

# Housing and Settlement Development in Indonesia

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## Abstract

The main problem in this research is the Government Programs related to housing and settlement development requires every Indonesian citizen to live physically and mentally prosperous, live and have a good and healthy environment. However, these government programs that have been carried out have not touched the basic problems, especially the welfare of the community. The results of the study show that, there is no unified role and institution among stakeholders and the involvement of stakeholders in this program has not been optimal. As an effort in the construction of housing and settlement areas in Indonesia, including: First, the importance of establishing regulations related to housing development and settlement areas; Second, an Integrated Database was formed in relation to Indonesian citizens receiving government programs in the construction of housing and settlement areas in Indonesia.

**Keywords:** Housing, Settlement, Development

## I. INTRODUCTION

Research related to housing and residential areas is interesting to study. There has been a change in the policy of upgrading villages and slums to become vertical houses which seem inappropriate in accommodating the way of life practiced in the context of village adaptive urbanism. The way the city government manages slums by trying to reshape and restructure the lifestyles of residents to harmonize formal market steps has a big impact on society. Important aspects of quality of life, also important for sustainable development. All major international statements regarding sustainable development refer to housing or settlement strategies.

Housing policy has gone through many permutations in the past 50 years, based on different, even contradictory approaches, not really resolving housing problems faced by the majority of the world's population. The housing challenge is simple: the need for healthy shelter at affordable prices. In recent years, the concept of sustainability has been central not only in housing policy, but in settlement considerations. David A. Turcotte and Ken Geiser (2010), working to develop sustainable housing in the metropolitan area of Boston, Massachusetts. Case studies are used to test multidimensional frameworks to see how well they are applied as guidelines for development and tools for understanding and evaluating actual housing development projects. This framework includes 10 principles of sustainable housing development formulated from previous research. Using this framework, the

text examines two housing developments that combine several principles from the framework. Using these principles as a definition and evaluative tool, research measures the extent to which projects make reasonable progress in achieving sustainable housing.

Meanwhile, in Indonesia, according to Law Number 1 of 2011 concerning Housing and Settlement Areas, every Indonesian citizen has the right to live in a physical and spiritual prosperity, to live and obtain a good and healthy environment. For this reason, the state is responsible for protecting the entire nation of Indonesia by organizing housing and settlement areas, so that people have a place to live and inhabit decent and affordable housing.

At present, housing needs in Indonesia are still far from being met. There are around 64.1 million housing units in Indonesia, 20% of which are in bad condition. Estimates of the number of housing shortages are also very diverse. In the 2010 census, the Central Statistics Agency (BPS) calculated the number of housing shortages to reach around 11.9 million units. This calculation is based on home ownership information, whose estimates have increased to 13.5 million in 2014. If below standard use a density measure (<7.2 m<sup>2</sup> per capita), the number of non-livable housing units is 7.5 million. Meanwhile, 45% of households, or 28,900,000 units are rated below decent standards due to the following: because they are too dense, are built using at least one building material of low quality, or do not have access to basic services.

The housing problem in Indonesia has its roots in a shift in population concentration from rural to urban areas. The urban population growth in Indonesia is quite high, around 4% per year and tends to continue to increase. This shows the high trend of the growth of cities in Indonesia. Unfortunately, there is a situation that is not appropriate between the level of ability with the needs of human resources for employment in urban areas, resulting in the emergence of social classes with very low economic levels. This results in the level of fulfillment of the basic needs of the destitute which can be said to be very minimal. Their homes and residences are no more than places to survive in the midst of city life. The quality of their settlements is considered low and does not meet a decent standard of living.

In addition, other data showing poor housing conditions in Indonesia, namely the number of slum areas that continues to increase. In 2004, the slum area was around 54,000 ha and in 2009 it had reached 57,000 ha. This upward trend will continue going forward, according to the Central Statistics Agency (BPS) prediction that urbanization will reach 68% by

2025. UN Habitat (2007) also estimates that no less than two million urban communities in Indonesia will live in slums in 2030. The blurred portrait of housing is inseparable from the inability of the community to meet a decent standard of living both clothing, food and shelter. Meeting the decent standard of living is a daunting task carried out by the central and regional governments. This paper seeks to discuss how housing and settlement development in Indonesia (Studi in Bandung Regency).

