

The Effectiveness of the Self-Help Housing Stimulant Assistance Program (BSPS) in Bandar Lampung City

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abstract

This study aims to analyze the effectiveness of the Self-Help Housing Stimulant Assistance Program (BSPS) in improving the social and economic conditions of low-income communities (MBR) in Bandar Lampung City. The method employed is a descriptive quantitative approach focusing on three dimensions of effectiveness: input, process, and outcome. The research sample consisted of 67 heads of households who were BSPS beneficiaries in 2023. Results indicate that in terms of input, funding and material support were relatively sufficient; however, delays in material distribution due to logistical issues were frequently encountered. The process aspect demonstrated active community participation through mutual cooperation (gotong royong), although technical supervision and time management were suboptimal. As for outcomes, improvements were observed in the physical condition of housing and the health status of beneficiaries. However, economic impacts were not yet significant, as most recipients had not experienced income or productivity growth. Therefore, the program is considered moderately effective in physical and social aspects, but it needs to be strengthened with integrated economic empowerment strategies to ensure sustainable benefits.

Keywords: Program Effectiveness, Bsp, Economic Impact, Low-Income Community

INTRODUCTION

Poverty is a multidimensional issue that remains a persistent global challenge, particularly in developing and least-developed countries. In Indonesia, poverty reduction continues to be a key agenda within the national development strategy.

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Conceptually, poverty refers to a condition of economic deprivation in which individuals or households are unable to meet their basic needs—such as food, housing, education, and health services. According to (Nahdah, Marseto, & Oktafia, 2023). the poverty cycle is reinforced by limited access to essential resources, which perpetuates social inequality and marginalization across generations.

One of the most visible impacts of poverty in Indonesia is the high number of households residing in uninhabitable housing. Limited income directly constrains access to decent housing, which is essential for ensuring dignity, security, and productivity. Maharani & Alexander (2024) noted that as of 2023, data from the National Socioeconomic Survey (SUSENAS) revealed that approximately 36.85% of Indonesian households—or 26.92 million families—live in substandard housing that fails to meet livability standards. This condition underscores a strong correlation between poverty levels and housing inadequacy.

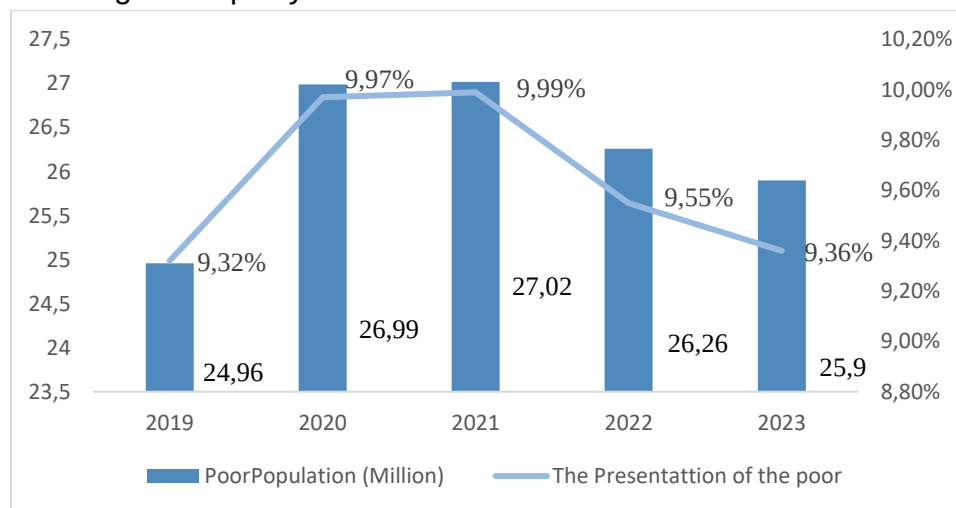


Figure 1 Number of Poor Population in Indonesia from 2020 to 2023

Source: Central Bureau of Statistics (BPS), processed data, 2025

The Indonesian government has integrated housing assistance into its broader poverty alleviation policies. The Medium-Term National Development Plan (RPJMN) 2019–2024 sets a target to reduce the national poverty rate to 6%–7% by 2024. Additionally, the Ministry of National Development Planning (Bappenas) emphasizes poverty reduction as a priority within the Sustainable Development Goals (SDGs), projecting that with proper intervention, the national poverty rate could drop to 3.38% by 2030. However, as of June 2023, the poverty rate stood at 9.36%, which indicates that

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significant efforts are still needed to meet national and international targets (Januarsyah, 2024).

