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THE HOUSE FACILITATION FOR THE LOW-INCOME COMMUNITY: A STUDY ON THE SELF-RELIANCE HOUSING STIMULUS PROGRAM

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ABSTRACT

There have not been many studies examining the success of the Self-Reliance Housing Stimulus Program in improving the quality of habitable houses from the perspective of the low-income communities. This study tries to explore the success of the program in improving the quality of the habitable houses before and after getting the support by surveying 388 low-income households in cities and regencies located in the Central Java Province. The result of the research shows that with the program has helped the low-income people to improve the quality of their houses. The increase can be seen in the physical factors of the building, the environmental, and the health factors.

KEY WORDS

Habitable house, low-income communities, self-reliance housing stimulus.

Based on the mandate of the 1945 Constitution and the Article 28H of the Amendment to the 1945 Constitution, the right to adequate housing is one of the basic rights of the people and therefore every citizen shall have the right to live and receive a good and healthy living environment. In addition, home is also a basic human need in improving the dignity and quality of life and livelihood as well as a personal reflection in the effort to improve the standard of living as well as to form the character and personality of the nation. Home is also the smallest environment that serves as a place where humans interact in the process of growing up. Because of its fundamental nature, every year there is always an increase in the needs of housing along with the increase of population. The orientation of housing and settlement development is focusing on providing housing with such low funds. The number of rented houses in 2016 amounted to 8.51% and self-owned houses amounted to 82.58% (BPS, 2017).

The 1945 Constitution mandates that the right to adequate housing is one of the basic rights of the people and that the state through the government shall provide assistance to people who have not been able to own a house or already have a house but not fulfilling the standard of adequate housing. According to Mungkasa (2011), the condition allows the government to have self-reliance housing programs as one of the spearheads of the fulfillment of human rights. However, many things must be done to make the programs run effectively and efficiently. A comprehensive scenario, from the paradigm, basic principles, policies, strategies, road maps, to the funding and human resource, needs to be agreed upon by all stakeholders. The programs by the government of Indonesia in fulfilling the needs of habitable housing are run by the Ministry of Public Works and Housing, one of which is the Self-Reliance Housing Stimulus Program dedicated to Low-Income Communities. The program has been in implementation since 2009 until now.

The program is in the form of social assistance to encourage the low-income communities to build habitable housing and/or healthy and safe environments. This assistance is a leverage of community self-reliance in various forms either in the form of additional funds, labor, or other support. It is hoped that this assistance can foster self-reliance initiatives for their own good as well as beneficial for the relatives, neighbors, and the surrounding environment, so the support can be used to complete the construction or improve the quality of houses.

The fulfillment of the needs for houses mandated in the 1945 Constitution is set forth in the National Long Term Plan of the Republic of Indonesia from 2015 to 2019 in the Self-

Reliance Housing Stimulus Program, where the target to be completed by 2019 is 1,750,000 housing units on the construction of new self-reliance houses of 250,000 units and an increase of self-reliance housing quality by 1,500,000 units. In 2015, the program is planned to build 20,756 new housing units and improve the quality of 61,4489 old housing units (the Ministry of Public Works and Housing, 2016). The following is the realization of the program in 2015 in 31 provinces of Indonesia.

Figure 1 – Percentage of Households by Provinces and the Status of Self-Owned Houses, 2016 (Source: BPS, 2017)

Figure 2 – Percentage of Households by Provinces and the Status of Rented Houses, 2016 (Source: BPS, 2017)

Table 1 – The Number of New Housing Units Built and Old Housing Units Improved by the Self-Reliance Housing Stimulus Program in 2015

n/n	Province	Quality Improvement	New Houses Built	Total
2	3	4	5	
1	Riau	410	-	410
2	Sumatera Utara	2,289	-	2,289
3	Aceh	1,605	-	1,605
4	Sumatera Barat	4,154	2	4,156
5	Kepulauan Riau	239	-	239
6	Lampung	1,592	1,159	2,751
7	Bengkulu	1,042	377	1,419
8	Sumatera Selatan	1,764	136	1,900
9	Jambi	603	542	1,145
10	Jawa Barat	5,833	3,235	9,068
11	Banten	13	826	839
12	Jawa Tengah	12,414	1,322	13,736
13	D.I. Yogyakarta	575	1,746	2,321
14	Jawa Timur	5,043	1,617	6,660
15	Kalimantan Barat	3,164	9	3,173
16	Kalimantan Selatan	1,742	3	1,745
17	Kalimantan Tengah	1,721	-	1,721
18	Kalimantan Utara	110	1	111

1	2	3	4	5
19	Kalimantan Timur	488	-	488
20	Gorontalo	1,437	1,616	3,053
21	Sulawesi Selatan	2,173	-	2,173
22	Sulawesi Tengah	3,318	1,350	4,668
23	Sulawesi Tenggara	2,974	218	3,192
24	Sulawesi Utara	693	-	693
25	Sulawesi Barat	1,353	167	1,520
26	Bali	609	1,080	1,689
27	Nusa Tenggara Barat	1,587	3,090	4,677
28	Maluku	1,398	-	1,398
29	Maluku Utara	938	583	1,521
30	Papua	208	710	918
31	Papua Barat	-	967	967
	Total	61,489	20,756	82,245

Source: The Directorate General of The Ministry of Public Works and Housing RI, 2016.

