

Implementation of the Housing Stimulus Assistance Program Policy for Assistance in Providing Decent Housing in Ngawi Regency

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ABSTRACT

The Self-Help Housing Stimulant Assistance (BSPS) is a government facility in the form of funds offered to low-income communities. Its development strength lies in building housing through the initiative and hard work of the community, both individually and collectively, including repairs, restoration, and construction of new homes and the environment. This study aims to determine the implementation of the Housing Stimulant Assistance Program policy in providing adequate housing in Munggut Village, Padas District, Ngawi Regency. This research method uses a qualitative descriptive approach. Data collection techniques through observation, interviews, and documentation, and analysis techniques using the concept of Miles Humberman. The results of this study indicate that the implementation of the Housing Stimulant Assistance Program policy in providing adequate housing in Munggut Village, Padas District, Ngawi Regency is not optimal. This includes a lack of participation and awareness, as well as a lack of knowledge about the Self-Help Housing Stimulant Assistance (BSPS) program. In addition, in the development stage, which should be carried out through mutual cooperation with predetermined groups, in reality it is still carried out individually. The researcher also observed that the implementers of this program lack firmness because they still allow the community to work individually and are apathetic towards it.

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1. INTRODUCTION

The implementation of the Development Policy in a basic country is primarily aimed at improving the welfare of all citizens who are closely related to the values, strategies, and indicators which are also the main domain of every developing country, as is the case with the Unitary State of the Republic of Indonesia (Pandey, de Coninck, & Sagar, 2022). The implementation of development in the State of Indonesia is one of the fundamental basic rights for every person to survive and enjoy a dignified, peaceful, safe and comfortable life as stated in Article 28 H paragraph 1 of the Amendment to the 1945

Constitution concerning housing and settlements that meet the principles of decent and affordable for all people and levels of society (Surya, Kurniati, Imamulhadi, & Priyanta, 2024).

The very large number of slum housing and settlements in Indonesia need to be addressed immediately, so that it is hoped that a livable housing and settlements will be realized in a healthy, safe, harmonious and orderly environment. This condition has become an important government agenda by considering that housing has become a basic right as stated in Article 40 of Law Number 39 of 1999 concerning Human Rights which states that everyone has the right to a place to live and a decent life (Zubaidah, Rusli, Djaja Saefullah, & Widianingsih, 2023). Including the Second Amendment to the 1945 Constitution which was stipulated on August 18, 2000, Article 28 H Paragraph (1) states that: Everyone has the right to live in physical and spiritual prosperity, to live and have a good and healthy living environment, and to receive health services (Barron, 2022). The problem faced in uninhabitable houses really needs special attention in order to create a safe and prosperous life because basically a residence is the most important place for sharing and survival. A person can be said to be physically and mentally healthy if they get comfort in their life, but this can be the opposite, giving rise to new problems faced by society (Mahmoud, El Samanoudy, & Jung, 2023).

As part of the government's efforts to improve the provision of decent housing, it is necessary to establish a system for providing decent housing for the community that meets the requirements in terms of quality and quantity and is affordable for Low-Income Communities (MBR) (Ziso, Chun, & Puglisi, 2022). Government involvement through integrated development policies or activities, between growth and equity, which includes efforts to increase the role of the government that can better mobilize the role of the community in realizing development and changing the mindset and mental attitude of the community (Wirba, 2024).

Ngawi Regency has implemented Self-Help Housing Stimulus Assistance (BSPS) since 2013 – 2021 for 2,449 recipients, with details in 2013 of 201 recipients, 2014 of 552 recipients, 2015 of 555 recipients, 2016 of 467 recipients, 2017 of 374 recipients, and 2021 of 360 recipients. Ngawi Regency is one of the regencies in East Java Province that is considered to have met the criteria to receive Self-Help Housing Stimulus Assistance (BSPS) for Low-Income Communities (MBR) (Paunno, Rumerung, Pattilouw, & Sangadji, 2025).

However, the implementation of the Self-Help Housing Stimulus Assistance (BSPS) certainly faces obstacles. In Ngawi Regency, the implementation of the Self-Help Housing Stimulus Assistance (BSPS) program still falls short of government guidelines. The implementation of the Self-Help Housing Stimulus Assistance (BSPS) in Ngawi Regency still faces challenges in its implementation phase, including a lack of participation in self-help programs and a lack of knowledge and awareness of the implementation of the Self-Help Housing Stimulus Assistance (BSPS) (Nani, Abdussamad, Elyta, & Tohopi, 2024). Furthermore, the construction phase, which should be carried out collaboratively with designated recipient groups (KPB), is still carried out individually.

