

# The Effectiveness of Self-Supporting Housing Stimulant Assistance Program on Feasibility of Low-Income People House in Daerah Istimewa Yogyakarta

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**Abstract**— Home is a main commodity. The government must guarantee its implementation. In fact, there are still many Indonesian's citizen who have not been able to own a house. The government has a role in providing it through the Self-Supporting Housing Stimulant Assistance Program. This program has the purpose and objective to increase the MBR initiative in the development / improvement of the quality of homes and buildings for decent housing. The purpose of this study is to assess the effectiveness of that program and find the factors that influence it. Descriptive and inferential statistical techniques are used in this study. A total of 314 samples were taken through combined sampling method that combines proportional and stratified sampling. Assessment of program effectiveness is processed with descriptive statistics while testing the factors that influence the decent of a home is carried out by binomial logistic regression. The results showed that the Self-Supporting Housing Stimulant Assistance Program was effective in realizing a decent home for MBR in Yogyakarta. However, improvements in some aspects are still needed. This program is also effective in realizing the self-supporting of the role of community groups so that it can support the realization of a decent house. However, this program cannot be said to be effective in growing self-supporting in terms of development funds. In other words, this program has not been sufficiently capable to stimulate the community in seeking additional development funds for themselves. This condition needs to be watched out as a negative indication that needs to be anticipated early. There are only three factors that are significant in influencing the eligibility of a Low-Income people home in DIY, namely the land ownership factor, the availability of the bathroom, and the availability of a family room. Even so, other factors cannot be concluded that it has no effect. This is made possible by the correlation with other independent variables..

**Keywords**— *Self-supporting housing stimulant assistance program, effectiveness, decent home, community self-supporting.*

## I. INTRODUCTION

Home is a main commodity and is a basic right of the people according to subsection 28H of the 1945 Constitution. The government must guarantee its implementation in accordance with UU Number 1 of 2011. However, in reality there are still many Indonesian's citizen who have not been able to own a house. One of the government's efforts in realizing decent homes is through self-supporting housing

policies. The Self-supporting housing stimulant assistance program has become one of the government's policies in responding to the backlog of houses, especially for the poor. This program has the purpose and objective of increasing the initiative of Low-Income Communities (MBR) in the development / improvement of the quality of homes and construction of decent homes. The Self-supporting housing stimulant assistance program is implemented in all provinces in Indonesia. One of them is Daerah Istimewa Yogyakarta (DIY). Until now, DIY continues to experience a decline in the number of BSPS recipients each year Tabel 1 The Number of BSPS Receiver in DIY.

Table 1. The Number of BSPS Receiver in DIY

Year	Number of BSPS recipients in DIY
2012	7736
2013	2669
2014	2446
2015	2321

Source: Retrieve BSPS's Reception in 2012-2015

Based on these conditions, an evaluation is needed regarding the effectiveness of the program to see whether the BSPS program that has been implemented for a long time has been effective in making low-income communities self-supporting to make their homes decentable. In addition, it is necessary to review the factors that influence the decent of the house for further recommendations.

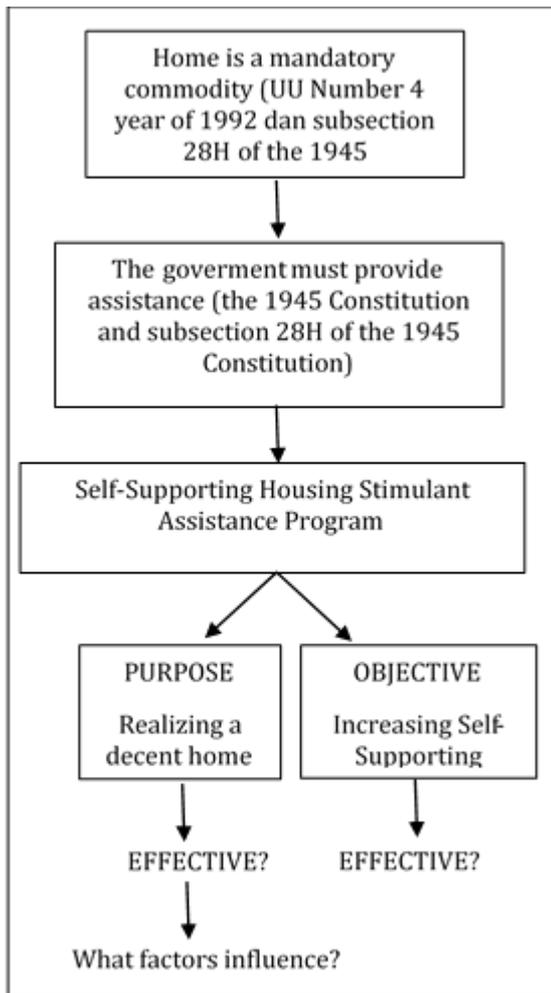


Figure 1 : Thinking Framework Scheme

## II. LITERATURE REVIEW

### A. Program effectiveness evaluation techniques

Evaluation as an attempt to document and assess what happened and why it happened. [1]. effectiveness is the reach of a program as a system with certain resources and means to fulfill its goals and objectives without paralyzing the methods and resources and without putting unnatural pressure on its implementation. Therefore, evaluation of program effectiveness can be interpreted as an assessment of a program whether the program produces outcomes that can provide satisfaction to the community and whether it has achieved the desired results in accordance with the objectives of the program. [2].

### B. Concept of Self-Supporting Housing

Turner became a supporter of the PSU (site-and-services) scheme, otherwise known as a self-supporting assistance house. This means that the government is responsible for providing basic services and that households are responsible for building their core houses. [3]. A house or housing built on the initiative and efforts of the community, either independently or in groups, including repairs, expansion, or construction of new homes and the environment). [4]

Self-supporting housing in terms of community aspirations is defined as "freedom to build", "people's housing" and "housing as verbs" which is an active process of self-fulfillment. In self-supporting housing, Turner found that households gradually improve the quality of their home or home grow, use better materials and increase space for a period of about 15 years [5]. There are times when independence arises as a government policy in which redistribution and social justice are low priorities. In this situation the government cannot meet the needs of the house and the poor so they have no other choice. Communities are forced to do independently as a necessity to meet the needs of their homes. [6].