## II. HOUSING AND SETTLEMENT DEVELOPMENT PROGRAM

Government programs in housing and settlement development in Indonesia include the PNPB Mandiri, PLPBK, Kotaku, BPSB and Rutilahu programs. First, PNPB Mandiri is a national poverty alleviation program, especially one based on community empowerment. PNPB Mandiri is implemented through the harmonization and development of systems and program mechanisms and procedures, providing mentoring and stimulant funding to encourage community initiatives and innovations in efforts to reduce poverty. Community empowerment itself is an effort to create / increase community capacity, both individually and in groups, in solving various problems related to efforts to improve the quality of life, independence and welfare. Community empowerment requires great involvement from local government agencies and various parties to provide opportunities and ensure the sustainability of the various results achieved. General Objectives in the implementation of the PNPB Mandiri Program to independently improve the welfare and employment opportunities of the poor. Specific Objectives of the PNPB Mandiri Program include: First, Increasing the participation of all communities, including the poor, women's groups, remote indigenous communities and other vulnerable and often marginalized groups in the process of decision making and development management; Second, increasing the synergy of the community, local government, private sector, associations, universities, non-governmental organizations, community organizations and other caring groups to streamline poverty reduction efforts.

Second, the Community-Based Settlement Environment Arrangement Program (PLPBK) or Neighborhood Development is a follow-up intervention within the framework of the PNPB Urban Urban intervention strategy to build the transformation of an independent community towards civil society. The program aims to ensure that all communities can live harmoniously in a healthy environment that is orderly, sustainable and has a characteristic. The target locations of the PLPBK Program are:

1. Urban PNPB Urban / Village.
2. BKM / LKM in the kelurahan / village have a minimum Secretariat bookkeeping performance.
3. Kelurahan / villages have dense, slum and poor residential areas which are the priorities of the Regional Government in the Settlement of Settlement Environment.

4. The related City / Regency Government has a commitment to support the implementation of PLPBK activities.

To finance this PLPBK program, the Central Government and the Regional Government provide Community Direct Assistance Funds (BLM). The BLM Fund is a Stimulant Fund that is not intended to fund all planned development, therefore efforts are still needed to raise community resources and care groups.

Third, the City without Slums Program (Kotaku) is one of a number of strategic efforts to accelerate the handling of slums and support the "100-0-100 Movement", namely 100 percent universal access to drinking water, 0 percent of slums, and 100 percent access to proper sanitation . The Kotaku Program deals with slums by building collaboration platforms through increasing the role of local government and community participation.

The Kotaku program is implemented in 34 provinces, spread over 269 regencies / cities, in 11,067 villages. Based on the Decree (SK) determined by the regional heads of each regency / city, the slums located in the target location of the Kotaku Program are 23,656 hectares. As an implementation of the acceleration of slum management, the Kotaku Program carries out quality improvement, management and prevention of the emergence of new slums, with activities in rural / urban villages, as well as regions and districts / cities. These slum-handling activities include infrastructure development and social and economic assistance for the sustainability of better community livelihoods in slum areas. The stages of implementing the Kotaku Program are data collection. The community institution in the village / kelurahan called the Community Self-Reliance Agency / Institution (BKM / LKM) has conducted a baseline survey of 7 Slum Indicators in each village / kelurahan. The data is integrated between community planning documents and district / city planning documents to determine priority activities to reduce slums and prevent new slums. BKM is a factor that can accelerate the achievement of habitable and sustainable settlements. The funding source for the Kotaku Program comes from donor loans from foreign institutions, namely the World Bank, the Islamic Development Bank, and the Asian Infrastructure Investment Bank. In addition, the contribution of the regional government is allocated from the Regional Revenue and Expenditure Budget and non-governmental organizations, which become a unity of funding in order to achieve the target of improving the expected quality of slum handling. The general objective of the Kotaku program is to increase access to infrastructure and basic services in urban slums to support the realization of habitable, productive and sustainable urban settlements. In this general purpose contained two purposes. First, improve public access to infrastructure and service facilities in urban slums. The second is to improve the welfare of the community in urban areas through prevention and improvement of the quality of slums, community-based, and the participation of local governments.

Fourth, the Self-Help Housing Stimulant Assistance (BPSB) is one of the central government's programs in overcoming the problem of routines. Stimulant fund management is carried

out by Bumdes (Village-Owned Enterprises) or Bumkel (Village-Owned Enterprises). The Rutilahu Program can reduce the number of routines and motivate the community to be self-sufficient and work together in realizing a livable, healthy, comfortable and organized environment. This Bumdes is a channel for the budget to the beneficiaries of the routine program.

