



## Implementation of the Independent Housing Stimulant Assistance Program in the Provision of Livable Houses in Soloy Agung Village, West Kulisusu District, North Buton Regency

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### ABSTRACT

This study aims to determine the implementation of the Independent Housing Stimulant Assistance Program in the provision of livable houses in Soloy Agung Village, West Kulisusu District, North Buton Regency. This research uses a qualitative approach. The informants in this study were selected using a purposive sampling technique, so that the informants in this study consisted of communities receiving uninhabitable housing assistance. The data in this study were obtained through interviews, observations and documentation. The data obtained was then analyzed qualitatively with an interactive model consisting of data reduction, data presentation and conclusion drawn. The results of the study show that there are three steps in the implementation of Self-Help Housing Stimulant Assistance in Soloy Agung Village, West Kulisusu District, first, community preparation, which includes recipient organization, socialization, household needs identification, store services, and proposal writing, is a process designed to enable potential recipients to be ready for the program and to guarantee success and sustainability; *Second*, Pre-execution activities are a series of arrangements made before the start of construction or restoration activities of the primary house. This regulation includes the identification of aid recipients, the distribution of assistance, and the completion of assistance; and *third*, the use of BSPS funds is regulated to ensure that the funds are used efficiently and in accordance with the program's objectives, which are to improve housing standards for low-income communities. This includes the creation of DRPBs, shop contracts, hiring handymen, purchasing building materials, performing real work, paying workers' wages, and reporting. BSPS software helps people build and repair livable homes, reduce financial burdens, and create healthy homes with good lighting, sanitation, and durability.

**Keyword:** Implementation, BSPS Program, Livable Houses

### INTRODUCTION

Housing has been recognized as a human right and is protected by Article 40 of the Human Rights Law No. 39 of 1999, which states that everyone has the right to a decent home and life. This problem not only has an impact on the well-being of individuals, but also affects the stability and progress of society as a whole. Unemployment can lead to economic, social, and psychological instability, which in turn can affect the quality of life in those environments.

Therefore, it is the duty of the government and the community to jointly find solutions to reduce the unemployment rate and ensure access to decent housing. Measures such as skills training, economic empowerment, and the development of supporting infrastructure can be part of efforts to address this problem. Thus, a safer and more organized environment can be created, which ultimately contributes to the creation of a more harmonious and prosperous life for all citizens.

Home is a very important place to live, share and survive, so the problem of uninhabitable homes requires special attention to ensure a quiet and comfortable life. The comfort of home affects a person's physical and spiritual health. Therefore, the development of a quality, quantitative, and affordable housing system is very important, especially for low-income areas. This effort is important to improve household services, especially for Low-Income Communities (MBR). MBR is a group whose income is below the Provincial Minimum Wage (UMP). Currently, the UMP is set at 2,758,984.54. In this context, MBRs have incomes lower than that figure, so they need special support in gaining access to decent housing. Building and providing affordable housing for MBR is an important step to create better social welfare and ensure that everyone has a comfortable and safe place to live (Mamangkey, *et al*, 2019).

A house is a basic human need that functions as a place to rest and live a family life. More than just a place to relax after a long day, home is also the foundation for the creation of a healthy and prosperous family. In the home, life values are instilled, togetherness is fostered, and comfort is achieved. Therefore, the home has an important role in shaping an environment that supports the growth and well-being of all family members (Quraisy and Mustamin, 2022).