Construction of houses along with infrastructure, facilities, and public utilities can indirectly encourage regional growth and regional economy, can support socio-cultural development as well as can provide a tangible contribution to improving the quality of housing, economic growth, poverty alleviation, and welfare improvement. Therefore, the development of a decent and healthy housing and environment is a way for the development of Indonesian human resources in the future. This study aims to see the perceptions of the low income communities as the receivers of the assistance and see the effect of the program in improving the quality of habitable home.

LITERATURE REVIEW

In 2015, the Government of the Republic of Indonesia launched the Million Houses Program to reduce the housing backlog. One of the main targets of the Million Houses Program is the low-income communities. The success or failure of the national program is not only seen from the number of houses built, but also the accuracy of the target of providing houses, i.e. for low-income people. Based on the income levels, laborers and employees whose income is the same as the Provincial Minimum Wage are included in the low-income criterion. In addition, there are also poor people living below the poverty line, which ranks at the bottom of the low-income level.

Low-Income Communities. The low-income community, hereinafter abbreviated as LIC, based on the Act Number 11 of 2011 regarding Housing and Settlement Area, refers to those with limited purchasing power so it is necessary for them to get government support to obtain housing. Article 126 of the Act states that the government and local governments provide facilities and/or assistance in the form of finance for the construction and acquisition of public houses and self-reliance houses for these low-income people. There are 3 (three) segments of the low-income people based on the ability to access home ownership. They are the low-income people: who already own land or houses but are unable to build/repair their houses; who are able to buy a house but of low ability to repay the mortgage; and who cannot afford to buy a house.

Habitable House. Based on the regulation of the Ministry of Public Works and Housing Number 20/PRT/M/2014 on the liquidity facility of housing finance in the framework of obtaining housing through credit for low-income people (changed by the regulation Number 20/PRT/M/2015), the target group of the Housing Credit Program represents those low-income people with regular income and with irregular income. The income limit of the target group of the Housing Credit Program is the people with income of IDR 4 million for the landed house.

A habitable house is a house that meets the building safety requirements, the minimum adequacy of building area, and the occupant health. To meet the requirements as a habitable house, the criteria and technical requirements are as follows.

1. The Criteria:

- a. Meet building safety requirements, including:
 - Lower structure/foundation;
 - Structure/column and log (beam);
 - Upper structure.
- b. Ensure health includes lighting, air circulation and sanitation;
- c. Meets minimum minimum adequacy of 7.2m²/person up to 12m²/person.
2. The Technical Requirements:
 - a. Safety/security factors. The house can provide a sense of security for residents and the environment around the house. The structure of the building must be in accordance with the condition of the land where the house is built, so the structure is able to withstand dead loads and live loads therein and the burden arising from certain natural conditions, such as earthquakes, wind and flood.
 - b. Health factors. In addition to providing a sense of security for its inhabitants, the house must also meet health standards such as caring systems and optimal natural lighting, good sanitation and the use of building materials that do not interfere with occupant health and the environment.
 - c. Comfort factors. The house is able to provide comfort for the inhabitants, including:
 - circulation or spaces associated with the organization of relations between rooms of the house;
 - temperature, the house can be used as a refuge from the hot weather during the day and cold air during the night; and
 - view, the home can maintain the privacy of the occupants when performing certain activities without the worries of being seen from the outside.

METHODS OF RESEARCH

This study examines the perspective of low-income communities as the beneficiaries of the program in the sub-program of home improvement. This study was conducted in 2015 in Central Java Province as the province had the highest number of beneficiaries in 2015. The population consisted of 12,414 people in one (1) city and twenty-one (21) regencies. The sample of the study consisted of 388 respondents, obtained using Slovin formula with α 5%. The determination of sample per region (city and regency) was done proportionally because the number of beneficiaries was not the same in each city and region. The distribution of samples in each city and regency is as follows:

Table 2 – Sample Proportion According to the City and Regency in Central Java

n/n	City/Regency	Population	Sample
	2	3	4
1	Kota Pekalongan (city)	50	2
2	Kabupaten Brebes (regency)	921	29
3	Kabupaten Pemalang (regency)	269	8
4	Kabupaten Batang (regency)	433	14
5	Kabupaten Wonosobo (regency)	671	21
6	Kabupaten Banyumas (regency)	243	8
7	Kabupaten Kebumen (regency)	1.421	44
8	Kabupaten Purwokerto (regency)	705	22
9	Kabupaten Klaten (regency)	897	28
10	Kabupaten Wonogiri (regency)	450	14
11	Kabupaten Sukoharjo (regency)	901	28
12	Kabupaten Sragen (regency)	691	22
13	Kabupaten Tegal (regency)	656	21
14	Kabupaten Pekalongan (regency)	798	25
15	Kabupaten Jepara (regency)	371	12
16	Kabupaten Boyolali (regency)	472	15
17	Kabupaten Temanggung (regency)	397	12
18	Kabupaten Semarang (regency)	775	24

1	2	3	4
19	Kabupaten Pati (regency)	325	10
20	Kabupaten Kendal (regency)	665	21
21	Kabupaten Magelang (regency)	83	3
22	Kabupaten Cilacap (regency)	220	7
Total		12.414	388

Source: *The Directorate General of The Ministry of Public Works and Housing RI, 2016.*

This data analysis technique uses a description analysis. It is used to describe or give an idea of the object under study through the data or samples collected as it is without making any analyses or conclusions. In other words, the descriptive analysis takes the problems or focuses on the problems as they are when the research is conducted; the results of which are then processed and analyzed for conclusion (Sugiono, 2009). Prior to the analysis, research instruments were tested for validity and reliability.

RESULTS OF STUDY

The initial stage of this study was testing the instrument validity to the questionnaire used. The results of the questionnaire validity test against the 16 (sixteen) items about te habitable home variables were valid. The value of r-count was greater than the r-table for the whole items. Furthermore, after the validity test, the reliability test with alpha 1% (N-2) was performed. The result was that the correlation coefficient value greater than the r-table value ($0.877 > 0.148$); thus, the instrument was significantly reliable. To capture the perspective of respondents, questionnaires with closed questions were used. There were sixteen (16) statements with A-D alternatives.

Physical Factors of the Building. This relates to the level of house damage before receiving the assistance. There were 283 or 73% of low-income people. The house damage before receiving assistance reached 26% - 50%. There were 89 people (23%) experienced <25% house damage, and 16 people exepereinced 51% -75% house damage. After the program, 206 (53%) people stated that their house was much better compared to the previous condition, 167 (42%) people stated that their house was better, and 19 (5%) people stated that their house was quite good.

Related to the width of the house before getting assistance, as many as 171 (44%) people had about 51 m² to 75 m², 167 (43%) people had about 37 m² to 50 m², 43 (11%) people had > 76 m², and 8 (8%) had a total area of > 36 m². The addition of house building area after the program by 25% was experienced by 237 (61%) people, by 50% was experienced by 147 (38%) people, and by 75% was experienced by 4 (1%) people.

In terms of improving the quality of houses, the program requires the beneficiaries to pay attention to building materials used, such as the roof. The material previously used by 241 (62%) people was asbestos, 78 (20%) people used rumbia, 66 (17%) people used zinc corrugated roof, and 4 (1%) people used the roof tile. After the program, 233 (60%) people used the roof tile. As many as 85 (17%) people still used asbestos, and the rest 70 (18%) people used zinc corrugated roof.

The next material to change was the wall. Wall materials used by the community were mostly wood. A total of 287 (74%) people still used woods for the walls, 16 (4%) people used concrete, 31 (8%) used tarpaulins, and 54 (14%) people used other types of materials. After the program, 198 (51%) people used concrete, 120 (31%) used woods, and used 19 (5%) tarpaulins.

The program also required beneficiaries to use appropriate flooring materials for the improvement of quality of life. Currently, as many as 287 (74%) people used no tiles, 89 (23%) used cement flooring, and 12 (3%) people already used ceramics. The change after the program was the use of the ceramic material by 241 (62%) people and cement flooring by 147 (38%) people.

Health Factors. The home environment health in this study is based on Ministerial Regulation Number 06 of 2013 on Guidelines for Implementation of Self-Reliance Housing Stimulus Program. Article 3 states that the type of assistance provided may be the

construction of infrastructure, facilities, and utilities attached to the house, among others, sources and networks of clean water, bathrooms, landfills.

Source: Primary Data Processed 2017.

Figure 3 – The Perspective of the Low-Income Communities on the House Improvement Sub-Program through the Self-Reliance Housing Stimulus Program (Physical Building Factor)

Source: Primary Data Processed 2017.

Figure 4 – The Perspective of the Low-Income Communities on the House Improvement Sub-Program through the Self-Reliance Housing Stimulus Program (Health Factor)

The surrounding environment of the houses of the low-income communities is not so healthy. For drinking water infrastructure, 171 (44%) people utilized river water, 120 (31%) people used drilled well water, and 97 (25%) people used spring as the drinking water source. After the program, 144 (37%) people already used springs as the drinking water source, 124 (32%) people still used drilled well water, and 47 (12%) people kept on using river water as a the source of drinking water. Some communities have also realized the

importance of healthy drinking water sources; thus, a large number of people already used the water provided by the local water company.