The urgency to improve livability is also reflected in the Most Liveable City Index (MLCI) developed by the Indonesian Association of Urban and Regional Planners (IAP). The 2022 assessment of 52 cities in Indonesia showed that Bandar Lampung, a strategic urban center connecting Sumatra and Java, improved its livability score from 56.4 in 2017 to 69 in 2022, upgrading its classification from “low-level city” to “average-level city” (Perdamaian & Zhai, 2024). Despite this progress, Bandar Lampung still faces challenges in addressing housing disparities among low-income populations.

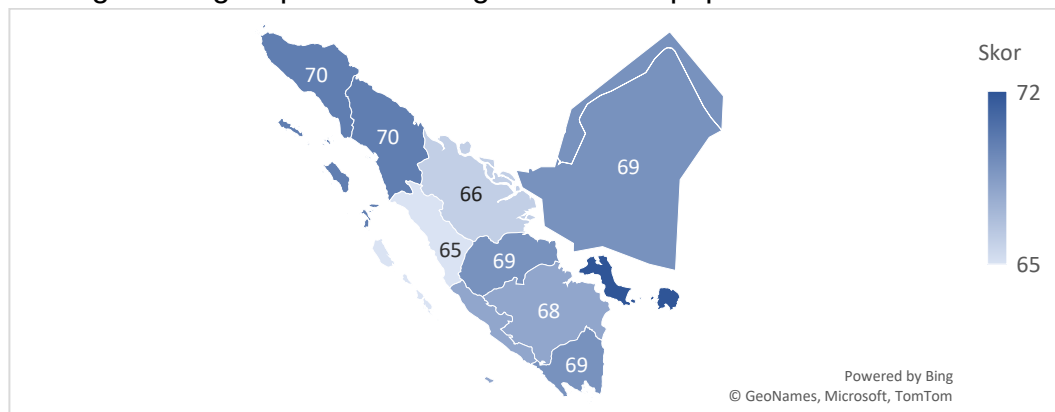


Figure 2 Average Livable City Index Scores of Cities in Indonesia, Especially in Sumatra, in 2022

Source: Indonesia Most Livable City Index (MLCI), processed data, 2025

To address this issue, the Indonesian government launched the Self-Help Housing Stimulant Assistance Program (BSPS) through the Ministry of Public Works and Public Housing. This program is designed to improve the livability of homes for low-income families (MBR), focusing not only on providing financial aid but also empowering communities to actively participate in the renovation process. As (Desyra, Dengo, & Londa, 2021) explain, BSPS promotes a self-help approach, encouraging beneficiaries to contribute their own labor or resources, supported by technical facilitators.

At the municipal level, the Bandar Lampung city government is mandated by (Pemerintah Kota Bandar Lampung, 2017). to prevent and improve the quality of slum housing and settlements. Furthermore, Law No. 1 of 2011 on Housing and Settlement Areas requires local governments to ensure access to decent and healthy housing. Within

this policy framework, the BPS program plays a critical role in reducing the housing deficit and supporting social welfare improvements.