Housing reserve refers to the difference between the number of houses required for the population and the amount of housing available. This reflects the number of unmet homes or "housing residues". Annual population growth in an area, which is often uneven, greatly influences this increase in housing shortages. With the population growing, the need for housing is also increasing, but the availability of housing is often unable to keep up with demand, resulting in housing reserves (Herlina, 2021)

Over the past five years, based on initial data collection, a total of 27,393 housing units have been allocated for 17 districts/cities in Southeast Sulawesi Province. One of the areas

receiving this assistance is North Buton Regency, which received an allocation of housing units with the following details: in 2018, as many as 186 units; in 2019, as many as 360 units; in 2020, as many as 250 units; in 2021, there is no unit allocation; in 2022, as many as 100 units; and in 2023, as many as 94 units. Thus, the total quota of aid recipients in North Buton Regency reached 990 units. In 2023, Soloy Agung Village will be the largest recipient of BSPS assistance, with an allocation of 13 housing units. This village is prioritized because it is included in the category of villages with a minimum income for families, which indicates that many of its residents are in the low-income community. In addition, there are still many families in this village who live in houses that are less livable, so they need help to improve the conditions of their residence. Soloy Agung Village is the focus of attention in this program because of the socio-economic conditions of its residents that require special attention to improve their quality of life. Based on the description above, this study is about "Implementation of the Independent Housing Stimulant Assistance Program in the Provision of Livable Houses in Soloy Agung Village, West Kulisusu District, North Buton Regency".

## **METHODS**

This research was carried out in Soloy Agung Village, West Kulisusu District, North Buton Regency. The selection of this location is based on the consideration that Soloy Agung Village has the highest number of aid recipients compared to other villages, thus providing an initial picture that there are still families with lower middle incomes. This research uses a qualitative approach. Qualitative research method is a research method to be based on the philosophy of *postpositivism*, used to research on natural object conditions, (as opposed to experiments) where the researcher is the key instrument. The informants in this study were selected by *purposive* and *snowball sampling techniques*. The informants in this study consisted of the Head of Soloy Agung Village, the Village Secretary, the Head of the Housing Office, the District Consultant and Coordinator, the Field Facilitator and the community receiving assistance. The data in this study were obtained through interviews, observations and documentation. The data obtained was then analyzed qualitatively with an interactive model from Miles and Huberman in Sugiyono (2018), namely data reduction, data presentation and conclusion drawn.

## RESULTS AND DISCUSSION

### **Implementation of the Independent Housing Stimulant Assistance Program (BSPS) in Soloy Agung Village, West Kulisusu District, North Buton Regency**

Self-Help Housing Stimulant Assistance (BSPS) is a government program aimed at assisting low-income people (MBR) in improving the quality of their housing. The program focuses on the efficiency of renovations, the construction of new homes, and the provision of utilities and public facilities. The main goal of BSPS is to empower MBRs to independently build and repair their homes, so that they can live in decent housing with a safe and comfortable environment. Through BSPS, the government seeks to create better housing conditions for the underprivileged. The program not only focuses on the physical aspects of the house, but also pays attention to the overall quality of life of its residents. By providing this stimulant, it is hoped that MBR can improve their standard of living and create a healthier and safer environment for their families.

#### **1. Community Preparation**

Community preparations are carried out to empower Prospective Recipients of Assistance (CPB) that have been determined by the director general and prepare them for the implementation of the program. This process involves the formation of an Assistance Recipient Group (KPB) in collaboration with the village government. Field Facilitators (TFL) and supervision by capacity coordinators, verification teams, and PPK with the support of provincial consultants play an important role in the formation of KPB. The criteria for the formation of KPB consider the proximity of home, writing ability, and reasons determined by CPB itself to choose the chairman, secretary, cashier, and member of Enhancement. This process aims to ensure the active and effective participation of aid recipients in community empowerment programs, as well as increase their capacity in the management of the assistance received (Ministry of Social Affairs of the Republic of Indonesia, 2015; Sumodiningrat & Wulandari, 2016).

