

**ANALISIS KOMPENSASI DAN INKLUSI  
KEUANGAN TERHADAP KESEJAHTERAAN RUMAH TANGGA *INVOLUNTARY*  
*RESETTLEMENT* DI DESA PONGKAI ISTIQOMAH DAN KOTO MASJID  
KABUPATEN KAMPAR**

**Tesis**



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# **Analisis Kompensasi dan Inklusi Keuangan Terhadap Kesejahteraan Rumah Tangga *Involuntary Resettlement* di Desa Pongkai Istiqomah dan Koto Masjid Kabupaten Kampar**

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## **Abstrak**

Penelitian ini mengkaji bagaimana pengaruh kompensasi dan inklusi keuangan terhadap kesejahteraan rumah tangga *involuntary resettlement* di desa Pongkai Istiqomah dan Koto Masjid. Rumusan masalah yaitu bagaimana pengaruh kompensasi dan inklusi keuangan terhadap kesejahteraan rumah tangga desa Pongkai Istiqomah dan Koto Masjid akibat program *involuntary resettlement* dan bagaimana pengaruh kompensasi terhadap inklusi keuangan rumah tangga desa Pongkai Istiqomah dan Koto Masjid yang dipindahkan akibat program *involuntary resettlement*. Berdasarkan rumusan masalah yang telah dikemas maka tujuan dari penelitian ini sebagai berikut, Menganalisis pengaruh kompensasi dan Inklusi keuangan terhadap kesejahteraan rumah tangga di desa Pongkai Istiqomah dan Koto Masji dan Menganalisis pengaruh kompensasi terhadap inklusi keuangan desa Pongkai Istiqomah dan Koto Masjid yang dipindahkan akibat program *involuntary resettlement*. Metodologi dalam penelitian ini menggunakan mix method yaitu dengan menggunakan analisis kualitatif dengan melakukan wawancara kepada rumah tangga *involuntary resettlement* di desa Pongkai Istiqomah dan Koto Masjid berkaitan dengan kesejahteraan terhadap kesejahteraan rumah tangganya. Dan analisis selanjutnya menggunakan analisis kuantitatif dengan menggunakan analisis SEM (Persamaan Struktural) dengan menggunakan aplikasi Stata 15.0 yaitu menganalisis kompensasi dan inklusi keuangan terhadap kesejahteraan masyarakat di desa Pongkai Istiqomah dan Koto Masjid, serta menganalisis pengaruh kompensasi terhadap inklusi keuangan. Dalam penelitian ini peneliti menemukan bawah terdapat hubungan yang signifikan antara kompensasi dan inklusi keuangan terhadap kesejahteraan masyarakat di desa Pongkai Istiqomah dan Koto Masjid, sedangkan kan kompensasi terhadap inklusi keuangan tidak terdapat hubungan yang signifikan. Faktor lain yang mempengaruhi tingkat kesejahteraan di kedua desa tersebut yaitu dar pola pikir masyarakat serta lingkungan sosial masyarakat.

**Kata Kunci:** Involuntary Resettlement, Kesejahteraan, Kompensasi, Inklusi Keuangan

# **Analysis of Compensation and Financial Inclusion on Involuntary Resettlement Household Welfare in Pongkai Istiqomah Village and Koto Masjid Kabupaten Kampar**

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## *Abstract*

*This study examines how compensation and financial inclusion influence the welfare of involuntary resettlement households in the villages of Pongkai Istiqomah and Koto Masjid. The formulation of the problem is how compensation and financial inclusion affect the welfare of households in Pongkai Istiqomah and Koto Masjid villages due to the involuntary resettlement program and how does compensation affect the financial inclusion of households in Pongkai Istiqomah and Koto Masjid villages who were moved due to the involuntary resettlement program. Based on the formulation of the problem that has been packaged, the objectives of this study are as follows, to analyze the effect of compensation and financial inclusion on household welfare in the villages of Pongkai Istiqomah and Koto Masji and to analyze the effect of compensation on financial inclusion in the villages of Pongkai Istiqomah and Koto Masjid which were moved due to the involuntary resettlement program . The methodology in this study uses the mix method, namely by using qualitative analysis by conducting interviews with involuntary resettlement households in the villages of Pongkai Istiqomah and Koto Masjid with regard to the welfare of their households. And the next analysis uses quantitative analysis using SEM (Structural Equation) analysis using the Stata 15.0 application, namely analyzing compensation and financial inclusion on the welfare of the community in the villages of Pongkai Istiqomah and Koto Masjid, and analyzing the effect of compensation on financial inclusion. In this study, researchers found that there was a significant relationship between compensation and financial inclusion on community welfare in Pongkai Istiqomah and Koto Masjid villages, while there was no significant relationship between compensation and financial inclusion. Other factors that affect the level of welfare in the two villages are the mindset of the community and the social environment of the community.*

**Keywords:** *Involuntary Resettlement, Welfare, Compensation, Financial Inclusion*