



Enabling community to inhabit safe & healthy home : Indonesia home improvement assistance



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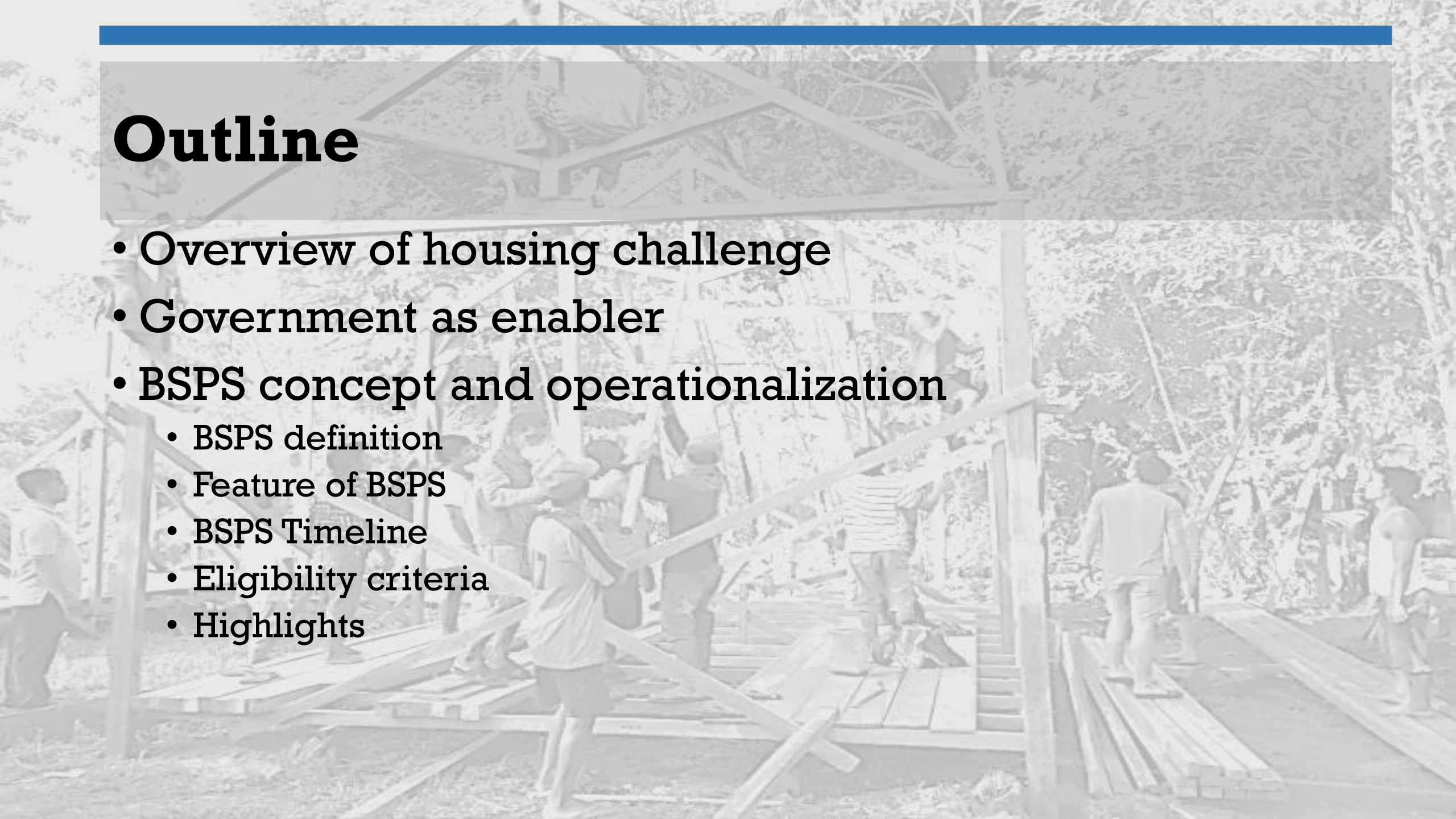
Prepared for :

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Outline

- Overview of housing challenge
- Government as enabler
- BSPS concept and operationalization
 - BSPS definition
 - Feature of BSPS
 - BSPS Timeline
 - Eligibility criteria
 - Highlights



