

Implementasi transformasi bantuan sosial nontunai program keluarga harapan untuk penerima manfaat di Kelurahan Mampang Kecamatan Pancoran Mas Kota Depok = The implementation of non-cash social assistance transformation on the family hope program for financial inclusion of beneficiaries in Mampang Village, Pancoran Mas District, Depok City.

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Abstrak

Conditional Case Transfer (CCT) di Indonesia diimplementasikan sebagai Program Keluarga Harapan (PKH) bertujuan untuk mengentaskan kemiskinan sekaligus berinvestasi pada kapital manusia. Tesis ini akan membahas inklusi keuangan pada implementasi transformasi bantuan sosial nontunai dalam memberikan kemanfaatan bagi keluarga penerima manfaat. Penelitian dilakukan dengan pendekatan kualitatif dengan metode pengumpulan data melalui wawancara mendalam, observasi, serta studi literatur dan dokumentasi. Hasil penelitian memunjukkan penerima manfaat memiliki kemudahan dalam mengakses pada layanan keuangan yang ada di wilayah Kelurahan Mampang. Pada kualitas layanan keuangan menunjukkan keragaman jenis dan produk yang sudah dimanfaatkan oleh penerima manfaat. Terdapat pula penerima manfaat melakukan penyalahgunaan Kartu Keluarga Sejahtera (KKS) dengan cara digadai ke rentenir. Hal ini terjadi karena tuntutan kebutuhan dasar penerima manfaat. Terakhir, penggunaan layanan keuangan menunjukkan persepsi positif penerima manfaat pada sistem nontunai karena adanya pengetahuan dan pengalaman baru khususnya bagi penerima manfaat yang sebelumnya unbanked, fleksibilitas pengambilan dana bantuan sosial, adanya kepercayaan diri dari penerima manfaat dan bantuan yang dirasa lebih personal.

.....Conditional Case Transfer (CCT) in Indonesia is implemented as the Family Hope Program (PKH) with the aim of alleviating poverty as well as investing in human capital. This thesis will discuss about financial inclusion in the implementation of non-cash social assistance transformation in providing benefits for beneficiary families. The research was conducted with a qualitative approach with data collection methods through in-depth interview, observations, and literature and documentation studies. The results of the study show that the beneficiaries have easy access to financial services in the Mampang Village area. The quality of financial services shows the diversity of types and products that have been utilized by the beneficiaries. There are also beneficiaries who abuse the Prosperous Family Card (KKS) by pawning it to moneylenders. This happens because of the basic needs of the beneficiaries. Finally, the use of financial services shows a positive perception of beneficiaries in the non-cash system due to new knowledge and experience, especially for previously unbanked beneficiaries, flexibility in taking social assistance funds, the confidence of beneficiaries and the perceived more personal assistance.