### C. Concept of Self-Supporting Housing

Table 2. Standards of Decent House

Standards of decent house	Sources
Land Ownership	De Soto in Tunas and Peresthu (2010), Pugh (2001), Turner (1976), Harris (1999), Bedenoord (2014), United Nation (without year), Dildago (without year), Abram in pandelaski and Shizaki (2010)
Building frame conditions	Kepmenkes RI Nomor 829/Menkes/SK/VII/1999, Ditjen Cpta Karya, United Nation (without year)
Wall type conditions	
Floor type conditions	
Ceiling type conditions	
Building area	Kepmenkes RI Number 829/Menkes/SK/VII/1999, Winslow and APHA (1947), Kep Men KimPrasWil, Notoatmodjo (2003), United Nation (without year)
Bathroom availability	Kepmenkes RI Number 829/Menkes/SK/VII/1999, Winslow and APHA (1947), Kep Men KimPrasWil (2002), Krieger and Higgins (2002), Norihwadziyah and Keman (2014), Notoatmodjo (2003), United Nation (without year)
Availability of sanitation	
Availability of bedroom	
Availability of a family room	
Lighting conditions	Kepmenkes RI Number 829/Menkes/SK/VII/1999, Winslow and APHA (1947), Kep Men KimPrasWil (2002), Ditjen Cipta Karya (2002), Norihwadziyah and Keman (2014), Notoatmodjo (2003), United Nation (without year)
Ventilation condition	
Temperature conditions	
Security conditions	Kepmenkes RI Number 829/Menkes/SK/VII/1999, Bedenoord (2014)
Comfort conditions	Norihwadziyah and Keman (2014)

Source: Deduction Theory, 2018

### D. Concept of Self-Supporting Housing

Concerning housing and settlements, the implementation of housing and residential areas carried out by the Government and local governments must involve the role of the community. According to Choguill, Ebsen and Ramboll in Bredenoord and Lindert (2014) one aspect of sustainability in housing development involves local communities in housing

planning. [7]. participation is a willingness to help the success of each program in accordance with the ability of each person without means of sacrificing self-interest. Thus the role of the group is very important in determining the success of program implementation. [8].

*E. Hypothesis*

Based on the literature review, it can be formulate as :

1. BSPS program affect in realizing a decent home for low-income people in DIY
2. BSPS program affect in increasing the self-supporting of the low-income people in DIY
3. Ownership of land factor, physical building, building area, completeness of home / facility components, occupancy health conditions, and conditions & comfort affect the decent of low-income people house in DIY

III. METHODOLOGY

*A. Population, Sample, dan Sampling Method*

The population in this study were all recipients of Self-Supporting Housing Stimulant Assistance Program in four districts and one city in Daerah Istimewa Yogyakarta in 2016. The population numbered 1460. The Slovin formula was used in calculating the number of sample representatives. Based on these calculations 314 samples were obtained in representing the population. In this study the sampling method used is combined sampling. This method combines proportional and stratified sampling. The use of sampling methods in this study can be seen in Figure 2.

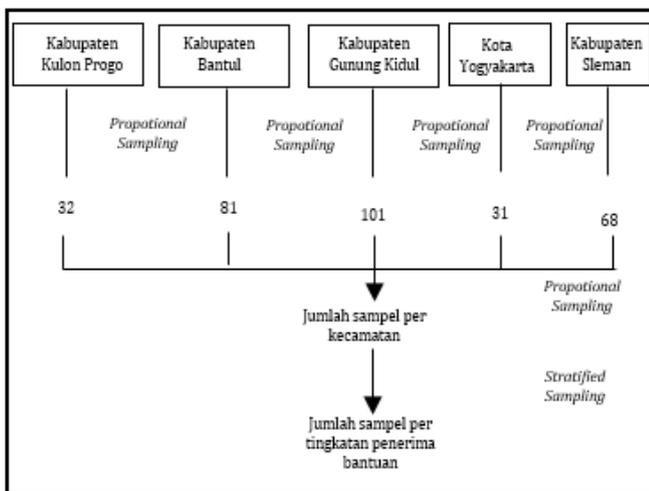


Figure 2 : Sampling Method Scheme

Source: analysis results, 2018

Based on Figure 2, sampling can be taken in detail at each level of beneficiaries per district per district

*B. Method of Effectiveness Analysis*

Descriptive statistics are used to determine the effectiveness of low-income community self-supporting. This method is carried out in the form of tabulations on all variables and compiler indicators of effectiveness. Each of these variables is assessed for effectiveness. If > 75% of

respondents are in accordance with the indicators specified, it can be concluded that these variables are effective. Conversely, if <75% of respondents are not in accordance with the indicators specified then it can be concluded that these variables are not effective. If the proportion of variables that are "effective" is 51-75% of the number of variables that exist then the program can be said to be effective enough with a record of improvement and if > 75% then the program is said to be effective.

*C. Methods of Factors Affecting Home Decent Analysis*

Ordinal logistic regression is used to determine the factors that affect the feasibility of low-income housing. This statistical test is considered appropriate to test the nominal / ordinal independent variable with the dependent variable which is a "dummy" variable. In this study, the dependent variable used has two indices namely "decent" and "not decent".

IV. ANALYSIS AND RESULT

*F. Effectiveness of BSPS Program in Realizing Decent Houses*

There are 6 variables and 15 indicators used in assessing the effectiveness of decent home. The following is a description of the condition of each indicator:

1. Land Ownership  
 As many as 1.6% of respondents have no proof of land ownership (Figure 3). Land capital cannot be used as a standard of living for them.