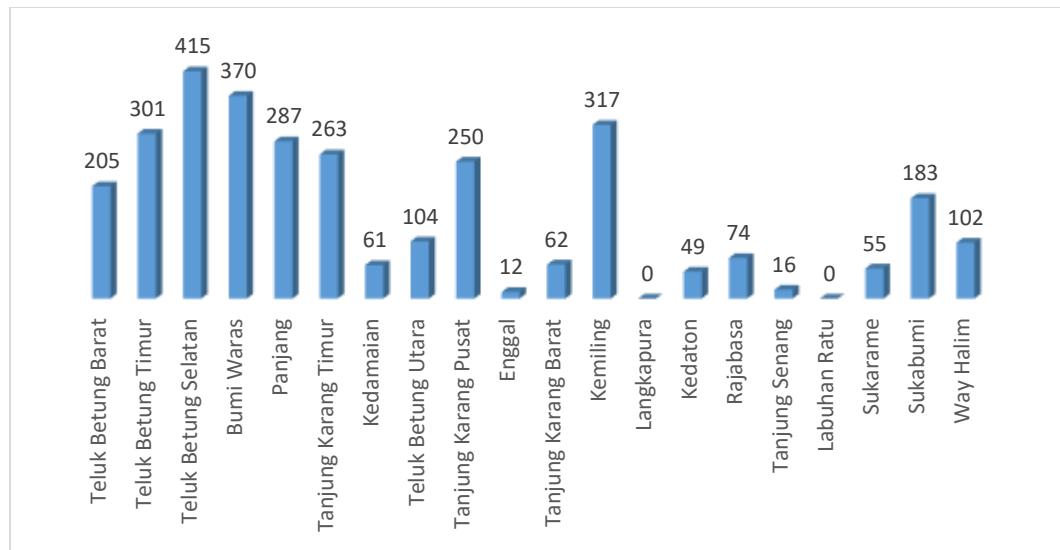


Figure 3 Number of Uninhabitable Housing Units (RTLH) in Bandar Lampung City in 2023

Source: Perkim, 2023

Based on Figure 1.4, the number of uninhabitable houses (RTLH) in Bandar Lampung City is spread across various sub-districts, with a total of 1,115 units. The sub-district with the highest number of RTLH is Teluk Betung Selatan, recording 415 units, followed by Bumi Waras with 370 units, and Kemiling with 317 units. Other sub-districts such as Teluk Betung Timur (301 units), Panjang (287 units), and Tanjung Karang Timur (263 units) also show significant figures. Meanwhile, sub-districts like Teluk Betung Utara (104 units), Way Halim (102 units), and Rajabasa (74 units) report moderate numbers. On the other hand, several sub-districts have relatively low numbers of RTLH, such as Sukrame (55 units), Kedaton (49 units), Tanjung Senang (16 units), and Enggal (12 units). Notably, two sub-districts Langkapura and Labuhan Ratu have no recorded RTLH at all.

This study focuses on evaluating the effectiveness of the BPS program in Bandar Lampung. It specifically aims to assess how well the program performs across three dimensions: input (resources and planning), process (implementation and participation), and outcome (results and impact). The goal is to determine whether the program

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significantly improves housing quality and living standards for low-income households, and to identify areas that require policy or implementation improvements for future program sustainability (Puspitasari, Syamsul, & Utami, 2023)

METHODOLOGY

The research used a descriptive-analytic approach to evaluate the effectiveness of the BSPS program in Bandar Lampung.

Data were collected through structured questionnaires, and variables were categorized into three dimensions: Input, Process, and Outcome.

Study Design and Scope

This research applied a descriptive-analytical approach to examine the implementation and effectiveness of the BSPS program in five sub-districts:

Table 1. Population Allocation of BSPS Assistance Recipients in Bandar Lampung City in 2023

No.	Sub-district	Number of Allocations
1.	Bumi Waras	32
2.	Enggal	3
3.	Kemiling	93
4.	Panjang	7
5.	Teluk Betung Barat	71
Total	5	206

Source: SNVT Housing Provider, 2023

Type and Source of Data

This study uses a descriptive analytical approach to evaluate the effectiveness of the BSPS program in Bandar Lampung. Data were collected, processed, and interpreted to provide a comprehensive overview of the program's implementation.

Research Variables

The study assesses three main variables: input, process, and outcome, each with specific indicators measured using a Likert scale. Definitions and indicators are outlined in the operational variable table.



Sampling Method

Purposive sampling was used to select 67 beneficiaries of the 2023 BSPS program, based on criteria relevant to the research objective.

$$n = \frac{N}{1 + N(d)^2}$$

Where:

n = sample size

N = population size

d = margin of error (10%)

Table 2. BSPS Beneficiary Sample Based on Village/Sub-district in Bandar Lampung City, 2023

No	Sub-district	Village Kelurahan	Population	Formula	Sample
1.	Bumi Waras	a. Bumi Waras b. Kangkung c. Sukaraja	a. 4 b. 9 c. 19	a. $n = \frac{4}{1+206(0,1)^2}$ = 1 b. $n = \frac{9}{1+206(0,1)^2}$ = 3 c. $n = \frac{19}{1+206(0,1)^2}$ = 6	10
2.	Enggal	a. Pahoman	a. 3	1. $n = \frac{3}{1+206(0,1)^2} = 1$	1
3.	Kemiling	a. Berimgin Jaya b. Kedaung c. Sumber Rejo d. Sumber Rejo Sejahtera e. Sumber Agung	a. 13 b. 9 c. 22 d. 16 e. 33	a. $n = \frac{13}{1+206(0,1)^2}$ = 4 b. $n = \frac{9}{1+206(0,1)^2}$ = 3 c. $n = \frac{22}{1+206(0,1)^2}$ = 8	31



