



Reinventing Social Policy in Housing Finance Policies for Low- Income Communities

**(Policy Evaluation Study Regarding Ease and Assistance in Acquiring Homes for MBR in Urban
Areas of East Kutai Regency of Indonesia)**

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ABSTRACT

Generally, the problem of housing and settlements is the incompatibility of the number of available housing when compared to the needs and the number of people who live there. The main issues are population, spatial planning and regional development, planning for housing and settlement development that is still not optimal, land and infrastructure, financing, building materials industry technology and construction services, institutions, community participation, and laws and regulations. The East Kutai Regency Government is committed to meeting the housing needs of MBR. However, due to the high number of backlogs where the dominance of the need for housing comes from low-income people at income levels below, a synchronization effort is needed that harmonizes between central regulations and local conditions. Therefore, research questions are formulated as follows: 1) How effective is the implementation of the housing grant policy for the MBR in the concept of reinventing the policy?; 2) What are the implementation factors and policy models that are in accordance with the conditions of East Kutai Province after the policy reinventing process? The purpose of this study is to measure the effectiveness of the implementation of the housing grant policy for the MBR in the concept of reinventing public policy, to analyze the driving and inhibiting factors for the implementation of housing finance, to formulate a housing grant policy model. The main theory in this research is public policy, while the supporting theory is the theory of social change, social behavior, functional structural. The concepts used include Reinventing Public Policy, Ecosoc Rights, Regional Autonomy, Synchronization, Residential Housing, Housing Financing for MBR, and Strategies for Acquisition and Acquisition of Houses for MBR. Mixed research methods (mix methods) combine quantitative and qualitative data. The research instruments were questionnaires and interview drafts using data collection techniques through surveys of 135 respondents and in-depth interviews with four informants. Data analysis performed synthesis of quantitative data and qualitative data. The results of this study are that the implementation of public policy on providing financial assistance through the FLPP program is effectively applied to MBR, taking into account the synchronization of the financing. The concept of reinventing describes the complexity of a public policy shifting into social policy in its implementation so as to form social protection originating from local initiatives. The result lies in the strength of MBR in putting forward local initiatives to establish social protection. The position of the MBR and the government are equal in implementing policies so that the concept of development is decentralized and easy to evaluate through synchronizing various things. The driving factor is related to the synergy, cooperation and transparency of stakeholders in interpreting social welfare. While the inhibiting factors underline the integrity and loyalty of stakeholders and MBR to utilize existing resources and adapt to the policy environment. So based on this influence a policy model emerges using the lens of reinventing policies that are based on guaranteeing social welfare and leading to local initiatives. Building a new concept regarding changing the position of public policy into social policy. This change in perspective highlights elements of social welfare guarantees and local initiatives for the implementation of a more autonomous and implementable policy for the MBR.

Keywords: Reinventing Public Policy, Housing Financing, Low Income Society.

1. INTRODUCTION

Based on strategic environmental studies, East Kalimantan Province in the future will be built with a sustainable development concept framework through a green economy approach in its implementation. The development goals

and objectives of East Kalimantan Province for the next five years are directed at achieving a number of targets for achieving sustainable development goals (SDGs) which consist of four pillars, namely; starting from the aspects of poverty, health, education and gender (Social Pillar); renewable energy, economic growth, and justice-equality of access opportunities, distribution of production-consumption of commodities (Economic Pillar); issues related to the environment and climate change (Environmental Pillar); and steps to reform the bureaucracy and ASN in improving government governance (Law and Governance Pillar).

The development of settlements in both urban and rural areas is essentially to create urban and rural conditions that are livable, safe, comfortable, peaceful and prosperous and sustainable. (Kaal, 2011). Housing is one of the basic human needs. The government is obliged to provide access to the community to obtain livable housing (Marsal-Llacuna et al., 2015), prosperous, cultured (Saaty, 1986), and social justice (Apostolopoulou & Kotsila, 2022; Tolfo & Doucet, 2022). This settlement development includes the development of basic urban infrastructure and facilities, the development of affordable settlements, especially for low-income communities, land management processes, urban economic development, and the creation of social culture in urban areas.

Meanwhile, the current housing development issues that exist when examined include first, differences in opportunities between development actors as shown by disparities in infrastructure services, urban services, housing and space for business opportunities. Second, conflicts of interest caused by policies that favor one group in housing and settlement development. Third, land and space allocation is inappropriate due to the land and housing market which tends to influence spatial planning, which has implications for land and space allocation that is not in accordance with other development goals and the ecological conditions of the area concerned. Fourth, serious environmental problems occur in areas experiencing high levels of urbanization and industrialization, as well as exploitation of natural resources.

Then the fifth type, local communities are marginalized due to a development orientation that is focused on pursuing targets through new development projects, oriented towards open markets and towards capable and profitable community groups. Sixth, urbanization in the regions is growing rapidly as a challenge for the government to positively strive to make growth more even. Seventh, uncontrolled development of areas that have the potential to grow by ignoring other sectors such as the agricultural sector, this has resulted in increasingly high levels of conversion of paddy fields. Ironically, the conversion occurs in sustainable rice fields, with relatively flat/sloping locations suitable for residential development or industry/commerce. Eighth, marginalization of the local sector by the national and global sectors

Housing, as one of the basic needs, is currently mostly provided independently by the community, either building it themselves or renting it to other parties. The main obstacle faced by society in general is affordability of housing financing. On the other hand, home ownership loans from banks require various requirements which not everyone can obtain easily and interest rates are not cheap.

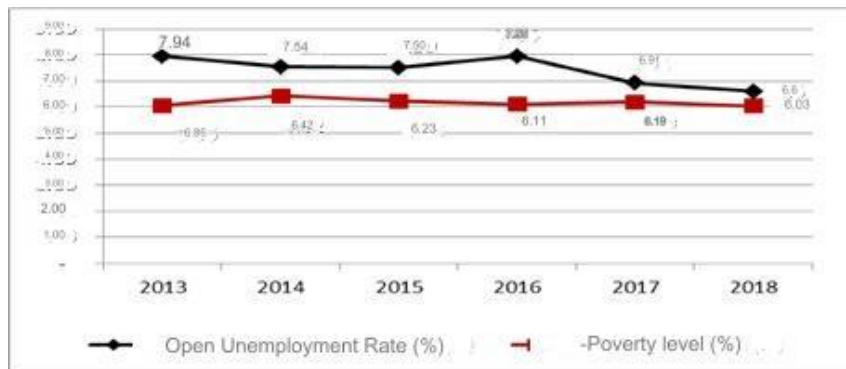
Housing and settlement problems are a major issue that always receives more attention from the government. The housing and settlement problem is an ongoing problem and will even continue to increase, in line with population growth, population dynamics and increasingly developing socio-economic demands. The city's lack of preparedness with an appropriate urban planning and management system, in anticipating population growth with various motives and diversity, seems to be the main cause that triggers housing and settlement problems.

In simple terms, the problem with housing and settlements is that the number of available residences is not appropriate compared to the needs and number of people who will occupy them. But if we look more deeply, the main problems in housing and settlement are actually population, spatial planning and regional development, housing and settlement development planning which is still not optimal, land and infrastructure, financing, building materials and services industry technology. construction, institutions, community participation, and statutory regulations.

The problems that emerged according to the results of the census conducted in 1980, it was recorded that approximately 28 million of the existing houses, 5.8% were houses that did not meet the requirements, both in terms of the size of the house and the density of the dwelling. The need for housing is always increasing and is also accompanied by community limitations in fulfilling it, so this has led to a tendency for community housing facilities to become slum settlements which are not easy to control. Another thing that is still related to this problem is the unequal

distribution of Indonesia's population. And this also happens based on the census results in East Kalimantan, where the number of settlements is still not evenly distributed among the poor.

In the field of managing public housing and residential areas, it has a correlation with activities to realize the SDGs goals. The program aims to ensure the provision of housing and residential areas that are livable, affordable, safe and environmentally friendly for the community (World Health Organization, 2016). Within the framework of sustainable development, the provision of livable housing and residential areas is an effort to achieve the 13th SDG's (Sustainable Development Goals), namely sustainable cities and settlements. (Wen et al., 2020). The largest number of poor people in East Kalimantan are mostly in urban areas. The highest number of poor people is in Balikpapan, Samarinda, Bontang, Kutai Kartanegara and East Kutai. Integrated cross-sector cooperation is needed to empower and develop the economy of poor communities in these areas.



Picture 1. Unemployment Rate and Poverty Rate in East Kalimantan 2013-2017 (BPS East Kalimantan, 2022)

The poverty rate is related to expenditure, while public expenditure is related to income. The Poverty Gap Index is a measure of the average gap between the expenditure of each poor population and the poverty line. The higher the index value, the further the average population expenditure is from the poverty line. The value of the East Kalimantan poverty depth index is very fluctuating and is always below the national level, and tends to decrease, indicating that the average gap between the expenditure of the poor and the poverty line is getting smaller. Poverty reduction strategies in several regions can start from reducing the open unemployment rate (TPT). The future economic development of East Kalimantan must consider labor absorption to reduce the level of open unemployment and reduce the level of poverty.

East Kutai Regency is one of the districts in East Kalimantan Province, Indonesia with the district capital located in Sangatta. This district has an area of 35,747.50 km² or 17% of the area of East Kalimantan Province, has a population of 413,508 people with a density of 11.56 people/km² and population growth from 2011-2015 averaged 3.9% every year. This district is the district with the third largest poor population in East Kalimantan Province after Kutai Kartanegara District and Samarinda City. Meanwhile, the area with the lowest number of poor people is Bontang City. The number of poor people in 2012 was 24,295 people, in 2013 it was 27,200 people and in 2014 it was 27,610 people, and in 2015 it was 27,763 with percentages of 6.12%, 9.06%, 8.86% and 8, respectively. 67%.

