

RECIPROCAL APPROACH OF MORTGAGE LOANS AT THE INFORMAL BUSINESS SECTOR

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ABSTRACT

This paper seeks to reflect on the informal sector, of housing and financial institutions. The stimulus triggered by OJK (Financial Services Authority) is really a new wind, for the housing finance business, with multi-finance companies. The regulation that OJK spawned is really weighted so that, what is needed was a qualified implementation, so that the interest of the state in "to house" its people, can run well. Informal sector entrepreneurs, who are generally not worthy of banking, are a niche for financial institutions, to build a business with this class. Financing companies, with informal business actors should engage in a mutually beneficial work. The reciprocal approach model, proposed in this reflection may further illuminate and will at once address the doubts of financing firms, in adjusting for housing finance needs of the informal business sector. The reciprocal approach sees the informal sector, as a powerful entity, which we need to accommodate the empowerment, and increase the energy of empowerment.

KEYWORDS: Communication Reciprocal, Mortgages & Informal Sector