				d. $n = \frac{16}{1+206(0,1)^2}$ = 5 e. $n = \frac{33}{1+206(0,1)^2}$ = 11	
4.	Panjang	1. Srengsem	a. 7	a. $n = \frac{7}{1+206(0,1)^2}$ = 2	2
5.	Teluk Betung Barat	1. Bakung	a. 21	a. $n = \frac{21}{1+206(0,1)^2}$ = 7	23
		2. Batu Putu	b. 50	b. $n = \frac{50}{1+206(0,1)^2}$ = 16	

Source: SNVT Housing Provision, 2023

Research Instruments

Validity Test

Using Pearson product-moment correlation, items were deemed valid if z calculated $> r$ table (0.330).

Reliability Test

Cronbach's Alpha > 0.60 indicated reliable internal consistency.

Data Collection Techniques

Data were gathered through:

1. Questionnaires (5-point Likert scale)

Table 2. Forms of Scores in Research

Code	Score	Description	Percentage (%)
SA	5	Strongly Agree	80,1 - 100
A	4	Agree	60,1 - 80
QA	3	Quite Agree	40,1 - 60
D	2	Disagree	20,1 - 40
SD	1	Strongly Disagree	0 - 20



Source: Research Methodology, 2022

2. Interviews with facilitators and recipients
3. Direct observation of physical housing conditions

Data Analysis

Data analysis included editing, coding, tabulation, and descriptive statistical analysis using mean scores, percentage intervals, and effectiveness classification based on ministerial standards.

Effectiveness Categories:

Table 3. Effectiveness Categories

No	Rasio Efektivitas	Keterangan
1.	>79,99	Very effective
2.	60 – 79,99	Quite effective
3.	40 – 59,99	Less effective
4.	< 40	Not effective

Source: Decree of the Minister of State for Empowerment of State Apparatus No.Kep/25/M.PAN/2/2004

RESULTS AND DISCUSSION

Research Instruments

Validity Test Results

The validity test was conducted using the Corrected Item-Total Correlation method through SPSS version 25 for Windows. An item is considered valid if its correlation coefficient (r-value) exceeds 0.330. The results are presented in Table 4.

Table 4. Validity Test Results

No.	Variable	Item	r-Value	r-Table	Remark
1.	Input	Beneficiary's Self-help Capacity	0.803	0.330	Valid
		Financial Assistance Sufficiency (IDR 20 Million)	0.724	0.330	Valid
		Social Mutual Cooperation Value	0.549	0.330	Valid



		Administrative Eligibility of Beneficiaries	0.710	0.330	Valid
		Understanding of BSPS Concept	0.591	0.330	Valid
		Motivation for Housing Quality Improvement	0.698	0.330	Valid
2.	Process	Clarity of Initial Information	0.585	0.330	Valid
		Role of Technical Facilitators	0.717	0.330	Valid
		Active Beneficiary Participation	0.649	0.330	Valid
		Timeliness of Program Stages	0.785	0.330	Valid
		Application of Housing Standards	0.721	0.330	Valid
		Transparent Fund Monitoring	0.530	0.330	Valid
		Synergy among Program Implementers (Stakeholders)	0.521	0.330	Valid
3.	Outcome	Reduction in House Maintenance Costs	0.726	0.330	Valid
		Improvement in Housing Quality	0.832	0.330	Valid
		Increased House Asset Value	0.683	0.330	Valid
		House as a Productive Economic Asset	0.758	0.330	Valid
		Strategic Fund Reallocation (Education, Health, etc)	0.745	0.330	Valid
		Economic Resilience of Low-Income Households (MBR)	0.736	0.330	Valid

Source: Processed Primary Data, 2025

Reliability Test Results

Reliability was tested using the Cronbach's Alpha method. A Cronbach's Alpha value above 0.600 indicates a reliable instrument. The reliability categories are summarized in Table 5.