Improving community welfare in East Kalimantan Province in 2018-2023 is based on objective considerations in accordance with regional characteristics which are strategic issues focused on sustainable development goals, and is a 5-year stage. This is aimed at creating a just and prosperous society in sustainable development in East Kutai. Apart from that, the 2018-2023 East Kalimantan Province RPJMD also refers to the National Regional Spatial Plan (RTRWN) and Provincial Regional Spatial Plan (RTRWP) documents, as well as the Strategic Environmental Study (KLHS). East Kalimantan regional development strategies and policies in the RPJMD are an inseparable part of the RTRWP and KLHS. RPJMD, RTRWP and KLHS are synergistic and integrated documents, so that development policies are implemented in accordance with the environmental carrying capacity in a sustainable manner.

The area designated for residential use reaches 396,265 Ha. In 2017, the area of existing residential areas was 58,908.76 Ha or 14.87 percent of the total area of residential areas. Most of the residential areas are in Samarinda City (12,910 Ha) which reaches 21.9 percent of the total area of residential areas. Population growth in East Kalimantan Province from year to year, especially in urban areas, has an impact on the increasing need for housing. If population

growth is not followed by housing development, a backlog will occur where the population growth rate is often greater than the availability of housing.

The sectoral development approach must be implemented in harmony and balance with the regional development approach as regulated in the Provincial Spatial Plan. A development with a regional dimension also pays attention to the importance of developing a selected or strategic area in an integrated manner that prioritizes the carrying capacity conditions of the environment or regional space in a sustainable manner.

The problem that arises with the existence of poor people in East Kutai Regency, especially in North Sangatta is the problem of the need for adequate housing, especially for low-income people. Based on the 2016-2021 RPJMD document, the affordable livable housing service program was only achieved by 19% of the target of 70% of houses in 2009-2025. Meanwhile, the ratio of livable houses in 2015 only reached 42.3% of the total housing in East Kutai Regency. In fact, a house is a building that functions as a residence and a means of raising a family. According to Turner (1982) the house is not a final product but an evolving product. Home is not just a physical form but rather a process that grows and develops. In this case, the house is no longer a static product, but is a product to meet dynamic needs. This means that changes will occur, depending on the situation and conditions that occur (Turner, 1998).

The need for housing increases every year with house prices rising every year, resulting in low-income people, hereinafter abbreviated as MBR, having limited purchasing power. Based on this, MBR needs to receive support from the government to obtain a house (Article 1 Number 24 Law Number 1 of 2011) This law shows that providing housing for the MBR community is an obligation of the government. According to the results of the 2010 Population Census, 62.52% of households in East Kalimantan Province occupy their own houses, the remaining 37.48% of households occupy houses that are not their own. Households that live in houses that are not owned by themselves consist of 18.38% who live in rental, contract (5.85%), and other houses (13.25%). The percentage of households that live in non-owned houses in urban areas (44.20%) is much higher than in rural areas (26.47%).

Apart from that, based on backlog data (the gap between housing needs and housing availability) of home ownership in Indonesia carried out by the Center for Housing Financing Fund Management (PPDPP) in 2015, it can be seen that Kalimantan Province is the province with the 12th highest number of backlogs out of 34 provinces throughout Indonesia with a total of 239,964. So it is very important to fulfill the housing needs of the MBR community. Many MBR communities currently live in slum settlements that are unfit to live in. Based on the document for the Preparation of Detailed Engineering Design (DED) Urban Slum Settlement Area Plan (RKP-KP) for East Bangalon, Kutai, it can be seen that slum areas are often scattered around river flows, such as those in North Sanggata District with an area of 45.1 hectares. In South Sanggata District the area of slum settlements is 31.76 Ha and in Bangalon District it is 45.2 Ha.

One of the government's innovations in order to provide adequate housing for low-income people (MBR) is to implement a housing financing assistance policy, including the Housing Financing Liquidity Facility (FLPP). The FLPP program is a distribution of financing from the central government through implementing banks to MBRs who own houses purchased from developers. This policy aims to provide funds to support credit/financing for simple and healthy home ownership (KPRSh) for MBR and has collaborated with 14 implementing banks. In 2015 there were 175 housing units built in East Kalimantan Province with FLPP funds of 13,779,705,000. It is felt that this policy is still unable to overcome the increasing housing backlog in East Kutai Regency. It was recorded that in 2018 East Kutai Regency still had a housing backlog of 41,208 units (2018 East Kutai Regency RP3KP Database) and the number of verified RTLHs in 2019 was still 4,442 units.

The total slum residential area in East Kalimantan Province based on the Regent/Mayor's Decree is 1,412.99 Ha. Components of livable settlements that have not been fulfilled include access to housing, sanitation, environmental roads and other residential PSUs. The low level of community access to livable housing is also caused by less than optimal efforts to organize settlements. As of 2018, 353.27 hectares of the slum area in East Kalimantan Province had been handled, and 1,059.72 ha remained.

Considering the series of problems above, this research looks at the effectiveness of policy implementation from the perspective of evaluating the policy. Meanwhile, policy evaluation itself can be interpreted as a systematic process used to assess the effectiveness, efficiency, fairness and relevance of public policies. This involves a comprehensive

examination of the outcomes and impacts of the policy to determine whether the policy has achieved its intended objectives and whether the policy has delivered the desired outcomes for society as a whole. Policy evaluation is an important component in the policy cycle, helping policymakers make informed decisions about whether to maintain, modify, or discontinue existing policies, as well as providing information for future policy development (Chaves-Avila., & Gallego-Bono, 2020).

The policy evaluation process usually involves several main steps. First, the evaluator sets clear criteria or standards for assessing the policy (Rose, 2020). These criteria may include measures of effectiveness, such as the extent to which the policy has achieved its objectives, as well as considerations of efficiency, equity, and sustainability. Next, the evaluator collects data to measure policy performance based on these criteria. This may involve quantitative data, such as statistics on changes in outcomes or relevant indicators, as well as qualitative data, such as stakeholder interviews or case studies.

Once the data is collected, evaluators analyze it to assess the extent to which the policy has achieved its objectives and whether the policy has caused undesirable consequences (Lyu., & Wegby, 2020). This analysis may involve comparing outcomes before and after the policy is implemented, as well as comparing outcomes between groups impacted by the policy and groups not impacted by the policy. Based on the analysis, the evaluator then draws conclusions about the effectiveness, efficiency, fairness and relevance of the policy as a whole. These conclusions are often used to make recommendations to policy makers regarding whether the policy should be continued, changed, or stopped, as well as to provide input for future policy development.

Policy evaluation is a complex and iterative process that requires careful planning, careful data collection and analysis, and consideration of multiple stakeholder perspectives and interests. If done effectively, it can provide valuable insights into policy strengths and weaknesses and contribute to more evidence-based and responsive decision-making in the public sector.

Another issue that needs to be considered in access to housing is the condition of the house in which you live. An uninhabitable house is a house that does not meet the minimum standards in terms of the quality of the roof, floor and walls of the house. Until 2017, it was recorded that 51,722 uninhabitable houses were recorded (based on local government verification). This shows that there are still people living in inadequate housing conditions. The house is unsuitable both in terms of the physical quality of the house and the quality of the house facilities. Backlog analysis is carried out to determine the number of households that do not yet own a house, assuming that one household occupies one house. Thus, in East Kalimantan Province there is still a need to build 169,398 houses.

Therefore, it is necessary to study how to synchronize housing financing policies for MBR so that it can effectively reduce the number of housing backlogs for MBR in North Sangatta by implementing the FLPP program based on Minister of Public Works Regulation No. 26 of 2016 concerning Ease and/or Assistance in Acquiring Homes for MBR. This synchronization effort cannot be separated from the findings of key aspects that are factors causing the backlog in East Kutai and the results of evaluations of the implementation of housing financing policies that have been implemented by stakeholders. So, through this research, a "gap" can be found between central and regional policies in efforts to provide housing in East Kutai through a centralized financing scheme. The expected result is that regional policy breakthroughs can be recommended but which are still in sync with the central government's housing financing policies in order to effectively reduce the backlog for MBR.

2. LITERATURE REVIEW

2.1. Public policy

Jenkins deep Solichin (2012) formulated a definition of public policy, namely "a set of interrelated decisions taken by a political actor or group of actors concerning the selection of goals and the means of achieving them within a specified situation where these decisions should, in principle, be within the power of these actors to achieve" (a series of interrelated decisions taken by a political actor or group of actors, regarding the goals that have been chosen and the ways to achieve them in a situation where these decisions are in principle still within the limits of the authority of the actors).

In this connection, it can be stated that public policy is a series of instructions/commands from policy makers

that explain goals and ways to achieve these goals. In this view of public policy, it can be said that policy is a series of actions that have been determined and implemented or not implemented by the government which has a purpose and is oriented towards predetermined goals for the benefit of all the people.

2.2 Social Behavior Theory

Basically, each individual will display their own behavior and of course it will be different if we see other individuals behaving in society. The behavior carried out by each individual will influence the behavior of other people as a result of the response they receive. This behavior will appear when one individual interacts with another person. The author will discuss and explain social behavior, according to Karaivanov et al., (2021) states that psychology, as is known, is the science of behavior, while social here means interactions between individuals or between groups in society.