INDONESIA

at a Glance

Archipelago country with
more than

17,000 island



Highly Populated

>260 million people

fourth in the world



Population **grows at**

1.34%/year



Overview of

Housing sector challenges in Indonesia

13.5
Million unit

**HOME
OWNERSHIP
BACKLOG**

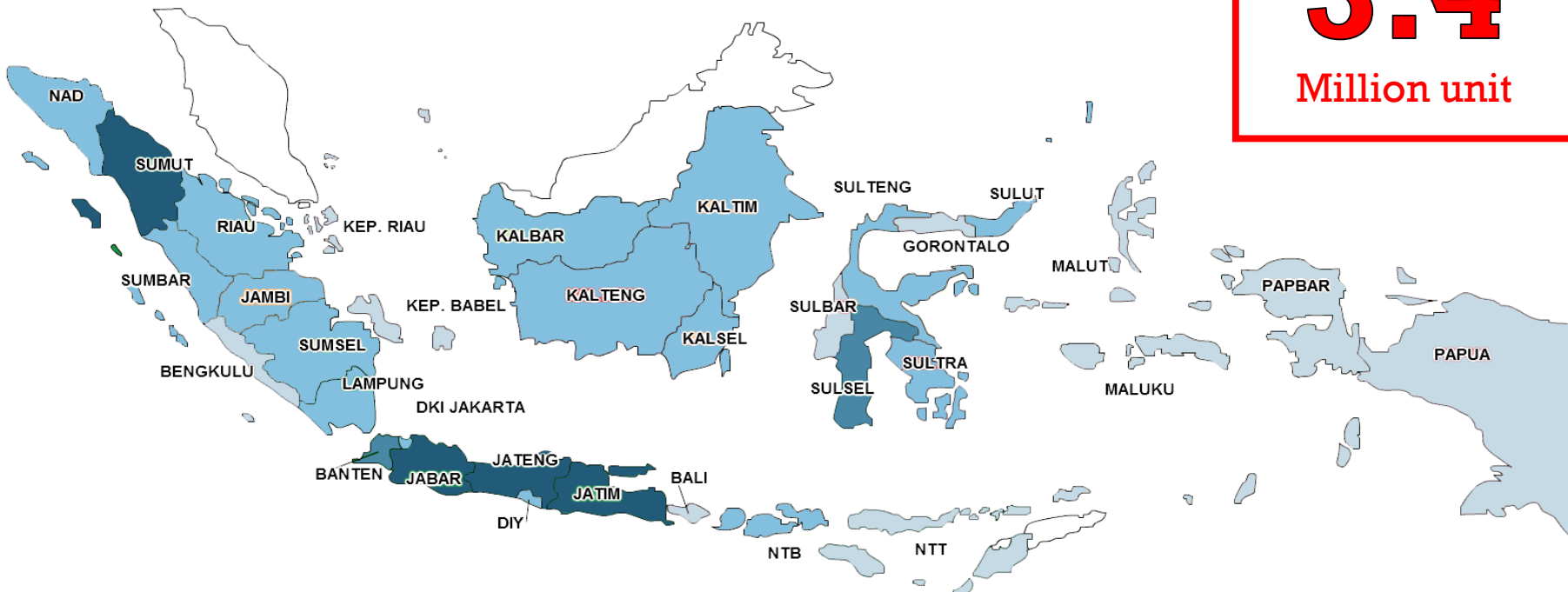
3.4
Million unit

**SUB-STANDARD
HOME**

Approx. grows by **800K**
units/year

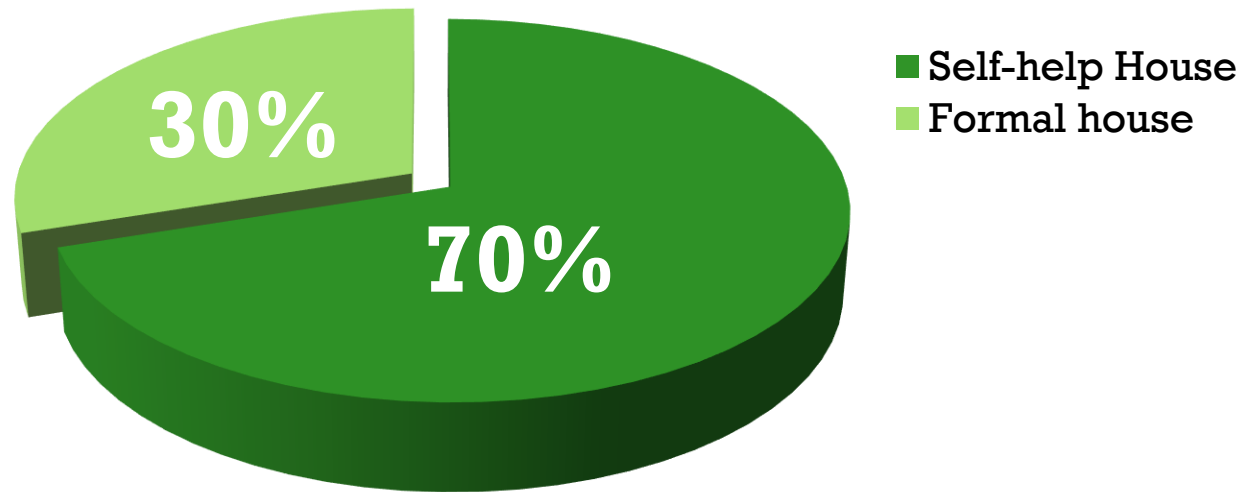
Characterized with:

- Using used materials
- Sub-standard construction quality
- Inadequate space



Solutions to provide safe and adequate housing for massive demand