Fifth, the program to repair houses that are not livable (Rutilahu) is a problem in the housing and settlement sector and is also a challenge for the government. Various factors affect the resolution of housing and settlement problems, one of which is population growth that continues to grow which impacts the need for housing increases. Especially in the current era of regional autonomy, the problem of housing and settlements has become the responsibility of the Regency / City government, meaning that the regional government must start thinking about its people in meeting the needs of housing. The amount of assistance provided to each house in the housing improvement assistance program is not livable for Rp. 5,000,000 which is a stimulant for the community to improve their homes.

Criteria for Non-Occupable Homes as subjects can be grouped into Basic Criteria and Readiness Criteria. The Basic Criteria for Non-Occupable Homes includes all aspects that have been nationally agreed upon as a minimum standard that must be referred to in determining the total number of Non-Habitable Homes in Indonesia. Subjects that are recorded with reference to these main criteria also include data on uninhabitable houses that are built not in accordance with the allotment of land, are on land that is not self-owned, has a rental status, and so forth. The Main Criteria for Non-Habitable Homes is expected to be the basis for overall housing policy determination.

### III. ACTORS, INSTITUTIONALIZATION AND FUNCTION IN HOUSING AND SETTLEMENT DEVELOPMENT

In formulating policies, actors relate to the number of people involved (participants). This factor then determines the size of the network to be built. Furthermore, the characteristics of the policy network will be influenced by different types of actors from the background. Actors in the policy network are individuals but can also be organizations such as the actors

involved can also be representations of certain groups / parties. This will depend on the shape / characteristics of the network structure and the higher the level of institutionalization of a network, the more effective the policy network will be. The network is then formed by habits or rules (rules of the game) in the interactions that govern the exchange (exchange) in a network.

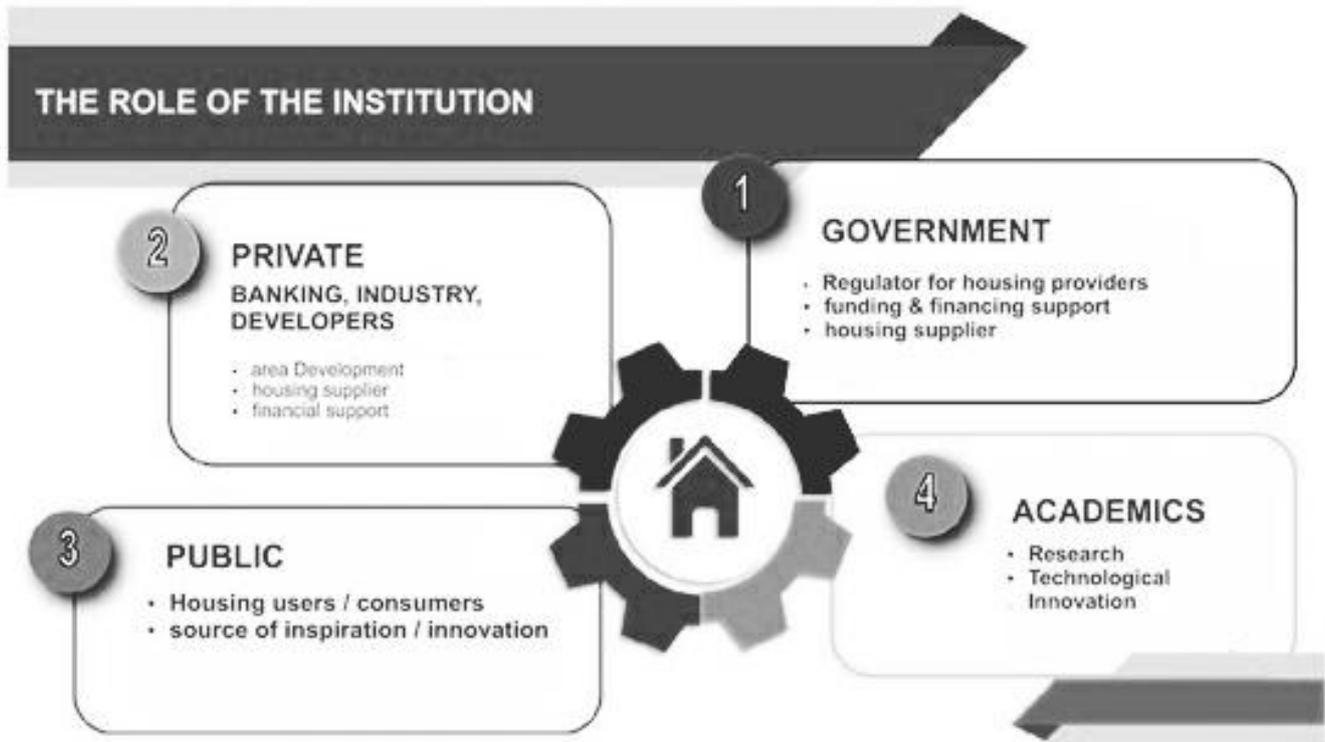
Network is a communication media that manifests in several functions. Its functions depend on the needs, intentions, resources, and strategies of the actors involved. The concept of "function" then forms the connecting perspective between the structure and the actors in the network. The main function of a policy network is as a tool used to increase the intensity of relationships between parties concerned with a public policy both at the formulation and implementation stages. Thompson in Kadir (2014: 51) revealed that the role of actors in implementing a policy or program is influenced by the power and interests of the actor, so that it can be categorized into 4 types, namely:

1. Actors with a high level of interest but who have low power are classified as Subjects. This actor has a low capacity in achieving goals, but can be influential by forming alliances with other actors. This actor can often be very helpful so the relationship with this actor must be maintained properly.
2. Actors with a high level of interest and power are classified as Key Players. These actors must be more actively involved, including in evaluating new strategies.
3. Actors with low levels of interest and power are classified by other followers, to involve this actor further because their interests and influence usually change over time. This actor must be monitored and communicated well.
4. Actors with low interest but high power are classified as contest setters. This actor can pose risks so his existence needs to be monitored and managed properly. This actor can turn into key players because of an event. Good relations with these stakeholders continue to be fostered. For this reason, all the required information must still be provided so that it can continue to play an active role in achieving goals.



**Figure 1.** The progress of home improvement is not habitable (Rutilahu)

*Source: Disperkintan Bandung Regency, 2019.*



**Figure 2.** The Role of Institutions in Housing and Settlements in Indonesia

*Source : Directorate General of Housing, 2019.*

Regional Development Planning Agency (Bappeda) as Key Players. The interests of Bappeda have strong interests and can influence other SKPD both from organizational values, political values, personal values, ideological values and policy values (guidelines). The influence of Bappeda is very strong, Bappeda can exert influence in the form of forcing other SKPDs to do something that has been planned. And also provides convenience in terms of disbursement of the budget if the implementation target is achieved properly.

Department of Housing and Settlements as Key Players. The importance of the Department of Housing and Settlements is enormous in the implementation of housing and settlement areas. so strong are other interests, political values, organizational values giving development permits. The power possessed by the Housing and Settlements Department includes coercive power, legitimate power, expert power, referent power. Service can also force the achievement of work domiciled below.

Society as Other Followers. The community does not have such a large political interest, but can only criticize the government / stakeholders in implementing the policy, the community itself cannot do much. Power (power) owned by the community does not exist. The community only knows and obeys the rules, and even then if the community knows the rules.

Environmental Activist as subject. The interest of

environmental activists is quite high in terms of influencing other actors, especially the government. The community is also more concerned with the common interests not only from the government alone and in terms of the community. The power (power) possessed by this actor is not so great because maybe, first is outside the government. Second, do not have a high position so they can not play more power. But the power possessed by this actor can direct the masses to carry out an activity.

**IV. STRUCTURE (STRUCTURE), POWER RELATIONS (POWER RELATIONS), AND RULES OF CONDUCT (RULES OF ACTION) IN HOUSING AND SETTLEMENT DEVELOPMENT**

The structure of the policy network refers to the pattern of relationships between the actors involved. The degree of institutionalization refers to the formal characteristics of the network and its stability. One of the main characteristics of a policy network is power relations which can be understood through observing the distribution of power. This process takes the form of a function of the distribution of resources (resources) and needs (needs) between actors and between organizational structures when the organization is involved. This is sourced from the role perception, attitudes, interests, and social and intellectual background of the actors involved.

