Thesis

The Influence of Wife's Role in Household Decision Making on PKH Effectiveness in Reducing Poverty in Indonesia

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Chapter 1

INTRODUCTION

1.1 Background

Cash transfer programs have become one of the flagship initiatives for poverty reduction in many countries. The following section discusses several pieces of literature that examine the varying impacts of global cash transfer programs. A study by Behrman & Todd (2011) evaluated how receiving a cash transfer program had a significant effect on educational performance, economic conditions, and labor force participation among recipient family members. In the education sector, the study showed that more members of beneficiary families attended school. Moreover, there was a decrease in teenage employment, indicating that the program successfully delayed individuals' entry into the labor market. This finding aligns with a study by Quisumbing and Maluccio (2003), which found that recipients of cash transfer programs experienced an 18% increase in food consumption, a 13% increase in school enrollment, and a 5.5% reduction in stunted growth among children.

The welfare impact of cash transfer programs is also evident in Indonesia. The Program Keluarga Harapan (PKH), a conditional cash transfer program, has shown several beneficial outcomes. Research by Heprin (2021) indicated that PKH significantly reduced poverty. In the study, poverty levels were categorized into five groups: extremely poor, poor, nearly poor, other near-poor, and non-poor—based on family consumption levels. Using ordinal logit regression, the evaluation found that PKH recipient households were 2.7 times more likely to move up to the next poverty level. This is because PKH significantly improved household consumption.

One of the reasons why cash transfer programs can improve household welfare is because they help reduce consumption volatility for beneficiary families. Research by Haushofer & Shapiro (2016) on Prospera (a cash transfer program in Mexico) showed that the anticipated nature of cash transfers protects families from sudden drops in consumption, particularly in essentials like food and clothing. Moreover, these transfers can act as substitutes for fixed income, improving the psychological well-being of recipients by shielding them from income volatility.

However, not all studies agree. Chong and Pagán (2017), using data from Bolivia, found that cash transfer programs do not always positively impact recipient families' welfare.

Specifically, boys from cash transfer recipient families in rural areas were more likely to engage in child labor. This happened because the transfers enabled families to purchase farming equipment, which increased the productivity of children working in agriculture. As a result, the opportunity cost of schooling or leisure time for boys also increased. A similar negative impact was documented by Miguel and Kremer (in a World Bank report, 2009), who analyzed a cash transfer program in Kenya. They found that while school attendance increased, test scores did not. The positive impact was only seen among children who already had high scores prior to receiving the transfer.

In Indonesia, Sari (2023) found that the amount of PKH assistance received was often only enough to cover basic needs, which limited its impact on household welfare. Similarly, Ahmad et al. (2025), studying PKH in Gorontalo, found no significant poverty reduction due to issues of mistargeting (assistance given to the wrong households). This can be because there's evidence that PKH can make families more unproductive, based on the following literature. An experiment in the U.S. gave poor families cash transfers equal to 40% of their total income. It found no significant improvements in welfare or health. While total consumption increased, many recipients used the added income to "buy time" — that is, they worked less and instead sought lower-paying but more meaningful jobs (Dave, 2024). Baird et al. (2011) also discussed why cash transfer programs produce different results across countries. They found that differences in program design led to varying intensities in outcomes like school enrollment and attendance. The table below summarizes how design differences influence cash transfer effectiveness.

Tabel 1: Differences in Impact because of Design Differences

Program Design	Different Impacts
Conditional vs. Unconditional (Ponce et al., 2025; World Bank, 2009)	In Mexico, conditional transfers led to higher likelihood of formal employment than unconditional ones (Ponce et al., 2025). In Africa’s PRISMA program, conditional transfers generally improved education and health, while unconditional ones were more beneficial for mental health due to greater flexibility (World Bank, 2009).

Programs intended vs. not intended to boost labor participation (Baird et al., 2018)	Transfers not designed to improve employment (e.g., remittances, unconditional cash transfers) had little effect on adult labor participation (Baird et al., 2018).
Gender of the recipient (World Bank, 2009; Olney et al., 2022; Duflo, 2004)	40% of cash transfer programs target female recipients. Studies show this leads to improved food consumption and child health (Olney et al., 2022) and better nutrition and education outcomes (Duflo, 2004).

Source: From the Literatures Mentioned Above

One particularly interesting design choice is the targeting of women as recipients — a feature common to many cash transfer programs in Indonesia, including PKH. This approach is supported by studies showing that women, when given control of household resources, allocate more to essentials like food and clothing (Thomas, 1990; Hoddinott & Haddad, 1995; Lundberg, Pollak & Wales, 1997; Doss, 2005; World Bank, 2009).

This is important because women's financial control is linked to higher spending on food, health, and children's education (World Bank, 2009). Thomas (1990) found that unearned income controlled by mothers (such as pensions or rent) had a stronger positive effect on children's health than when controlled by fathers — in some cases up to 20 times stronger.

Hoddinott and Haddad (1995) suggested that women's role in decision-making rises when their share of household income increases. Doss (2005) also found that women's ownership of assets (like savings or farmland) leads to more investment in children's education — a trend observed across multiple countries.

Despite strong support in the literature, PKH's operational documents (e.g., PKH General Guidelines 2013) do not clearly state why adult women are the designated recipients. While the program requires that a female adult responsible for children be registered as the official beneficiary (Kemensos RI, 2021), the rationale is not explicitly discussed.

Thomas (1990) showed that women controlling household income tend to spend it on productive needs, especially children's education and health. However, targeting women only works if two conditions are met, which are the woman must actually have control over how the

money is used (as suggested by the literature), and the social norms and household power structures must support female authority (Chant, 2010). That's why it's essential to examine women's empowerment conditions in a country before assuming that targeting them will be effective.

High female involvement in cash transfer effectiveness — such as in the case of PKH — could also have negative consequences, such as increasing the wife's burden if she is expected to take on roles traditionally assigned to men (Chant, 2010). That literature stresses the need for assessing empowerment within a broader social context.

To measure women's empowerment, several indices are commonly used, including Women's Empowerment Index (WEI) and Global Gender Parity Index (GGPI) — both developed by UN Women. These indices assess dimensions like labor force participation, education, health, and political decision-making. In the following, will be described Indonesia's position on both indices provided. Indonesia's ranking on the GGPI improved from 92 in 2022 to 87 in 2023, driven by a rise in women holding legislative and managerial roles (over 30%) (Investing in Women, 2024). However, female labor force participation remains stagnant at 53.3% (vs. ASEAN average of 56.6%).

The WEI also highlights Indonesia's persistent gender gap in political participation. Only 20.7% of ministerial posts and 21.6% of parliamentary seats are held by women (UN Women, 2023). Women also do more than twice the unpaid care and household work compared to men (18.5% of their time vs. 8.2%).

In education, while women now have higher graduation rates than men, they still face barriers to accessing high-paying jobs and leadership roles. Only 8.3% of board director roles and 3.1% of CEO positions are held by women (Investing in Women, 2024).

In summary, while Indonesia has made progress in women's empowerment across education, politics, and economic participation, significant challenges persist — particularly in labor force participation and leadership roles. These limitations may reduce the effectiveness of PKH's original design, which targets women as the primary recipients of cash transfers.

This is consistent with Chant's (2010) argument that increasing women's household decision-making power doesn't automatically improve family welfare unless it's supported by structural social changes and reforms in gender norms.

Therefore, while the PKH policy design of targeting women as beneficiaries is grounded in a strong body of literature, its actual impact depends on whether women truly have control over how the money is spent within the household.

1.2. Research Questions

From the previous explanation, this research aims to answer the question:

1. Does the wife's role in household decision-making increase the effectiveness of PKH in reducing the likelihood of the household being poor?

1.3. Research Objectives

The objective of this research is to examine whether the wife's role in household decision-making affects the effectiveness of PKH in reducing the likelihood of the household being poor

1.4. Scope of Research

To narrow down the focus of the issue being discussed, this research limits its scope to participants from the Indonesian Family Life Survey (IFLS) wave five. The sample used will focus on families that still have a mother.

1.5. Research Uniqueness

This study is unique because instead of analyzing the broader concept of women's empowerment, which includes multiple components and indicators, it specifically investigates whether the level of a wife's role in household decision-making affects the likelihood of a family being classified as poor. The IPK Index (Wife as Decision Maker Index), developed using Principal Component Analysis (PCA), has not previously been constructed in this way. This research also tests whether there is an interaction effect between the PKH program and the wife's role in household decision-making (the IPK Index) on the likelihood of a household being poor, a relationship that has not been explicitly examined before.

1.6. Chapter Summary

Chapter 1 of this thesis introduces the research background, focusing on cash transfer programs in various countries and particularly on Program Keluarga Harapan (PKH) in Indonesia. The chapter also discusses the role of women in household decision-making and its potential to reduce poverty. Additionally, this chapter presents the research objective, the central question, the scope of the study, and what makes the research distinct. Chapter 2 presents the theoretical framework, including discussions on PKH, women's empowerment, and measurement tools such as SWPER, WEI, GGPI, and an index used by Phan (2015) in Southeast Asia. Chapter 3 explains the research methodology, using Principal Component Analysis (PCA) and binary logistic regression to examine the relationship between the wife's role and PKH effectiveness. Chapter 4 presents results and discussion, focusing on descriptive and inferential analysis regarding the wife's role and household poverty status. Chapter 5 concludes the study, affirming that while PKH is effective in reducing poverty, the wife's role in decision-making does not significantly improve the program's effectiveness.

