

## Housing Micro Finance Typology in Semarang

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The housing microfinance program conducted in Semarang shows two kinds of implementation. The first typology is implemented by BMT Anda, BMT Mitra Khasanah and Koperasi Karya Sejahtera. The second typology is implemented by Pegadaian Kanwil Semarang. The results indicate that the first typology which based on individual credit fits to people with fixed income. The institution supported this typology also benefited with this type, as for the fund raised will also be used for financing the management. Whereas, the second typology search for the collective group credit and therefore reflects the need for lower income people with no fixed income. The availability of government institution will ensure that they do not need additional fee for management. However, up to now, the housing micro finance implementation is mostly by using the individual credit because of the flexibility of the application

Keywords : typology, low income people, housing micro finance

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