Table 5. Reliability Test Results

No.	Variabel	Cronbach's Alpha	Remark
1.	Input	0.759	Reliable
2.	Process	0.758	Reliable



3.	Outcome	0.787	Reliable
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Source: Processed Primary Data, 2025

Input

Table 6. Input Variable Effectiveness of the BSPS Program

Indicator	Mean Score	Category
Beneficiary's Self-help Capacity	2.88	Fairly Effective
Financial Assistance Sufficiency (IDR 20 Million)	2.85	Fairly Effective
Social Mutual Cooperation Value	2.88	Fairly Effective
Administrative Eligibility of Beneficiaries	3.00	Fairly Effective
Understanding of BSPS Concept	3.09	Fairly Effective
Motivation for Housing Quality Improvement	2.88	Fairly Effective

Source: Processed Primary Data, 2025

Most respondents had a clear understanding of the BSPS program from the beginning. They were informed that it was a stimulus and not a full renovation grant. Although the IDR 20 million subsidy was insufficient for total renovation, beneficiaries supplemented it with personal savings or community support. They also appreciated being allowed to choose building materials themselves, ensuring more appropriate use of funds.

Process

Table 7. Process Variable Effectiveness of the BSPS Program

Indicator	Mean Score	Category
Clarity of Initial Information	3.52	Fairly Effective
Role of Technical Facilitators	3.77	Effective
Active Beneficiary Participation	2.91	Fairly Effective
Timeliness of Program Stages	3.38	Effective
Application of Housing Standards	3.67	Effective
Transparent Fund Monitoring	3.20	Fairly Effective
Synergy among Program Implementers (Stakeholders)	3.46	Effective

Source: Processed Primary Data, 2025



Beneficiaries actively participated in planning and construction, fostering ownership and mutual cooperation. Field Facilitators (TFLs) played a critical role in providing technical assistance and facilitating logistics. However, delays in material delivery and labor shortages were noted, though often resolved through community efforts.

Outcome

Table 8. Input Variable Effectiveness of the BSPS Program

Indicator	Mean Score	Category
Reduction in House Maintenance Costs	3.25	Fairly Effective
Improvement in Housing Quality	2.79	Fairly Effective
Increased House Asset Value	2.85	Fairly Effective
House as a Productive Economic Asset	2.88	Fairly Effective
Strategic Fund Reallocation (Education, Health, etc)	2.80	Fairly Effective
Economic Resilience of Low-Income Households (MBR)	3.92	Effective

Source: Processed Primary Data, 2025

Physically, houses became safer and more livable, with fewer issues such as leaks and structural damage. Indirectly, some economic benefits emerged, such as reduced maintenance costs and the ability to use improved homes for micro-enterprises, although significant income gains were not yet observed.



Source: SNVT Housing Provision, 2023

Figure 4.13 Pre- and Post-Construction Conditions of BSPS Housing

Based on the documentation above, Mrs. Poniyah, a resident of Sumber Agung Sub-District, Kemiling District, is one of the beneficiaries of the Self-Help Housing Stimulant Assistance Program (BSPS), receiving a total of IDR 20,000,000. The program has proven highly beneficial, particularly for low-income communities, by facilitating access to more decent housing. Following the renovation of her home, Mrs. Poniyah utilized the improved living conditions to start a small home-based business, thereby contributing to the enhancement of her family's economic well-being and overall quality of life.

Table 4. Effectiveness Results

Variable	Mean	Achieve Percentage (%)	Category
Input	2,93	57,60	Fairly Effective
Process	3,41	66,47	Fairly Effective
Outcome	2,93	61,68	Fairly Effective

Source: Primary Data Processed, 2025

CONCLUSION

The findings of this study indicate that the implementation of the Self-Help Housing Stimulant Assistance (BSPS) program in Bandar Lampung City is generally categorized as fairly effective when viewed from three key variables: input, process, and outcome. The input variable achieved a mean score of 2.93 (57.60%), reflecting adequate provision of program resources such as funding, facilitators, and building materials. However, limitations remain in the amount of financial assistance and the scope of technical guidance provided to beneficiaries.

The process variable recorded the highest achievement with a mean score of 3.41 (66.47%), indicating that the program stages — from beneficiary selection to technical supervision and construction implementation — were conducted in accordance with procedures, despite occasional logistical delays and varying levels of community technical understanding.

For the outcome variable, the program achieved a mean score of 2.93 (61.68%), confirming its contribution in improving the physical quality of housing to become safer, healthier, and more habitable. Nevertheless, the program's economic impact has yet to be optimally realized, with only a limited number of beneficiaries able to integrate housing improvements with productive economic activities.



These findings align with previous studies suggesting that housing assistance programs tend to generate more substantial improvements in physical housing conditions than direct enhancements in household economic welfare.

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