Chapter 2

THEORETICAL FRAMEWORK

2.1 Theoretical Review

Chapter 2 of this thesis outlines the theoretical foundations for the study of women's empowerment and its impact on the effectiveness of the Program Keluarga Harapan (PKH) in reducing poverty. This chapter begins by explaining various empowerment indices, such as SWPER (Survey-Based Women's Empowerment), Women's Empowerment Index (WEI), and Global Gender Parity Index (GGPI). Then in the second chapter, the author discusses the theory behind PKH itself — Indonesia's conditional cash transfer program. The chapter also reviews previous studies that explore the positive, negative, and insignificant effects of women's empowerment on household decision-making and poverty reduction through cash transfers.

2.2 Women Empowerment

Women's empowerment is the process by which women gain the ability to make free choices that positively impact their lives (Kabeer, 1999). According to Kabeer, empowerment involves three key dimensions which are resources – access to material, human, and social assets, agency – the ability to make choices and act on them, and achievements – the outcomes resulting from their agency and resources. When these three dimensions are fulfilled, a woman is considered empowered, as she is capable of making strategic life choices. Numerous studies have shown that increased women's empowerment significantly contributes to family welfare and broader social development. For instance, the World Bank (2012) emphasizes that women with access to education and control over economic resources tend to make better decisions regarding health and education, ultimately reducing poverty and improving family quality of life.

Duflo (2012) also noted that when women have dominant roles in managing household finances, expenditures are more focused on basic needs like food, health, and children's education. Empowerment has also been linked to reduced domestic violence and increased participation in social and political life (Heath & Mobarak, 2015). While the benefits are evident, reliable measurement tools are essential for assessing empowerment. Below are several empowerment indices used in previous research.

2.2.1 SWPER Indice in South Africa

The SWPER index was developed using Demographic and Health Surveys (DHS) data from 34 African countries targeting women with partners. This index uses 15 items related to women's empowerment, which are then extracted into three main dimensions: attitudes toward violence, social independence, and decision-making (Ewerling et al., 2007). This approach uses Principal Component Analysis to ensure the index is valid and can be used to compare women's empowerment across countries. The uniqueness of SWPER lies in its ability to measure women's empowerment individually and cross-culturally in developing countries with available survey data.

The first dimension, attitudes toward violence, measures women's views on the justification of domestic violence. Meanwhile, the social independence dimension includes aspects such as education, access to information, age at marriage, and the age and educational differences between women and their partners. Lastly, the third dimension, decision-making, concerns women's involvement in household decisions such as health, major purchases, and family visits.

Tabel 2: Tabel Factor Loadings in SWPER Index

	Attitude to violence	**Social independence**	**Decision making**
Beating not justified if wife goes out without telling husband	0.456	-0.005	-0.001
Beating not justified if wife neglects the children	0.467	-0.019	-0.038
Beating not justified if wife argues with husband	0.459	0.000	0.007
Beating not justified if wife refuses to have sex with	0.436	0.000	0.023

husband			
Beating not justified if wife burns the food	0.404	-0.002	-0.011
Frequency of reading newspaper or magazine	0.033	0.326	0.089
Woman's education in completed years of schooling	0.072	0.418	0.120
Age of woman at first birth	-0.034	0.561	-0.077
Age at first cohabitation	-0.016	0.570	-0.026
Age difference: woman's age minus husband's age	0.012	0.193	0.093
Education difference: woman's minus husband's years of schooling	-0.017	0.194	-0.035
Who usually decides on respondent's health care	0.006	0.003	0.563
Who usually decides on large household purchases	-0.023	-0.009	0.565
Who usually decides on visits to family	0.006	-0.037	0.542
Respondent worked in past 12 months	-0.001	-0.056	0.170
Table 2: Principal component analysis factor loadings, based on the combined dataset including all African countries (n=280)			

Source: Taken from Ewerling et al, 2007, adjusted by Author

Several validation studies show a strong positive correlation between the SWPER index and the use of modern contraception, childbirth in health facilities, and the reduction of child stunting in Africa (Ewerling et al., 2017, Ewerling et al., 2020, Moreira et al., 2021, and Malhotra & Schuler, 2005). Therefore, SWPER can be considered an effective tool for monitoring and analyzing women's empowerment comprehensively and contextually in Africa.

Overall, the development of SWPER addresses the need for a women's empowerment indicator that can be widely used in developing countries with different cultural characteristics. This index not only measures economic and educational dimensions but also crucial social and psychological aspects of women's empowerment. As such, SWPER has become an important reference for women's empowerment research and policies in Africa, which can serve as an inspiration.

2.2.2 Women's Empowerment Index (WEI) and Global Gender Parity Index (GGPI)

The WEI and GGPI are twin indices developed to measure the level of women's empowerment and gender equality globally. WEI measures women's empowerment through five dimensions: health and well-being, education and skills development, labor and financial inclusion, participation in decision-making, and freedom from violence. Each dimension consists of specific indicators, such as the labor force participation rate of women, financial account ownership, and the percentage of women in parliament and managerial positions. The GGPI places more emphasis on equality between women and men by comparing female indicators to male indicators.

The calculation process for WEI involves several stages, such as normalizing the indicators used to a scale of 0 to 1. Next, each of these variables is computed as an arithmetic mean with equal weights. Then, each category containing several determinant variables is aggregated using a geometric mean. This approach provides a comprehensive picture of women's empowerment that can be used for cross-country analysis and policy decision-making.

Table 3: Indicator Table for GGPI and WEI

GGPI		**WEI**	
DIMENSIONS	**INDICATORS**	**DIMENSIONS**	**INDICATORS**

Life and good health	● Fraction of life expectancy at birth spent in good health, female/male	Life and good health	● Modern methods of contraception ● Adolescent birth rate
Education, skill-building and knowledge	● Population with completed secondary education or higher, female/male ● Youth not in education, employment or training, female/male	Education, skill-building and knowledge	● Female population with completed secondary education or higher ● Female youth not in education, employment or training
Labour and financial inclusion	● Labour force participation rate in households of couples with children, female/male ● Financial account ownership, female/male	Labour and financial inclusion	● Female labour force participation rate in households of couples with children ● Female financial account ownership
Participation in decision making	● Share of seats held in parliament, female/male ● Share of seats held in local government, female/male ● Share of managerial positions held, female/male	Participation in decision making	● Share of seats held in parliament, female/male ● Share of seats held in local government, female/male ● Share of managerial positions held, female/male
		Freedom from violence	● Intimate partner violence prevalence among ever-partnered women and girls

Source: Taken from UN Woman, Adjusted by Author

Both of these indices also take into account negative aspects, such as the prevalence of domestic violence and high adolescent birth rates, as indicators of a lack of empowerment. This approach allows for a more realistic assessment of women's conditions, not only from the perspective of their potential but also from the challenges they face. With a broad range of indicators and the use of official international data, WEI and GGPI become important tools for monitoring the progress of women's empowerment and gender equality in various countries.

2.2.3 Measuring Women's Empowerment at the Household Level in Southeast Asia

A study conducted by Ly Phan (2015) using data from the DHS (Demographic and Health Survey) of four Southeast Asian countries (Cambodia, Indonesia, the Philippines, and Timor-Leste) developed a measurement of women's empowerment at the household level. Using Principal Component Analysis, three consistent factors contributing to women's empowerment were found: labor force participation, education, and household decision-making, while contraceptive use was found to be less supportive as an empowerment indicator based on this study.

The dimension of women's labor force participation was measured by their involvement in the formal economy, employment status, work continuity, and income relative to their husbands. Women's education was measured through literacy and the level of education completed. Meanwhile, household decision-making includes women's authority in decisions related to health, household spending, and mobility. This model provides a practical way to measure women's empowerment at a micro-level using data available in more than 90 developing countries with DHS surveys.

The results of this study are important because it provides a tool to measure women's empowerment that can be used to compare conditions across countries and identify areas requiring intervention. With a focus on the household level, this study emphasizes the importance of women's empowerment in everyday contexts, directly related to the well-being of individuals and families. This approach also enables the identification of factors influencing women's empowerment at both the local and national levels in a more specific manner.

2.3. Program Keluarga Harapan

This section discusses PKH as the core policy observed in this research. Understanding PKH is essential, as it serves as a key variable to answer the research question. Program Keluarga Harapan (PKH) is a conditional cash transfer initiative for low-income families listed in Indonesia's Unified Database for Social Welfare (DTKS). Its goal is to reduce poverty and encourage behavioral change and independence among recipient families. The program is managed by the Ministry of Social Affairs (Kemensos) and overseen by the National Development Planning Agency (Bappenas).

PKH is distributed to families categorized as extremely poor households (KSM). To qualify as a beneficiary household (KPM), a family must meet at least one of the following conditions:

1. Have a pregnant mother (maximum of two pregnancies) or young children (ages 0–6, up to two children),
2. Have children aged 6–21 years who haven’t completed 12 years of basic education,
3. Have one elderly member (70 years or older),
4. Have one member with a severe disability (physical or mental).

The amount of financial assistance varies. For example, household with a pregnant woman receives IDR 3,000,000 per year, and a household with an elementary school-aged child receives IDR 900,000 per year. One important aspect to highlight is that only adult women in the household are designated as recipients of the funds (Kemensos, 2025). Since its inception in 2007, PKH has exclusively targeted adult women in the household. However, there has been no specific research or documentation explaining why this targeting choice was made.

