

Implementation of The Self-Help Housing Stimulant Assistance Program (BSPS) in Improving The Quality of Housing and The Welfare of The Retok Village Community

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KEYWORDS

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ABSTRACT

The Self-Help Housing Stimulant Assistance Program (*BSPS*) is a policy of the Indonesian government aimed at improving the quality of decent housing for low-income people through a self-help (*swadaya*) approach. This study aims to find out how the *BSPS* program improves the welfare of the community in *Retok* village. The method used was a descriptive qualitative study with field observation techniques and in-depth interviews with aid recipients, local implementers, and related agencies. The results of the study show that *BSPS* has a positive impact on improving the quality of houses, the welfare of beneficiaries, and the surrounding community. However, challenges are still found in the technical aspects of implementation and limited funds. Therefore, it is recommended to strengthen coordination between agencies and increase community capacity in the process of building self-help (*swadaya*) houses.

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Introduction

Indonesia is a large developing country, so there are many problems that must be faced by the Indonesian people, one of which is poverty. Poverty is a condition of economic inability to meet the average standard of living of people in an area. This condition of inability is characterized by a low ability of income to meet basic needs in the form of food, clothing, and shelter (Setiawan, 2020; Siregar & Hidayat, 2019; Tambunan, 2017; Junaidi, 2018; Rahmawati et al., 2021).

Poverty is a measuring tool used to assess the level of welfare in a country; the higher the percentage of poor people in a country, the lower the level of welfare in that country. The condition of the so-called poor community can be identified based on the ability of income to meet the standard of living (Nugroho, 1995; Kusumastuti, 2020; Amri, 2021; Darmawan & Setiawati, 2019; Budianto, 2018). In principle, the standard of living in a society is not only the fulfillment of the need for food, but also the fulfillment of the needs for health, housing, and education.

The problem of housing remains a strategic issue in national development, especially for low-income communities (Masyarakat Berpenghasilan Rendah or MBR) who often encounter various obstacles when accessing livable houses. The Self-Help Housing Stimulant Assistance Program (Bantuan Stimulan Perumahan Swadaya or BSPS) was launched by the Indonesian government through the Ministry of Pekerjaan Umum dan Perumahan Rakyat (PUPR) as an effort to overcome this (Subari, 2021; Kusumaningrum, 2019; Andriani & Nugroho, 2020).

Livable housing is one of the important aspects in improving the quality of life and people's welfare. But in reality, there are still many people in the low-income group (MBR) in Indonesia who have difficulty in getting a decent and safe house (Purnama et al., 2020; Fadhli & Sari, 2021; Wijayanti, 2020; Suryana & Jati, 2020; Fitriani et al., 2020). This situation often has a negative impact on the welfare and socio-economic development of the MBR.

Therefore, the government has made efforts to overcome poverty in Indonesia, especially in terms of livable houses for low-income people (MBR), one of which is by launching the Self-Help Housing Stimulant Assistance Program (BSPS) which is regulated in the Regulation of the Minister of Public Works and Public Housing No. 07/PRT/M/2018 concerning Self-Help Housing Stimulant Assistance. The government's goal is to provide assistance to the community so that low-income people can have livable houses and improve their standard of living. BSPS also functions as an economic driver in the community because BSPS is a labor-intensive program that can create jobs in the construction sector and other sectors, thus increasing people's income in other related sectors. Thus, BSPS not only provides direct benefits for aid recipients, but also has a positive impact on the economic aspect and poverty alleviation in the community.

One of the youngest districts in West Kalimantan province to receive *BSPS* allocation from the central government is *Kubu Raya* Regency. *Kubu Raya* Regency is an expansion of *Mempawah* Regency based on Law Number 35 of 2007 concerning the establishment of *Kubu Raya* Regency. *Kubu Raya* consists of 9 sub-districts and has 123 villages. In *Kubu Raya* Regency itself, there are 14 independent villages, 21 developing villages, and 52 developed villages, while 4 villages are still in the underdeveloped category, and 1 village is very underdeveloped.