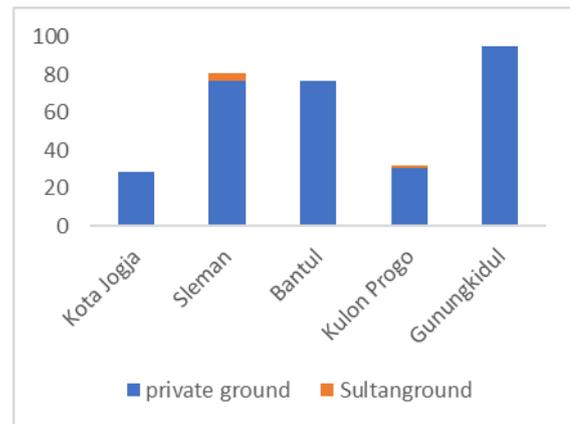


Figure 3 : Graph of Land Ownership

2. Building Frame  
 Only 20% of respondents who have houses with reinforced concrete structures are adequate (Figure 4). Even so, most respondents already have houses with concrete and wood structures.

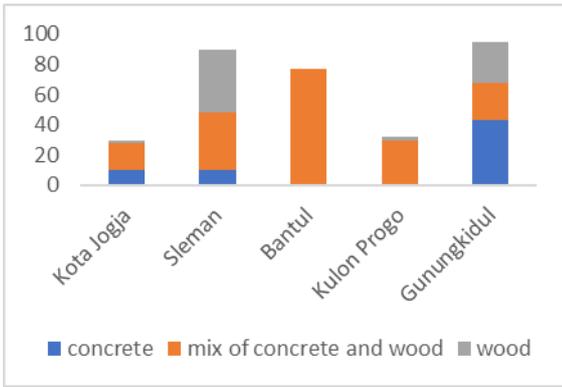


Figure 4 : Graph of Bulding Frame Type  
 Source: analysis results, 2018

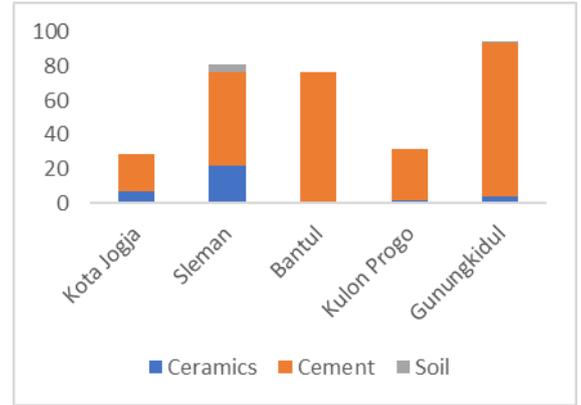


Figure 7 : Graph of Floor Type  
 Source: analysis results, 2018

3. Wall Type

As many as 26.1% of respondents houses still use bamboo walls (Figure 5). Bamboo is considered a material that is less decent.

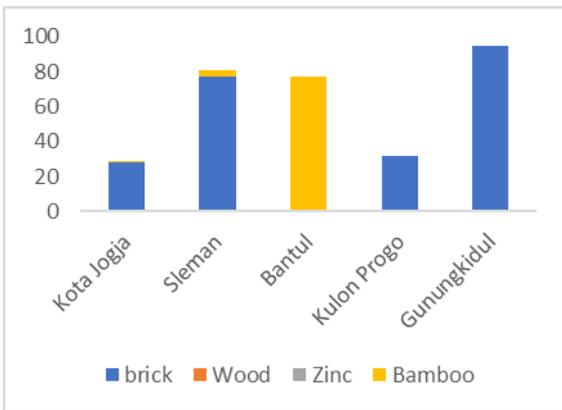


Figure 5 : Graph of Wall Type  
 Source: analysis results, 2018

4. Ceiling Type

As many as 96.8% of respondents still need to apply roof ceilings (Figure 6). Roof ceilings are needed to make a decent house living.

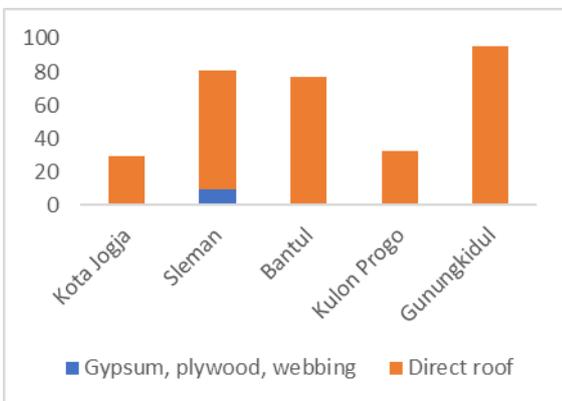


Figure 6 : Graph of Ceiling Type  
 Source: analysis results, 2018

5. Floor Type

As many as 1.6% of respondents still use the soil floor (Figure 7). Soil is considered a floor material that is less decent.

6. Building Area

As much as 64.3% of the respondents houses still have a building area of <72m<sup>2</sup> (Figure 8). This area is considered not decent as an ideal home.

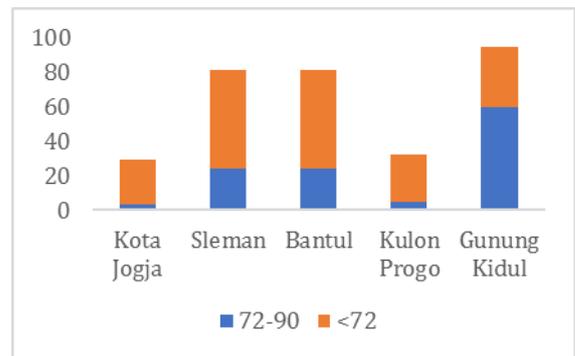


Figure 8 : Graph of Building Area  
 Source: analysis results, 2018

7. Bedroom Availability

Only 1.9% of respondents' houses still need to increase at least 1 bedroom as basic space requirements (Figure 9). This condition means that most basic space needs have been fulfilled.