Methods of Housing Provision in Indonesia



Source :
Central Bureau of Statistic (BPS) and the National
Development Planning Agency (Bappenas)

Government as
enabler

Government as *enabler*

Legal Basis:

Law No 1 Year 2011 on Housing and Settlements

“

... Government
must *facilitate*
people to live in
safe and standard
house...

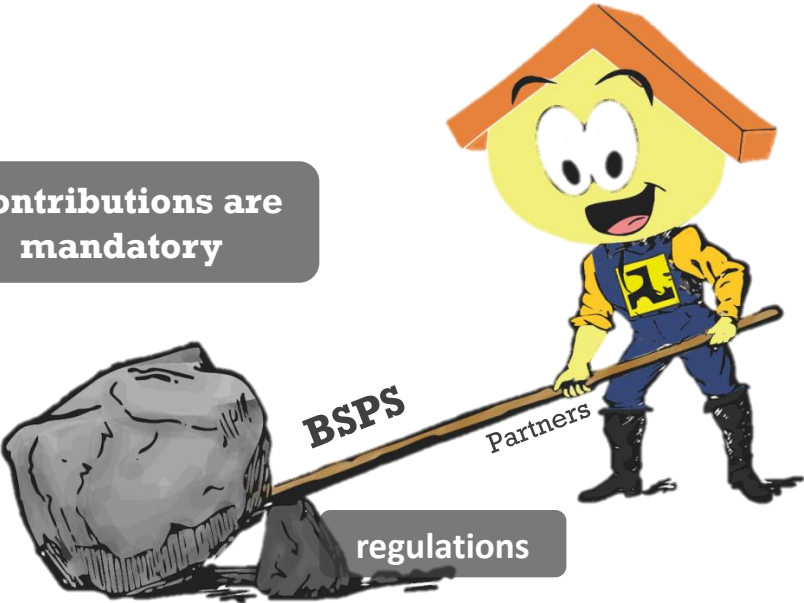
The law acknowledges Self-help housing
as part of home provision strategy

**Self-Help
Housing
Program
(BSPS)**

BSPS:

Self-Help Housing Program

Contributions are mandatory


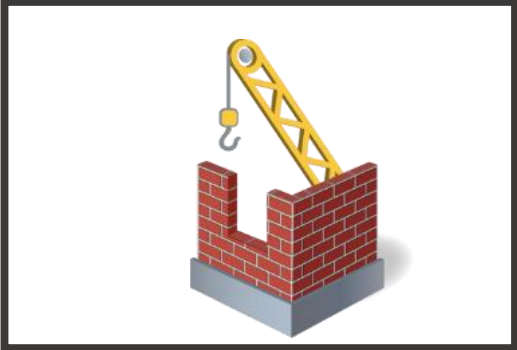
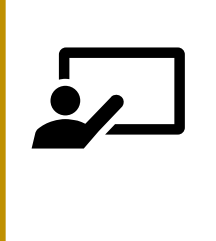