2.3.1 Technical Guidelines for Disbursing PKH Funds

There are several key stages in the disbursement of PKH funds:Planning: Identify the number and locations of potential beneficiaries (KPM) based on the DTKS database. The first one is Initial Socialization: PKH social facilitators conduct an Initial Meeting (Pertemuan Awal, PA) to educate prospective KPMs about the program and what they need to prepare. This session may include initial data validation to match the DTKS information with the KPM’s current situation. At this stage, recipients are also asked to submit banking details, since funds are distributed

non-cash, directly into a bank account opened collectively and centrally by the Ministry of Social Affairs. Socialization also includes financial education sessions related to non-cash transfers.

2.3.2 Family Capacity Building Meeting (P2K2)

P2K2 is a monthly structured learning process for beneficiary families, designed to promote behavioral change. The program includes various learning modules covering childcare and parenting, child education, financial management, family well-being, and health and nutrition. All PKH beneficiary households (KPM) are required to participate (Kemensos, 2021).

Modules specifically focused on financial management and entrepreneurship are particularly important for enhancing women's decision-making power in the household. These modules aim to teach families how to create a household budget, how to manage debt and save consistently, how to distinguish between personal and business finances, and how to plan small-scale business ventures.

In this part, we're gonna focus on the financial education and budgeting lesson module. The module consists of multiple parts. The first session covers budgeting and prioritizing household needs, the second session teaches responsible borrowing and consistent saving, along with identifying safe and non-predatory lenders. The final session emphasizes the importance of savings and long-term financial planning for small businesses.

By promoting responsible borrowing and saving, women can reduce reliance on debt and build stronger financial foundations for their families. These activities empower women to influence important financial decisions — often the most critical aspect of household management (P2K2 Economic Module, 2021). Participation in P2K2 is also expected to ensure that families do not exceed the six-year PKH participation limit. Toward the end of this period (typically in the fifth year), a reassessment is conducted to determine whether the family should continue receiving benefits or exit the program.

2.4. Previous Research

This section discusses the literature on the research topic along with its conclusions and the transmission mechanisms involved. This section will be divided into literature that shows positive, negative, and non-significant results in their studies.

2.3.1 Positive Impact

As discussed earlier, the majority of cash transfer policies targeting mothers or adult women as recipients aim to increase the welfare of the related family. However, in order for this welfare to be achieved, the mother as the fund recipient must also play a role in determining the allocation of household expenditures. The literature below will discuss whether targeting women as recipients significantly impacts the expected effects of the cash transfer program design.

Duflo (2000) found that women as fund recipients were more likely to allocate assistance to the basic needs of the family, which positively affected the nutrition and health of children, especially girls. Proxy variables used to measure child nutrition adequacy are weight per height and height per weight, which reflect human malnutrition conditions, and for this proxy, women receiving pension funds had a significant effect in improving the child welfare ratio. This result was not found for male recipients in the study.

Meanwhile, several studies also show a positive correlation between the role of women in household decision-making with increased consumption and reduced poverty. Yulia (2018) in her study using data from SUSENAS 2015 and binary logistic regression showed that families with a high wife's role index in household decision-making significantly reduced the probability of being poor. This is because women prioritize allocating finances to important aspects such as health and education, which improve the family's welfare. This result aligns with the earlier literature suggesting that women as PKH recipients can reduce their family's poverty.

The effectiveness of PKH in reducing poverty will be more enhanced if the PKH funds allocated are directed toward spending on important aspects that can improve the family's welfare. Various empirical studies consistently show that women with greater control over household resources tend to allocate family expenditures to essential needs, such as nutritious food, children's health, and education. Thomas (1994) through inferential approaches and survey

data analysis in several countries, revealed that resources controlled by mothers had a significant effect on several outcome variables reflecting child health, including height. This shows that women are more effective at prioritizing spending for children's welfare.

Hoddinott and Haddad (1995) using data from Côte d'Ivoire found that the greater the proportion of income controlled by women in the household, the greater the allocation of expenditures for food and children's health. This finding emphasizes that women, when they have an important role in household finance allocation, tend to spend more on essential and productive needs, especially for the children's welfare.

Lundberg, Pollak, and Wales (1997) conducted a study in the UK using child benefit data. They found strong evidence that husbands and wives do not fully pool their incomes (full pooling), and the identity of the income recipient greatly influences spending patterns. The study found that money received by women is allocated more to family and children's needs than money received by men. This indicates a transmission mechanism where income control by women encourages increased consumption of basic family needs.

Quisumbing and Maluccio (2000) using data from four developing countries including Indonesia, also found a similar pattern where women's control over household resources correlates with increased investment in child nutrition and education. A study conducted in West Sumatra showed that mothers with more land increased family funds for children's education. A similar correlation between women's asset ownership and increased consumption for children's education was also observed in other countries in the study, except for Ethiopia. This study shows that women's role in household financial decision-making not only affects consumption levels but also the quality of long-term investments for children's welfare.

Attanasio and Lechene (2002) reinforced this finding by showing evidence of partial pooling, where the income received by the husband and wife is not fully pooled, so consumption decisions are greatly influenced by who controls the resources. This study, conducted using data from Progresa in Mexico, used several outcome variables. This study also measured the decision-making power in the family through various questions. The result showed that the percentage of household income controlled by women was positively correlated with their power in household decision-making. The study also explained that women who control household decision-making tend to allocate expenditures for productive needs and children's welfare, while

men tend to use income for less prioritized family needs.

Rubalcava, Teruel, and Thomas (2004) examined the impact of public transfers in Mexico given to women and found that these cash transfers significantly increased spending on food and children's needs compared to transfers given to men. This is because women are more patient in allocating income for long-term investments, such as children's education, than men. These findings show that income distribution mechanisms within households are crucial for the effectiveness of social programs, especially in improving child welfare.

Doss (2006) added another dimension by showing that female property ownership in Ghana correlates with household spending patterns that focus more on food and children's needs. This indicates that women's asset ownership strengthens their bargaining power in household economic decision-making, thus allocating resources more towards family welfare. However, unfortunately, data on the income and welfare of women working in the agricultural sector still shows a large income gap between women and men. This income gap may hinder the average improvement in welfare for families working in agriculture.

The main mechanism explaining the positive relationship between women's control over resources and consumption allocation for the family's basic needs is the difference in preferences and consumption priorities between men and women. Women, socially and culturally, tend to prioritize the well-being of children and basic household needs, such as nutritious food and healthcare. When women have greater control over resources—whether income, assets, or cash transfers—they tend to allocate those funds to improve the quality of life for family members, particularly children.

Women's control over resources also strengthens their bargaining position in household decision-making. This allows women to more effectively influence the family's budget allocation towards productive and long-term needs. Moreover, women who control resources tend to use income more carefully and focus on expenditures that provide social and health benefits.

2.3.2 Negative and Non-significant Impacts

Although the majority of literature affirms that increased women's empowerment in household decision-making contributes positively to family welfare, several studies have shown the opposite results or insignificant effects.

Williams (2000) in her book Unbending Gender discusses the role conflict experienced by women who are increasingly empowered but have not seen a redistribution of domestic responsibilities and adequate social support. Women who play a major role in household decision-making face a double burden, which could potentially lead to stress and reduce overall family welfare. This study used a qualitative approach with in-depth interviews with women in a patriarchal society in the United States. The main variables observed were women's participation in household decision-making (independent variable) and family welfare, which was measured qualitatively (dependent variable). Williams concluded that empowerment without structural support could increase the burden on women and hinder the achievement of optimal welfare.

Fuwa (2004) conducted an empirical study in several East Asian countries using comprehensive household survey data. This study examined the relationship between women's decision-making in the family as the independent variable and the division of household tasks between husband and wife as the dependent variable. The initial hypothesis of the study was that the division of household duties between husband and wife would be influenced by three individual-level factors: relative income, time availability, and both parties' belief in gender equality.

The study found no significant effect of the three individual factors on the division of household tasks, especially in countries that still tend to be non-egalitarian. This is what makes the increase in women's decision-making power in the household not positively correlate with family welfare because increased women's empowerment without social norm changes leads to resistance from other family members, thus reducing the effectiveness of women's decisions in improving welfare. The results showed that in certain contexts, increasing women's role in household decision-making negatively correlates with some family welfare indicators.

Allendorf (2012) used data from the Demographic and Health Survey (DHS) in India to analyze the relationship between a wife's closeness to her husband's family and her empowerment status. Women's empowerment in this study was observed based on whether household decision-making was done independently or jointly, while the incidence of domestic violence was measured by the level of physical or psychological violence in the family. This study found that women who were close to their husbands' families had greater empowerment status. However, it also found that higher women's empowerment in a patriarchal social context

could become a double-edged sword. Women who show agency or dominance face resistance from other family members, which becomes a negative consequence for household welfare.

Chant (2010) examined the paradox of women's empowerment in several communities through qualitative studies and survey data. This research was designed to analyze whether policies benefiting women, such as "investing in girls," have a significant effect on poverty reduction. The main finding was that women's empowerment, without supporting structural and institutional changes, often does not significantly reduce poverty. In some cases, empowered women experience increased social pressure and a double workload, which ultimately does not improve, and even worsens, the family's economic condition. The transmission mechanism explained is the imbalance between the increase in women's empowerment and the slow pace of social norm reform. Chant's conclusion emphasizes the importance of comprehensive interventions that focus not only on individual empowerment but also on broader social transformation.

2.4. Theoretical Framework

The Family Hope Program (Program Keluarga Harapan/PKH) is a form of social assistance aimed at improving the welfare of beneficiary households. In the context of this assistance, the welfare impact varies depending on the wife's role in household decision-making, which can be observed through changes in household consumption levels based on data from the Indonesia Family Life Survey (IFLS) Wave 5.