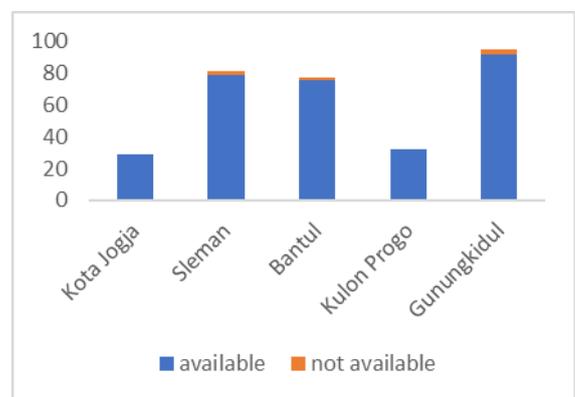


Figure 9 : Graph of Availability of Bedroom  
 Source: analysis results, 2018

8. Bathroom Availability

As many as 11.1% of respondents still need to realize the ideal needs of the bathroom (Figure 10). The ideal need for a bathroom is at least 1 bathtub, squat toilet, and flood drain.

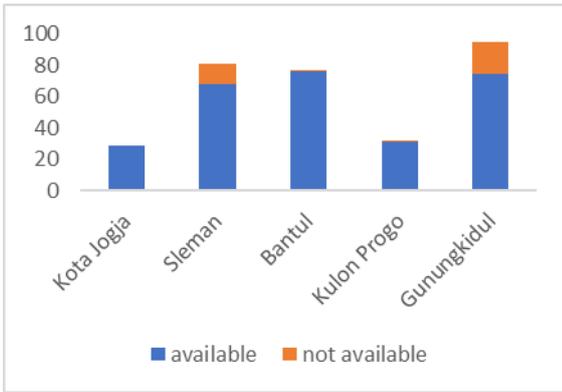


Figure 10 : Graph of Availability of Bathroom

Source: analysis results, 2018

9. Sanitation Availability

As many as 12.4% of respondents houses did not have sanitation (Figure 11). This condition is not the ideal standard of environmental sanitation.

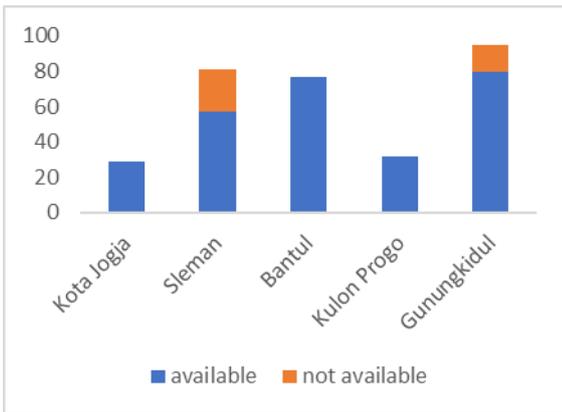


Figure 11 : Graph of Availability of Sanitation

Source: analysis results, 2018

10. Family Room Availability

As much as 35.6% of respondents dont have the family room in their houses(Figure 12). This condition means that the house does not fulfill the minimum requirements to carry out the initial function in a house.

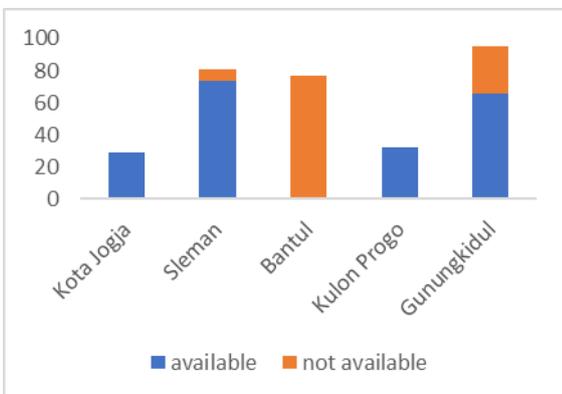


Figure 12 : Graph of Availability of Family Room

Source: analysis results, 2018

11. Lighting Conditions

Only 3.8% of the respondents houses did not have sufficient lighting distribution (Figure 13). This condition has good implications for the decent of a house.

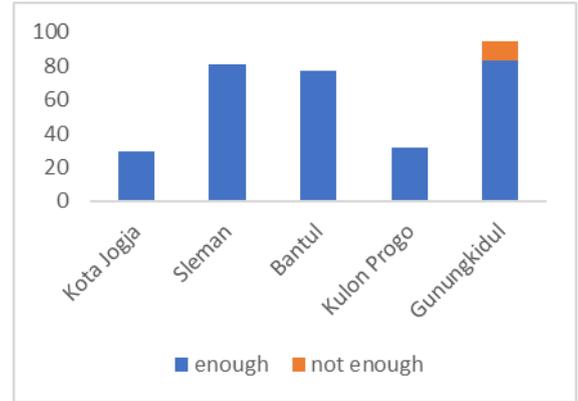


Figure 13: Graph of Lighting Condition

Source: analysis results, 2018

12. Ventilation Conditions

Only 1.2% of respondents comfort was disrupted because there was no air circulation in their houses (Figure 14). This condition also has good implications for the decent of a house.



Figure 14 : Graph of Ventilation Condition

Source: analysis results, 2018

13. Temperature Conditions

Only 3.8% of respondents houses still have high humidity (Figure 15). This condition is good for the health of the residents of the house.

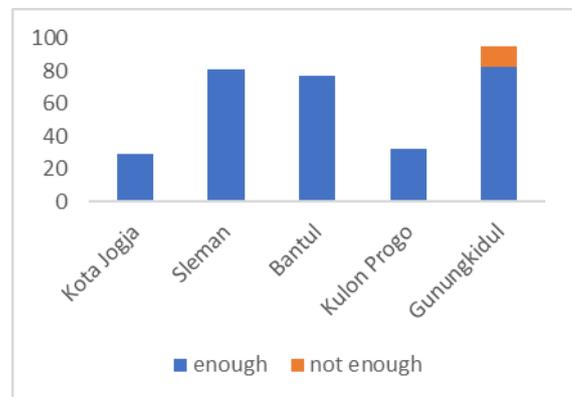


Figure 15 : Graph of Temperature Condition

Source: analysis results, 2018

14. Security Condition

Only 1.6% of respondents houses still need to improve the security of their homes (Figure 16). Almost all respondents perceive their homes as safe,

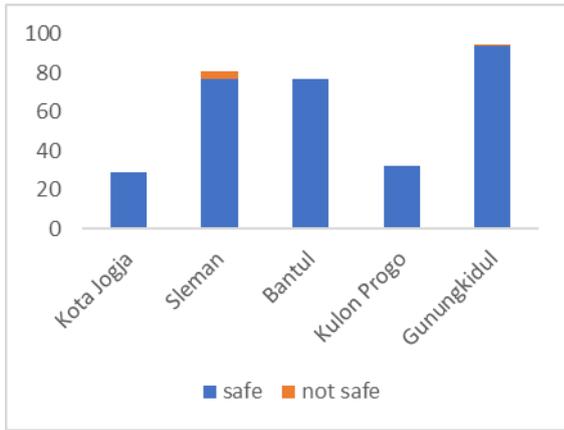


Figure 16 : Graph of Security Condition

Source: analysis results, 2018

15. Comfort Conditions

Only 2.3% of respondents houses have not provided freshness to their residents (Figure 18). This means that almost all respondents perceive their homes as comfortable.

