

ABSTRAK

Muh. Anugerah, Implementasi Program Bantuan Stimulan Perumahan Swadaya : Studi Tentang Kepatuhan Pengelolaan Bantuan Di Kabupaten Maros, di bimbing oleh Dr. Hafiz Elfiansyah Parawu, S.T.,M.S.i dan Dr.Andriana, S.IP, M.AP.

Permasalahan rumah tidak layak huni masih menjadi isu krusial di Indonesia dan belum tertangani secara optimal. Sejumlah besar masyarakat Indonesia masih hidup tanpa akses terhadap rumah yang layak. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif, dan dalam pengumpulan data menggunakan metode observasi, wawancara, dan dokumentasi dengan jumlah informan 5 orang.

Penelitian ini mengkaji implementasi Program Bantuan Stimulan Perumahan Swadaya (BSPS) di Kabupaten Maros dan menunjukkan bahwa pelaksanaannya telah berjalan efektif serta sesuai ketentuan yang berlaku. Program dirancang berdasarkan regulasi nasional dan daerah yang jelas dengan mekanisme berjenjang melalui pendataan, verifikasi, penetapan penerima, hingga pengawasan teknis yang didukung sistem e-RTLH dan penyaluran non-tunai sebagai wujud transparansi dan akuntabilitas. Penetapan kelompok sasaran dilakukan secara partisipatif dan telah menyasar masyarakat berpenghasilan rendah penghuni rumah tidak layak huni, meskipun masih dijumpai kendala seperti status lahan dan pemahaman masyarakat terhadap konsep bantuan stimulan. Dari sisi pelaksana, koordinasi antara Disperkim, pemerintah kelurahan, dan fasilitator berjalan sinergis sehingga program mampu meningkatkan kualitas hunian serta mendorong partisipasi dan kemandirian masyarakat. Kendati demikian, peningkatan sosialisasi, pendampingan administrasi, penguatan kapasitas pelaksana, serta pemahaman terhadap prinsip swadaya diperlukan agar program semakin optimal dan berkelanjutan.

Kata Kunci : Implementasi kebijakan, BSPS, perumahan swadaya, ketepatan sasaran, kelompok sasaran, pelaksana program, partisipasi masyarakat.

ABSTRACT

Muh. Anugerah, Implementation of the Self-Help Housing Stimulant Assistance Program: A Study on Compliance in Assistance Management in Maros Regency, supervised by Dr. Hafiz Elfiansyah Parawu, S.T., M.Si. and Dr. Andriana, S.IP., M.AP.

The issue of uninhabitable housing remains a critical problem in Indonesia and has not been optimally addressed, with many citizens still lacking access to adequate housing. This study employs a qualitative method with a descriptive approach, using observation, interviews, and documentation techniques with five informants.

The research examines the implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) in Maros Regency and reveals that the program has been carried out effectively and in accordance with prevailing regulations. The program is structured under clear national and regional regulations and follows a tiered mechanism, including data collection, verification, beneficiary determination, and technical monitoring supported by the e-RTLH system and non-cash distribution to ensure transparency and accountability. Beneficiary targeting is conducted participatively and aligns with the criteria for low-income households living in uninhabitable homes, although challenges remain, such as land ownership issues and varied community understanding of the stimulant assistance concept. In terms of program implementers, coordination among the Housing and Settlement Office (Disperkim), village governments, and facilitators is synergistic, contributing to improved housing quality as well as community participation and self-reliance. Nonetheless, enhanced socialization, administrative assistance related to land legality, capacity building for implementers, and strengthened understanding of self-help principles are needed to ensure greater program optimization and sustainability.

Keywords : *policy implementation, BSPS, self-help housing, targeting accuracy, beneficiary groups, program implementers, community participation.*