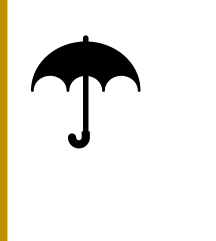
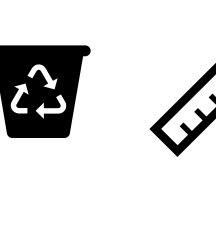
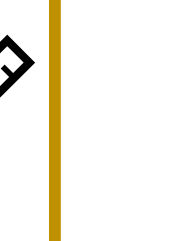


Definition

Government's support for **low income people** to support and leverage communities effort to improve the condition of substandard home through the home improvement and construction

Target group:

HH earn < **Regional Minimum Wage ~ \$ 172**

TYPE	
	
Home improvement	Home construction
Services	Goal
 	  
Technical assistance	Safety
Resources	Health
	Space

Features of **BSPS**

1.

**Improvement
or
Construction**

2.

Targeted to low
income people in
Decile 3-4

3.

Beneficiaries
were to provide
matching fund

4.

**Nationwide
coverage**
including urban
and rural area

5.

Collaboration
between local,
central
government and
the community

6.

Carried out in
one year

7.

Empower home
owner and
beneficiary group
to take decisions

8.

**No cash
transfer**

9.

Technical
assistance
through
facilitators

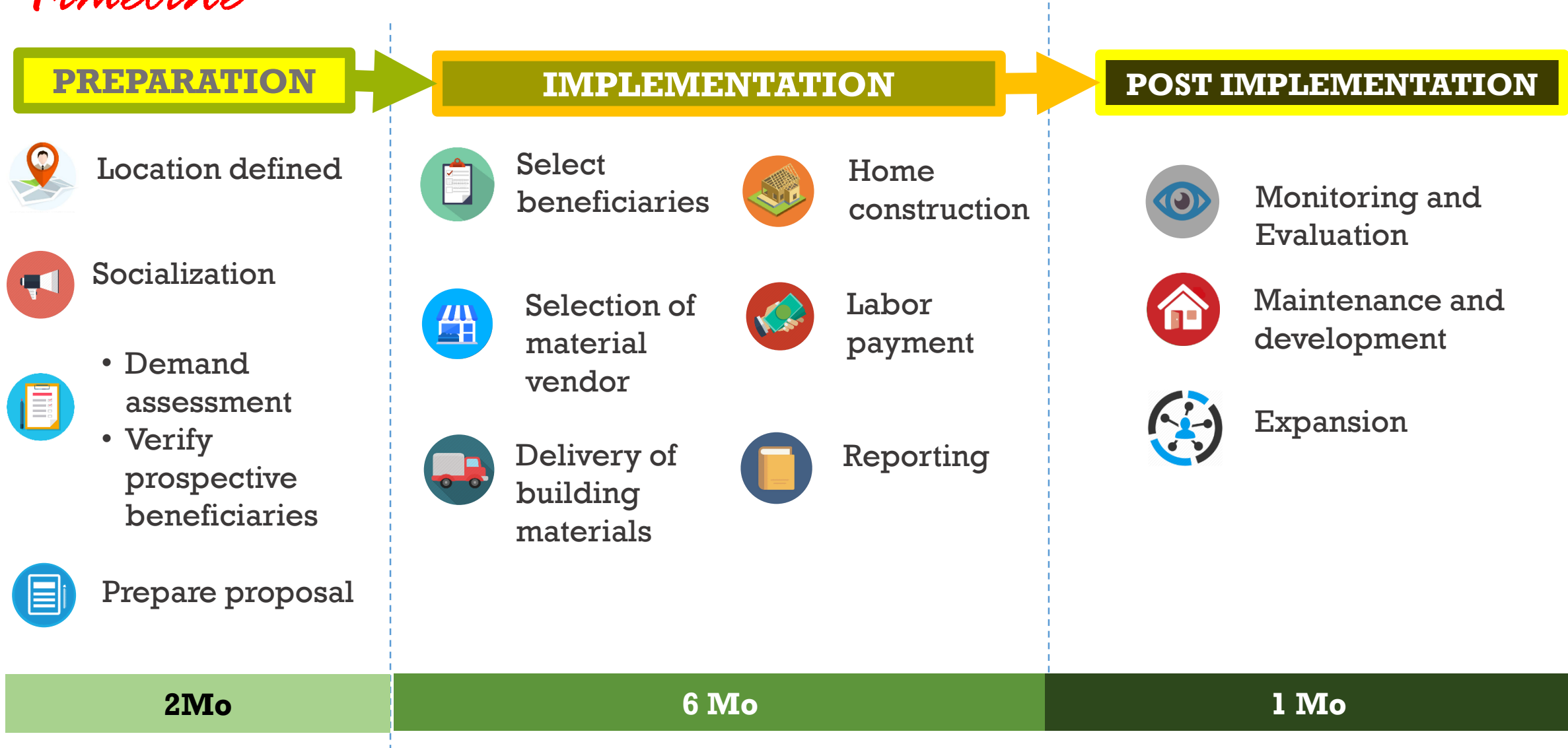
Subsidy size (2019)*

Assistance Type	Allocation			Remarks
	Building Material	Labor	Total	
Home improvement	\$1,055	\$176	\$1,230	Standard assistance
	\$2,110	\$351	\$2,461	For Papua, West Papua and areas of limited transport access
Home Construction	\$2,110	\$351	\$2,461	Standard assistance

*)\$1 = Rp 14,200

BSPS

Timeline



Eligibility **criteria**



1. Indonesian Citizen;
2. Married;
3. Have **formal land title/tenure** that also
 - Clear from dispute
 - Have boundaries as specified in land letter
3. Does not have house or being live in substandard house;
4. Have never received BSPS or any type of other housing subsidy;
5. Earn at the **minimum regional income** or below;
6. Willing **to contribute** in kind and in cash toward home completion;
7. Form a beneficiary group to **share the responsibilities** of home completion

BSPS Highlights

Strengthening
social capital

Size of
contribution

Facilitators
as the
backbone

**Creative
communication** is
matter

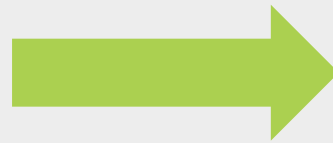
Varied results

Enabling *social capital* in home construction

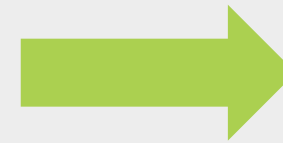
CONSTRUCTION DONE BY “**GOTONG ROYONG**” (Collective works)



Extended