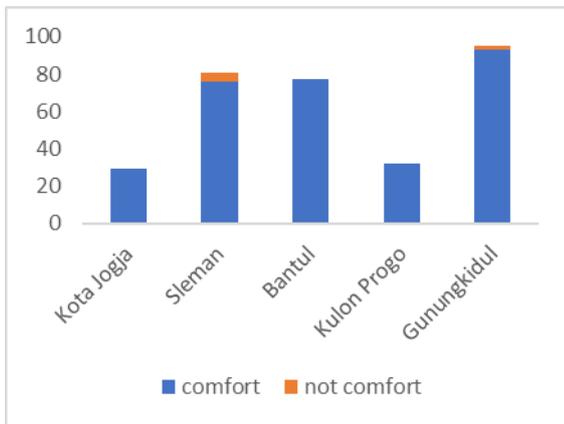


Figure 17 : Graph of Comfort Condition

Source: analysis results, 2018

The next step is that each of these variables is compared with factual conditions and given the value of effectiveness. The more effective variables, the BSPS program can be more effective in realizing decent houses for the MBR. An assessment that is if each of these indicators is in conformity with the standard / percentage with a percentage of > 75% then these factors are said "EFFECTIVE". This result can be showed on Table 3

Table 3 Effectiveness of Decent House

No	Variabel	Kondisi Faktual	Standar/Teori	Penilaian Efektivitas
1	Land Ownership	98.4% have and ownership	Have ownership rights	effective
2	Physical Condition of Buildings			
	Building frame conditions	Only 20% of homes use concrete frames	he building frame is made of reinforced concrete	Not effective
	Wall type conditions	Only 73.8% of the walls of the house are made of brick	Wall material is made of conblock, board, conblock and half board	Not effective
	Ceiling type conditions	Only 3.1% of houses have ceilings	There is a ceiling	Not effective
	Floor type conditions	98.4% of houses whose floors are in the form of tiles / cement and cement	Minimum floor material concrete rebates with dry conditions and easy to clean	effective
3	Building area	Only 36.9% of houses have an area of about 72-90 m2	Building area ranges from 72-90 m2	Not effective
4	Completeness of House / Facility Components			
	Bathroom availability	8% of houses have a bathroom	There is a bathroom	effective
	Availability of sanitation	87.5% of homes have sanitation	There is sanitation	effective
	Availability of bedroom	98% of homes have a bedroom	There is a bedroom	effective
	Availability of a family room	64.3% of houses have a family room	There is a family room	Not effective
5	Occupancy Health Conditions			
	Lighting conditions	96.1% of houses have sufficient lighting distribution	The distribution of lighting, bright, and getting enough light	effective
	Ventilation condition	98.7% of houses have a ventilation system	Enough laughter	effective
	Temperature condition	96.1% of houses have sufficient temperature	Does not create a stuffy impression	effective
6	Safety and Comfort Conditions			
	Security conditions	98% of homes have been gated	Home security is maintained	effective
	Comfort conditions	97.7% of the houses are considered comfortable by the residents	The house feels comfortable	effective

Source: analysis results, 2018

There are ten factors that are considered effective and five factors that are considered ineffective in realizing the decent housing of low-income people in Yogyakarta. Therefore the Self-Supporting Housing Stimulant Assistance Program can be said to be EFFECTIVE in realizing decent of housing MBR in DIY. Even so, improvements are still needed in several factors. The quality of building frame factors, type of wall, type of ceiling, building area, and availability of family room need to be improved so that the Self-Supporting Housing Stimulant Assistance Program can be fully effective.

**G. Effectiveness of BSPS Program to Achieve Community Self-Supporting.**

**1. Effectiveness Self-Supporting of Development Funds**

The development funds that have been issued by the government as the organizer must be monitored properly. This is related to the objectives to be achieved. Therefore, the perspective of the adequacy of the value of assistance received by the community, the role and actions of the community in the face of limited funds need to be seen. That way, an assessment of community self-supporting can be produced regarding development funds.

**a. Adequacy of Development Funds**

The nominal amount of development funds is considered not enough for 85,% of respondents (Figure 18). This fund is perceived as lacking in realizing a decent house.

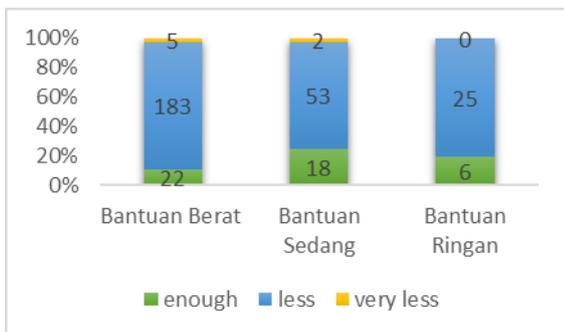


Figure 18 : Graph of Adequacy of Development Funds  
 Source: analysis results, 2018

**b. The Development That Cannot be Done.**

Roof repair, material, additional space, finishing, and payment of labor cannot be done by the respondents (Figure 19). This condition is caused by a lack of development funds.

