**ABSTRAK**

Bantuan berupa dana yang diberikan Pemerintah kepada masyarakat bertujuan agar kebutuhan dasar masyarakat bisa terpenuhi. Bantuan Stimulan Perumahan Swadaya (BSPS) adalah bantuan pemerintah berupa stimulan bagi masyarakat berpenghasilan rendah untuk meningkatkan keswadayaan dalam pembangunan/peningkatan kualitas rumah beserta prasarana, sarana dan utilitas umum.

Tujuan pengamatan ini adalah untuk mengetahui efektivitas dana bantuan stimulan perumahan swadaya, mengetahui faktor pendukung dan faktor penghambat dalam pelaksanaan penyaluran dana Bantuan Stimulan Perumahan Swadaya serta berbagai upaya yang dilakukan Pemerintahan Desa di Desa Ciwidey Kecamatan Ciwidey Kabupaten Bandung. Data yang telah diolah menggunakan metode penelitian deskriptif dengan pendekatan kualitatif. Sumber daya yang digunakan adalah person ( kepala bidang pengembangan perumahan, Kepala Desa Ciwidey, Kepala Seksi Pembangunan dan Masyarakat sebagai sasaran penyaluran dana bantuan). Untuk teknik pengumpulan data dilakukan melalui observasi, wawancara dan dokumentasi.

Berdasarkan hasil pengamatan selama proses magang di Desa Ciwidey disimpulkan bahwa Efektivitas Dana Bantuan Stimulan Perumahan Swadaya Dalam Pembangunan Rumah Tidak Layak Huni sudah cukup efektif namun tetap perlu ditingkatkan. Keberhasilan penyaluran dana bantuan dapat dilihat melalui penyaluran dana bantuan kepada penerima manfaat, Hasil Guna dan Daya Guna. Faktor pendukung dan penghambat dapat berasal dari internal organisasi dan eksternal organisasi.

Kata Kunci: Dana Bantuan, Stimulan, Efektif Dan Swadaya

***ABSTRACT***

*Assistance in the form of a given Government funds to the Community aims so that the basic needs of communities can be met. Self-Help Housing Stimulant (BSPS) is Government assistance in the form of a stimulant for people on low incomes to increase self-help in the development/improvement of the quality of the home along with the infrastructure, facilities and public utilities.*

*The purpose of these observations is to find out the effectiveness of the finances self-help housing, knowing the stimulant factor endowments and the factors restricting the implementation of distribution relief funds self-help housing and various stimulants efforts made The Government of the village of Ciwidey village sub district of Ciwidey District of Bandung. Data that has been processed using methods of descriptive research with qualitative approach. The resources used are the person (head of the housing development, the head of the village of Ciwidey, head of the Development Section and the community as a target of channeling Relief Fund). For the collection of data is done through observation, interview and documentation.*

*Based on observations during an internship at the village of Ciwidey concluded that the effectiveness of Self-help Housing Stimulant relief funds in the construction of the House is not Livable already quite effective but still needs to be improved. The success of the Fund's channelling assistance can be seen through the distribution of relief funds to beneficiaries, the results To and Effectiveness. Factor endowments and a barrier can be derived from the Organization's internal and external organizations.*

*Keywords: Finances Self-Help, Stimulant, effectiviness And Self-Help*