The main hypothesis proposed in this study is that women's significant role in household decision-making enhances the effectiveness of PKH in reducing the likelihood of a household being classified as poor. This is due to the general tendency of women to prioritize the needs of children and the overall well-being of the family (Duflo, 2000; Thomas, 1990; Hoddinott and Haddad, 1995; Lundberg et al., 1997; Quisumbing and Maluccio, 2003; Attanasio and Lechene, 2002; Rubalcava et al., 2004; and Doss, 2006).

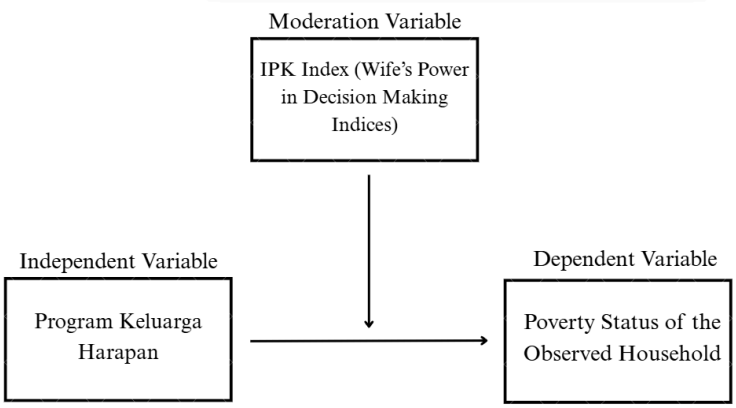
Therefore, PKH funds allocated by women tend to be directed more toward fulfilling essential household needs, such as education, healthcare, and food consumption (Olney et al., 2022). This benefits the family because greater control by women in household decision-making, according to previous literature, increases household spending on essential consumption (Thomas, 1990; Hoddinott and Haddad, 1995; Lundberg et al., 1997; Doss, 2005).

However, it is possible that the effect may differ from the proposed hypothesis—namely, that the wife's role could have a negative impact on improving household welfare. This could be caused by structural factors such as strong patriarchal social norms in Indonesian society, which may limit women's ability to fully participate in decision-making (Ambler & De Brauw, 2017). Thus, even if the wife plays a major role in household decision-making, the impact may not be effective in improving household welfare due to external factors that weaken the effectiveness of PKH in reducing poverty.

Meanwhile, Quisumbing and Maluccio (2003) cite Gary Becker's theory on how families determine the level of decision-making for each household member. Several factors explain the differences in decision-making roles among household members, including education, health, employment status, and poverty status. In addition, Attanasio and Lechene (2002) found no significant effect of the Progresa program—a cash transfer initiative in Mexico—on increasing women's decision-making power as recipients. Helena and Subarsono (2016) also state in their research that PKH did not increase women's bargaining power in household decision-making. These studies serve as references for this research in establishing the IPK Index as an exogenous moderator variable that can moderate the intensity of PKH's impact on household poverty status.

Overall, the proposed hypothesis suggests that the greater the role of women, particularly the wife as the PKH recipient, the more effective the program will be in reducing poverty in Indonesia by improving household welfare. Therefore, strengthening women's position in managing social assistance funds becomes a crucial aspect that must be considered in the implementation of social policy.

Picture 1: Theoretical Framework



Source: Author's Analysis

Chapter 3

RESEARCH METHODOLOGY

3.1. Data Sources

This section will explain the data used in this research, the final sample size, and the variables applied.

3.1.1 Indonesia Family Life Survey (IFLS)

This research question analyzes the effect of the wife's role in household decision-making on the effectiveness of PKH in reducing poverty. The type of data used is a sample from secondary data, specifically household survey data, the Indonesia Family Life Survey (IFLS). IFLS is a longitudinal panel household survey in Indonesia. To date, IFLS has conducted five survey waves: IFLS 1 (1993), IFLS 2 (1997), IFLS 3 (2000), IFLS 4 (2007), and IFLS 5 (2014). To answer the research question, the sample is limited to PKH recipient families recorded in IFLS wave 5. The sample is also limited to families that still have a mother.

3.1.2. Variables Used

The following are the details of the variables used in this research:

3.1.2.1. Dependent Variables

This research question will discuss whether the wife's role in household decision-making significantly impacts the effectiveness of PKH in reducing poverty. The dependent variable used for this purpose is the household's poverty status, determined by comparing the household's total consumption against the poverty line for each province according to BPS (Statistics Indonesia) for the relevant year.

3.1.2.2. Independent Variables

The independent variables used to answer this research question are the index values that we previously calculated using Principal Component Analysis. The operational definitions of these variables will be explained in detail in Table 2.

3.1.2.3. Control Variables

Several control variables that could affect household poverty will be used in this research. To determine the control variables for this analysis, the author refers to several studies on related topics. These studies were discussed in Chapter 2, but they will be explained in more detail in

this section, especially regarding the variables used. From the studies mentioned below, several control variables are frequently used, including characteristics of women such as age, employment status, and education, as well as household characteristics such as location and total consumption.

Table 4: Variables Used in Previous Literatures

`	**Independent Variable(s)**	**Control Variable(s)**	**Dependent Variable(s)**	**Sign of Independent Variable to Dependent Variable**	**Transmission Mechanism / Explanation**
Yulia (2018)	Women's role in family decision-making (decision index)	Women's age, education, household size, income, region	Poverty status (binary)	Negative (higher role → lower poverty)	Women prioritize spending on health and education, improving family welfare
Hoddinott & Haddad (1995)	Proportion of income controlled by women	Household size, income, location (urban/rural), parental education	Household expenditure on food and child health	Positive	Women allocate more income to food and child health needs
Lundberg, Pollak & Wales (1997)	Identity of income recipient (husband vs wife)	Household composition, income, spouse's characteristics	Household expenditure patterns	Positive when female is recipient	Income controlled by women spent more on children and family needs
Quisumbing & Maluccio (2000)	Women's control over household resources/assets	Women's age, asset ownership, household size, education	Investment in child nutrition and education	Positive	Women's control over assets increases investment in child welfare

Attanasio & Lechene (2002)	Control over income and decision-making power	Household income, education, family size, region	Household consumption and welfare	Positive	Partial income pooling means control over income affects spending patterns; women prioritize productive family needs
Rubalcava, Teruel & Thomas (2004)	Public cash transfers to women vs men	Household size, income, women's age, education	Spending on food and child needs	Positive when transfer goes to women	Women's patience and priorities lead to more investment in long-term child welfare
Doss (2006)	Female property ownership	Women's age, employment status, household size, income	Household spending on food and children	Positive	Female asset ownership strengthens bargaining power for family-focused spending
Williams (2000)	Women's participation in household decision-making	Social support, domestic workload, marital status	Family welfare (qualitative)	Negative	Increased burden and stress on women without support reduces overall family welfare
Chant (2010)	Women's empowerment (individual level)	Social/institutional context, employment status, community norms	Poverty reduction, economic condition	Not significant / Negative	Empowerment without structural change increases burden and social pressure, worsening family economic condition

Source: Adjusted by Author

From the explanation provided above, here are the variables used in this research.

Table 5: Operational Explanation for The Variables Used in This Literature

Variable Name	Sources	Operational Definition	Measurement
Dependent Variables			
Poverty Status	Analyzed by Author	Whether the family is poor or not, based on the total consumption per month.	1: Total consumption is below the poverty line according to BPS 0: Total consumption is above the provincial poverty line according to BPS
Independent Variables			
Wife's Decision-Making Index (Indeks IPK)	Analyzed by Author	Whether the wife in the family has an important role in decision-making.	Numeric

PKH	IFLS Wave 5	Whether the family receives PKH.	1: Receives 0: Does not receive
Interaction Variable IPK Index * PKH	IFLS Wave 5 and analyzed by author	Whether the IPK index affects the effectiveness of PKH	Numeric
Control Variables			
Wife's Age	IFLS Wave 5	What is the current age of the wife?	Numeric
Wife's Employment Status	IFLS Wave 5	Is the wife currently working?	1: Working 0: Not working
Wife's Education	IFLS Wave 5	What is the wife's highest level of education?	Nominal, ranging from 0 (none/not yet in school) to 98 (don't know)
Location	IFLS Wave 5	Where does the family currently live?	Provincial code according to BPS
Total Consumption	IFLS Wave 5	What is the current household consumption?	Numerik

Source: Processed by Author

3.2 Empirical Model

This research will use two research methods: Principal Component Analysis (PCA) to create an index for the wife's role in household decision-making, and Binary Logistic Regression to examine how this index can improve the effectiveness of PKH in reducing the likelihood of the household being poor.

3.2.1 Principal Component Analysis

To measure the index of women's role in household decision-making, this research uses Principal Component Analysis (PCA). PCA is a multivariate statistical technique that aims to reduce the dimensionality of data by transforming a set of correlated variables into a set of uncorrelated components. This method helps in determining the relative weight of each observed variable, which can then form a composite index that efficiently represents the construct to be measured.

Technically, PCA seeks a linear combination of the observed variables that maximizes variance, such that the first principal component is the combination of variables that contains the most significant and representative information to explain data variation. The subsequent components will explain the remaining variance sequentially, with the condition that they are uncorrelated with the previous components. In practice, to determine the number of principal components to be included in the index, this research uses several common rule-of-thumb criteria from statistical literature and methodology, such as:

1. Eigenvalue (characteristic value) greater than one (Kaiser Criterion), which indicates that the component can explain variance equivalent to one or more original variables.
2. A relatively large eigenfactor, indicating the significant contribution of the component to the total data variance.
3. Adequate cumulative variance proportion, meaning the proportion of the total variance explained by the selected components reaches a sufficiently high and not too small level, so that the formed index still has a good representation of the original data (Lindeman, Merenda, and Gold, 1980; StataCorp, 1999).