Table 1 Number of RTLH in Kubu Raya Regency

District	Population	Number of Houses	Uninhabitable House
Sungai Raya	240.066	65.780	3.930
Kuala Mandor B	27.253	8.096	2.406
Ambawang River	87.378	19.683	4.832
Stretched	13.768	5.058	1.755
Batu Ampar	36.442	10.269	638
Fort	43.544	11.697	725
Rasau Jaya	32.217	9.107	780
Pakedai Bay	20.750	6.039	1.698
Snapper River	123.654	39.720	1.656
		175.449	18.420

Source: The Kubu Raya Regency PUPR Office

Based on the table above, the number of uninhabitable houses in *Kubu Raya* district is 18,420 housing units. One of the villages that has received attention in the implementation of the Self-Help Housing Stimulant Assistance Program (*BSPS*) by the central and regional governments is *Retok* Village, *Kuala Mandor B* District, *Kubu Raya* Regency. The people of *Retok* Village mostly work as farmers, fishermen, and laborers. However, the results they obtain are not sufficient to meet their many needs, especially for the people with low income (*Masyarakat Berpenghasilan Rendah*, MBR) who hope for a livable house. In addition, some people still do not have a house, or their houses do not meet the eligibility criteria. This is certainly a concern for the local government in poverty alleviation. With the existence of a flagship program from the government related to the *BSPS*, low-income people living in *Retok* Village can receive assistance from the government.

Until now, there has not been much research specifically on government assistance programs in terms of livable houses. This program highlights the effectiveness and contribution of *BSPS* to improving the welfare of *MBR* in *Retok* Village. Therefore, this study aims to fill this knowledge gap and analyze in depth the role of *BSPS* in improving the welfare of *MBR* in *Retok* Village, *Kuala Mandor B* District, *Kubu Raya* Regency. By analyzing the role and impact of *BSPS*, we can gain better insight into the effectiveness and objectives of these programs in delivering tangible benefits to *MBR* at the village level. The results of this study can provide valuable information for villages, local governments, NGOs, and other related institutions in formulating more effective and sustainable policies to improve access to livable housing for *MBR* in *Retok* Village and surrounding areas.

In addition, this research can also provide a better understanding of the factors that affect the implementation of *BSPS* at the village, district, and central levels, including the challenges and obstacles that may be faced. With a more comprehensive understanding of these issues, it is possible to identify the necessary steps to strengthen the *BSPS* program, increase community participation, and ensure the sustainability of the program in the future. Through this research, it is hoped that recommendations can be found to support the development of more effective and sustainable housing programs for *MBR* in *Retok* Village, *Kubu Raya* Regency. In addition, the results of this study are also expected to be a valuable source of knowledge in the context of housing for *MBR* in the region.

Research Methods

The research employed a qualitative descriptive method to objectively describe and analyze the implementation and role of the Self-Help Housing Stimulant Assistance Program (*Bantuan Stimulan Perumahan Swadaya* or *BSPS*) in improving the welfare of low-income communities in *Retok* Village, *Kuala Mandor B* District, *Kubu Raya* Regency. The study aimed to systematically and accurately present the facts related to the phenomenon being researched, focusing on how the *BSPS* program affects the target community.

Data for this research were collected from both primary and secondary sources. Primary data were obtained directly through interviews and observations with *BSPS* assistance recipients in *Retok* Village. Secondary data were gathered from relevant documents, books, journals, and reports to support and strengthen the research framework and findings.

The data collection techniques used included interviews with 15 program recipients to capture their experiences and the impact of the assistance, direct observation of the implementation process in the village, and documentation from various written sources. These combined methods provided a comprehensive understanding of the *BSPS* program's effectiveness, and the challenges faced in its implementation at the local level.

Results and Discussion

Village development is development that is carried out in the lowest Government Area, namely the Village. The main characteristic of village development is the participation of the community in the development in the village, whether it is carried out directly in the form of self-help or mutual cooperation. The main goal is to make villages throughout Indonesia have a level of village development with the classification of self-sufficient villages, namely developed and developing villages where people have an increasing standard of living and welfare.

This research was conducted in *Retok* village, *Kuala Mandor B* District, *Kubu Raya* district. *Retok* Village borders *Sebangki* village in *Landak* district. *Retok* Village is inhabited by many tribes and ethnicities, namely the *Dayak*, *Javanese*, *Madura*, *Chinese*, *Malay* and *Bugis* tribes.