Every individual when interacting with other people or society will of course give rise to behavior that can be understood, because the behavior has social meaning. This is also expressed according to Woolhandler et al., (2021) that social psychology is the study of human interpersonal behavior with the objects discussed in general being humans and their social behavior or social phenomena. Other figures also gave their opinions accordingly (Bell et al., 2020) that social psychology is a science that seeks systematically to understand social behavior, regarding: (a). how we observe other people and social situations; (b). how others react to us; (c). how we are influenced by social situations.

The meaning of social psychology according to views (Tsirigotis et al., 2016) that social psychology is a field of science that seeks to understand the origins and causes of individual thoughts and behavior in social situations. This definition emphasizes the importance of understanding the origins and causes of behavior and thoughts. This means that everything an individual does in a situation where he is interacting, carrying out social activities together with other people, then what we have to understand is what causes the thoughts and behavior of an individual to want to get involved in a social situation or situation.

2.3. Theory of Social Change

Herbert Spenser is one of the figures who defined the meaning of social change. According to Spencer, social change is a traditional society which then experiences changes, then the society returns to its traditional life (Spencer & Taylor, 2021). Meanwhile, Gillin and Gillin's view defines social change as a variation of an accepted way of life, either due to changes in geographical conditions, material culture, population composition and ideology or due to diffusion or new discoveries in society (Spence Laschinger et al. al., 2009).

Social change, it can be said that changes in the structural aspects of society such as behavioral patterns and interaction patterns between members of society; changes in aspects of society's structure such as values, attitudes, and social norms of society; changes at various levels of human life starting from the individual, family, community level to the world community level; changes that can cause imbalance (disequilibrium) in a societal system (Hoque et al., 2011). According to Soekanto, 2012, social change is a shift in social values, social norms, patterns of organizational behavior, structure of social institutions, social stratification, power of authority, social interaction and so on. Social change is also called social transformation. Social change leads to a shift from traditional patterns or even destruction (Harefa, 2022; Indri et al., 2022).

2.4. Functional Structural Theory

For the purpose of clarifying functional structural theory, it is necessary to clarify the two basic descriptions of society in a simple way through the theory of societal integration, as shown by the work of Parsons. According to Parsons, structural - functionalism is based on a number of assumptions of the following types (Parsons, 2009): Every society is a structure of elements that are relatively persistent and stable, Every society is a structure of elements that are well integrated, Every element in a society has a function, and provides contribution to its maintenance as a system and Every functioning social structure is based on a consensus of values among its members (Dahrendorf, 1959: 161). This discussion of Parsons' functional structure will begin with the important function descriptions for all well-known "action" systems with the AGIL scheme. Parsons believed there were four important functions required by all systems,

adaptation (A), goal attainment (G), integration (I), and latency (L) or pattern maintenance. Together, these four functional imperatives are known as the AGIL scheme (Dahrendorf, 1986).

2.3. Concept of Economic Rights

The International Convention Economic Social and Cultural Rights (ICESCR) is the main source for the protection of economic, social and cultural rights, consisting of 31 articles arranged in 6 parts. The essence of this convention lies in Part III (articles 6-15) which outlines the protected rights, namely: the right to work, the right to decent working conditions (article 7), the right to join and form a labor union (article 8), the right to social security (article 9), the right to protection for the family (article 10), the right to an adequate standard of living, including the right to food, clothing and shelter (article 11), the right to health (article 11). article 12), the right to education (article 13), and the right to culture (article 15).

2.4. Concept of Decentralization and Regional Autonomy

Decentralization in a literal context is the opposite of the word centralization which means concentration of power. Decentralization is a tool to achieve one of the goals of the state, namely providing better public services and creating a more democratic public decision-making process.(Farida et al., 2020). The concept of decentralization consists of political decentralization, administrative decentralization and fiscal decentralization. Decentralization is a transfer of authority from the central government to the regional government to regulate and administer the region based on the real conditions surrounding it.(Nurfurqon, 2020). Decentralization is the transfer of government authority by the Central Government to autonomous regions to regulate and administer government affairs within the framework of the Unitary State of the Republic of Indonesia (NKRI).

Regional autonomy is the right and authority of a region to regulate and manage its own government affairs in accordance with the interests of the people of that region. The implementation of the regional autonomy system is a mandate given by the Constitution of the Republic of Indonesia of 1945, the Second Amendment of 2000, to be implemented based on a law that was specifically formed to regulate regional government.(Harsasto, 2020). The history of regional autonomy in Indonesia began during the era of independence. This history stopped when government centralization was implemented in the New Order era. Then, the decentralization journey continued along with the development of the reform era in Indonesia. However, the unpreparedness of institutions and society in facing decentralization has resulted in vertical and horizontal imbalances(Nurhemi & Suryani, 2015).

2.9. Regional autonomy

The basis for implementing regional autonomy is contained in the constitution, namely the 1945 Constitution of the Republic of Indonesia Articles 18, 18 A and 18 B. The regional autonomy system is generally written in Article 18 to be further regulated by law. Article 18 paragraph (2) states, "Provincial, district and city governments regulate and manage government affairs themselves according to the principles of autonomy and assistance duties." Furthermore, in paragraph (5) it is written, "Regional governments exercise the broadest possible autonomy except for government affairs which are determined by law to be matters of the Central Government." And paragraph (6) of the same article states, "Regional governments have the right to establish regional regulations and other regulations to carry out autonomy and assistance duties.

2.5. Synchronization Concept

The logic of thinking in interpreting the relationship between the center and the regions is "the higher party will regulate the lower party". Even though the logic does not apply the other way around, the party who feels superior also needs to hear the voices or hopes of the party who is lower. The two lines of logic above give rise to decentralization policies that require synchronization of interests; Only then will space for coordination be opened in implementing decentralization tasks and financing (Nuradhawati, 2019). The lack of synchronization of policies between the center and the regions is usually related to economic issues, handling development problems; distribution of resources and handling of special areas. Therefore, it is not uncommon to hear that regional officials often consult with the center in the context of making regional regulations.

However, in this research, the lack of synchronization stems from the perceived lack of effectiveness of central policies regarding housing finance in solving the need for housing at the city level for MBR. This is evident from the

unfulfilled need for housing which is dominated by MBR who have income levels below the average MBR income. This means that if the analogy is that there is a spectrum of MBR income levels from high to low, then only those MBR who have the highest income level will be served. This means that MBRs who have low income levels do not even get financial assistance to get decent housing.

2.6. Housing and Settlement Concepts

Basically, housing and settlement have different meanings. The basic definition of a settlement is a part of a residential environment that consists of more than one housing unit that has infrastructure, facilities, public utilities, and supports other functional activities in urban or rural areas (UU No. 1 of 2011 concerning Housing and Settlement Areas). Therefore, the definition of housing is a collection of houses that are part of a settlement. Another definition of a settlement is that it is a part of the earth's surface inhabited by humans, including all the facilities and infrastructure that support their lives which become one unit with the residence in question. Housing is a very important basic need in human life. Apart from being a place to live, settlements play a very important role apart from including houses and other facilities such as transportation, education, health, worship, clean water, and others.

2.7. Housing Financing Concept for Low Income Communities (MBR)

The agenda for meeting housing needs through the 1 million house program launched by the government aims to overcome the backlog, especially for low-income groups (MBR). In this case, the government plays an important role in providing housing, especially for MBR, through various provision schemes. To reduce the backlog figure, it is not enough just to provide housing, but there is a financing scheme that must be adjusted so that the provision of housing can be right on target. The following is a backlog perspective from the Ministry of Transport's point of view. Several types of housing financing schemes in Indonesia were implemented by the PUPR Ministry in 2017, namely Home Ownership Credit through the Housing Financing Liquidity Facility (FLPP) and the Interest Difference Subsidy (SSB) scheme. The accuracy of the targets of the FLPP scheme is very necessary for comparing MBR potential and the availability of FLPP scheme house supply.

3. RESEARCH METHODOLOGY

3.1. Types of research

The type of research used in this research is a mixed research approach (mix methods) between quantitative and qualitative. Mixed Methods, known as the third methodological movement, was born after quantitative and qualitative research developed first (Creswell, JW, & Creswell, 2017; Tashakkori & Teddlie, 2010). Long before qualitative research was developed, quantitative research designs had been well established. Qualitative research methods were then developed to answer many things that could not be resolved only with quantitative research, especially in the area of social/community sciences. As time goes by, it turns out that quantitative and qualitative research often cannot stand alone to answer a research problem. So, mixed methods began to develop around the 1980s when many researchers realized the need for breakthroughs to answer more complex problems.

3.2. Operational Definition and Research Focus

In answering the first problem formulation regarding effectiveness, researchers need to outline an operational definition so that they can measure the data quantitatively. Operational definition is defining variables operationally based on observed characteristics which allows researchers to make careful observations or measurements of an object or phenomenon (Hidayat, 2007). In this research, the operational definition is related to the effectiveness of implementing the policy of providing houses to low-income communities. Indicators for measuring effectiveness are based on achieving goals, integration, adaptation, organizational characteristics, environmental conditions, social conditions of society, economic conditions of society, program management. Meanwhile, to look at Reinventing Social Policy, indicators that can be used are effectiveness and efficiency, authority, discipline, initiative, feedback, independence.

