the strongest tendency to use Bank Agents (Laku Pandai) over ATMs, compared to urban households. In the Other category, a coefficient of 0.676480 with a p of 0.039 ($p < 0.05$) was also significant, although with a smaller amount of influence than Bank Offices and Bank Agents.

This pattern is reinforced by the distribution of the frequency of assistance pick-up locations according to regional status, as shown in Figure 1. Households in urban areas are dominated by the use of ATMs (around 34 percent), while the proportion of Bank Offices and Bank Agents use is relatively lower. In contrast, households in rural areas show a fairly high proportion of Bank Agent utilization (around 23 percent), close to the proportion of ATM use

(around 17 percent), which indicates the important role of Bank Agents as an alternative financial service point in areas with limited ATM networks.

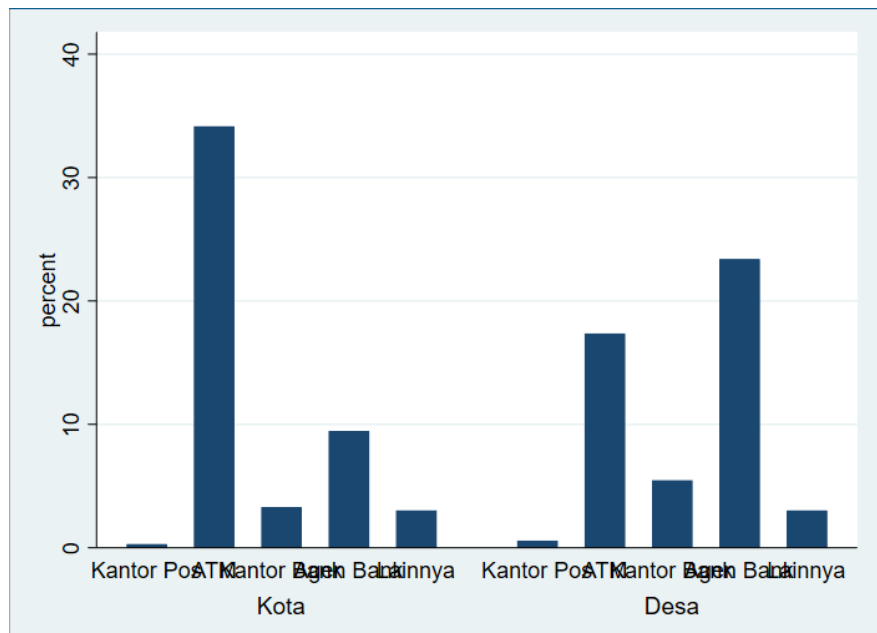


Figure 1. Distribution of PKH Assistance Collection Locations by Regional Status (Cities and Villages)

Overall, these findings strengthen the results of testing the hypothesis that the status of the region has a significant effect on the choice of location for taking PKH assistance, especially for the category of Bank Offices, Bank Agents, and other locations, so that H_0 is rejected and H_a is accepted for these three categories. Meanwhile, for the Post Office category, H_0 cannot be rejected because no significant influence was found.

These findings are in line with the field conditions documented by Sasue and Marliyantoro (t.t.), which show that in rural areas of Yogyakarta, KPM utilizes various disbursement channels other than ATMs, including direct pick-up at the kapanewon office for those who have difficulty accessing ATMs. The tendency of rural households to use Bank Offices and Bank Agents may be related to the limited number and distribution of ATM machines in rural areas, longer distances to conventional banking facilities, and the role of Bank Agents (Laku Pandai) as financial service points closer to settlements. Implications, strengthening the network of Bank Agents and optimizing the role of Bank Offices in rural areas are relevant to support the distribution of PKH assistance that is more inclusive, efficient, and in accordance with local geographical conditions and financial infrastructure.

5. CONCLUSIONS

The results of this study show that the status of the region (urban and rural) has a significant influence on the choice of location for taking assistance from the Family Hope Program (PKH) in the Special Region of Yogyakarta. Specifically, households in rural areas tend to prefer Bank Offices, Bank Agents, and other locations over ATMs, when compared to households in urban areas. However, no significant differences were found in the choice of Post Offices between urban and rural areas.

Based on these findings, several suggestions can be proposed. First, the government and PKH aid distribution agencies need to strengthen the network of Bank Agents/Laku Pandai in rural areas considering their significant role as alternative service points for KPM. Second, it is necessary to conduct further studies on the factors of distance, travel time, and transportation costs that affect KPM's preferences for aid collection locations, so that the policy of placing service points is more targeted. Third, further research is suggested to include additional control variables, such as the socio-demographic characteristics of KPM and regional infrastructure conditions, in order to enrich understanding of the determinants of choice of social assistance collection locations.

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