Family/Neighbor



Gotong Royong



BENEFICIARY GROUP COLLECTING BUILDING MATERIALS & MONEY TO BUILD A HOUSE



Extended
Family/Neighbor





GOTONG ROYONG

Working together & helping each other as Indonesian culture.

Beneficiary's *Contribution*



HH member(s) contribute **in-kind as labor**



HH pools or joins a **rotation saving (*arisan*)** on building materials



On average HH **contributes in-cash around \$175**



SWADAYA – /SELF-HELP/

The home owner as the main actor

Facilitator as the backbone of community empowerment



1. **Socialization**, counseling, debriefing community
2. **Verify** assistance beneficiary candidates
3. **Assist** to prepare home improvement proposal
4. **Monitor** the implementation of assistance
5. **Support** beneficiary to be **accountable** through reporting
6. **Facilitate** the overall process until completion



FACILITATOR

To assist home owner and
the community

Creative communication

leverages more **contributions**



Findings

- The **more varied** socialization techniques, the **higher value** of contribution provided by the beneficiaries
- **Informal socialization** techniques tend to leverage more contribution

CONFINED MASONRY HOUSE

BENGKULU

Sample: Syamsiminu's house (BNBA #34) di Desa Tanjung Alai, Bengkulu



MASONRY HOUSE

EAST JAVA

Sample: Karinem's house (BNBA #224) in Desa Jatigreges, Jawa Timur



WEST SUMATRA

Sample: Syurial's house (BNBA #182) in Desa Kapau Alam Pauh Duo, Sumatera Barat



TIMBER HOUSE

CENTRAL KALIMANTAN

Sample: Rahjono's house (BNBA #21) in Desa Lembeng, Kalimantan Tengah



Lessons from 13 years of implementation



Positive Outcome

- **Beneficiary** as a **primary subject** of home improvement
- Fostering **local creativity** for home improvement **solution**
- **Leveraging communities** contribution
- Inducing **local economic opportunities**: small shop, home stay, etc.

Challenges

- Same features between urban and rural, BUT more challenging in urban due to **land tenure issues**
- **Sporadic in location**: create difficulties to organize *GOTONG ROYONG*
- **Varied output quality** due to materials, labor skills, and remoteness of locations



THANK YOU