Table 2. Operational Research Questionnaire Grid

Variable	Indicator	Sub indicators	Items
Policy Effectiveness	Policy Effectiveness	Achievement of objectives Integration Adaptation Organizational Characteristics Environmental conditions Social Conditions Economic Conditions Program management	1,2 3,4 5,6 7.11 7.8 7.9 7,10,12 1,10,13,14
	Reinventing Social Policy	Effectiveness Efficient Authority Discipline Initiative Feedback Independence	1,2 3,4 7 5,6 8.13 9.14 10,11,12

Source: Research Data, 2021

This research uses a nominal scale that measures behavior in policy evaluation. A nominal scale is a measurement tool commonly used in research to measure respondents' attitudes or opinions on a topic by providing a statement and asking respondents to indicate the extent to which they agree or disagree with the statement, usually using a degree scale. To create a Likert scale description for the effectiveness of housing policy implementation. The nominal scale is classified as an ordinal scale, which has levels but the distance between levels is uncertain.

The scoring is done using a range of numbers 1 and 2. The number 1 is used to explain answers with a level of agree, high or good. Meanwhile, the number 2 is used to explain answers with a level of disagree, low or not good. The form of assessment is that number 1 is given a score of 1 while answer number 2 is given a score of 0. Because this research is classified as a non-parametric statistical test. The calculation method is to display the highest frequency so that it becomes the calculation result in research with a single variable.

Next, to describe the second problem formulation in order to find out the supporting and inhibiting factors to the recommended model, researchers need to limit the research through research focus. Meanwhile, the focus of this research consists of:

1. Evaluation Effectiveness of housing financing policies for MBR in Reinventing Social Policy
 - a. Policy implementation
 - b. Synchronization of housing financing
 - c. Reinventing Social Policy
2. Driving and inhibiting factors in implementing housing financing for MBR and Policy Model
 - a. Encouraging and inhibiting factors
 - b. A suitable policy model for implementing MBR housing financing.

3.3. Population, Sample and Informants

Population is the total number that will be researched or observed. The total population of this study was 135 people who had received housing assistance. To determine the sample in this research, the Taro Yamane

Technique was used (Sugiyono, 2016). Thus, the number of samples in this study was 57 respondents, which was considered sufficient to conduct this research.

3.4. Data analysis technique

3.4.1. Quantitative Data Analysis Techniques

Descriptive statistics are used to analyze and present quantitative data with the aim of knowing the description of the companies used as research samples. By "using descriptive statistics, the average (mean), standard deviation, variance, maximum and minimum values can be known" (Ghozali, 2012). This data is used to describe the research mathematically.

Descriptive statistical method, which aims to provide an overview of the object being studied from sample data. Descriptive statistics (deductive statistics), is a part of statistics that studies how to collect data and present data so that it is easy to understand. Descriptive statistics is a method related to collecting and presenting a group of data so as to provide information that describes and describes the variables in research. The analytical tools used in this research are the average value (mean), maximum and minimum values (maximum and minimum), and standard deviation (standard deviation).

3.4.2. Qualitative Data Analysis Techniques

At this stage, FLPP housing financing development policies and programs will be identified in the urban area of East Kutai Regency. The analysis technique that will be used is the brainstorming analysis technique/in-depth interviews with experts. In-depth interviews aim to collect complex information, most of which contains opinions, attitudes and personal experiences (Basuki, 2006). After that, the results of this in-depth interview will be analyzed using qualitative descriptive analysis techniques. Sugiyono (2016) explains that interactive model data analysis consists of three main things, namely data reduction, data presentation and drawing conclusions (verification).

4. DISCUSSION

4.1. Evaluation of the Policy for Providing Housing for MBR in the Concept of Reinventing Social Policy in the Urban Area of East Kutai Regency

4.1.1. Effectiveness of Housing Provision Policies for Low-Income Communities in Urban Areas of East Kutai Regency

At this stage, existing and ongoing housing development policies and programs in East Kutai Regency will be identified. This research combines quantitative and qualitative data where the aim is to measure the effectiveness of the implementation of housing policies for low-income people in the urban area of East Kutai Regency. The survey results show that public policy is considered very effective in its implementation. The target of the FLPP program as the embodiment of public policy itself is considered to have met the criteria for an effective program.

The results of the survey explain that the majority of respondents said that the livable housing assistance program had a high level of effectiveness, more than 75% of respondents thought so. Meanwhile, the same figures also reveal that this activity is very effective as housing assistance in an effort to reduce the housing backlog in East Kutai Regency. To better understand the concept of implementation in handling low-income communities, it is necessary to carry out a synthesis and comparison with other countries.

In Europe and America, people who do not have their own homes are nothing new. As mentioned Toro (2007) has recently emerged as a major social problem in most developed countries. The causes of this group are important to both the research community (in an effort to understand them better) and the policy community (in an effort to find ways to address them). In the past, debates about causation have been polarized around sociostructural causes relating to changes in the labor market, poverty, housing systems, and the nature of the welfare state, on the one hand, and individualist and psychological factors reflecting individual agency, including alcohol dependence, substance use, social and behavioral problems and the like, on the other hand. No approach, by itself, accurately identifies the full complexity of this group. It is now clear that there is a chain of causes that cuts across both structural and individual problems and there is a growing consensus around the interaction of the two sets of causes (Anderson,

2007). A more nuanced understanding, as noted by Mackenzie & Chamberlain (2003), develops using both approaches.

There are ongoing international developments and changes in policy to reduce or reduce the group of people who are homeless. There appears to be a gradual growing acceptance that homelessness is a complex and dynamic phenomenon. The important concept of homelessness pathways or careers implies that homelessness cannot be addressed through single-focus initiatives. The fundamental starting point in dealing with groups of people who do not have a home is clarity about what that means. The narrow definition results in many people being excluded from the reach of programs that should support them. A narrow definition leads to an underestimation of the scope of the population of community groups who do not own a home. And the narrow definition excludes a growing number of newly homeless people, including families, women, and children. Definitions are also the link between homelessness issues and agency responsibilities.

This particular group is more vulnerable to social exclusion than others. For example, women who are unable to participate in work cannot achieve economic independence, nor can women who are unable to access education. Migrants and asylum seekers can be excluded from access to health care, education, and/or employment resulting in poverty and homelessness and low income groups.

The terms best practice and good practice tend to be used interchangeably in the literature; however, good practice is preferable because it better recognizes the developmental nature of a particular area of concern. Identifying good practices is intended to help find places or institutions that have implemented approaches worth emulating. Good practice in policies and programs aimed at preventing homeless groups must be innovative and flexible. One result of increasingly nuanced conceptualizations of homeless groups is that responses to homelessness must include a diversity of relevant target groups. Programs and policies that are considered good practice are those that appropriately and adequately respond to a homeless population group that we now know is not homogenous.

Good practice policies and programs involve a combination of prevention, early intervention, crisis intervention, and long-term support strategies aimed at facilitating independence. They must provide services that focus on clients acquiring a set of skills that will lead to social competence, securing a "home", maintaining financial stability, and escaping social exclusion.

Good practice policies should also be based on an adequate understanding of the underlying causes and immediate events that may trigger homelessness that lie along a continuum of structural and individual problems. From there it shows how each cause and trigger can be linked to the relevant focus of support or policy approach.

4.1.2. Synchronization of Financing in Housing Assistance Policy in the FLPP Program

This policy of providing financial assistance to low-income communities cannot stand alone. The policy which is realized in the form of the FLPP public housing credit program involves many elements or parties. Parties that can be said to have the same role as the PUPR Service are banking institutions. There are several banks in Indonesia that are also specifically involved in FLPP. Nationally, there are 38 banks involved, such as BTN, BNI, BRI, BPD East Kalimantan and many others. The bank is under coordination by the Public Housing Savings Management Agency (BP Tapera). BP Tapera has three main tasks as its responsibility for organizing a housing savings system for sustainable long-term funding. BP Tapera Deputy Commissioner for Legal and Administrative Affairs Nostra Tarigan said the first task was mobilizing Tapera funds. The second task is to fertilize Tapera funds. This means developing community savings funds that have been collected to be invested so that the amount continues to increase. The third task is the use of Tapera funds. Later, participants can use their savings to buy a new house, renovate and build a house on their own land. In accordance with Government Regulation Number 57 of 2018, BP Tapera's initial capital is IDR 2.5 trillion. The funds are used to manage, cultivate, and the results of the development are used for operational costs.

The synchronization process in policies for providing housing credit for low-income communities is carried out between the PUPR Service, BP Tapera, REI and several community representatives according to targets. Planning is one of the important stages in regional development. Good planning can be the beginning of sustainable regional development activities. Because with good activity planning, right on target will encourage more optimal planning

implementation thereby creating sustainable development. Planning is a continuous process that includes decisions or choices regarding various alternative uses of resources to achieve certain goals for the future.

Apart from planning, what is no less important in regional development is regional development budgeting. Planning and budgeting are two things that must support each other and be in sync. Regional development planning can be carried out well if it is supported by adequate financial capacity, and funding allocation that is fair and equitable, and clearly measurable. This indicates that in regional budgeting, the regional apparatus performance assessment paradigm is one of the main dimensions for assessing the efficiency and effectiveness of public budget management, including the budget planning process at the PD level which is given the authority to make budget allocations.

So that planning is consistent through to evaluation, it is necessary to synchronize with the various elements involved. In implementing policies related to FLPP, synchronization is carried out by targeting the suitability of financing to the economic conditions of low-income communities, involvement of institutions and policy instruments, and synchronization with improving the welfare of MBR. The purpose of synchronization is to adjust several indicators so that they can synergize common goals and translate them into a program. The synchronization progress takes the form of policies that are ready to be implemented.