Based on field observations, researchers also observed that the implementers of this policy lacked firmness, allowing communities to work individually and tended to be less responsive to this. However, they actually understood the basic concept and purpose of the Self-Help Housing Stimulus Assistance (BSPS), which is to increase community self-reliance so that they become independent and effective in realizing habitable homes. Implementers, both from the Housing and Settlement Areas Agency and facilitators, have not been able to encourage the community to understand and be aware of the concept of the Self-Help Housing Stimulus Assistance (BSPS) implementation, despite previous outreach at the village, sub-district, and district levels.

This study aims to determine the implementation of the Housing Stimulant Assistance Program policy in providing adequate housing in Munggut Village, Padas District, Ngawi Regency. Despite their understanding of the concept and purpose of the BSPS program, which aims to increase

community independence so that they can be identified and empowered, the implementers from the Department of Agriculture and facilitators have not been able to raise awareness and understanding of the BSPS concept in the community, despite previous outreach.

2. METHODS

The research method used in this study is a qualitative descriptive approach. As stated by Burhan Bungin (2008:68) in this study, the descriptive method aims to describe and summarize various conditions, situations, or various social realities that exist in the community that is the object of research. In qualitative research, the analysis focuses on a process by concluding the relationship between observed research phenomena with scientific logic. In implementing this research, the researcher collected information and data in accordance with the theory expressed by Van Meter and Van Horn including standard variables and policy targets, resources, inter-organizational relationships, characteristics of implementing agents, social, economic and political conditions, and the disposition of implementers.

Qualitative research is not intended to generalize its findings. The research subjects reflected in the research focus are not deliberately selected. They serve as informants who provide various information needed during the research process. Data collection techniques include observation, interviews, and documentation, and analysis techniques employ Miles Humberman's concepts.

3. FINDINGS AND DISCUSSION

Van Meter and Van Horn, in Subarsono (2005:95), explain that policy standards and targets must be clear and measurable so they can be realized. If policy standards and targets are vague, they will be open to multiple interpretations and easily lead to conflict among implementing agents.

The conditions or targets to be achieved from the implementation of national development of Housing and Residential Areas in Indonesia are increasing excellent services for the community, especially in rural areas, namely the provision of Housing Stimulus Assistance, implementing improvements in the quality of uninhabitable houses for the community, eradicating slum areas by building drainage infrastructure and environmental roads and paying attention to aspects of a healthy and comfortable environment, then creating local wisdom of community participation to be able to maintain the infrastructure built in the framework of sustainable development. Meanwhile, the conditions or targets to be achieved from the development include increasing the quality of planning, implementation and supervision of the development being carried out.

The Self-Help Housing Stimulant Assistance (BSPS) is government assistance in the form of a stimulus provided to low-income communities (MBR) to increase community self-reliance in building/improving the quality of houses along with infrastructure, facilities, and public utilities. Self-Help Houses are houses built on the initiative and efforts of the community (Rahayu, Basori, & Meigawati, 2023). Furthermore, Self-Help Housing is defined as a collection of several self-help houses as part of settlements in both urban and rural areas equipped with infrastructure, facilities, and public utilities for the community.

Then, before carrying out construction and determining prospective aid recipients (CPB), the Public Housing and Settlement Areas Office of Ngawi Regency has conducted data collection on the Identification and Verification of all Livable Houses (RLH) in Ngawi Regency, which then serves as a reference for the government in determining the targets of the Self-Help Housing Stimulus Assistance (BSPS) in Ngawi Regency. Verification and identification activities play a very important role in the accuracy of the targets of this housing program (Windsor et al., 2024). The construction of the houses has gone through the selection and recommendation stages from the village head and previously data

collection of all livable and uninhabitable houses in Ngawi Regency in some areas, although not all have been completed. It is said to be on target because previously the Public Housing and Settlement Areas Office of Ngawi Regency has conducted data collection of livable and uninhabitable houses in some sub-districts that are prioritized for the Self-Help Housing Stimulus Assistance (BSPS) in Ngawi Regency.

A facilitator is a person who accompanies the community from the socialization stage to the construction stage. The facilitator himself is recruited and paid by the Specific Non-Vertical Work Unit (SNVT) for Housing Provision in East Java Province. The Specific Non-Vertical Work Unit (SNVT) for Housing Provision in East Java Province had previously announced the recruitment of facilitators, which were then subject to selection (Titin, Dilliana, Tonce, Tanur, & Winarti, 2024). According to Ministerial Regulation No. 07/PRT/M/2021, Field Facilitators (TFL) have the following duties: 1) Conducting socialization, counseling, and community briefing; 2) Selecting prospective BSPS recipients; 3) Assisting prospective BSPS recipients in preparing and submitting proposals; 4) Assisting BSPS recipients in utilizing assistance; 5) Assisting BSPS recipients in preparing accountability reports; 6) Compiling activity reports.