Next, the factors or variables used as PCA inputs are variables that reflect various aspects of women's involvement in household decision-making. These variables have been observed and collected according to relevant conceptual definitions, which are listed in detail in the research variables table. The PCA process then processes this data to generate variable weights that

represent each factor's contribution to the index of women's role in household decision-making (Wife's Role Index, or Indeks IPK).

To determine the index of women's role in household decision-making, the factors to be examined in the model are available in the table containing the variables used in this research observation and the figures observed in the process of determining the Indeks IPK.Tabel 6: Pertanyaan yang digunakan sebagai variabel penentu Indeks IPK

A1	Expenditure on food consumed at home
A2	Choosing the type of food eaten at home
B	Daily household expenses, such as the purchase of household cleaning tools and similar items
C	Expenditure on clothing for the mother/father/individual
D	Expenditure on clothing for the husband/wife
E	Expenditure on children's clothing
F	Children's education
G	Children's health
H	Purchase of expensive household items (such as refrigerators, TVs, etc.)
I	Giving money to parents or the mother/father's family
J	Giving money to parents-in-law or the husband/wife's family
K	Giving gifts/assistance to others (wedding gifts/party gifts)
L	Amount of money for monthly social gathering contributions (arisan)
M	Amount of money saved each month
N	Amount of time the husband spends outside the house socializing with friends/neighbors

O	Amount of time the wife spends outside the house socializing with friends/neighbors
P	Is it the mother/father or the husband/wife who works?
Q	Does the mother/father or the husband/wife use contraception?

Source: IFLS Wave 5 Questions, Adapted by the Author

To determine the index value for the observed family, the author assigns a value of 2 if wife's the only one who decides on the household decision making, 1 if the wife plays a role in the decision-making process for the variable but with another person, and 0 if she does not. After that, the index for the role of women in family decision-making is obtained following weighting.

Table 7: What Values Inserted in The PCA Analysis

Who's Making Decision	Value Inserted
Wife Only	2
Wife with Other	1
Other Without Wife	0

Source: From IFLS Questionnaire, Adjusted by Author

3.2.1 Binary Logistic Regression

After obtaining the wife's role index in household decision-making, this value will become the independent variable used in the analysis. The dependent variable in this regression is the poverty status of the related family. This research divides the dependent variable categories into two: Poor and Not Poor. Therefore, this analysis will be conducted using Binary Logistic Regression.

The logistic regression method calculates the probability that an event P(y=1) will occur based on the characteristics described by the independent variables of the observed data. The binary logistic regression model equation can be written as follows, indicating that the probability of occurrence (y = 1) is the result of the linear function of the independent variables used.

$$\ln\left(\frac{P(y=1)}{1-P(y=1)}\right) = \alpha + \beta x$$

In this research, the model used consists of several independent variables, namely the wife's role index in household decision-making, PKH, and the interaction variable between these two independent variables. In addition, several control variables that have been selected from the control variables used in the reference journals will also be used. These control variables include the wife's and husband's education level, the wife's and husband's employment, the household's location.

$$L(M_i = 1|x) = \beta_0 + \beta_1 IPKIndice + \beta_2 PKH + \beta_3 (IPKIndice \times PKH) + \beta_4 Wife's\ Edu(2) + \beta_5 Wife's\ Edu(3) + \beta_6 HusbandEdu(2) + \beta_7 Husband's\ Edu(3) + \beta_8 Wife's\ Work + \beta_9 Husband's\ Work + \beta_{10} Wife's\ Age + \beta_{11} Location + \beta_{12} HHSize + \varepsilon_{it}$$

M = poverty level of household observed in 2024

i = household

$IPKIndice$ = wife's level of decision making in the household

PKH = dummy variable whether that household receive PKH or not

$(IPK\ Indice \times PKH)$ = interaction variable of IndeksIPK and PKH

$Wife's\ Edu$ = wife's education level (3: high, 2: middle, 1: low)

$Husband's\ Edu$ = husband's education level (3: high, 2: middle, 1: low)

$Wife's\ Work$ = wife's work status (1: working, 0: not working)

$Husband's\ Work$ = husband's work status (1: working, 0: not working)

$Wife's\ Age$ = wife's age

$Location$ = household location

$HHSize$ = household members

ε_{it} = error

3.3 Hypothesis Formulation

The hypothesis formulation of this research is that households with a high score in the wife's role index in household decision-making will have a higher effectiveness of PKH in reducing poverty, as measured by the household's poverty status.

H0: A high score in the wife's decision-making index will not significantly affect the effectiveness of PKH in reducing poverty.

HA: A high score in the wife's decision-making index will significantly affect the effectiveness of PKH in reducing poverty.

Chapter 4

RESULTS AND DISCUSSION

This section will outline the analysis to answer the research questions mentioned previously. To answer the research question, Principal Component Analysis (PCA) will be conducted to calculate the wife's role index in household decision-making. Subsequently, logistic regression will be performed to measure whether there is a relationship between the high index level and the probability of the household being poor, and whether a high score can increase the effectiveness of PKH in reducing the likelihood of the household being poor.

4.1 Descriptive Analysis

Based on the previous explanation, this analysis will use the unit of analysis in the form of PKH recipient households that still had a wife as a household member in 2014. The total number of observations in this study is 10,474 households. In this subsection, the observed households will be described in detail by their characteristics. However, since many of the variables are in ordinal or nominal scales, the author will present frequency tabulations of these variables in the form of pie charts below to facilitate interpretation.

Tabel 8: Tabel Tabulasi Sampel Penelitian

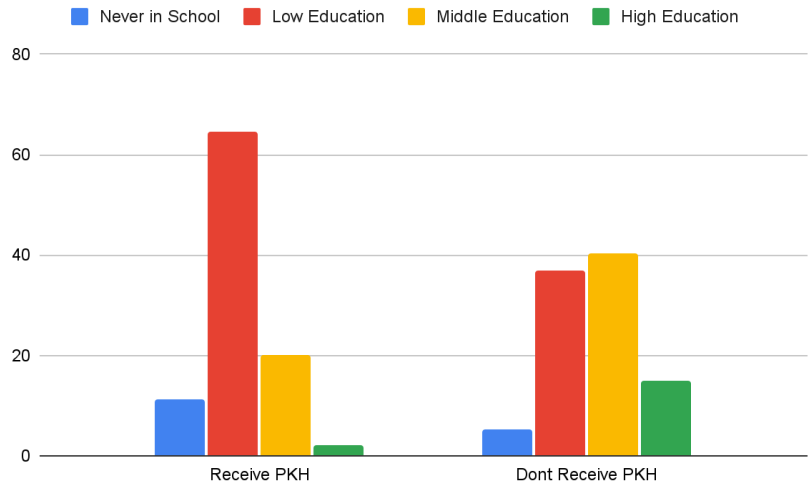
Variable	Obs	Mean	Std. dev.	Min	Max
Poverty Status (Poor or Not)	10,474	0.59	0.49	0	1
PKH	10,474	0.02	0.16	0	1
Wife's Education	10,474	2.14	0.58	1	3
Husband's Education	10,474	2.17	0.53	1	3
Wife's Working or Not	10,474	0.41	0.49	0	1
Husband's Working or Not	10,474	0.83	0.37	0	1
Wife's Age	10,474	39.49	12.02	15	88
Household Size	10,474	5.47	2.58	2	25

Sumber: Diolah oleh Penulis, IFLS tahun 2014

This descriptive statistics table provides a summary of the main characteristics of the variables used in the study sample. On average, the proportion of poor households in the sample is 0.59 (59%) with a standard deviation of 0.49, indicating that the majority of households in the sample are categorized as poor. The proportion of PKH recipients is also relatively small—only two percent of the total 10,475 observations.

The education levels of wives and husbands are measured on a scale of 1 to 3: low, medium, and high education, with average values of 2.14 and 2.18, respectively. This suggests that the majority of respondents had attained at least a medium to high level of education. About 41.1% of wives in the households work, while 83.06% of husbands are employed, indicating that men are still generally the main breadwinners in the observed sample. The average age of wives is 39.49 years, with a variation of up to 12 years. The average household size is 5 members, with significant variation—some households having as many as 25 members.

Figure 2: Education Level of Women in PKH and Non-PKH Groups

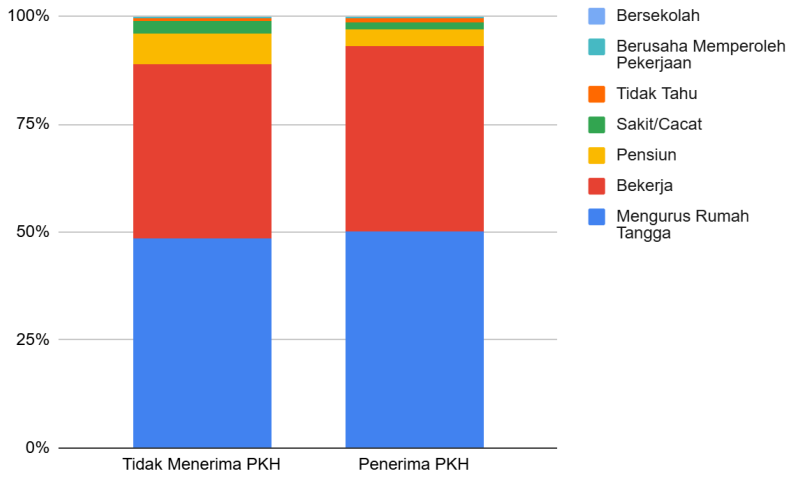


Source: Processed by the Author

This graph shows the distribution of the wives' education levels across two index categories: PKH recipients and non-recipients. Among the wives in the PKH recipient group, the majority, at 64.44%, have a secondary education, followed by those with lower education at 11.11%, and a relatively small proportion with higher education at 2.22%. In contrast, among the wives in the non-PKH recipient group, the proportion with secondary education is lower at

37.05%, while those with higher education are significantly higher at 15.08%, and those with lower education make up 5.25%. This data indicates that wives who receive PKH generally have lower education levels compared to those who do not receive PKH.