The role of the central bank or BP Tapera in regulating financial stability in credit has come under close scrutiny after the financial crisis. In addition to the efforts of other authorities such as governments and national regulatory institutions, it is generally believed that policy interventions by central banks are essential to regulate financial stability and mitigate the negative impacts of financial crises. The majority of researchers and policymakers share the view that more central bank coordination would help the global economy to recover from the financial crisis. Moreover, at least three factors underlie their coordinated actions. Monetary policy coordination helps correct operational asymmetries. This means that the current financial crisis is a global problem as a result of financial liberalization and capital market globalization, while coordinating bank policies.

Discussion related to synchronization with the welfare of low-income communities. This policy has the ultimate goal of creating prosperity for society. Welfare is associated with good social and economic conditions. This has a correlation with the level of poverty. Logically, people with low incomes will definitely experience economic difficulties. So this is also included in the poor community category. Therefore they need concrete help. Especially for those who don't have a habitable house. Based on several facts, sometimes they already have a house but it is not suitable for habitation. So this program is included to alleviate this problem.

Synchronization is also carried out with the financing aspect, this concerns credit financing for low-income communities with banks. The bank makes precise measurements regarding the ability of the recipient of this assistance and the amount to be paid. So there is a cross-check process between the developer and the bank itself regarding the eligibility of potential recipients of this FLPP policy assistance. The initial survey conducted by BPS and the PUPR Service also became the basic basis for providing assistance. The first proof is the amount of income per month. Then it is calculated based on the need for MBR housing precredit.

There can be no doubt about the economic condition of low-income people that they are on the threshold of poverty. Because there are still shortages in meeting daily needs. Through this program, wide and equal access is opened for this group to have the opportunity to own a home. What is meant by economics is that the income they earn must be shared fairly for credit financing and down payments. These criteria must be achieved first so that credit can be realized by the developer and the bank. This synchronization is important to measure changes that occur after accessing the FLPP program.

Automatically, this policy involves institutions and policy instruments. In the understanding of institutions, these are departments and other institutions that have a direct or indirect correlation to realizing the policy goal of reducing the number of low-income people who do not own a home. The key institution involved here is the Government, because the scope of this research discussion is in East Kutai Regency and is related to public housing, the PUPR Service is the main person responsible for this policy in coordination with regional heads. Formulating these policies is the government's task.

4.1.3. Reinventing Social Policy Housing Financing through Social Protection from Local Initiatives

The quantitative data collected previously was synthesized from information originating from informants and data reduction was carried out. From the results of the data reduction carried out by the researchers, several findings were obtained from the subject related to Reinventing Social Policy for housing financing through social protection from local initiatives. To find actual public policy, you can pay attention to the findings. The first finding is the difference in conditions experienced by the majority of low-income people before and after the FLPP. The methods used are surveys, budget adjustments and structured long-term plans as well as collaboration between elements of society. The trend before the program was that everything was in a bad position, conditions changed to good after the program started.

Second, social policy as public policy in establishing social protection. The value of reinventing public policy here is that it becomes social policy. Diamana brings a method to establish social protection. The form of social protection is in the form of social and economic welfare, equal rights to access housing rights. Each element has its own function to create social protection for low-income communities in the context of providing livable housing.

Third, social protection and local initiatives. The relationship between social protection and local initiatives is like a symbiotic mutualism, where social protection is formed from local initiatives of low-income communities and the local government to realize the community's needs for housing or shelter. Social protection by management, determining mechanisms and service results, determining regional targets, extracting and distributing resources, sustainability. Towards good governance and accountability.

In this study, the researcher reviewed public policy and then placed this policy into social policy. There is a review because there are globalization factors that can become factors of social change. As in the review of several literatures, there is a myth that the welfare state will end when it meets globalization. Global economic developments have implications for the welfare state. The boundaries and power of states are increasingly fading, dispersing to localities, independent organizations, supra-national civil society and multinational corporations. Globalization has limited the country's capacity to provide social protection.

International institutions such as the World Bank have sold their monetary or economic and social policies to developing countries and Eastern European countries in order to reduce government spending, provide selective and limited social services, and hand over social security to the private sector. The logical consequence of this global trend and the strengthening of neo-liberal ideology is that it has given rise to criticism of the welfare state system which is seen as no longer appropriate to apply as an approach to state development. There is even a growing opinion that the welfare state is dead. However, as explained, their system is still strong.

Like capitalism and other ideologies, the welfare state system is undergoing reformulation and adjustment in line with the demands of change. But it would be a big mistake to assume that the welfare state has met its historical end. Economic development is very important for prosperity. Globally and especially in developed countries, economic growth has strengthened social integration and solidarity and expanded people's capabilities and access to public services.

In relation to providing assistance and providing livable housing, this is correlated as a social problem, namely intersecting with poverty. This social problem can be explained as a condition that many people feel. A new problem can be said to be a social problem if the condition is felt by most people or many people. However, there is no limit on the number of people involved in it. If a problem gets attention and becomes a topic of conversation among most people in an area, it can be said to be a social problem. The role of mass media is very important in framing or photographing whether the problem is included in the scale of social problems.

Based on the principle of hedonism, people tend to repeat pleasant things and avoid unpleasant things. People or groups tend to avoid problems. This condition indicates a problem. Apart from that, the condition that represents a social problem is a condition that demands a solution because people think of a solution in it. And the method is usually resolved socially and collectively depending on the scope of the problem. In this case, the problem was resolved collectively and systemically involving many parties.

Reinventing Social Policy here it shifts public policy to social policy. Social policy is correlated with social protection, therefore the implementation of this policy emphasizes social protection. Social protection itself can be interpreted as all initiatives carried out by the government, private sector or society which have the aim of providing a transfer of income or consumption to poor people, protecting vulnerable groups from risks to their livelihoods and improving the status and social rights of these groups. marginalized groups in a society.

Social protection is an important element of public policy strategies in fighting poverty and reducing the multidimensional suffering experienced by weak and disadvantaged groups. As a public policy, social protection is a type of social policy that refers to various forms of services, provisions or programs developed by the government to protect its citizens, especially vulnerable and disadvantaged groups, from various economic, social and political risks that will always hit their lives. they. And this is very in accordance with the conditions of the FLPP program which is intended for low-income people to be able to access home purchases.

Social assistance is a form of social security and social rehabilitation program in the form of cash benefits or welfare services which are generally provided to the most vulnerable populations who do not have the most adequate income for humanity. These schemes are generally awarded to people based on a poverty test without regard to previous contributions, such as paying taxes or insurance premiums. Social insurance is an assistance scheme with premium or savings contributions paid. Meanwhile, community-based social welfare guarantees are assistance based on the principle of a community safety network. In this research, it is classified as social assistance provided by the government and returned to the government and those who receive the assistance.

The policy implementation process does not only involve the behavior of administrative/government bodies responsible for implementing programs and engendering obedience among target groups, but also involves networks of political, economic and social forces, which can directly or indirectly influence behavior of the parties involved (stakeholders). Errors or imperfections in a policy can usually be evaluated after the policy is implemented, as well as the success of policy implementation can be analyzed based on the consequences that arise as a result of implementing the policy. Assessment of policies can include policy content, policy implementation, and policy impact.

The implementation of this social policy to avoid decentralization and privatization uses several methods. This is also an effort to create good governance by strengthening social welfare development strategies. In order for the relationship between local government and its citizens to become more massive, a method is needed that goes beyond the "civil society" approach and the "state-based approach" so that it can focus on one point. This is referred to as the third way agenda, namely with the requirements, namely first, transparency in the management of humanitarian services that are responsive and focus on specific and real social problems. Second, professionalism in determining human resources for social welfare is based on the principle of meritocracy which respects the qualifications and competencies of contemporary social work. Third, participation and involvement of various stakeholders in all planning, implementation and evaluation of social services.

Discussions regarding implementation effectiveness can be seen from two sides, namely quantitative and qualitative. Quantitatively, it can be measured by numbers that the implementation of housing financing assistance policies for low-income communities exceeds the average effectiveness assessment. Qualitatively, the level of effectiveness is explained through the concept of reinventing to produce a more critical evaluation. The findings in this research refer to the research focus which emphasizes the effectiveness of policy implementation providing FLPP housing financing assistance to MBR in Reinventing Social Policy policy implementation, synchronization of housing financing, as well as Reinventing Social Policy which has been ongoing.

From this research focus, research findings are produced which will later narrow down to minor and major propositions. First, from the focus related to policy implementation, the research findings are that the policy is declared effective, and

there are dimensions of policy implementation in the form of: post-policy activities, input and output management, stakeholder involvement in policy making, and policy benefits for local communities. Second, based on the research focus on housing financing synchronization, findings can be emerged, namely financing output for MBR welfare, suitability of financing to MBR economic conditions, involvement of institutions and policy instruments, and synchronization with increasing MBR welfare. Third, the focus of Reinventing Social Policy is seen from the aspects:

conditions experienced by many people before and after FLPP, social policy as public policy in forming social protection, as well as social protection and local initiatives.

The three focuses and findings described above can be studied with the main theory of public policy and other supporting theories, namely social change and functional structural. Apart from that, it is also equipped with several other concepts, including Reinventing Social Policy, regional autonomy, the concept of synchronization, residential housing and the concept of housing financing for MBR. Based on this analysis, the major proposition obtained is the development of a public policy position from the FLPP program. The results of Reinventing Social Policy lie in the MBR's strength in putting forward local initiatives to establish social protection. The positions of the MBR and the government are equal in implementing policies so that the development concept is decentralized and easy to evaluate through the process of synchronizing various things.