As many as 206 (53%) people used public toilets. A total of 47 (12%) people still used the river, 113 (29) people used water closet (WC) in their house, and as many as 23 (6%) used other facilities. The real change after the program was the increase in the number of people using private water closet (WC) as many as 287 (74%), 62 (16%) used the public toilets, while others still used the river.

Another environmental health factor is related to landfills. Before the program, most of the people preferred to burn the garbage. Based on the result of the research, there were 237 (61%) people burnt their garbage, 120 (31%) people dumped the garbage in the river, 23 (6%) buried their garbage, and only 8 (2%) people dumped garbage in a landfill around their house. Following the program, 202 (52%) people used the landfill, 147 (38%) people still burnt their garbage, 31 (8%) people buried their garbage, and the real impacts arising from the program was a lower number of people throwing their garbage in the river, which was only 8 (2%) people.

DISCUSSION OF RESULTS

Based on the results of the analysis, it can be seen that from the perspective of low-income communities receiving the program, there has been an increase in the quality of the habitable house building from the aspects of physical factors. Before the program, the level of damage was 26% to 50%, yet after the program, the condition of the house has been very good. The house building area after the program has increased by 25%. The roofing material has been changed to tiles, the walls have been changed to concrete, and almost all floors have already used ceramics.

Based on the results of the analysis, it can be seen that from the perspective of low-income communities receiving the program, there has been an increase in the quality of the habitable house building from the aspects of the health of the surrounding environment. The people mostly nowadays have used drilled well water. Before the program, most of them used the river water and springs as a source of drinking water. In addition to drinking water, after the program, the community already has had a water closet (WC) inside the house, where previously most of them used the river as the toilet. The other benefit of the program is that the community now has a garbage dump in each house, so they do not dispose household garbage in the river or by burning and burying.

The idea that 'occupant control' contributes to the impacts of the habitable home has been proven. The idea is supported by Huchzermeyer and Omenya (2004), comparing the independent self-reliance houses with non-independent self-reliance houses (let alone government intervention too strong). Independent self-help house is better and wider and grows much better. This is also supported by the high sense of belonging by the residents that result in their high satisfaction. Based on the results of research conducted by Carmon and Gayrieli (1987), comparing self-reliance and non-self-reliance housing, the first housing produced more qualitative homes, better neighborly relationships, and more satisfied residents. In addition, the community is also encouraged to maintain its environmental conditions. This condition is achieved with only a small government cost compared to non-self-reliance housing (Ntema, 2011). Habitable home conditions can have an impact on improving the condition of the economy of its inhabitants. It is evident that improved family economic conditions encourage gradual improvement of housing conditions (quality and extent) (Pugh, 2001). Nevertheless, the occupant control can encourage residents to ignore the economic difficulties they face and still improve the quality of their homes.

CONCLUSION

From the study, it can be concluded that the Self-Reliance Housing Stimulus Program of the Ministry of Public Works and Housing is able to give a direct impact on the improvement of the quality of habitable home. The improved quality is in the physical quality

and home environment health. The success of the program cannot be separated from the support and active participation of the low-income communities. The form of support is self-funding and the participation of family members and beneficiary groups in the house building process.

Theoretically, this study can be used as a reference about the Self-Reliance Housing Stimulus Program. In addition, it can also increase knowledge and insight on how to improve the quality of habitable home for the low-income people). The Ministry of Public Works and Housing must manage the program well to realize what has been mandated in the 1945 Constitution and Article 28H of the amended 1945 Constitution in which each citizen is entitled to live and get a good and healthy living environment .

LIMITATION AND FUTURE STUDY

This study does not include all the criteria and technical requirements of a habitable house determined by the Indonesian government. Criteria not been included in the study are (1) health factors including optimal air and natural lighting, air circulation and sanitation; (2) safety/security factors including the structure of the building that must be in accordance with the condition of the land where the house is built, so the house is able to withstand dead loads and live loads as well as the burdens arising from certain natural conditions such as earthquakes, wind, and flood; (3) comfort factors such as circulation or movement of space, temperature, and so forth.

This study also needs further development as to calculate the amount of leverage that occurs along with the self-reliance housing program to improve the quality of the houses. As it is known, the self-reliance housing is designed for residents to develop their own houses in the long term. This is in accordance with Turner's idea that a house should be viewed as a verb and not a noun. A house should be regarded as a process (Turner, 1976), so it will never finish but will continue to grow. Similarly, when observations are made, they are not recommended to be instantaneous (snap shot) but in a long time.

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