Figure 3: Education Level of Women in PKH and Non-PKH Groups

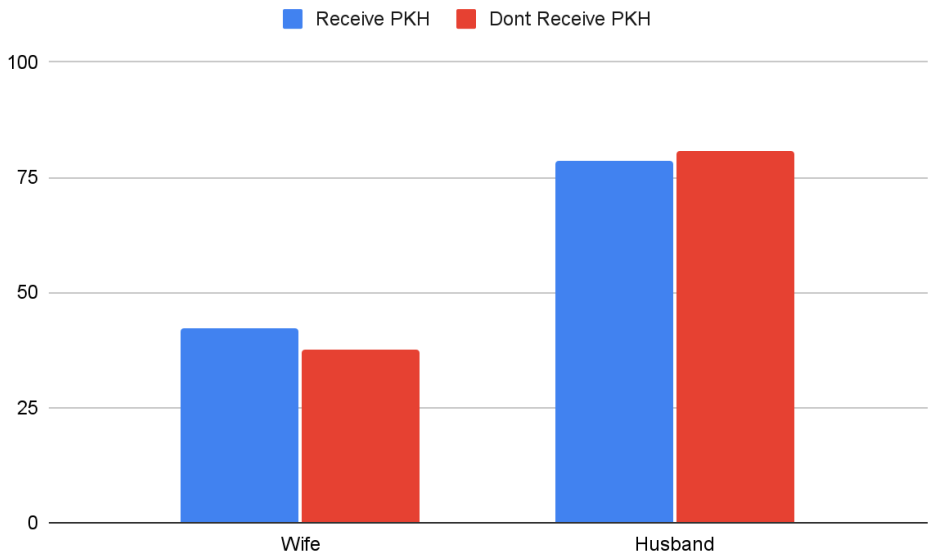


Source: Processed by the Author

This graph compares the distribution of the wife's employment status between the PKH recipient and non-recipient groups. Among the wives in the PKH recipient group, nearly half (49.65%) are homemakers, while 42.13% are actively employed. The rest are retired (4.74%), sick or disabled (2.02%), in school (0.62%), or seeking employment (0.08%).

On the other hand, in the non-PKH recipient group, a larger proportion of wives are in school (51.49%), slightly more than those who are employed (43.81%). Only a small percentage are homemakers (2.64%), retired (1.26%), sick/disabled (0.69%), or seeking employment (0.11%). This data indicates that PKH recipients' wives tend to focus more on homemaking and working, while non-PKH recipients' wives are more likely to still be in school. This could reflect differences in educational levels or work opportunities between the two groups.

Figure 4: Percentage of Working Wives and Husbands in Various Categories



Source: Processed by the Author

This graph shows the percentage of working wives and husbands in the PKH recipient and non-recipient categories. The percentage of wives working remains relatively stable between 37% and 42% across all categories, with slight variation. However, the percentage of husbands working tends to be higher in the non-PKH recipient group.

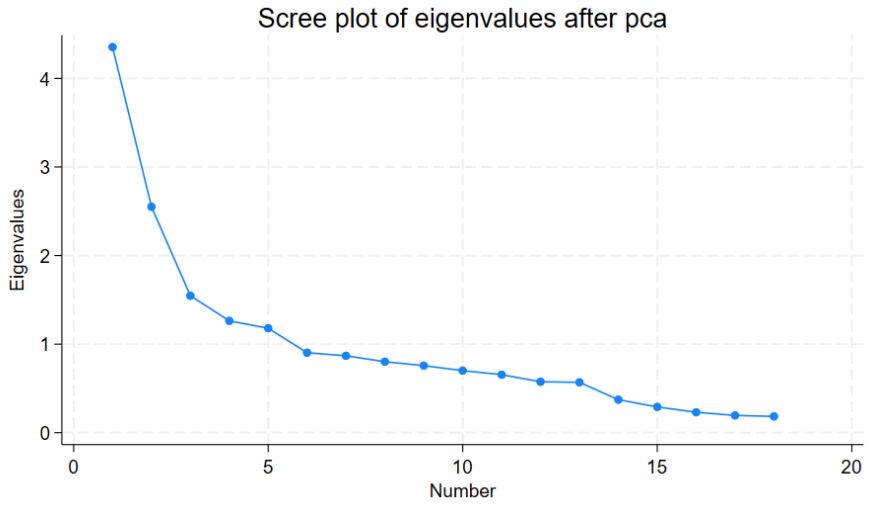
4.2. Inferential Analysis

This section explains the inferential analysis used to answer the research questions.

4.2.1 Construction of the Wife's Role Index in Household Decision-Making Using Principal Component Analysis (PCA)

The first step in creating the IPK Index is to calculate the factor loadings of each question component, as explained earlier. As previously explained, the variables used are related to the wife's role in household decision-making within the family. After the weighting process using Principal Component Analysis (PCA), the reduction process was carried out by selecting only the variables with relatively large values.

Figure 5: Eigenvalues Graph for IPK Index



Sumber: Adjusted by Author

To decide how many principal components to use, the author looked at the cumulative Eigenvalue for each principal component. As seen in the scree plot, five principal components can be selected. After selection, the wife's role in household decision-making can be measured across several categories containing individual variables. From the results, it can be concluded that the decisions regarding who works and the monthly savings amount have the greatest weight in determining the wife's role index in household decision-making.

Table 10: Mapping of IPK Index Analysis Results

PCA Loadings	Daily Expenses	Large Household Expenses	Savings	Principal Component 4	Unexplained Component
Expenditure on food consumed at home	**0.3257**	-0.1133	0.0795	-0.1438	0.1885
Choosing the type of food eaten at home	**0.3325**	-0.2166	0.0532	-0.1357	0.1083

Daily household expenses, such as the purchase of household cleaning tools and similar items	**0.3497**	-0.1521	0.05	-0.1209	0.1738
Expenditure on clothing for the mother/father/individual	**0.279**	-0.0157	-0.0466	-0.1359	0.3169
Expenditure on clothing for the husband/wife	**0.277**	-0.0627	-0.0469	-0.1066	0.1581
Expenditure on children's clothing	**0.3308**	-0.027	-0.2593	0.0427	0.0862
Children's education	0.2062	**0.2818**	-0.511	0.173	-0.0931
Children's health	0.2308	**0.2515**	-0.492	0.1351	-0.1293
Purchase of expensive household items (such as refrigerators, TVs, etc.)	0.1321	**0.3595**	-0.0053	-0.1547	0.0598
Giving money to parents or the mother/father's family	0.1135	**0.4032**	0.2266	-0.2661	-0.1119
Giving money to parents-in-law or the husband/wife's family	0.1073	**0.3702**	0.2616	-0.2777	-0.1808
Giving gifts/assistance to others (wedding gifts/party gifts)	0.2045	0.2335	0.2143	-0.1335	-0.047
Amount of money for monthly social gathering	0.2081	0.0812	**0.3326**	**0.4958**	0.1354

contributions (arisan)					
Amount of money saved each month	0.1643	0.1527	**0.3244**	**0.5631**	0.1908
Amount of time the husband spends outside the house socializing with friends/neighbors	-0.2095	**0.346**	-0.0759	0.036	**0.348**
Amount of time the wife spends outside the house socializing with friends/neighbors	0.2268	-0.1218	0.1506	-0.0986	**-0.5263**
Is it the mother/father or the husband/wife who works?	-0.1342	0.3489	0.048	-0.028	0.076
Does the mother/father or the husband/wife use contraception?	0.1845	0.0047	0.0355	**0.3196**	**-0.5047**

Source: Analyzed by Author

4.2.2 Principal Components Analysis Results

From the PCA analysis, several principal components can be used to categorize the wife's role in household decision-making.

4.2.2.1 Principal Component 1: Daily Expenses

Principal Component 1 includes variables related to regular household spending, such as food expenditures at home, food choice, cleaning products, and family clothing. These variables are closely related and have relatively high factor loadings (around 0.27 to 0.35), indicating their connection to daily household decision-making. This component plays an important role in the SWPER Index and other Southeast Asian empowerment indices.

4.2.2.2 Principal Component 2: Large Household Expenditures

Principal Component 2 consists of large, infrequent household expenditures, such as purchasing expensive appliances, education, and healthcare for children, and providing money to parents. The factor loading for these variables ranges from 0.28 to 0.40, showing their connection in making large family expenditure decisions. This component is linked to long-term decision-making and resource management in families.

4.2.2.3 Principal Component 3: Savings

Principal Component 3 consists of variables that indicate saving habits and the ability to set aside money, such as the amount of monthly savings and social group savings (arisan). The factor loadings for these variables range from 0.32 to 0.33, indicating a strong correlation within the dimension of financial management and family economic preparation.