##### **a) Organizing Prospective Aid Recipients**

Institutionalization and community empowerment serve as the basis for prospective aid recipient organizations (CPB). Field Facilitators (TFL) run this organization in collaboration with local organizations such as the Community Self-Reliance Agency (BKM), the head of Soloy Agung Village and village officials, or the community shop on the BSPS site, This is to talk about how the BSPS program can help with the improvement of the quality of

good homes. One of the requirements is to form a group of beneficiaries consisting of a group leader, a group leader of the beneficiaries, selected based on the location of the home and the social status of the leader in the community. Group leaders are expected to actively participate in the implementation of the program from start to finish, which will take four months. The time given is not the same, so it takes the seriousness of the prospective recipients to be able to really run the BSPS program in Soloy Agung Village.

b) Socialization and Counseling

Socialization with the intention of clarifying and educating the public, especially potential users of the identified assistance. The things conveyed in the socialization included the importance of livable houses, livable house requirements, an overview of BSPS activities, sanctions, assistance funds, SOPs for activities, program implementation procedures, criteria for BSPS recipients, the role of the community in BSPS activities and the preparation of RAB and activity reporting. The socialization or approval process is used to provide an overview of the BSPS program, provide a scheme of suitable places to live, convey sanctions, administrative completeness such as family members, land certificates, collect income for personal preparation, explain self-help, conditions for aid recipients, and provide an agenda that runs from start to finish, as well as an overview of the program they will carry out.

c) Identify Home Repair Needs

The results of the home quality assessment and the identification of home improvement needs are signed by TFL, inspected by the corps and the head of the verification team, PKK and consultants carry out supervision and control. To evaluate the extent of the damage, the escort visits the residence. TFL inspects and records every element of the house, including the walls of the house which are made of boards, poles, floors, roofs, windows, koseng, to the roof of the house. If the components of the house are still usable, they will still be used. So that it can be determined what self-help will be provided in the process of building a house.

d) Store/Provider Selection Survey

Reference is needed as an estimate of the standard price of BSPS building material operating units, after KPB and TFL conducted a survey on the selection of building material suppliers after determining the damage to the house. All materials needed for construction will be purchased from building material sellers through a survey of the selection of building

material suppliers' subscription stores. However, the materials used for the construction were the ones that had the lowest cost among the previous three stores. In order to agree on the price of building materials, including taxes and shipping costs to the specified location, KPB negotiates prices with supplier stores during the conduct of the survey. The agreed price is a favorable price for the community (the cheapest price with quality materials that meet standards).

e) Proposal Preparation

The proposal contains administrative and technical materials. Documents that prove that a person is eligible for a potential beneficiary are called administrative documents. The technical document consists of a complete form for a cost estimate plan, a technical plan, and a home quality assessment (RAB). The technical plan document includes technical drawings that contain the design and technical specifications for home improvement towards livability. The technical plan can be in the form of a grow house plan that can be repaired gradually. Make a proposal that is assisted by a companion to disburse funds and start the process of physical work on the house. In this proposal, administrative documents such as land certificates, family cards, and self-help are requested to be donated. In addition to the document, we are asked to attach technical documents, such as a picture of the house, a front view plan, a back view, we are asked to design the house we want with the amount of assistance funds prepared, then the drawings will be provided by the companion to be checked, the companion also makes drawings for the windows and the strength of the building from the foundation to the solid walls.

## **2. Pre-Implementation of Activities**

The results of the study show that the Implementation of Independent Housing Stimulant Assistance (BSPS) is an Indonesia government program that aims to improve the quality of housing for low-income people through the provision of stimulant assistance. Sunarti and Yuliani (2019) explained that this program encourages active participation of the community in building or repairing their own homes. BSPS not only focuses on the physical aspects of housing, but also aims to empower communities and improve their overall well-being. Putra and Rahayu (2018) said that the implementation of this program involves various stages, ranging from the identification of prospective recipients of assistance, eligibility verification, to technical assistance during the process of building or repairing houses. The

assistance provided can be in the form of building materials, house components, or cash funds used to buy construction materials. Through this program, the government seeks to reduce the housing backlog and increase public access to decent housing. The success of BSPS is not only measured by the number of houses built or repaired, but also by increasing the capacity of the community to meet their housing needs independently. This program also encourages the growth of the local economy through the use of local materials and labor in the development process.

a) Determination of Beneficiaries

Administrative procedures used by authorities to identify who is eligible for assistance from the Self-Help Housing Stimulant Assistance (BSPS) program. Recipients do not automatically receive BSPS assistance money. However, the money is sent through banks by collecting account books that will be received by the public. After the account book is completed, then the funds from the Satker will enter the community account in the amount of 20 million for the implementation of the program.