Meanwhile, the minor propositions that can be prepared from this research show the complexity of the analysis starting from focus to producing findings. The minor proposition in this discussion includes the implementation of public policy providing financial assistance through the FLPP program effectively applied to MBR, taking into account the synchronization of financing. The concept of reinventing describes the complexity of a public policy shifting to social policy in its implementation so as to form social protection that originates from local initiatives.

4.2. Factors and Models of Housing Financing Policy for MBR in the Urban Area of East Kutai Regency

4.2.1. Encouraging and Inhibiting Factors for Implementing Housing Financing Policies for MBR

Implementation of policies related to the FLPP program is related to organizational communication and development. Communication is one aspect that influences the success of policy implementation. Communication greatly determines the success of achieving the goals of implementation. Effective implementation occurs when decision makers already know what will be done. Knowledge of what will be done can work if communication goes well, so that every decision and implementing regulations must be communicated to the appropriate personnel department. In other words, goals, objectives and various information related to policies must be transmitted properly and correctly to ensure the success of a policy.

Apart from that, the actual policy environment that occurs can influence the process of implementing a policy. In this research, conditions that can be used as a basis are social, economic and technological. To see the supporting or driving factors for implementing this policy, it is divided into two factors, namely disposition factors and bureaucratic structure factors. The disposition factor itself can be interpreted as a method for the commitment and response of policy implementers in implementing regulations. If the implementing apparatus has a good disposition then he will be able to carry out the policy well as desired by the policy maker. On the other hand, if attitudes and perspectives differ from those of policy makers, the policy implementation process will also be ineffective.

Good commitment is expected to have a good effect in implementing a policy. However, poor commitment will slow down or even worsen a situation. There are four important things related to disposition in this research, namely the response of the authorities, the perception of the officers, the attitude of the officers, and the commitment of the officers. While the bureaucratic structure factor is that the resources to implement a policy are available or the implementers know what should be done and have the desire to implement a policy, it is possible that the policy cannot be implemented because there are weaknesses in the bureaucratic structure. The first aspect is the mechanism, in implementing policies usually a Standard Operating Procedure (SOP) has been created. SOPs serve as guidelines for each implementor in acting so that policy implementation does not deviate from the policy goals and objectives. Policy implementers in implementing something must comply with the SOP.

Driving factors for the implementation of FLPP currently include Indonesia's macroeconomic conditions which tend to be stable. Provision of housing by the Developer that is livable and in accordance with statutory provisions. Use of information systems to support FLPP distribution, namely Sikumbang and Sika. And there is a Housing Financing Ecosystem as a forum for stakeholder coordination in the housing finance sector. Incentive policies in the housing sector such as: free from BPHTB, free from VAT, and easy licensing from the Regional Government. Factors currently inhibiting the implementation of FLPP are that the houses built by developers are not suitable for habitation

or do not meet building reliability aspects. The house that has been purchased using FLPP is not occupied by the beneficiary. Infrastructure, public facilities and utilities in housing locations are not yet available, such as: environmental roads, clean water networks, etc.

The supporting or driving factors for implementing this policy consist of aspects of bureaucratic structure and disposition aspects. In the aspect of bureaucratic structure, the supporting or driving factors for this policy to be very effective can be seen from a) the synergy of various elements and stakeholders, b) transparent cooperation, c) the nation's economic condition. Meanwhile, from the disposition aspect, supporting factors include: a) community support and participation, b) banking technology, c) media for socialization, d) social control, e) availability of quality land and materials, and d) ability to pay credit.

Factors inhibiting policy implementation are also associated with good commitment which is expected to have a good effect in implementing a policy. However, poor commitment will slow down or even worsen a situation. There are three things related to factors inhibiting the implementation of a policy, including communication factors, resource factors and policy environmental factors. Communication is one aspect that influences the success of policy implementation. Communication greatly determines the success of achieving the goals of implementation. Effective implementation occurs when decision makers already know what will be done. Knowledge of what will be done can work if communication goes well, so that every decision and implementing regulations must be communicated to the appropriate personnel department. In other words, goals, objectives and various information related to policies must be transmitted properly and correctly to ensure the success of a policy. There are three things that can be seen from the communication aspect, namely socialization, understanding policy content and coaching.

The resource factor in implementing a policy is an important factor. Resources in a program/policy are not only human resources, but facilities and infrastructure are also factors that support the success of a program. There are two important aspects of resources in this research, namely the apparatus and the facilities owned by the implementing apparatus. For aspects of the apparatus, such as procedures and division of authority of the apparatus. Meanwhile, policy environmental factors target the policy environment which actually occurs and can influence the implementation process of a policy. In this research, social, economic and technological condition variables in East Kutai Regency are used.

The inhibiting factors in implementing this policy consist of aspects of communication structure, resources and aspects of the policy environment. In the communication aspect, the supporting or driving factors for this policy to be very effective can be seen from a) low integrity and loyalty, b) low loyalty and seriousness in the project. Meanwhile, from the resource aspect, supporting factors include: a) insufficient initial capital, b) low economic capacity of the community, c) limited ability to provide quality buildings, d) high prices of building materials, e) unstrategic housing position. The policy environment aspect consists of factors: a) declining economic conditions, b) inflation and recession issues.

The East Kalimantan Provincial Government is expected to be able to coordinate and control the implementation of housing development in the Province East Kalimantan, both built using Regional Government and Central Government budgets. The following is data on the realization of FLPP distribution in East Kalimantan Province during 2019-2023.

4.2.2. Reconceptualization of the Social Protection Based Social Policy Model through Local Initiatives

In connection with the housing financing model (budget), it is possible to identify financing policies for housing and settlement development in East Kutai Regency. Apart from that, the analysis will identify whether this financing policy has been successfully implemented along with the obstacles faced in its implementation. Based on the results of the IPA analysis, it can be seen that the average assessment of the conditions for providing financial assistance is quite good, but things that need to be considered include:

- The maximum price of a house receiving assistance
- The accuracy of the target of a policy
- Stakeholder coordination
- The amount of administration costs

- Based on the results of the questionnaire, there are several findings, including:
- Respondents felt the procedure took a long time
- The procedure is difficult and you have to go back and forth if the file has not been approved

With the maximum price for houses that receive assistance, it is quite difficult to get a house that is livable in terms of both the building and the infrastructure (clean water, electricity, roads). Difficulty in fulfilling the requirements of the employment contract.

There are various financing assistance schemes in East Kalimantan Province, including: FLPP, Interest Difference Subsidy Credit (SSB), and Housing Down Payment Assistance Subsidy (SBUM). But in Kab. East Kutai is FLPP only. This happens because developers prefer FLPP compared to other schemes because the disbursement of funds is more compared to other schemes. The government, through 16 banks, has distributed housing financing assistance in East Kalimantan Province.

Standard calculation models have been carried out through research (Rosa, 2013) through the Center for Settlement Research and Development, Research and Development Agency of the Ministry of Public Works. The formulation of the resulting model for determining housing needs is based on the concept of housing needs, where each household/family is considered the same, namely the number of houses already available or new households that need a decent house. The deductive method will be used by observing three backlog calculation models, namely: DCA, Fordham and Cambridge models, to obtain the most appropriate model in Indonesia. This research produces the formulation:

$$\text{Backlog} = \sum \text{increasing factor} - \sum \text{reducing factor} + \sum \text{external factor}.$$

Backlog is the number of houses that have not been/are not handled; Increasing factors are all factors that influence the increase in the number of housing backlogs.

- These additional factors include: 1. number of households that do not own a house, 2. number of houses that are unfit for habitation, 3. number of houses that are vulnerable to being uninhabitable, 4. number of non-households; reducing factors are all factors that influence the reduction in the amount of housing needed.
- These reduction factors include: 1. number of houses built, 2. number of houses repaired because they are no longer suitable for habitation, 3. number of empty houses (not occupied).
- External factors are other factors that influence the supply of housing needs, namely the number of houses damaged due to disasters and the number of houses damaged due to government policy programs.

The backlog calculation is used to determine the number of housing needs in the planning year. In the analysis below, the projected population and number of households or families are used as a reference for housing needs. The analysis does not use the backlog calculation algorithm above due to limited data at the East Kutai Regency and East Kalimantan Province levels.

The analysis of housing and settlement needs for each sub-district is analyzed based on the projected increase in population in each of the nearest planning years, namely 2020. The following describes the calculation of the housing backlog, number of housing needs, and housing demand based on the number of households or families in 2020.

Stakeholder analysis is one of the analyzes used to find out who the stakeholders are in a policy, in this case the institutions involved in the main tasks of fulfilling housing and settlements. In implementing PKP development in East Kutai Regency, there are several important elements which are the main actors in development and have very large roles/functions, namely: government institutions, the community and non-government institutions.

The effects of housing assistance on family composition. In its analysis of the determinants of low-income household size, the Social Indicators Survey found that households receiving housing assistance had fewer adults. Unmarried couples with babies are less likely to live together if the mother lives in government-assisted housing. Single parents who receive housing assistance are less likely to have another adult in the household compared to unassisted single parents. These studies suggest that there is a relationship between household composition and housing assistance, but without an experimental design, it cannot be determined whether the relationship is causal.