This dimension is closely related to the aspect of financial independence in the three women's empowerment indices. SWPER includes financial management decisions as part of the decision-making indicators. Meanwhile, the WEI Index evaluates financial inclusion and women's control over financial resources as key aspects of empowerment. Research in Southeast Asia also highlights the importance of household financial management and women's ability to save as signs of economic empowerment at the micro level.

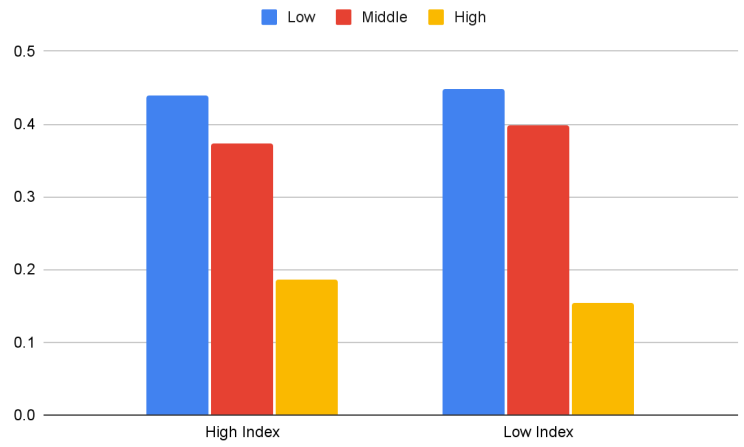
4.2.2.4 Principal Component 4: Unexplained Category

Principal Component 4 contains variables that don't show a clear pattern in household spending or women's empowerment, based on their factor loadings. These include decisions about the husband and wife's socialization time and contraceptive use, which have mixed and often low or negative loadings. This component may reflect more complex or context-specific aspects of empowerment.

4.2.3 Role of Wife in Household Decision-Making in Indonesia

The following explains the conditions in Indonesia based on the index results from the Principal Component Analysis conducted.

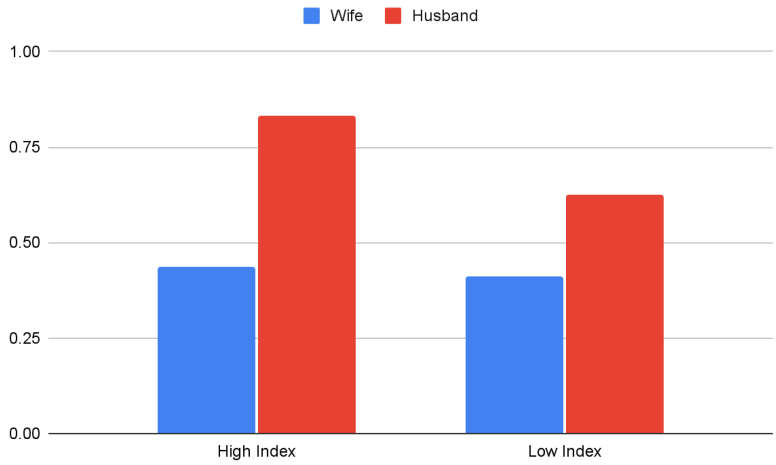
Figure 6: Education Level of Wives with High and Low IPK Index



Source: Processed by the Author

This graph shows the distribution of wives' education levels in high and low role index categories. In the high index group, 44.89% have low education, 39.77% have secondary education, and 15.34% have higher education. In the low index group, 43.96% have low education, 37.36% have secondary education, and 18.68% have higher education. This shows that the education level between both index groups is not very different, with a slight trend of more higher-educated wives in the low role index group.

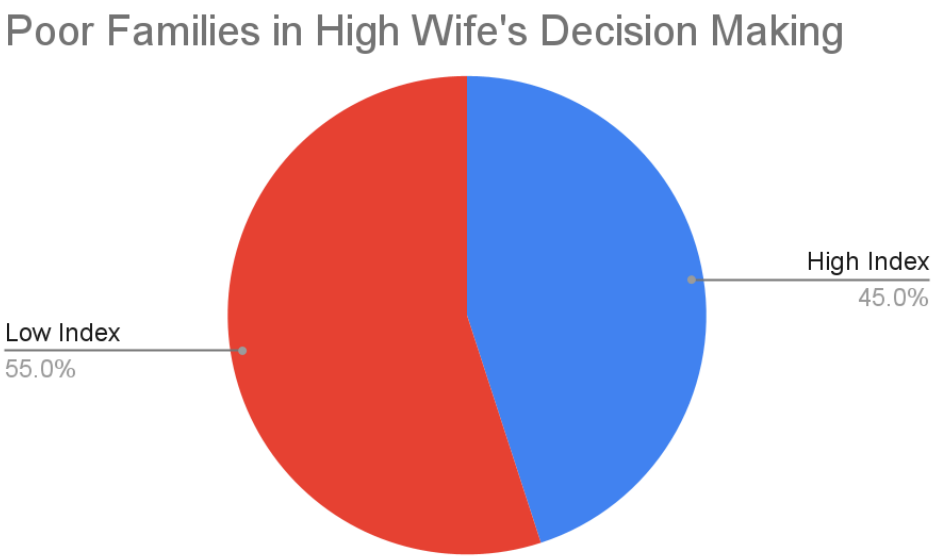
Figure 7: Percentage of Working Wives and Husbands in High and Low IPK Families



Source: Processed by the Author

This graph shows the employment status of wives in high and low role index groups. Wives in the high index group are more likely to be employed, indicating that wives with a higher role in household decision-making tend to be more economically active.

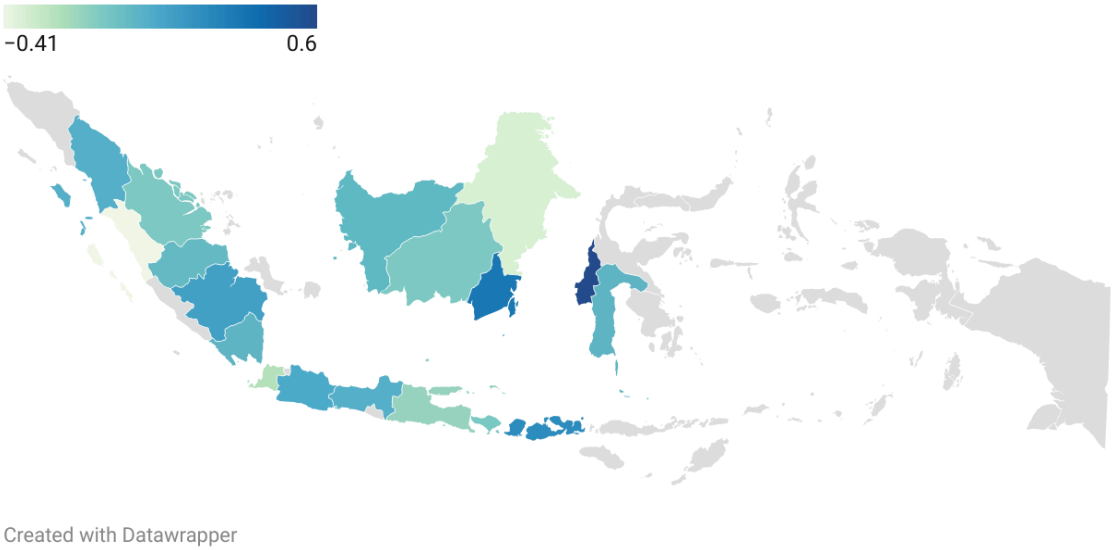
Figure 8: Poverty Status in High and Low IPK Families



Source: Processed by the Author

This figure shows the poverty status distribution in families with high and low wife role indices. Families with a high role index have fewer poor households compared to those with a low role index, but the difference is not large—45% of poor families have a high role index, while 55% have a low role index.

Figure 9: Distribution of Wife's Role Index in Families



Source: Processed by the Author

This map shows the national distribution of the wife's role index, though many areas lack data due to missing values. Darker areas indicate higher levels of wife involvement in household decision-making, while lighter areas show lower involvement. It appears that provinces in Java and major urban areas tend to have higher role indices, while provinces outside Java, especially those with limited access to education and economic opportunities, have lower indices.

4.2.4 Influence of Wife's Role Index on PKH Effectiveness in Reducing Poverty in Indonesia Using Logistic Regression Analysis

After obtaining the wife's role index in household decision-making, the author conducted binary logistic regression to assess the influence of this index on the effectiveness of PKH in reducing the probability of a household being classified as poor. The results are shown below.

Figure 10: Binary Logistic Regression Results

	(1)	(2)
VARIABLES	Poverty Status	Extreme Poverty

IPK Index	-0.00199	-0.0174*
	(0.00171)	(0.00950)
PKH	0.709***	-0.932
	(0.150)	(1.020)
PKH and Index IPK	0.0209*	-0.0218*
	(0.0118)	(0.0128)
Wife's Education (Middle)	-0.00352	-0.314
	(0.0757)	(0.272)
Wife's Education (High)	-0.262***	-0.589
	(0.0836)	(0.418)
Husband's Education (Mid)	-0.249***	-0.488
	(0.0927)	(0.309)
Husband's Education (High)	-0.492***	-1.067**
	(0.0993)	(0.474)
Wife's Working Status	-0.202***	-0.0347
	(0.0426)	(0.236)
Husband's Working Status	0.195***	0.00524
	(0.0596)	(0.278)
Wife's Age	0.0127***	2.01e-05
	(0.00469)	(0.0196)
Husband's Age	0.0276***	0.0613***
	(0.00444)	(0.0174)
Location (Urban or Rural)	0.534***	0.539**

	(0.0429)	(0.257)
Constant	-1.241***	-7.476***
	(0.156)	(0.777)
Observations	10,475	10,475

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Processed by the Author

This table presents the results of the binary logistic regression estimation aimed at examining the effect of the Family Hope Program (PKH), the Wife's Role Index in Household Decision-Making (IPK), and the interaction between PKH and IPK on the likelihood of a household being classified as poor. Two models are presented: the first model includes control variables such as wife's education, wife's employment, location of residence, and total household consumption, while the second model considers only the main variables without additional controls.