**Table 1:** Division of Government Affairs in the Field of Housing and Settlements

Sub Affairs	Central government	Provincial Region	District / City Region
Housing	<ul style="list-style-type: none"> <li>a. Provision of housing for Low-Income Communities (MBR).</li> <li>b. Provision and rehabilitation of houses for victims of national disasters.</li> <li>c. Facilitate the provision of housing for people affected by the relocation of the Central Government program.</li> <li>d. Development of a housing finance system for the MBR.</li> </ul>	<ul style="list-style-type: none"> <li>a. Provision and rehabilitation of houses for Provincial disaster victims.</li> <li>b. Facilitate the provision of housing for people affected by the relocation of the Provincial Government program.</li> </ul>	<ul style="list-style-type: none"> <li>a. Provision and rehabilitation of houses for Regency / City disaster victims.</li> <li>b. Facilitate the provision of housing for communities affected by the relocation of District / City Government programs.</li> <li>c. Issuance of housing construction and development permits.</li> <li>d. Issuance of building ownership certificates.</li> </ul>

Source : Law Number 23 of 2014 concerning Regional Government.

Housing and settlements are regulated by Law Number 1 of 2011 concerning Housing and Settlement Areas. The Law on Housing and Settlement Areas is a form of state responsibility to protect the entire Indonesian nation through the implementation of housing and settlement areas so that people are able to live and inhabit decent and affordable housing in a healthy, safe, harmonious and sustainable environment. in all regions of Indonesia. As one of the basic human needs, ideally the house should be owned by every family, especially for low-income people and for people who live in densely populated areas in cities. The state is also responsible for providing and facilitating housing for the people through housing and settlement areas and community self-sufficiency. Provision and ease of acquisition of the house is a functional unity in the form of spatial planning, economic life, and socio-culture that is able to guarantee environmental sustainability in line with the spirit of democracy, regional autonomy, and openness in the order of community, nation and state life.

The general policy of housing development is directed to meet the needs of decent and affordable housing in a healthy and safe environment that is supported by infrastructure, facilities and public utilities in a sustainable manner and that is able to reflect the lives of people who have Indonesian personality; availability of long-term low-cost funds that are sustainable for meeting the needs of homes, housing, settlements, as well as urban and rural residential environments; realize harmonious and balanced housing in accordance with spatial and land use planning that is efficient and effective; granting usage rights without compromising state sovereignty; and encourage a foreign investment climate.

The Government established Government Regulation number

14 of 2016 concerning Housing and Settlement Areas. In the regulation explained if the settlement is a part of a residential environment consisting of more than one housing unit that has infrastructure, facilities, public utilities, and has the support of other functions in urban areas or rural areas. Government Regulation number 14 of 2016 explicitly regulates that housing and settlement areas must be built in a balanced manner with certain compositions which are partly intended for single houses and row houses between simple houses, medium houses and luxury homes, or in flats between public flats and houses commercial flats, or in landed houses and public flats. Large-scale development that must implement balanced housing 1: 2: 3. That is, one luxury home compared to three cheap houses.

#### VI. ACTOR STRATEGIES IN THE CONSTRUCTION OF HOUSING AND SETTLEMENT AREAS

In policy networks, actors use networks as strategies to manage their interdependence. They create and or use networks to obtain their needs, interests and goals. As a complex policy, policies in the housing and settlement sector spread in several policy fields and involved many relevant government agencies. There are at least 7 (seven) housing-related policy areas, where the housing policy-making process takes place. The seven fields are: Policy and Strategy Formulation for Housing and Settlements, Land for Housing and Settlements, Housing and Settlement Financing, Settlement Infrastructure, Spatial Planning, Building Technology and Construction and Building for Institutions and Instruments.