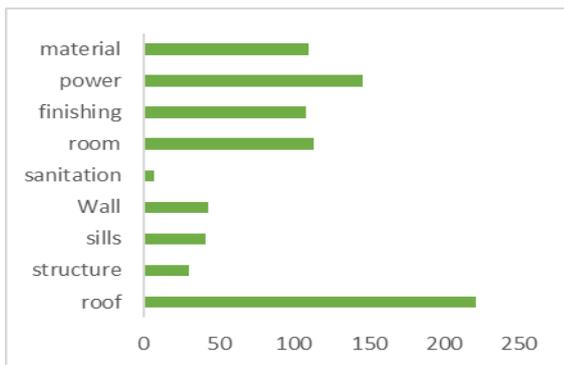


Figure 19 : Graph of Development That Cannot Be Done  
 Source: analysis results, 2018

**c. The Additional of Development Funds**

On average, respondents spend an additional amount of 10-20 million (Figure 20). This additional money is used to continue housing upgrading.

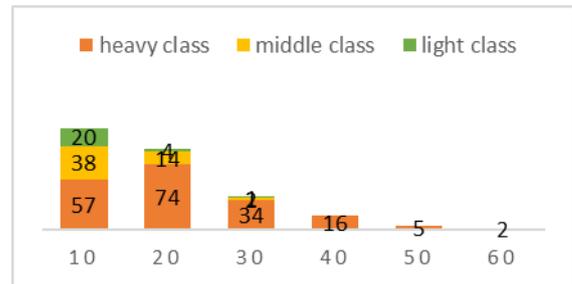


Figure 20 : Graph of Additional of Development Funds  
 Source: analysis results, 2018

**d. The Way to Get Additional Money**

The level of self-supporting in society is high enough. However, around 22% of respondents took the debt method (Figure 21). This condition is one of the false form of self-supporting.

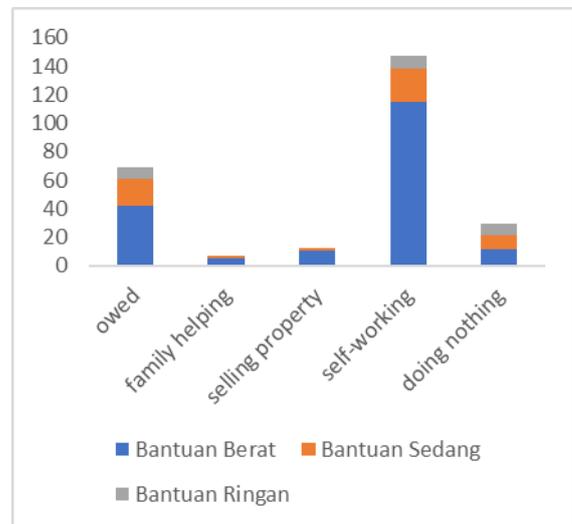


Figure 21 : Graph of The Way to Get Additional Money  
 Source: analysis results, 2018

**e. The Ideal Ammount of Development Funds**

The ideal amount of development funds for respondents who classified heavy class is around 20-30 million. In the middle and light class of recipient respondents, 20 million rupiah (Figure 22).

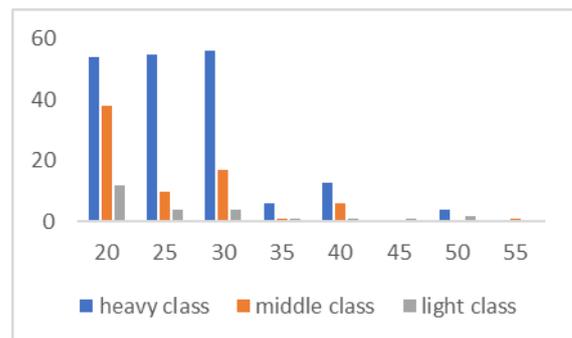


Figure 22 Graph of Ideal Ammount of Development Funds  
 Source: analysis results, 2018

That description of the conditions can be summarized in a Table 4.

Table 4 Effectiveness Self-Supporting of Development Funds

Variable	Factual Condition	Standard/Theory	Effectiveness of development funds
Ability to provide development funds	55% of respondents were able to provide additional development funds with personal savings	Each family has enough development funds to gradually improve the house	Not effective
Self-Supporting of development funds is not effective			

Source: analysis results, 2018

Based on Table 4 it can be said that 55% of respondents have had the self-supporting in establishing development funds. Even so, not a few others only rely on government development funds or take debt. Therefore, self-supporting in the case of development fund procurement cannot be said to be effective.

2. Effectiveness Self-Supporting of Community Role

Participation / active role of the community is needed in helping to achieve the success of a program. This role can guarantee the sustainability of housing development because the community contributes directly to the decision-making process. Therefore, it is important to assess the role of the community in implementing BPS.

a. Community Support

The BPS program has a high positive response which is 88% of the local community (Figure 23). This condition is a high opportunity for the success of the BPS Program in realizing a decent home.

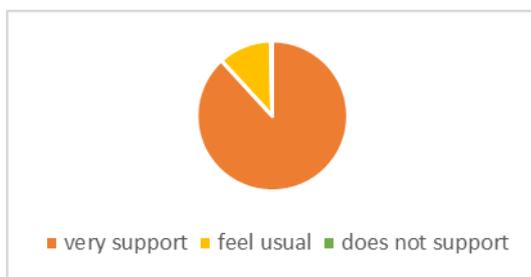


Figure 23 : Diagram of Community Support

Source: analysis results, 2018

b. The Level of Community Activeness

The BPS program has a high chance of sustainability. Community participation was very high at 88.2% according to this study (Figure 24).

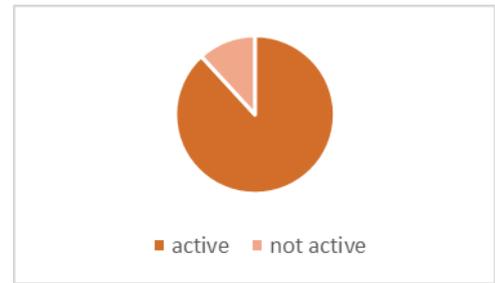


Figure 24 : Diagram of Community Activeness

Source: analysis results, 2018

c. Community Activeness Forms

The form of community activeness in assisting the implementation of the BPS Program is in the form of labour, consumption cost to workers, and donations of additional materials. In this case the labour becomes the largest form of contribution from the community in the implementation of the BPS Program. This condition reflects that the community-based mutual cooperation system is still high

d. Level of Community Cooperation

Mutual cooperation is high enough at around 77.3% in the community (Figure 25). This can be used to help maintain and improve the quality of their homes continuously.

