

ABSTRAK

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Program Studi : Ekonomi syariah
Judul : Implementasi Program Keluarga Harapan (PKH) Dalam Meningkatkan Kesejahteraan Ekonomi Keluarga Penerima Manfaat Dalam Perspektif Ekonomi Syariah (Studi Kasus di Desa Ujong Blang Kota Lhokseumawe)

Penelitian ini bertujuan untuk menganalisis implementasi Program Keluarga Harapan (PKH) dalam meningkatkan kesejahteraan ekonomi keluarga penerima manfaat serta meninjaunya dalam perspektif ekonomi syariah di Desa Ujong Blang, Kecamatan Banda Sakti, Kota Lhokseumawe. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui observasi, wawancara, dan dokumentasi, kemudian dianalisis menggunakan model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Informan penelitian terdiri atas Pendamping PKH, Ketua Kelompok PKH, Keuchik Desa Ujong Blang, Tgk. Imum Gampong, serta keluarga penerima manfaat (KPM). Hasil penelitian menunjukkan bahwa implementasi Program Keluarga Harapan di Desa Ujong Blang telah berjalan sesuai dengan mekanisme yang ditetapkan pemerintah. Program ini berkontribusi dalam meningkatkan kesejahteraan ekonomi keluarga penerima manfaat melalui pemenuhan kebutuhan pendidikan anak, peningkatan akses layanan kesehatan, serta membantu memenuhi kebutuhan pokok sehingga mengurangi beban pengeluaran rumah tangga. Namun, PKH belum mampu meningkatkan pendapatan keluarga secara langsung karena sebagian besar penerima manfaat masih bekerja pada sektor informal dengan pendapatan yang tidak menentu. Ditinjau dari perspektif ekonomi syariah, implementasi PKH telah mencerminkan nilai-nilai **al-'adl**, **maslahah**, **falah**, dan **maqashid syariah** dalam mendukung pemenuhan kebutuhan dasar masyarakat.

Kata Kunci: Implementasi Program Keluarga Harapan (PKH), Kesejahteraan Ekonomi, Keluarga Penerima Manfaat, Ekonomi Syariah.

ABSTRACT

Name : Futry Maroza
Study Program : Islamic Economics
Title : The Implementation of the Family Hope Program (PKH) in Improving the Economic Welfare of Beneficiary Families from the Perspective of Islamic Economics (A Case Study in Ujong Blang Village, Banda Sakti District, Lhokseumawe City)

This study aims to analyze the implementation of the Family Hope Program (Program Keluarga Harapan/PKH) in improving the economic welfare of beneficiary families and to examine it from the perspective of Islamic economics in Ujong Blang Village, Banda Sakti District, Lhokseumawe City. This study employed a qualitative method with a descriptive approach. Data were collected through observation, interviews, and documentation, and were analyzed using the Miles and Huberman interactive model, which consists of data reduction, data display, and conclusion drawing. The research informants included the PKH facilitator, the head of the PKH group, the Village Head (Keuchik) of Ujong Blang, the village religious leader (Tgk. Imum Gampong), and beneficiary families (KPM). The results indicate that the implementation of the Family Hope Program in Ujong Blang Village has been carried out in accordance with the mechanisms established by the government. The program has contributed to improving the economic welfare of beneficiary families by supporting children's educational needs, increasing access to healthcare services, and helping to meet basic daily needs, thereby reducing household expenditures. However, the program has not been able to directly increase household income, as most beneficiary families still work in the informal sector with unstable earnings. From the perspective of Islamic economics, the implementation of the Family Hope Program reflects the values of al-'adl (justice), maslahah (public benefit), falah (well-being), and Maqashid al-Shariah in supporting the fulfillment of the community's basic needs.

Keywords: *Family Hope Program (PKH), Economic Welfare, Beneficiary Families, Islamic Economics.*