**Table 2:** Strategic Actors for Housing and Settlement Development

Documents	Actors
	<p><b>MINISTRY OF PEOPLE'S HOUSING</b></p> <p>Housing Policy Formulation and Implementation Coordination, housing land banking, finance system, building industry, guideline formulation, institutional system and capacity building.</p>
	<p><b>MINISTRY OF PUBLIC WORKS</b></p> <p>Building security and safety, housing land reservation, Building standards, infrastructure development, Research and Development in Building material and technology including its capacity building.</p>
	<p><b>MINISTRY OF INTERNAL AFFAIRS</b></p> <p>Integrating housing to local, regional and national development, capacity building, planning system, and local economy.</p>
	<p><b>MINISTRY OF NATIONAL DEVELOPMENT PLANNING</b></p> <p>Promoting housing sector and program to be in priority of national development agenda.</p>
Presidential Decrees 35/1974, 8/1985, 8/1989, and 37/1994 concerning the Establishment of BKPN (BKP4N) and the 1992 BKPN Meeting Report.	<p><b>MINISTRY OF FINANCE</b></p> <p>Build up the fund, coordinate state financial institutions, stimulate and develop the market to finance housing development.</p>
	<p><b>BANK INDONESIA</b></p> <p>Promote housing bank, stipulate and coordinate banks in housing loan, provide liquidity and interest rate in housing loan.</p>
	<p><b>NATIONAL LAND AGENCY</b></p> <p>Housing land registration, security of land tenure, land administration and coordination, and capacity building in land management.</p>
	<p><b>MINISTRY OF INDUSTRY</b></p> <p>Promote building materian industry to support low cost housing, capacity building, coordination in research implementation.</p>
	<p><b>MINISTRY OF ENVIRONMENT</b></p> <p>Support land administration and management with regard to environmental aspects and promotion of natural material.</p>
	<p><b>MINISTRY OF SOCIAL AFFAIRS</b></p> <p>Support low income group to build up housing finance and develop community participation in housing.</p>

*Source: processed from various sources.*

Multi-sectoral Housing and Settlement Development requires collaboration between sectors and actors to create comprehensive housing and settlement development.

**Table 3:** Links between Working Groups.

No.	Description	National PKP Working Group	Provincial PKP Working Group	District / City PKP Working Group
1	Role	Coordination and synergy in the development of the housing sector at the national level	Coordination and synergy in the development of the housing sector at the provincial level	Coordination and synergy in the development of the housing sector at the level of Pokja Regency / City PKP
2	Accountable to	Ministry of PUPR	Governor	Regent / Mayor
3	Management Period	5 years	5 years	5 years
4	Membership	Ministries / Institutions related to PKP	<ul style="list-style-type: none"> <li>▪ Government Agencies</li> <li>▪ Company Associations</li> <li>▪ Professional Associations</li> <li>▪ Workers Association</li> <li>▪ Expert</li> <li>▪ NGOs</li> </ul>	<ul style="list-style-type: none"> <li>▪ Government Agencies</li> <li>▪ Company Associations</li> <li>▪ Professional Associations</li> <li>▪ Workers Association</li> <li>▪ Expert</li> <li>▪ NGOs</li> </ul>

Source: processed from various sources.

The existence of PKP Working Groups in the regions opens a gradual coordination to the community level. PKP Working Group members are SKPD in charge of basic infrastructure, financing and developer associations. The role of the government in the construction of housing and settlements is very important to control do not let the development of housing and settlements cause conflicts between development actors with the orientation of the RTRW that has been set previously so that infrastructure services and services do not cause conflicts of interest. Community involvement in housing and settlements is related to the fostering and control function so that the house is not misused and is used in non-designation. With this involvement the house is not only a decent place to live, a means of fostering the family, but also can reflect the dignity of the inhabitants as well as assets for their owners.

## CONCLUSIONS

Based on the results of the analysis shows that the Development of Housing and Settlement Areas in Indonesia has not been effective, so that the construction of Housing and Settlement Areas has not touched the basic problem, namely the welfare of the community. This is because: First, there is no integration between the existing institutions due to the absence of a clear legal umbrella related to housing construction and residential areas. Second, the mechanism of work that has not yet been built.

Research recommendations related include: The Importance of Stakeholder Engagement in the development of housing and settlement areas, where collaboration is needed; Provide clear boundaries through Regional Regulations or other regulations in the form of Regents / Mayors regarding housing development and residential areas as a legal umbrella that can

be used as a reference; Give the delegation of authority / responsibility for resources and personnel coupled with the centralization of control and control of the bureaucracy in the regions; and The need for one data in the form of an Integrated Database (BDP) related to program recipients.

## ACKNOWLEDGEMENTS

This article is part of our research. we are grateful to the Research Informants including the Head of the Bandung Regency Regional Office of Disperkimtan, West Java DPD APERSI, Academics, Kotaku District Coordinator Bandung Regency, Cibuluh Village Government of Pangalengan Regency for in-depth information about this manuscript. Data presented in this study were collected in 2019. Surveys and interviews were conducted with a variety of people and local officials. Study and field research is possible thanks to the support of Universitas Padjadjaran. We are responsible for the conclusions drawn here.

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