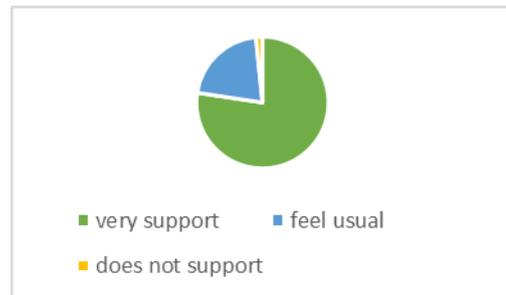


Figure 25 : Diagram of Level of Community Cooperation

Source: analysis results, 2018

e. Community Role

The presence of beneficiary groups was perceived to be very positive at 95.8% (Figure 26). This group is perceived to be able to facilitate participation in self-supporting housing.



Figure 26 Diagram of Community Role

Source: analysis results, 2018

Based on the above conditions it can be concluded that the role of the community is effective in realizing self-supporting in building decent houses. This can be seen in Table 5.

Table 5 Effectiveness Self-Supporting of Community Role

Variabel	Kondisi Faktual	Standard/Teori	Efektivitas terhadap Kelayakan Rumah
Community support	88.2% of the community very supports the BSPS Program	Society supports	effective
The level of community activeness	88.2% of the community is active in supporting the BSPS Program	The community is active in the implementation of the program	effective
Level of community cooperation	76.7% of the community is very concerned about mutual cooperation activities that occur in their environment	Cooperation between communities is high	effective
Community role	95.8% of respondent argues the community really helpful	Communities are useful in facilitating the process of implementing the program	effective

Source: analysis results, 2018

H. Factors Affecting the Feasibility of Low-Income People House.

The land ownership factor is one of the factors that significantly affect the feasibility of housing in this study based on logistic regression test. This result can be seen based on the following hypothesis test:

- H0 :  $\beta = 0$  (constants not significant in the models)
- H1 :  $\beta \neq 0$  (constants significant in the models)

The testing criteria used are H0 accepted if the p value is > 0.05. In the Table 6 below it can be seen that the p value of the land ownership factor is less than 0.05, the hypothesis is rejected.

Table 6 Significance Value and OR Value of Land Ownership Factors

Variables in The Equation								
	B	SE	Wald	df	Sig	Exp (B)	95% C I for EXP (B)	
							Lower	Upper
Step 1 <sup>a</sup> KEPEMILIKAN_BANGUNAN (1)	-.689	.394	3.065	1	.080	.502	.232	1.086
KAMAR_MANDI (1)	-.799	.409	3.808	1	.051	.450	.202	1.004
RUANG_SERBAGUNA (1)	-.738	.320	5.308	1	.021	.478	.255	.896

Source: Analysis Result, 2018

In addition, based on Table 6 can also be interpreted as the value of Odds Ratio (OR). The number of OR people who have land rights that they build compared to people who do not own land rights is 0.502. This result can be interpreted that the possibility of people who have rights to the land they build is 0.5 times the possibility of people who do not have their own land rights to be able to realize a decent house. Land

ownership status is a legal aspect that a family needs in realizing a decent house. This legal aspect becomes the main resource of a family in the process of improving the quality of their house which is done in stages. Therefore, the factor of land ownership status has a significant influence in realizing livable houses for respondents in this study. The factor of bathroom availability is also a significant factor in influencing housing feasibility in this study. Although this variable has a significance limit that slightly exceeds the limit of 0.051, this variable is still considered to have a significant effect (Table 7). This is based on the results of the best model selection that includes this variable.

Table 7 Significance Value and OR Value of Bathroom Availability Factors

Variables in The Equation								
	B	SE	Wald	df	Sig	Exp (B)	95% C I for EXP (B)	
							Lower	Upper
Step 1 <sup>a</sup> KEPEMILIKAN_BANGUNAN (1)	-.689	.394	3.065	1	.080	.502	.232	1.086
KAMAR_MANDI (1)	-.799	.409	3.808	1	.051	.450	.202	1.004
RUANG_SERBAGUNA (1)	-.738	.320	5.308	1	.021	.478	.255	.896

Source: Analysis Result, 2018

The number of Odds Ratio (OR) people who have a bathroom in their house compared to people who do not have a bathroom in their house shows a figure of 0.450. This figure can be interpreted that the possibility of the person who has a bathroom in his house is 0.4 times the possibility of someone who does not have a bathroom in his house to have a decent house. Factor of availability of bathroom is a vital part that determines habitable homes. The house that has it means it can carry out the basic service functions of a house such as bathing / washing / latrines. These basic activities can be fulfilled alone. Therefore, the quality and quantity needed will be more appropriate. The factor of availability of multipurpose space is the next factor which significantly influences the feasibility of the house in this study. The value of this variable p value is 0.021. In other words, constants can be said to be significant in the model because the hypothesis is rejected (p value is not > 0.05).

Table 8 Significance Value and OR Value of Family Room Availability Factors

Variables in The Equation								
	B	SE	Wald	df	Sig	Exp (B)	95% C I for EXP (B)	
							Lower	Upper
Step 1 <sup>a</sup> KEPEMILIKAN_BANGUNAN (1)	-.689	.394	3.065	1	.080	.502	.232	1.086
KAMAR_MANDI (1)	-.799	.409	3.808	1	.051	.450	.202	1.004
RUANG_SERBAGUNA (1)	-.738	.320	5.308	1	.021	.478	.255	.896

Source: Analysis Result, 2018

The Odds Ratio (OR) value is 0.478 (Table 8). The number of OR people who have a family room in their house compared to people who do not have a family room in their house is rounded up to 0.5. This figure can be interpreted that the possibility of the person who has a family room in his house is 0.5 times the possibility of a person who does not have a family room in his house to have a decent home. The family room is a minimum requirement in carrying out the initial function in a house before being developed. The family room can be functioned before the functions of other spaces such as sleeping rooms are built inside the house. This space is also a place of interaction between families. This is related to the process of repairing, building and maintaining a house. Therefore this factor is significant in supporting the realization of decent homes.