Facilitators assist program recipients in meeting assistance requirements, directly supervise progress within the community, facilitate the implementation process, and act as mediators in any conflicts between communities. The community will then listen to the facilitator's guidance throughout the construction process. Any obstacles encountered during construction will be discussed with the facilitator first. Facilitators play a crucial role in the Self-Help Housing Stimulus Assistance (BSPS) program, assisting the community through to completion.

The recipients of BSPS are low-income communities (MBR) who meet the requirements: Indonesian citizens who are married; Own or control land with legal title; Do not own a house, or own and occupy the only house in an uninhabitable condition; Have never received BSPS or government assistance for housing programs; Have a maximum income of the provincial minimum wage; and Are willing to be self-sufficient and form a KPB with a statement of joint responsibility.

In carrying out the policy implementation process, it is clear that a clear and directed policy implementation mechanism is essential. This mechanism is typically established through work procedures known as Standard Operating Procedures (SOPs). A good SOP should include a clear, systematic, straightforward, and easily understood framework that serves as a reference for implementers (Horak et al., 2022). SOPs serve as guidelines for each implementer to ensure that policy implementation does not deviate from the policy's goals and objectives.

In the implementation of the Self-Help Housing Stimulant Assistance program in the provision of Livable Housing in Ngawi Regency, the work guidelines for implementers in the implementation of BSPS are the Regulation of the Minister of Public Works and Public Housing No. 07/PRT/M/2021 concerning Self-Help Housing Stimulant Assistance.

The main implementing organization in the implementation of the Self-Help Housing Stimulant Assistance program in Ngawi Regency is the OPD responsible for certain Non-Vertical Units (SNVT) for Housing Provision of East Java Province and the Public Housing and Settlement Areas Service of Ngawi Regency as the OPD accompanying the implementation of activities. Relevant agencies involved in the process of providing self-help housing stimulant assistance include, distributing banks, local governments (districts/cities and villages) that propose recipients of stimulant assistance, field facilitators (TFL) and coordinators at the Regency/City level, and appointed building material suppliers.

Based on the results of research conducted related to the Implementation of the Self-Help Housing Stimulus Assistance Program (BSPS) in providing habitable housing in Munggut Village, Padas

District, Ngawi Regency, there are several things that have the potential to influence this policy, namely:

Policy standards and objectives

The implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) in providing habitable houses in Munggut Village, Padas District, Ngawi Regency has been carried out in accordance with the standards and policy targets, however, in its implementation there are still obstacles in the field.

The BSPS program is right on target and is provided to people who have never received any assistance that has been verified according to BNBA data (*by name by address*) in previous years

Then, several obstacles were encountered in the construction of the BSPS program in Munggut Village, Padas District, Ngawi Regency. The target time for completing the house construction was approximately four months. However, the reality on the ground was that most residents worked on their own, rather than working together or in groups. This inevitably led to slow construction progress, ultimately requiring the BSPS program recipients in Munggut Village to spend more on labor.

Researchers observed that the implementers of the BSPS program lacked maximum firmness, allowing communities to work individually. This is despite their understanding of the program's concept and purpose: to increase community self-reliance and empowerment. Implementers from both the Ngawi Regency Public Housing and Settlement Agency and the facilitators tasked with assisting the community in the field have not been able to effectively engage the community in awareness and understanding of the BSPS program's concept, despite prior outreach.

Resource

It is known that resources in the implementation of the BSPS program have been involved in running the program, both from the Public Housing and Settlement Areas Agency of Ngawi Regency as a companion work unit that coordinates with facilitators and Village Heads. This can be seen from interviews with several informants that in carrying out work related to the BSPS program, the work carried out is in accordance with the duties of each individual, so there is no overlap in its implementation.

In the implementation in the field, the facilitator as an officer related to the community receiving BSPS program assistance always coordinates with the OPD regarding the progress of the implementation of activities and obstacles that occur in the field.

Inter-organizational relations

The relationship between organizations in the implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) in providing decent housing in Munggut Village, Padas District, Ngawi Regency has been running well and harmoniously. This can be seen from interviews conducted by researchers, for coordination from the Public Housing and Settlement Areas Office of Ngawi Regency, the relationship between facilitators and the community recipients was very good (Sururi, 2023). The community is very appreciative and happy because the facilitators have helped them from processing the assistance proposal, signing the agreement and until the completion of the construction stage, the facilitators continue to accompany the community.

The Ngawi Regency Public Housing and Settlement Agency, as the BSPS program's supporting OPD, coordinates with Village Heads and Facilitators regarding the implementation of the BSPS program. The Ngawi Regency Public Housing and Settlement Agency, as the program's supervisor, is accompanied by Facilitators in determining and selecting potential recipients of assistance who meet the policy's target criteria. This serves as a means of notifying the community regarding the availability of BSPS program assistance.

