ABSTRACT

GINA HIMMATUL ALIYAH, 2026. ***"The Role of Financial Literacy in Encouraging the Effectiveness of Utilization of Family Hope Program (PKH) Funds and Strengthening Family Economic Resilience (Case Study of Beneficiary Families (KPM) in Purbaratu District, Tasikmalaya City)"****. Department of Economic Education, Faculty of Teacher Training and Education, Siliwangi University, Tasikmalaya. Under the guidance of Kurniawan, S.Pd., M.M., and Edi Fitriana Afriza, S.Pd, M.M.*

This research is motivated by the low level of financial literacy in encouraging the effective utilization of Family Hope Program (PKH) funds and strengthening the economic resilience of beneficiary families in Purbaratu District, Tasikmalaya City. The research used a qualitative approach with a case study method. Data collection techniques were carried out through in-depth interviews, observation, and documentation with three primary informants of PKH beneficiary families and supporting informants, namely one PKH Facilitator and three government agencies. The results of the study indicate that the level of financial literacy of beneficiary families still varies, especially in aspects of financial planning, expenditure management, and savings habits. Utilization of PKH funds is generally focused on meeting education, health, and basic household needs. Financial literacy plays an important role in helping families manage assistance funds more effectively, thereby strengthening family economic resilience. However, there are still obstacles such as low income, minimal understanding of financial management, and consumptive behavior that affect the effectiveness of PKH fund utilization.

Keywords : Financial Literacy, Family Hope Program, Economic Resilience, PKH