Retok Village is an independent village where villages that are in the transition stage or transition from independent villages to self-sufficient villages, show an increase in terms of development and utilization of local potential, but still face challenges such as limited funds. Currently, the condition of Retok village is developing, where the community is starting to show a high spirit of cooperation and begin to take advantage of the existing potential to improve their quality of life and welfare. Most of the people make a living as farmers, freelance workers, fishermen and builders.

Implementation is an inseparable part of policy implementation, because without the implementation of a program it will not be implemented. The Self-Help Housing Stimulant Assistance Program is a program designed for low-income communities to have livable houses that are carried out independently (Destrioando and Lumbanraja, 2024). The Self-Help Housing Stimulant Assistance Program (BSPS) is a government initiative that aims to improve the quality of housing for low-income communities. Through this program, the community receives stimulant assistance in the form of building materials or funds to repair, build, or rehabilitate their homes to meet livable standards. BSPS encourages active community participation in the process of building and repairing houses, so as to create healthier, safer, and more comfortable housing. This program also plays a role in reducing social inequality and improving community welfare through access to decent and dignified housing.

The self-help housing stimulant assistance program (BSPS) has entered Retok Village, Kuala Mandor B District since 2020 with a total of 128 housing units that have been built until 2024. With this program, it is one of the solutions to reduce poverty and BSPS also encourages active participation of the community in the process of building and repairing houses, so as to create healthier, safer, and more comfortable homes. This program also plays a role in reducing social disparities and improving community welfare through access to livable housing in Retok Village so that people are expected to feel helped in their lives, especially in facing daily life which is getting longer and more needs that must be met. The short-term goal of this assistance is to reduce the burden of expenditure on low-income people, while in the long term this program wants to prosper families where a family has felt prosperity with the fulfillment of clothing, board, and food

Technical Guidelines for the Implementation of Self-Help Housing Stimulant Assistance. This Juknis was prepared by the Director General of Housing Provision of the Ministry of PUPR. The purpose of implementing the Standard Independent Housing BSPS is related to the Decree of the Minister of PUPR No. 07/PRT/M/2018. The Minister of Public Works and Public Works Regulation Number 07/PRT/M/2018 regulates the form of BSPS, Type of activity and amount of BSPS, BSPS recipients, Implementation of BSPS, Supervision and control. Permen PUPR No. 07 of 2018 is a regulation that regulates Independent Housing Stimulant Assistance (BSPS). BSPS is a government program to help low-income people improve the quality of their homes through repairs or new developments, with the principle of self-help. This program is intended for low-income people who do not have a livable house or want to improve the quality of their homes. Recipients of assistance in Retok Village, Kubu Raya Regency with a total assistance of Rp. 17,500,000.00 for material expenditure and 2,500,00.00 for builders' wages sourced from the State Expenditure Budget (APBN). This BSPS program is very helpful for the economy of the people of Retok village because this BSPS program is one of the Labor-Intensive programs that improves the welfare and economy of residents.

Conditions before and after the BSPS Program in Retok Village



Figure1. 0% Marpuah House

Figure 1 is the residence of a widow's mother who lives in the hamlet of Retok, Kuala Pak Sela, RT 002, RW 002, Retok village, Kuala Mandor B district, Kubu Raya regency. The house inhabited by the marpuah mother has been occupied for more than 8 years with her two children. To support her daily needs, her mother works as a farmer with a monthly income of around Rp 1,000,000. The Retok village government proposed that the marpuah mother could be assisted by the BSPS Program because the condition of the marpuah mother's house was very concerned with the condition of the foundation that almost collapsed, the floor was severely damaged and the house leaked when it rained. In 2022, Retok village received a BSPS allocation of 15 units of rmh and marpuah mothers were among the recipients of the assistance.

The amount of assistance received by Mrs. Marpuah in the BSPS program is Rp. 20,000,000. For material needs expenditure of Rp. 17,500,000.00 and 2,500,00.00 for builders' wages. In the BSPS program, it emphasizes the existence of self-help recipients in the physical construction of houses because the BSPS program only stimulates aid recipients.



