

RINGKASAN

Kemiskinan di Indonesia masih menjadi masalah yang serius dan sulit ditangani. Salah satu penyebab dari kemiskinan yaitu rendahnya penghasilan sehingga masyarakat mengalami kesulitan dalam memenuhi kebutuhan dasarnya seperti kebutuhan sandang, pangan, papan dan kebutuhan lainnya. Masyarakat berpenghasilan rendah cenderung menggunakan pendapatannya untuk kebutuhan sandang dan pangan saja, sehingga masyarakat kurang mampu dalam memenuhi kebutuhan papannya. Salah satu target dari *Sustainable Development Goals (SDGs)* adalah terciptanya akses terhadap perumahan dan pelayanan yang aman, layak dan terjangkau bagi semua serta meningkatkan mutu permukiman kumuh. Rumah Tidak Layak Huni (RTLH) di Indonesia masih tinggi, sehingga pemerintah mengeluarkan berbagai program yang bertujuan untuk mengurangi jumlah Rumah Tidak Layak Huni (RTLH), salah satunya adalah Program Bantuan Stimulan Perumahan Swadaya (BSPS). Tujuan dari penelitian ini yaitu untuk menganalisis karakteristik program BSPS dalam memberikan dampak terhadap masyarakat miskin, menganalisis ketepatan program BSPS dalam mencapai sasaran, serta menganalisis efektivitas program BSPS.

Jumlah responden dalam penelitian ini sebanyak 65 orang dengan teknik pengambilan sampel menggunakan *cluster random sampling*. Teknik analisis data dalam penelitian ini menggunakan *Benefit Incidence Analysis (BIA)*, proporsi data, dan efektivitas program.

Hasil analisis data menunjukkan bahwa program BSPS di Kabupaten Tasikmalaya bersifat *pro-poor* karena masyarakat merasakan manfaatnya sebesar 40%, pola penerima program BSPS di Kabupaten Tasikmalaya sudah tepat sasaran, dan program BSPS di Kabupaten Tasikmalaya tergolong program yang efektif.

Implikasi dalam penelitian ini pemerintah dapat terus konsisten dalam melakukan pengawasan agar distribusi manfaat diterima oleh masyarakat miskin, diharapkan pemerintah terus konsisten dalam melakukan verifikasi terhadap calon penerima bantuan sehingga bantuan dapat tepat sasaran, serta perlu adanya rembug tiap minggu antara penerima bantuan dan tenaga fasilitator lapangan agar program berjalan lebih efektif.

Kata Kunci : Pengentasan Kemiskinan, Bantuan Stimulan Perumahan Swadaya (BSPS), Benefit Incidence Analysis, Tepat Sasaran, Efektivitas

SUMMARY

Poverty in Indonesia is still a serious and difficult problem to deal with. One of the causes of poverty is low income so that people have difficulty in meeting their basic needs such as clothing, food, shelter and other needs. Low-income communities tend to use their income for clothing and food needs only, so that people are less able to meet their housing needs. One of the targets of the Sustainable Development Goals (SDGs) is to create access to safe, decent and affordable housing and services for all and improve the quality of slums. Uninhabitable Houses (RTLH) in Indonesia are still high, so the government issued various programs aimed at reducing the number of Uninhabitable Houses (RTLH), one of which is the Self-Help Housing Stimulant Assistance Program (BSPS). The purpose of this study is to analyze the characteristics of the BSPS program in impacting the poor, analyze the accuracy of the BSPS program in reaching the target, and analyze the effectiveness of the BSPS program.

The number of respondents in this study was 65 people with sampling techniques using cluster random sampling. Data analysis techniques in this study used Benefit Incidence Analysis (BIA), data proportion, and program effectiveness.

The results of the data analysis show that the BSPS program in Tasikmalaya Regency is pro-poor because the community benefits from it by 40%, the pattern of BSPS program recipients in Tasikmalaya Regency is right on target, and the BSPS program in Tasikmalaya Regency is classified as an effective program.

The implication of this research is that the government can continue to be consistent in conducting supervision so that the distribution of benefits is received by the poor, it is hoped that the government will continue to be consistent in verifying prospective beneficiaries so that assistance can be right on target, and there is a need for weekly meetings between beneficiaries and field facilitators so that the program runs more effectively.

Keywords: Poverty Alleviation, Self-Help Housing Stimulant Assistance (BSPS), Benefit Incidence Analysis, On Target, Effectiveness