The dependent variable used is the household's poverty status, coded as 1 for poor and 0 for non-poor. The independent variables include PKH, representing whether the household receives PKH assistance (1 if yes, 0 if no). Additionally, the model uses several control variables, including the education level of the wife and husband (categorized as low, medium, and high), the employment status of both, coded as 1 if employed and 0 if not, wife's age, residential location (urban or rural), and the number of household members. The following paragraphs explain the interpretation of the results in more detail.

This model adds a number of control variables into the specification. In this model, the IPK Index has a negative coefficient, but it is not statistically significant. This suggests that an increase in the wife's role in household decision-making has not been statistically proven to reduce the likelihood of a household being classified as poor. On the other hand, PKH shows a

positive and statistically significant relationship with poverty status. This can be interpreted to mean that PKH recipients do indeed tend to come from poor households, which aligns with the program's targeting. Interestingly, the interaction between the IPK Index and PKH shows a positive and statistically significant effect at the 10% level, indicating that among PKH-recipient households, the wife's role may increase the likelihood of poverty, or at the very least, is not effective in reducing it.

Several control variables yield noteworthy findings. First, the wife's education has a significant effect in reducing the likelihood of poverty. Wives with higher education are less likely to belong to poor households. Similarly, husband's education has a significant negative effect on poverty status. Husbands with medium or high education consistently reduce the likelihood of household poverty.

In addition, wife's employment has a significant negative effect, meaning that households with working wives are less likely to be poor. Conversely, husband's employment shows a positive and significant effect, which could be interpreted to mean that not all jobs held by husbands are productive or offer sufficient income to lift the household out of poverty.

The wife's age shows a significant positive relationship, indicating that the older the wife, the more likely the household is to be poor. Furthermore, the location of the household (urban or rural) also significantly affects poverty status, and the number of household members has a significant positive association, meaning that larger households are more likely to be poor.

However, another model which is interesting to look at is how in the extreme poor model, the IPK index has a significant negative effect on reducing the probability of that household being poor. The interaction variable effect on the probability of that household being poor is also significant at 10% and has negative correlation. Hence we can conclude that the wife's decision making power has more significant effect to family living in extreme poverty.

4.3 Discussion

The results of the binary logistic regression analysis in both models show that the Wife's Role in Decision-Making Index (IPK) consistently has an insignificant effect on the probability

of a household being poor. This means there is no observed influence between a household's poverty status and the wife's role in household decision-making.

The insignificance of this variable may be caused by several factors. One of them is structural, such as strong patriarchal social norms in Indonesian society that can limit women's ability to fully participate in decision-making, even if they are formally the recipients of funds (Ambler & De Brauw, 2017). This is in line with the findings of Williams (2000) and Chant (2010), which show that women's empowerment without adequate social support and transformation of societal norms can lead to a double burden and social resistance, weakening the positive effects of such empowerment.

The regression results also show that the Family Hope Program (PKH) significantly contributes to reducing the probability of a household being poor. The negative and statistically significant coefficient on the PKH variable reinforces the program's effectiveness in improving household welfare through increased consumption and reduced poverty risk, as supported by previous research (Suryahadi and Widyanti, 2011; Haushofer and Shapiro, 2016). This finding aligns with the concept that conditional cash transfers can smooth income fluctuations and enhance household consumption of basic needs (de Brauw and Peterman, 2020). PKH, as a cash transfer policy, is also believed to reduce poverty because PKH funds have significant effects on investment-related outcomes that can improve the quality of human capital, such as education and health (Behrman and Todd, 2011).

Furthermore, the interaction between the IPK and PKH shows a significant effect at the 10% level, but the coefficient is positive, indicating that even though women may have more influence in decision-making, this does not necessarily strengthen the effectiveness of PKH in reducing poverty. In fact, a stronger role for the wife could even reduce the effectiveness of PKH in alleviating poverty. While there has not yet been specific research examining the interaction between PKH (or other cash transfer programs) and the wife's role in household decision-making, some literature offers relevant insights. For example, Williams (2000), Fuwa (2004), Allendorf (2012), and Chant (2010) found that women's empowerment can sometimes be negatively correlated with several household welfare proxies, including poverty, family economic conditions, and even women's mental health within the household.

Several factors may explain this, including the presence of strong patriarchal culture (Allendorf, 2012) and the mismatch between increased female empowerment and the lack of

cultural reform (Chant, 2010), which can act as resistance, thereby weakening the impact of the wife's role in household decision-making on poverty outcomes.

Meanwhile, several control variables also significantly affect the likelihood of a household being classified as poor. First, the wife's education has a significant negative relationship with poverty status. This finding is consistent with literature stating that women's education plays a crucial role in household decision-making and the allocation of resources toward more productive uses such as nutrition, health, and children's education (Thomas, 1990; Duflo, 2012). Higher education among wives is also associated with more equitable allocation of resources between daughters and sons (Thomas, 1990).

In addition, the husband's education also shows a significant effect in reducing the likelihood of household poverty. This result is in line with Thomas (1990), who found that both husband's and wife's education can affect household spending patterns, although women tend to allocate more resources to basic needs.

The wife's employment status also has a significant effect in reducing the likelihood of household poverty, supporting the argument that women's economic participation can enhance family economic resilience and strengthen their bargaining position within the household (Doss, 2005). Similarly, husband's employment is also significant, showing that when the husband is actively working, the risk of poverty tends to decline, as also explained by Quisumbing and Maluccio (2003) in their study.

The model also shows that the wife's age significantly affects the likelihood of household poverty, though interestingly, the correlation is positive. This result reflects a decline in productivity or labor force participation at older ages, which can reduce overall household welfare (Bloom, 2011).

In addition, the household size control variable also has a significant influence on reducing the likelihood of being poor. This finding is supported by Doss (2005), who found that an increase in household members can lead to greater educational spending. This could be because, in certain contexts, larger households may be better able to share economic burdens among members or include more members of working age.

However, further discussion should be enhanced on how in the extreme poverty model, the IPK indice and the interaction variable has significant negative impact on the family

probability of being extremely poor. This can be taken into account for policy maker for designing PKH or poverty reduction policy in general.

CHAPTER 5

CONCLUSION

5.1 Conclusion

This study aims to analyze whether the wife's role in household decision-making can enhance the effectiveness of the Family Hope Program (PKH) in reducing poverty in Indonesia. Using longitudinal data from the fifth wave of the Indonesia Family Life Survey (IFLS), along with Principal Component Analysis (PCA) and binary logistic regression, several important findings were obtained.

First, the results indicate that PKH significantly reduces the likelihood of a household being in poverty. This finding strengthens the evidence from literature such as Heprin (2021), which shows that conditional cash transfers, especially those directed to women, can increase household consumption and reduce economic vulnerability.

Second, the Wife's Decision-Making Role Index (IPK) does not have a significant effect on poverty status. Third, the interaction variable between the IPK Index and PKH shows a significant positive effect at the 10% level, meaning that the wife's role in household decision-making reduces the effectiveness of PKH in lowering the household's likelihood of being poor.

In other words, while women's decision-making power is theoretically important, it appears to weaken the effectiveness of PKH in reducing poverty. This may be due to patriarchal social norms or the suboptimal empowerment modules within the PKH program.

5.1 Research Recommendation

The main finding of this study shows that the wife's role in decision-making reduces the effectiveness of PKH in decreasing the likelihood of household poverty. The implication is that it is not enough to simply provide cash assistance; it is also essential to ensure that the wife's role in household decision-making can truly enhance PKH's impact.

To support this goal, P2K2 training programs—such as financial literacy, family leadership, and effective resource control—should be strengthened.

In addition, previous literature has shown that women's empowerment can correlate negatively with several family welfare proxies, such as poverty, due to strong patriarchal norms (Allendorf, 2012) and the imbalance between rising female empowerment and the lack of social reform (Chant, 2010). These factors can act as forms of resistance that weaken the impact of women's roles in household decision-making on poverty outcomes.

Therefore, in addition to focusing on women as direct beneficiaries, P2K2 training should also aim to raise community-level awareness—so that women's empowerment in decision-making does not become a double-edged sword due to social resistance from the surrounding environment.

5.1 Research Limitations and Suggestions

This study used PCA to determine the level of the wife's role in household decision-making. However, the constructed IPK Index and its components could explain only about 50% of the variation in the wife's decision-making role.

Furthermore, this study employed a binary logistic regression, which may not accurately reflect gradual changes in the level of poverty within observed households. Future research is advised to use methods that can better represent ordinal levels of poverty status, which were not used here due to a lack of reference frameworks for defining poverty gradation across households in the dataset.

This research uses data from IFLS, which only includes households from 23 provinces in Indonesia, meaning the findings do not fully represent the national context. Future studies are encouraged to use datasets that include samples from all Indonesian provinces, to ensure the findings can reflect the overall national situation.

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