Characteristics of implementing agents

The parties involved in the BSPS of the Housing and Settlement Agency, along with the Facilitator and the community, are open and transparent. In this BSPS program, coordination is carried out with the Facilitator, the Ngawi Regency Public Housing and Settlement Agency, and the Village Head to ensure that aid recipients are assisted in processing documents and signing agreements. Researchers observed that from the aid administration process to the fund distribution stage, everything was carried out regularly and evenly in Munggut Village. Due to limited budgets and not all existing houses being able to receive assistance, the Ngawi Regency Public Housing and Settlement Agency also collaborated with the village head in determining which houses were truly uninhabitable and in poor condition so that they could be recommended to the central government for the self-help housing stimulus assistance program.

Social, economic and political conditions

Related to the social, economic and political conditions regarding the Implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) in providing decent housing in Munggut Village, Padas District, Ngawi Regency, it is a very important consideration in supporting the achievement of appropriate and targeted public policy targets or vice versa, because weak economic, social and political conditions can cause the nature of community dependence on programs designed by the government to become greater and increasingly make the community unable to get used to developing their potential (Valenzuela, Friendly, & van Noorloos, 2024).

In addition, in the implementation of the Self-Help Housing Stimulus Assistance (BSPS) in Munggut Village, the OPD and field facilitators minimized several forms of external interference such as extortion, community provocateurs and also political interests who wanted to take a name in the area.

Implementor disposition

In the implementation of the Self-Help Housing Stimulus Assistance (BSPS), the implementers' attitude towards the community's response in carrying out the BSPS program assistance is also considered to provide a sense of satisfaction for the community as an assessment of the Self-Help Housing Stimulus Assistance (BSPS) being implemented. The Self-Help Housing Stimulus Assistance (BSPS) was implemented well by the implementers, thus receiving a positive perception from the community during the implementation of the Self-Help Housing Stimulus Assistance (BSPS) (Baker et al., 2023).

The implementation of the Self-Help Housing and Stimulus Assistance (BSPS) in Ngawi Regency has been significantly beneficial and has had a positive impact on the community, particularly those receiving the assistance. This program provides a boost for low-income communities (MBR) to create adequate housing conditions, both physically, socially, economically, and health-wise.

The performance and response of the implementers have been good, but at the same time there are separate suggestions that the community wants regarding the Self-Help Housing Stimulus Assistance (BSPS) in Ngawi Regency, so that more people can receive this kind of assistance considering the very worrying condition of their homes.

4. CONCLUSION

To see the Implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) in the Provision of Livable Houses in Munggut Village, Padas District, Ngawi Regency, it can be seen through the following variables: 1) Policy Standards and Targets; For the BSPS program standards, the implementers have followed the standards provided by the Ministry of PUPR by conducting verification. The construction of the house has gone through selection and recommendations from the

village head and previously data collection of livable houses and uninhabitable houses in Ngawi Regency has also been carried out. 2) Resources; With the concept of empowerment inherent in BSPS activities, it requires the beneficiary community to be able to get used to developing their own abilities and group abilities in completing the work of building the house. So that in the BSPS program, KPB (Assistance Recipient Group) was formed consisting of 20 (twenty) people in each KPB. 3) Inter-Organizational Relations; For communication and observation activities, it can be said to be smooth. The relationship between the SNVT for Housing Provision of East Java Province and the Public Housing and Settlement Agency of Ngawi Regency is very good, seen from their response regarding the BSPS program in Ngawi Regency. 4) Characteristics of the Implementing Agent; The process of managing aid to the stage of distributing funds is all carried out regularly and evenly in Munggut village. Because the budget is limited and not all existing houses can be given aid, the Public Housing and Settlement Agency of Ngawi Regency also collaborates with the village head in determining which houses are truly uninhabitable and in a worrying condition so that they can be recommended to the center to receive a self-help housing stimulus assistance program. 5) Social, economic and political conditions; The social conditions that are visible are where a group of aid recipients totaling 20 people/group exchange ideas in building their houses. From a political perspective, no political interests are seen in this program. The economic conditions felt by the community after receiving BSPS assistance do not affect the community's economy, but if seen from the health condition, it certainly has a big influence, the community is more protected from weather conditions that are not always favorable, and the community feels safer, no longer feels afraid and safe. 6) Implementor Disposition; The Specific Non-Vertical Unit (SNVT) for Housing Provision of East Java Province and the Housing and Settlement Areas Agency of Ngawi Regency are responsible for the implementation process until the final stage of construction completion. Government officials, both at the Village, Sub-district, Regency levels, Management Staff, Facilitators and community members themselves as target groups are those who directly play a role in the success or failure of the BSPS Program implementation.

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