b) Disbursement of Relief Funds

The process of disbursing BSPS assistance funds begins after receiving a decision from the recipient and the receipt they submit. The disbursement of community assistance funds is only waiting to be processed, then the recipient community completes all the components that will be used during the physical work of the house.

c) Distribution/Provision of Assistance Funds

BSPS assistance funds are distributed through direct bank transfers. That the recipients of BSPS assistance do not know directly the amount or form of funds disbursed by the ministry. The aid can be used by the community immediately, and the funds are not kept by the community receiving the assistance. This is because if the community takes the money, it can be taken anywhere, which can hinder the smooth progress of the physical construction of the house.

### **3. Use of Funds**

The use of the Self-Help Housing Stimulant Assistance Fund is a government program that aims to improve the quality of housing for low-income communities through the provision of stimulant fund assistance. This program encourages people to actively participate in building or repairing their own homes independently. This assistance fund is used for various purposes, such as repairing roofs, walls, floors, or other home components

that require urgent repairs. In addition, the funds can also be used to improve sanitation facilities and provide clean water. The main goal of this program is to create a livable, healthy, and safe housing environment for low-income communities (Sunarti, *et al* 2020).

In its implementation, this program involves various parties, including the central government, local governments, and the community receiving assistance. The implementation process starts from the identification of prospective recipients of assistance, eligibility verification, to the distribution of funds and technical assistance. Recipients are given the freedom to manage the funds according to their priority home improvement needs, but remain under the supervision and guidance of the appointed technical team. This program has proven effective in improving the quality of housing and the welfare of low-income people in various regions in Indonesia. In addition to direct benefits in the form of improving housing quality, this program also encourages the growth of the spirit of mutual cooperation and independence in the community.

a) Preparation of a List of Assistance Use Plans

The Cost Budget Plan Value of the stimulant aid source, which includes the value of assistance for the purchase of building supplies and two-stage work payments, is the basis for compiling a list of assistance use plans. The Cost Budget Plan, which takes into account residents' demands for home improvements, is first put together by the community. The community and companions choose the needs of houses that will be repaired, such as yesterday's residents' houses, such as roofs, sand, pipes and wood that are still lacking. The preparation of this Cost Budget Plan includes the purchase of building materials and work wages which are divided into two stages, each 50% of the total value of the assistance.

b) Shop/Provider Contract

The Self-Help Housing Stimulant Assistance Program (BSPS) contract with building materials suppliers ensures that the required building supplies can be obtained within a predetermined schedule. So, with the contract, the community has certainty that the supply of materials will be available on time and in accordance with the needs of the physical work of the house.

c) Designation of Craftsmen/Workers

The final decision-making process in the BSPS program can be influenced by a number of factors. But in circumstances where tight funds or professionals are difficult to come by.



Discussion and deliberation between the host family and the local community is often part of this procedure. Thus, by appointing BSPS program workers, the recipients of assistance give the local community the opportunity to register as craftsmen. Although the amount of salary is still limited.

d) Purchase of Building Materials

Once the building materials are provided by the store or building materials supplier and received by the recipient of the building materials, payment for the purchase of building materials is made by transferring books or money from the recipient's account to the store/builder's account. The purchase of building materials was carried out by the recipients of assistance accompanied by TFL and the victims. The store/provider of building materials sends building materials to Soloy Agung Village using a transport vehicle by the store and the delivery cost has been borne by the store as proof of cooperation.

e) Physical Work

In the implementation of the physical use of the house, the recipients of assistance monitor the construction of their houses so that they meet the requirements for a livable house as planned. For example, the community actively participates in the work process in this physical endeavor. In order to be a decent and strong house, the companion must also constantly monitor the structure and use high-quality building materials.

f) Payment of Working Wages

The payment of the worker's salary of Rp 5,000,000 was given, previously the craftsman had been told that the wage was enough to be agreed. The salary of these workers can be transferred or paid in cash. Workers receive cash payments while recipients who do not employ workers use their salaries to build their homes.

g) Liability Reporting

The preparation of the report aims to use the assistance funds in accordance with the plan and objectives, namely the achievement of livable houses. The Transparency Assistance Fund provides evidence of the progress of home construction by 30% and 100% within the stipulated time, and offers proof of money use and accuracy.