This study offers insight into the effects of housing assistance on the well-being and independence of prosperous families. Experimental designs provide empirical evidence that was previously unavailable. In addition to its design, which allows unbiased estimates of the impact of aid, this study is useful for policy development. The importance of this demonstration feature—expanded affordability with relatively few program constraints—is that voucher use patterns and resulting impact estimates can be considered an indication of the underlying preferences and priorities of aid users. The study shows aid users' actions when housing becomes more affordable, considering other nonfinancial constraints that may influence housing choices, such as search skills, available information, discrimination, and other factors. The issue posed to policymakers by this research is whether the housing choices made by voucher users are consistent with the program's goals.

Our research results show that the assistance program is meeting its primary goal: enabling eligible individuals and families to purchase decent, safe, and sanitary housing. The rental subsidies provided through this program improve the housing needs of the worst and are effective in ensuring that affluent families have adequate housing. Impact analyzes show that families with assistance are substantially less likely to be homeless, housed with friends or family, or in overcrowded housing than their counterparts without vouchers. In-depth interviews also show that aid substantially reduces anxiety among welfare recipients about their ability to pay rent and keep a roof over their children's heads.

At the same time, such assistance, without constraints on location or additional counseling or search assistance, does not result in substantial improvements in neighborhood characteristics. Families who used assistance made little improvement in the quality of their environment compared to families who did not. This suggests that more careful use of mobility counseling, housing search assistance, and measures such as security deposit assistance will be necessary for assistance programs to help low-income families move to much better neighborhoods.

Despite providing rental subsidies determined by household income, vouchers do not appear to dampen morale in the long run. The decrease in work effort hypothesized based on economic theory is not supported by this research. After two years of receiving housing assistance, endowment users were working no more or less than members of the control group. This suggests that the program meets the basic goal of increasing housing affordability without encouraging endowment users to work fewer hours. However, because people who have assistance do not work or earn more than people who do not, assistance alone, without specific services to promote or support employment, is not a means of encouraging work and self-sufficiency. Perhaps not surprisingly, aid reduces funding

Social difficulties and poverty incidence below 75 percent of the poverty level. By reducing spending on housing and utilities, the assistance frees up 75% in disposable income. Some of this additional income is used for food, with families who have assistance spending more per month on food than families who do not. The aid users we interviewed were more likely to spend extra money on their children and basic household needs. However, there is no empirical evidence that increases in disposable income resulting from aid improve children's well-being over the study period.

According to Jan Merse, the existing model requires development because it is adapted to local conditions and problems in East Kutai district. Implementation of public policy, as one of the activities in the public policy process, often goes against what is expected, even making the policy product a stumbling block for policy makers themselves. That is why implementing public policy requires a deep understanding of public policy studies. Implementation is defined as an effort to carry out, achieve, fulfill and produce. In various practices, it can be seen that when a decision has been made, it is not always implemented in an orderly and neat manner. If a decision plan consists of a set of goals/objectives, means, and time selected and determined for its implementation, it often happens that the decision almost always has to be adjusted again. For example, because the formulation of goals is too general, the means cannot be obtained or cannot be used in a timely manner. Or because the time factor chosen is too optimistic and so on, this is an inaccurate picture of the implementation of the decision.

Policy implementation is a dynamic process that involves continuous efforts to achieve what leads to the placement of a program into the desired decision goals. So it requires an adequate model for the implementation of a policy itself, such as in the FLPP program. Based on Jan Merse's (2004) implementation model, policy implementation is influenced by the following factors: 1) information, 2) policy content, 3) community support (physical and non-physical), and 4) sharing of potential. Specifically, community support is closely related to

community participation as one of the stakeholders in the program implementation process. The above assertion proves that because of the importance of community participation in every policy implementation in development programs, every program implementation still requires community support or community participation as stakeholders.

Referring to the model above, it basically approaches the social work education model where, as is the case in New Zealand, educational policies for the homeless are important before they are given benefits to improve their welfare. This is also in accordance with the opinions of the informants, basically, the informants provide various information regarding elements or items that contribute to the successful implementation of this FLPP program.

Not only reflecting on internal factors, but external factors are also reviewed in this research. So that various informants provide their opinions according to their background and experience when interacting in the FLPP program. From the government's perspective, regarding a suitable implementation model, the emphasis is on several basic things. Capital is one element that must be considered because it influences whether the program is implemented or not. Then the integrity of the individuals or institutions involved in the process of planning and implementing the policy. Integrity is linked to the commitment of all parties involved to be accountable for their performance in providing assistance to low-income communities to finance livable housing.

The discussion regarding the factors driving and inhibiting policy implementation can be seen from the qualitative data that has been analyzed and synthesized. These inhibiting and encouraging factors guide the analysis to recommend the model as a form of reconceptualization of existing models. This is intended to reconceptualize the model so that it can fill in the gaps or weaknesses in the implementation that has been carried out previously. The findings in this research refer to the research focus which emphasizes factors that influence policy implementation including encouraging and inhibiting factors. Formulate and recommend appropriate policy models for implementing housing financing for low-income communities.

From this research focus, research findings are produced which will later narrow down to minor and major propositions.

First, from the focus related to driving and inhibiting factors, the research findings are that the driving factors are studied from two aspects of bureaucratic structure and the inhibiting factors are studied from the aspects of communication, resources and the policy environment. Driving factors related to aspects of bureaucratic structure include: synergy between various elements and stakeholders, transparent cooperation, and the nation's economic conditions. Disposition aspects include: community support and participation, banking technology, media for socialization, social control, availability of quality land and materials, and ability to pay credit.

Meanwhile, inhibiting factors from the communication aspect include: integrity, loyalty and sincerity in the project. The resource aspect includes: initial capital input, economic capacity, ability to provide quality buildings, high price of building materials, as well as poor housing land conditions far from the city center. Meanwhile, the policy environment aspect consists of: initial capital, issues of economic conditions regarding inflation or recession. Second, based on the research focus of the policy model resulting from reinvented policies that emphasizes guaranteeing social welfare based on local initiatives, findings can emerge, namely the policy model resulting from reinventing policies that emphasizes guaranteeing social welfare based on local initiatives.

The two focuses and findings described above can be studied with the main theory of public policy and other supporting theories, namely social behavior and functional structural. Apart from that, it is also equipped with several other concepts, including Reinventing Social Policy, Ecosoc Rights, and Home Acquisition and Acquisition Strategies for low-income people. Based on this analysis, the major proposition obtained is Building a new concept regarding changing the position of public policy to social policy. This change in perspective emphasizes elements of social welfare guarantees and local initiatives to implement policies that are more autonomous and implementable in low-income communities.

Meanwhile, the minor propositions that can be prepared from this research show the complexity of the analysis starting from focus to producing findings. The minor proposition in this discussion includes driving factors related to synergy, cooperation and stakeholder transparency in interpreting social welfare. Meanwhile, inhibiting factors highlight the integrity and loyalty of stakeholders and MBR to utilize existing resources and adapt to the policy

environment. So, based on these influences, a policy model has emerged using the lens of reinventing policy which is based on ensuring social welfare and leads to local initiatives.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusion

5.1.1. Effectiveness of Implementation of the Policy for Providing FLPP Housing Financing Assistance for MBR in Reinventing Social Policy

The aim of the policy of providing housing financing assistance to low-income people is to reduce the number of people who do not own a home. This has an indirect correlation with reducing the level of poverty in East Kutai Regency. One indicator of the poverty rate is that residents own homes as part of social protection in their daily lives. Fulfilling the need for a livable house is not an easy thing, because it has a synchronic relationship with other needs. Every low-income community experiences almost the same problems in terms of income management, which must be balanced with expenditure on primary and secondary needs.

Discussions regarding implementation effectiveness can be seen from two sides, namely quantitative and qualitative. Quantitatively, it can be measured by numbers that the implementation of housing financing assistance policies for low-income communities exceeds the average effectiveness assessment. Qualitatively, the level of effectiveness is explained through the concept of reinventing to produce a more critical evaluation. The findings in this research refer to the research focus which emphasizes the effectiveness of policy implementation providing FLPP housing financing assistance to MBR in Reinventing Social Policy policy implementation, synchronization of housing financing, as well as Reinventing Social Policy which has been ongoing.

From this research focus, research findings are produced which will later narrow down to minor and major propositions. First, from a focus related to policy implementation, the research findings are that policies are declared effective, and there are dimensions of policy implementation in the form of: post-policy activities, input and output management, stakeholder involvement in policy making, and policy benefits for local communities. Second, based on the research focus on housing financing synchronization, findings can be emerged, namely financing output for MBR welfare, suitability of financing to MBR economic conditions, involvement of institutions and policy instruments, and synchronization with increasing MBR welfare. Third, the focus of Reinventing Social Policy is seen from the aspects: conditions experienced by many people before and after FLPP, social policy as public policy in forming social protection, as well as social protection and local initiatives.

The three focuses and findings have been described above can be studied with the main theory of public policy and other supporting theories, namely social change and functional structural. Apart from that, it is also equipped with several other concepts, including Reinventing Social Policy, regional autonomy, the concept of synchronization, residential housing and the concept of housing financing for MBR. Based on this analysis, the major proposition obtained is the development of a public policy position from the FLPP program. The results of Reinventing Social Policy lie in the MBR's strength in putting forward local initiatives to establish social protection. The positions of the MBR and the government are equal in implementing policies so that the development concept is decentralized and easy to evaluate through the process of synchronizing various things.

Meanwhile, the minor propositions that can be prepared from this research show the complexity of the analysis starting from focus to producing findings. The minor proposition in this discussion includes the implementation of public policy providing financial assistance through the FLPP program effectively applied to MBR, taking into account the synchronization of financing. The concept of reinventing describes the complexity of a public policy shifting to social policy in its implementation so as to form social protection that originates from local initiatives.