### I. Research Discussions

Based on the analysis that has been done, this research produces several findings, namely:

1. The Self-Supporting Housing Stimulant Assistance Program is still categorized at a effective enough level in realizing the feasibility of Low-Income Community (MBR) houses in DIY. This program can still be optimized again to be very effective with several factors that influence it.
2. For some factors that need to be improved, it can be different for each Regency / City. For the Yogyakarta city, factors that need to be improved are the type of ceiling and type of wall. In Sleman Regency, there are factors that are still needed to increase the temperature and lighting factors. In Bantul, the factors that need to be improved are the types of walls, types of ceilings, bathrooms, and bedrooms. In Kulon Progo Regency the factors that need to be improved are land, building, type of ceiling, building area, and bathroom environment. In Gunungkidul Regency, all factors need to be improved except the owner of the land, the type of wall, and rotating sleep.
3. The Self-Supporting Housing Stimulant Assistance Program can be used effectively in realizing self-supporting related to development funds. This is done by some who still choose to owe. This condition is considered a false self-supporting form to face the limitation of development funds. The false self-supporting form must be identified, explored more deeply and anticipated early. This is done to avoid undesirables because it makes the low-income people increasingly harmed by existing policies.
4. The amount of Development donation provided by the government are perceived to be lacking by the recipients of that program. As a consequence, the most of program recipients must spend additional funds. Different amounts for each group of program recipients. Uniquely the amount of funds used for middle and heavy class of program recipients is almost the same, which is between 10 million and 30 million. Supposedly, the smaller the level of damage to the house requires less cost. These conditions are probably because there is no different characteristic between middle and heavy class of program recipients.
5. Optimal funds perceived by heavy class of program recipients, namely 20 million to 30 million. For program recipients of middle and light classes, 20 million. This result can be more important in considering the new formulation of the optimal amount of funds. That way a large gap between the amount of funds and the ability of the community to pay will help will not occur
6. The Self-Supporting Housing Stimulant Assistance Program is effective to realize self-supporting in relation to communities roles. This can be interpreted as a response, effort, and the role of the community is very high in helping to realize a decent home. The mutual cooperation system is still applied in the case of the DIY community being a good catalisator to become good program. This is the main resource to face of limited funds.
7. In the model, the factors that influence the housing feasibility of low-income people in DIY are only three

factors that have proven significant. These factors are land ownership factors, the availability of bathroom factors, and the availability of family room. Land ownership factor is a legal factors, the availability of bathroom factor as a basic service, and the availability of family room factor as the minimal requirement to reach a decent house.

8. Other variables that are not significant in the model cannot be concluded that they have no influence on the feasibility of the house. This variable dont have significant affect with other variables because there is a correlation with other independent variables. This variable is very possible if other variables are chosen that have not been included in the model or include variables with parameters that are more appropriate in measuring these variables. For example, bulding structure that not use concrete can not be the only references. This condition should be considered from the type of house. The building construction of the house that made from half wall construction is a half of concrete and a half of wood. The wood material construction also can applied on wood house type. Therefore in this case, a decent house not always use a concrete frame for each type of house. Another example is the ventilation condition can be more detailed when measuring how many percent of the minimum requirements of the total area of the building.

### V. CONCLUSION

#### A. Conclusion

Based on the research, it can be concluded:

1. The Self-Supporting Housing Stimulant Assistance Program is effective enough in realizing the feasibility of low-income housing home in Daerah Istimewa Yogyakarta (DIY). This result is certainly not optimal because there are still some aspects that need to be improved in realizing a decent home.
2. The effectiveness of development funds of Self-Supporting Housing Stimulant Assistance Program cannot be said to be effective. The Self-Supporting Housing Stimulant Assistance Program has not been able to stimulate community self-sufficiency in holding additional development funds. There is still a need for further related studies to the optimal nominal amount of development funds because the difference between the middle and light classes of recipients program is very thin. Based on the data, not a few also take the debt way as a method. This method is a false form of self-supporting in responding to the limitations of development funds. False-self-supporting needs to be watched as a negative indication. This condition has negative consequences. Not a few who experience forced initiative. In other words, this form of self-supporting can create the new burden of Low-Income Communities (MBR) in financial terms. If viewed based on the effectiveness of the role of community groups, the Self-Supporting Housing Stimulant Assistance Program can be said to be effective. It mean that the Self-Supporting Housing Stimulant Assistance Program is able to raise the role

of the group in helping to realize a decent home for the low-income people.

3. There are 3 main factors that are significantly influential in the realization of the decent of low-income community housing in the Special Region of Yogyakarta (DIY), namely land ownership factors, factors of availability of bathrooms, and availability of family rooms. Even so it does not mean that other factors have no effect. Other factors may have an effect if added or used by other indicators that are more appropriate in measuring.

#### B. Recommendation

##### 1. For Government

The Self-Supporting Housing Stimulant Assistance Program is a potential program in realizing a decent home by involving initiatives from low-income communities. However, in achieving the effectiveness of the Self-Supporting Housing Stimulant Assistance Program there are several things that must be done to modify the program, including:

- a. The government must have a different strategy for each district / city in improving the quality of assistance, especially in terms of decent housing and amount of development donation. This needs to be done because each district experiences different results from the same treatment. Different districts / cities need to be treated to achieve program effectiveness. This can be done by conducting preliminary studies related to factors that greatly affect the effectiveness of the program in each district / city.

- b. The government must anticipate the existence of false self-supporting. This condition certainly needs to be anticipated by the government as the program organizer. The government must create new indicators in terms of self-supporting so that the existing programs do not create to the new burden on low-income communities.

##### 2. For Academics

- c. The next research can use another indicator approach that is more appropriate in measuring.
- d. The next research can add other indicators that are not yet in this study
- e. Research can be developed again on a broader scale

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