

ABSTRAK

MAULINA, NPM: 2022024, Judul “EFEKTIVITAS PROGRAM KELUARGA HARAPAN (PKH) DI DESA BABIRIK HULU KECAMATAN BABIRIK KABUPATEN HULU SUNGAI UTARA”. Di bawah bimbingan **Bapak Muhammad Arsyad, S.Pd.I., M.AP.** sebagai Pembimbing I dan **Bapak Mohammad Fajar Noorrahman, M.Psi., M.AP.** sebagai Pembimbing II.

Program Keluarga Harapan (PKH) merupakan program bantuan sosial bersyarat yang bertujuan meningkatkan kesejahteraan keluarga miskin melalui akses pendidikan, kesehatan, dan kesejahteraan sosial. Penelitian ini dilatarbelakangi oleh permasalahan ketidaktepatan sasaran penerima bantuan, penggunaan dana yang belum sesuai tujuan program, serta belum adanya perubahan yang signifikan pada pola belajar dan prestasi anak penerima manfaat. Penelitian ini bertujuan untuk mengetahui efektivitas Program Keluarga Harapan (PKH) di Desa Babirik Hulu, Kecamatan Babirik, Kabupaten Hulu Sungai Utara, serta faktor-faktor yang memengaruhinya.

Penelitian menggunakan pendekatan kualitatif dengan tipe penelitian deskriptif kualitatif. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi. Informan penelitian ditentukan menggunakan teknik *purposive sampling* dengan jumlah 13 orang. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Teknik uji kredibilitas yang digunakan meliputi meningkatkan ketekunan, triangulasi, menggunakan bahan referensi, dan mengadakan *member check*.

Hasil penelitian menunjukkan bahwa efektivitas Program Keluarga Harapan (PKH) di Desa Babirik Hulu tergolong cukup efektif. Hal ini ditunjukkan oleh indikator: pemahaman tujuan program efektif; kejelasan sosialisasi cukup efektif; kesesuaian penerima dengan kriteria efektif; ketepatan data penerima kurang efektif karena masih terdapat penerima yang tidak sesuai dan masyarakat yang layak belum terdata; ketepatan jadwal pelaksanaan dan penyaluran bantuan efektif; kesesuaian penggunaan bantuan kurang efektif; tingkat keberhasilan program kurang efektif karena tujuan program belum tercapai; perubahan kondisi penerima kurang efektif karena belum terlihat peningkatan kondisi ekonomi dan prestasi belajar anak; serta dampak yang dirasakan langsung cukup efektif karena bantuan mengurangi beban pengeluaran dan membantu memenuhi kebutuhan sehari-hari, meskipun belum sepenuhnya meningkatkan kesejahteraan dan prestasi pendidikan. Faktor yang memengaruhi efektivitas PKH meliputi faktor pendukung berupa koordinasi, penyaluran bantuan, dan sosialisasi program. Faktor penghambat berupa data yang belum diperbarui, pemanfaatan bantuan yang belum sesuai tujuan, rendahnya kemandirian ekonomi, serta perubahan kondisi penerima yang belum signifikan.

Untuk meningkatkan efektivitas Program Keluarga Harapan (PKH) di Desa Babirik Hulu, Pemerintah Desa disarankan melakukan pembaruan data penerima manfaat secara berkala agar bantuan lebih tepat sasaran. Pendamping PKH diharapkan meningkatkan pemantauan terhadap penggunaan bantuan agar sesuai dengan tujuan program. Masyarakat penerima manfaat diharapkan memanfaatkan bantuan secara tepat serta berupaya meningkatkan kemandirian ekonomi sehingga dapat mendorong perubahan kondisi ekonomi dan pendidikan keluarga.

ABSTRACT

MAULINA, Student ID: 2022024. Title: "THE EFFECTIVENESS OF THE PROGRAM KELUARGA HARAPAN (PKH) IN BABIRIK HULU VILLAGE, BABIRIK DISTRICT, HULU SUNGAI UTARA REGENCY." Supervised by **Muhammad Arsyad, S.Pd.I., M.AP.** as Supervisor I and **Mohammad Fajar Noorrahman, M.Psi., M.AP.** as Supervisor II.

Program Keluarga Harapan (PKH) is a conditional social assistance program aimed at improving the welfare of low-income families through access to education, healthcare, and social welfare services. This study was motivated by inaccurate beneficiary targeting, the use of assistance funds that was not fully aligned with the program's objectives, and the lack of significant improvements in the learning habits and academic achievement of beneficiary children. This study aimed to determine the effectiveness of Program Keluarga Harapan (PKH) in Babirik Hulu Village, Babirik District, Hulu Sungai Utara Regency, and to identify the factors influencing its effectiveness.

This study employed a descriptive qualitative approach. Data were collected through interviews, observations, and documentation involving 13 informants selected using purposive sampling. The data were analyzed through data reduction, data display, and conclusion drawing. Data credibility was ensured through prolonged engagement, triangulation, reference materials, and member checking.

The findings indicated that the effectiveness of Program Keluarga Harapan (PKH) in Babirik Hulu Village was moderately effective. Understanding of the program objectives was effective, while program socialization was moderately effective. Beneficiary eligibility was effective; however, the accuracy of beneficiary data was less effective because some eligible households had not been included, while some ineligible households still received assistance. The timeliness of program implementation and assistance distribution was effective. The utilization of assistance funds and the level of program achievement were less effective because the program objectives had not yet been fully achieved. Changes in beneficiaries' conditions were less effective, as no significant improvements were found in household economic conditions or children's academic achievement. The direct impact of the program was moderately effective because it helped reduce household expenses and meet daily needs, although it had not significantly improved family welfare or educational achievement. Factors influencing the effectiveness of the PKH include supporting factors such as coordination, aid distribution, and program socialization. The inhibiting factors include outdated beneficiary data, inappropriate use of assistance, low economic independence, and insignificant changes in beneficiaries' conditions.

To improve the effectiveness of PKH in Babirik Hulu Village, the Village Government is advised to periodically update beneficiary data to ensure that assistance is more targeted. PKH facilitators are expected to strengthen monitoring of aid utilization so that it aligns with program objectives. Beneficiary communities are encouraged to use the assistance appropriately and strive to improve economic independence in order to support better changes in family economic and educational conditions.