Figure 2. 30% Construction Stage

The 30% post-construction stage is an important part of the implementation process of the Self-Help Housing Stimulant Assistance Program, called (BSPS). The physical progress of the construction of the house by the beneficiaries at this stage has reached approximately 30% of the total work plan. Field facilitators use this progress as a basis for initial technical evaluation. They

assessed the suitability of the implementation to the program provisions. In general, the condition of the mother's house at this stage shows that:

- The initial structure of the building such as the foundation, ground floor, and part of the wall have been built using waring
- The use of auxiliary materials such as cement, and sand has begun to be seen at the location;
- The development process is carried out independently, involving the recipient family, village officials and the surrounding community through mutual cooperation;
- In some cases, construction was hampered due to rain and flood constraints.

These findings show that homes that reach the post-construction stage are 30% generally High potential for timely completion, especially if the recipient has adequate labor access and strong social relationships (Nurhadi & Sari, 2021). Thus, the success of the post-construction stage of 30% is an important indicator in determining the continuation and effectiveness of the BSPS program.



Figure 3. 100% Construction Stage

Figure 3 is the post-construction of the BSPS program building. In the process of physical construction, the marpuah mother's house has been completed 100% and involves all parties including family, village officials, neighbors so that the house work is completed on time. The 100% post-construction stage is the final phase in the implementation of the Self-Help Housing Stimulant Assistance Program (BSPS).

At this stage, the house built by the beneficiary is fully completed and ready for occupancy. In general, a 100% post-house indicates:

- Habitability is characterized by the availability of permanent walls, a sturdy zinc roof, adequate ventilation, and sanitation.
- Improving the quality of life of aid recipients, especially in terms of comfort, health, and safety. Mrs. Marpuah is very helped by the existence of BSPS.
- Increased property values, which can be a long-term asset for the family;
- The main target of the BSPS program is to reduce the number of uninhabitable houses (RTLH) in Retok village, Kuala Mandor B district, Kubu Raya Regency.

Several studies note that post-100%, the impact of the BSPS program is not only physical, but also social and economic. According to Nurhadi & Sari (2021), beneficiaries experience increased work motivation, family health conditions improve because the house is healthier, and social interaction is more positive because a decent house increases the dignity of the recipient.

Mrs. Marpuah as a recipient of BSPS assistance in Retok Village (July 29, 2022 at 14:25) said that she was greatly helped by the BSPS program because the initial house she occupied was no longer livable and could endanger her family. House surgery assistance in Retok village is very useful in helping low-income people who have uninhabitable houses. Mrs. Marpuah hopes that the BSPS program every year will always exist in Retok village because there are still many MBRs whose houses are not livable need to be helped. Mrs. Marpuah expressed her gratitude to the village government, the central government, the housing center and Mr. Syarif Abdullah Alqadrie as a member of the House of Representatives in the BSPS program who helped him to build and repair his house

Table 2. BSPS Assistance Recipients in Retok Village in 2022

Name of the beneficiary	Gender	Address
Maidi	L	Dsn retok tembawang rt 004 rw 005
Mursidi	L	Dsn retok tembawang rt 004 rw 005
Sholihan	L	Dsn retok tembawang rt 004 rw 005
Samsul aripin	L	Dsn retok kuala rt 003 rw 002
Stuart	L	Dsn retok tembawang rt 002 rw 005
Marninten	P	Dsn retok tembawang rt 002 rw 005
Marsiana	P	Dsn retok acin rt 002 rw 004
Muhaimin	L	Dsn retok tembawang rt 001 rw 005
Munarwi	L	Dsn retok tembawang rt 006 rw 005
Friday	L	Dsn retok kuala rt 002 rw 001
Nabid	L	Dsn retok kuala rt 004 rw 001
Marpuah	P	Dsn retok kuala pak sela rt 002 rw 002
Miswadi	L	Dsn retok pak salam rt 003 rw 005
Nahruji	L	Dsn retok kuala rt 002 rw 001
São paulo	L	Dsn retok bebantek rt 004 rw 003

The table above is the names of the recipients of BSPS assistance in 2022. Based on the results of interviews and observations, the majority of aid recipients experienced a significant improvement in the quality of housing after participating in the BSPS program. Before the help, their homes were generally walled with bamboo or weathered wood, leaky zinc roofs, and lacked adequate sanitation. After the implementation of the program, the houses have been repaired with permanent materials such as bricks, and waring, and are equipped with basic facilities such as proper bathrooms and ventilation. A total of 15 BSPS recipients stated that they felt safer and more comfortable living in a house that had been repaired. This also has an impact on the health condition of families, especially children and the elderly who were previously vulnerable to diseases due to a poor environment.