**Benefits of the Self-Help Housing Stimulant Assistance Program (BSPS)**

The Self-Help Housing Stimulant Assistance Program (BSPS) is a government initiative that aims to improve the quality of life of low-income people through improving

housing conditions. The program not only focuses on the physical aspects of housing, but also empowers the community to actively participate in the development process. BSPS offers a range of significant benefits, both for individual beneficiaries and for the community as a whole. From improving the health and safety of homeowners to strengthening the local economy, the program has had a far-reaching positive impact. Based on the results of research conducted in Soloy Agung Village, the benefits of the Independent Housing Stimulant Assistance program are.

### **1. Housing and Maintenance**

The Independent Housing Stimulation Assistance Program (BSPS) is a government initiative that aims to improve the quality of life of the community through improving housing conditions. The program can be linked to three important concepts: sustainable development, poverty alleviation, and public health. In the context of sustainable development, BSPS encourages the use of local resources and community participation in building a better environment (Setiawan et al., 2015). This is in line with Sustainable Development Goal (SDGs) number 11 on sustainable cities and settlements. In terms of poverty alleviation, this program helps reduce the financial burden of low-income people in repairing their homes, so that it can increase family assets and welfare (Sunarti, 2016). The public health aspect is also positively influenced by BSPS, because a more livable house with good sanitation can reduce the risk of disease and improve the quality of life of its residents (Kusnoputranto, 2017). Thus, BSPS not only focuses on the physical improvement of homes, but also contributes to the achievement of broader development goals, covering social, economic, and public health aspects.

### **2. Reduction of Financial Burden**

The BSPS program in Soloy Agung Village provides financial assistance for the construction or repair of houses, reducing the financial burden of aid recipients. Communities in need can receive money through the Self-Help Housing Stimulant Assistance Program (BSPS) to build or repair their homes. The financial burden that is often borne by the community to finance home renovations or construction can be reduced or even eliminated with this assistance.

### 3. Strengthening Community Solidarity

Strengthening community solidarity is one of the important aspects in the implementation of the Self-Help Housing Stimulant Assistance Program (BSPS). When building or maintaining a home, community members collaborate. They agreed to do manual work such as building walls, installing roofs, and painting. One of the key components of the Independent Housing Stimulant Assistance Program (BSPS) is to strengthen community solidarity through mutual cooperation.

### CONCLUSION

Based on the results and previous discussions, the conclusion that can be drawn in this study is that the Independent Housing Stimulant Assistance Program (BSPS) in Soloy Agung Village, West Kulisusu District, North Buton Regency, aims to provide livable houses through four stages of implementation. The first stage is community preparation, including organizing prospective aid recipients, socialization, identification of needs, supplier selection surveys, and preparation of proposals. The second stage is the pre-implementation of activities, including the determination of aid recipients as well as the disbursement and distribution of funds. The third stage focuses on the use of funds, starting from the preparation of utilization plans, contracts with suppliers, appointment of workers, purchase of materials, physical work, payment of wages, to accountability reporting. This program provides significant benefits to the people of Soloy Agung Village. First, helping to improve or build a house to become more livable, including improving structure, sanitation, and basic facilities. Second, financial assistance reduces the financial burden of recipients, allowing them to realize a better home. Third, this program strengthens community solidarity through cooperation between members in the process of building or repairing houses. Thus, BSPS not only improves the quality of housing, but also empowers the community and strengthens social ties. This program is a catalyst for positive change in the lives of the residents of Soloy Agung Village, creating a healthier and livable environment for the entire community.

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