5.1.2. Factors Influencing the Implementation of Housing Financing for MBR and Reconceptualization of Social Policy Models

The success of implementing a policy cannot be separated from several factors that influence it. Projections in the implementation of public policies are definitely success or refer to effective values for the target group. Various methods are used so that policy implementation runs well. Especially when researchers use the concept of reinventing to produce model recommendations that suit local conditions in Kutai Regency East. This FLPP loan credit has

basically been adjusted to the needs of the community. However, in its implementation several things that became obstacles were used as input or recommendations to reconceptualize the model used to translate the implementation directly to the target community.

Reinventing policy in this research shifts the position of public policy itself become broader social policy. Where it is based on local initiatives and local values to make implementation more effective. Policy implementation is the most difficult thing, because here problems that are sometimes not found in the concept appear in the field. Additionally, the main threat, is implementation consistency. Various approaches to implementing policies, both related to implementers, resources, environment, methods, problems and the level of diversity faced in society. Human resources as implementers have an important role in controlling the implementation of public policies.

Identify aspects that are thought to strongly contribute to policy implementation, namely: communication, resources, disposition or the attitude of the implementer, and the bureaucratic structure. The four aspects influence policy implementation, both directly and indirectly, and each aspect influences the other aspects.

The discussion regarding the factors driving and inhibiting policy implementation can be seen from the qualitative data that has been analyzed and synthesized. Inhibiting and encouraging factors the guides the analysis to recommend models as a form of reconceptualization of existing models. This is intended to reconceptualize the model so that it can fill in the gaps or weaknesses in the implementation that has been carried out previously. The findings in this research refer to the research focus which emphasizes factors that influence policy implementation including encouraging and inhibiting factors. Formulate and recommend appropriate policy models for implementing housing financing for low-income communities.

From this research focus, research findings are produced which will later narrow down to minor and major propositions. First, from the focus relating to the driving and inhibiting factors, the research findings are that the driving factors are studied from two aspects of bureaucratic structure and the inhibiting factors are studied from the aspects of communication, resources and environment policy. Driving factors related to aspects of bureaucratic structure include: synergy between various elements and stakeholders, transparent cooperation, and the nation's economic conditions. Disposition aspects include: community support and participation, banking technology, media for socialization, social control, availability of quality land and materials, and ability to pay credit.

Meanwhile, inhibiting factors from the communication aspect include: integrity, loyalty and sincerity project. The resource aspect includes: initial capital input, economic capacity, ability to provide quality buildings, high price of building materials, as well as poor housing land conditions far from the city center. Meanwhile, the policy environment aspect consists of: initial capital, issues of economic conditions regarding inflation or recession. Second, based on the research focus of the policy model resulting from reinvented policies that emphasizes guaranteeing social welfare based on local initiatives, findings can emerge, namely the policy model resulting from reinventing policies that emphasizes guaranteeing social welfare based on local initiatives.

The two focuses and findings have been described above can be studied with the main theory of public policy and other supporting theories, namely social behavior and functional structural. Apart from that, it is also equipped with several other concepts, including Reinventing Social Policy, Ecosoc Rights, and Home Acquisition and Acquisition Strategies for low-income people. Based on this analysis the major proposition obtained is Building a new concept regarding changing the position of public policy to social policy. This change in perspective emphasizes elements of social welfare guarantees and local initiatives to implement policies that are more autonomous and implementable in low-income communities.

Meanwhile, the minor propositions that can be prepared from this research show the complexity of the analysis starting from focus to producing findings. The minor proposition in this discussion includes driving factors related to synergy, cooperation and stakeholder transparency in interpreting social welfare. Meanwhile, inhibiting factors highlight the integrity and loyalty of stakeholders and MBR to utilize existing resources and adapt to the policy environment. So, based on these influences, a policy model has emerged using the lens of reinventing policy which is based on ensuring social welfare and leads to local initiatives. The success of implementation is based on several things that are based on local needs or the needs of low-income communities.

5.2. Research Implications

The focus of this research is related to measuring the effectiveness of implementation of the policy of providing FLPP housing financing assistance to low-income communities both quantitatively and qualitatively. Then reconceptualize the policy model using the lens of the Reinventing Social Policy concept. Apart from that, it is also to describe and analyze the factors that influence both the driving and inhibiting factors in the implementation of housing financing for low-income people. The final aim of this research is basically to reconceptualize the public policy model for housing assistance into a social policy model based on social protection through local initiatives. Several indicators used to carry out reconceptualization include policy implementation, synchronization of housing financing, Reinventing Social Policy, encouraging and inhibiting factors, as well as appropriate policy models for implementing housing financing for low-income communities.

5.2.1. Theoretical Implications

Theoretically, this research is classified as a public policy study which depicts the policy phenomenon of alleviating problems for low-income people in accessing housing. Low-income communities are classified as communities that require special attention and therefore require special policies that can cover all their problems. In this research, the problem addressed is the right of access to owning a livable house. However, in practice, it is difficult for this community group to access these facilities due to limited income. In everyday life they have difficulty managing their primary needs. So the government came up with housing credit assistance for low-income groups. This policy collaborates with various stakeholders and involves the community directly. In measuring the effectiveness of its implementation, it is necessary to look at it from a more critical perspective, namely reinventing the policy.

Based on the explanation above, the theoretical implications in this research include the concept of understanding policy implementation in the realization of the FLPP program for the needs of low-income communities. This is the main key in seeing whether a policy is effective or vice versa. The theoretical implications of this research are first, a reconceptualization of the policy model resulting from reinventing policies emphasizes ensuring social welfare based on local initiatives. This new model emphasizes the pressure of globalization on marginalized groups, which for solving problems emphasizes ensuring social welfare originating from local initiatives. This reflects the decentralization of policy so that policy can be convergent. This has relevance to public policy theory, social change and social structure as well as the concept of reinventing.

Second, theoretically the implications of the research lie in the formation of the concept of implementation dimension categories which are based on the effectiveness of policy implementation. This dimension is intended so that understanding the policy does not shift to other understandings, implementation only emphasizes the dimensions that have been determined so that synchronization with various aspects can be carried out. The key to successful implementation is synchronization and involvement with several different things. The relevance of the theory is to theories of public policy and social behavior.

5.2.2. Practical Implications

In this research, the practical implications of this research can be used as practical input for the government, stakeholders and low-income community groups. First, this research presents strategies for implementation stages and synchronization of financing with other dimensions. This has implications for the development communication patterns that the government should carry out to resolve acute social phenomena.

Second, starting from the crush of globalization and procedural policies, this research presents a concept related to a policy model that emphasizes guaranteeing social welfare and generating local initiatives. This is important, because previously the policies implemented were only procedural in nature and did not target the substantial realm of eliminating low-income groups. The actual output is not only to provide housing financing assistance, but also to make this policy a medium for education and learning for the target group to empower each other so that economic and social independence emerges. Especially when faced with the challenges of globalization and the spread of information that is flooding society. So that low-income communities are also able to synergize with other stakeholders so that they not only become objects of development but also become subjects of development.

5.3 Suggestions

Based on the overall description and conclusions of the research, suggestions can be made to various parties as follows:

5.3.1. To the Government

The suggestions given in this research are intended for governments at the provincial, district and sub-district levels. This is related to government policy in providing welfare and social guarantees to low-income groups based on understanding their rights and obligations in development. The threat of globalization and misconceptions about the role of low-income communities will continue to recur and if there is no solution, it can make policies only procedural. The government's position is an umbrella for minority and majority community groups. Therefore, the government here has a duty to protect and provide substantial services so that its policies lead to substance that meets targets.

East Kutai Regency has diverse community categories and is in a good economic category. So basically it is not difficult to realize a policy to cover all low-income people to own a house. So that through the research model, the government provides support to these groups and collaborates and provides full education. Support can take the form of regulations to cover social welfare rights with various forms of regulation. Then, the development communication link between the government and these groups and stakeholders should be further sharpened by the existence of a social welfare communication forum as a medium for alleviating poverty in East Kutai Regency.

5.3.2. Low Income Community Groups and Stakeholders

Basically, this research has direct benefits for low-income community groups in East Kutai Regency. The clash of globalization and development has given rise to poverty rates and has become one of the obstacles for these groups to obtain livable building rights. Therefore, this is a challenge in itself because sometimes many social movements carried out by these groups are inappropriate and even fatally apathetic and pessimistic.

Low-income communities can also synergize with various stakeholders such as banks and developers to understand the needs and methods of meeting the need for livable housing. Meanwhile, so far this group of people has received little information and education regarding this matter. For stakeholders, suggestions that can be given are regarding involving the community not only as an object of development but also as a partner for cooperation and generating active participation from the community. For banking institutions, providing education and information is not only based on the institution's profits but is also oriented towards realizing economic prosperity. For developers, it is also important to pay attention to education and providing information to provide insight to the public regarding proper building occupancy rights.

5.3.3. To Other Researchers

For other researchers who are interested in the study of reinventing public policy, they can further develop and dig deeper into the evaluation of the reconceptualization of reinventing social welfare delivery models and local initiatives. Apart from that, there are many other aspects of development and its intersection with poverty from public policy studies. Therefore, this study of policy implementation and reinventing helps researchers find criticism and input for innovation in public policy research and a review of the policy position. This policy reinvention study provides another color for looking at policies from other points of view so as to create policies that are substantive and not procedural.

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