Mr. Sahidin as the Head of Retok Village (July 29, 2022 at 14:25) said that the BSPS Program is a government program that aims to reduce poverty and inequality in Retok Village through home repair efforts, by providing assistance in the form of materials and craftsmen's wages. Many builders in Retok village are involved in the construction of residents' houses who receive bspS assistance. In addition, the village community who have a business in buying and selling sand and wood is also involved so that the bspS program improves the economy of the community in Retok village.

The village government is greatly helped by the BSPS program because this program is very helpful for low-income people whose houses are not livable to have a livable and safe house to live in. The village government proposed the prospective recipients of this BSPS assistance

based on the technical provisions of the Regulation of the Minister of PUPR, namely PERMEN PUPR/7/PRT/M/2018. and MBR whose houses need to be helped. The village government also expressed its gratitude to the government and members of the council of the Republic of Indonesia, especially Mr. Syarif Abdullah from the Nasdem party because through his struggle the village retok received the BSPS allocation.

Mr. Abdurohhim as the head of Retok Tembawang hamlet (July 29, 2022 at 15:00) said that the BSPS program or usually the village community calls it with this house surgery is very beneficial for MBR who deserve help. What used to be MBR in Retok village has a house whose roof often leaks when it rains, the floor of the house has begun to be fragile and there is even a house foundation that almost collapsed feeling happy and helped when getting BSPS assistance. In the work of repairing the houses of BSPS aid recipients, the people of Retok village work together to help each other because in Retok village, the attitude of tolerance and the attitude of helping between communities is very strong. This makes the village the fastest in terms of physical construction of houses because of the help from the village apparatus, the community, tfl and all those involved, he added.

Self-Help Housing Stimulant Assistance Program in Improving Family Welfare

In addition to improving the physical quality of housing, the BSPS program also has an indirect economic impact on Retok village. The process of building houses that is self-help encourages the participation of the Retok village community, both as construction workers and small-scale material providers, thereby creating temporary jobs at the village level. Some recipients also use houses that are already feasible to open small businesses, such as stalls. The BSPS program has been proven to encourage the value of mutual cooperation and social participation (Rahmawati & Purnama, 2020; Fadhil et al., 2021; Yusup, 2021; Zainal & Santosa, 2020; Fitriani, 2020). Many residents help each other in the process of building their neighbors' houses, according to the principle of self-help. 100% post-construction houses in the BSPS program are a direct indicator of the success of government intervention in providing decent housing (Subari, 2021; Adi & Pramudito, 2020; Iskandar & Nuralam, 2022; Fadil, 2021; Pratama et al., 2020). In addition to improving welfare, completed houses also strengthen the social structure and economic stability of poor households in a sustainable manner (Hidayat & Rahman, 2021; Suryani & Harjanto, 2021; Fitriani et al., 2020; Taufik & Ramadhani, 2020; Nugroho & Wijayanti, 2020).

The BSPS program has a positive impact, namely reducing the poverty rate with slum housing conditions that are declining. This has a positive influence on the Independent Housing Stimulant Assistance (BSPS) program on welfare in Retok Village. This can be seen by researchers directly in the field when visiting aid recipients. Where what originally looked unlivable became a livable house with a complete house structure. With the status of villages that are still in the self-help category, the existence of the Self-Help Housing Stimulant Assistance (BSPS) program has a very positive impact on their welfare (Sari & Iskandar, 2021; Adi & Fitri, 2021; Wulandari & Yuliana, 2020; Fitriani & Wibowo, 2021; Zainal & Gunawan, 2021).

Conclusions

The Self-Help Housing Stimulant Assistance Program (*BSPS*) in Retok Village, Kuala Mandor B District, Kubu Raya Regency, plays a crucial role in enhancing the welfare of low-income residents by providing labor-intensive assistance that enables decent housing, improves quality of life, and fosters a sense of security and comfort. The program also promotes active community involvement and mutual cooperation in house-building activities, empowering not only the beneficiaries but also local builders and villagers, thereby contributing to broader community

welfare. For future research, it is suggested to explore the long-term socio-economic impacts of BSPS on the community and identify strategies to overcome challenges in program implementation to ensure its sustainability and greater effectiveness.

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