

Economic Empowerment of Squatter Communities in Tangerang City: Tridaya Program Perspective

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Abstract

Squatter communities are commonly categorized as illegal slum settlements because they occupy land without legal ownership, most of which belongs to the government or the private sector. To address this issue, the Tangerang City Government has implemented the Tridaya program, which emphasizes three dimensions: economic empowerment, improvement of the physical environment, and socio-cultural development. This study aims to evaluate the implementation of the Tridaya program and its effectiveness in improving the welfare and quality of life of squatter communities. The study employs a mixed-methods design with an evaluative orientation. Quantitative data were collected through purposive sampling, while qualitative data were obtained through interviews with key stakeholders in four locations: Babakan Village, Mekarsari Village, Kedaung Wetan RT 03/03, and Kedaung Wetan RT 02/03. The findings indicate that from an economic perspective, 51.72 percent of respondents earn between Rp200,000 and Rp500,000 per month, with most engaged in informal and irregular employment. Manual laborers account for 40.22 percent of respondents, followed by street vendors at 27.58 percent. From the perspective of the physical environment, housing conditions are generally very poor and fail to meet basic standards of adequacy and health. From a socio-cultural perspective, educational attainment is low, with 89.56 percent of respondents having completed no more than junior high school. Overall, the results suggest that economic empowerment through the Tridaya program has not yet been optimal, as community welfare and quality of life remain low. The study recommends affirmative and community-based policies that prioritize sustainable economic activities, humane settlement planning, and the strengthening of socio-cultural capacity as social capital for local development.

Keywords: squatter community, Tridaya Program, economic empowerment, Tangerang city

JEL classification: B55, D63, O11

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1. INTRODUCTION

The expansion of illegal slum areas (squatters) is inseparable from the increasing population of Tangerang city. Based on data from the Tangerang City Population and Civil Registration Office (2020), the population of Tangerang city was recorded at 1,771,092 people, the number of households was 505,244. The increase in the number has an impact on the complexity of population problems, especially in terms of the emergence of slums (<https://disdukcapil.tangerangkota.go.id/>).

The development of the residential environment in urban areas is the impact of the rapid natural population growth rate and the urbanization process. Population growth, especially due to urbanization and limited land area in urban areas, has triggered a growing number of illegal substandard houses that are overcrowded, poorly serviced, unsafe, and unhealthy (Elghazouly et al., 2024). Illegal houses develop on riverbanks, areas near offices, markets, malls and on vacant land, both owned by individuals/companies and government land without permission (Minnery et al., 2013).

Although there are several programs for improving illegal slum settlements (squatters), studies that evaluate how community economic empowerment frameworks such as the Tridaya Program address the socio-economic vulnerability of illegal settlements are still limited. In the slum area in Genteng District, Surabaya, for example, there are legal slum settlements and illegal slums settlements (squatters). Slums are mainly caused by two factors: first, the presence of non-permanent migrants; and second, weak enforcement of population regulations.

In the context of overcoming community economic problems, this research limits itself to the context of squatter areas (Wondimu, 2021) with *Tridaya* perspective (three powers concept). In the concept of housing and settlement development, referring to Uzun & Simsek (2015), it is known that there is a *Tridaya* concept, namely economic power, environmental physical development power, and socio-cultural power as a means of empowering the community. This concept is commonly used in regional government policies and is a reference in various literature on community economic empowerment.

The *Tridaya* concept also reflects a multidimensional empowerment framework, which aligns with the capability approach (Sen, 1989; Mahabir et al., 2016), which emphasizes communities' ability to expand their choices. Therefore, this framework provides a relevant analytical map for exploring empowerment dynamics in slum settlements. Economic empowerment of slum settlements is one appropriate step to improve the well-being of communities in these locations (Arisandi et al., 2023). Tangerang, which serves as the case study for this research, is located in the buffer zone of the national capital, DKI Jakarta, and therefore experiences spillover and feedback effects (Feng & Patton, 2017; Capello, 2009) in the form of slum development.

This impact has created numerous problems for Tangerang, particularly in addressing the proliferation of illegal slums. Therefore, the government needs the *Tridaya* concept for economic empowerment, particularly in illegal slum areas. In this regard, the main question

in this study is how the Tridaya program framework facilitates economic empowerment among squatter communities.

2. METHODS

This study uses a descriptive qualitative and quantitative design (mixed method) (Sugiyono, 2013) with an evaluative orientation (Arikunto, 2007) to explore how the Tridaya Program implements economic empowerment in illegal slum communities. This study follows an integrated case study design (Yin, 2018), which allows for in-depth analysis of community dynamics in various locations. An approach that describes a phenomenon (descriptive), then analyzes it systematically to assess or produce the effectiveness, quality, or success of a program.

Secondary data in this study was obtained from the report of the Tangerang City Housing, Settlements and Land Agency (*Dinas Perkim/Housing and Settlement Agency*) (2017) (<https://disperkim.tangerangkota.go.id/>) and other related documents. In the population identification report, four locations have been determined as the working areas of the Community Empowerment-Squatter Program (PPM-S) *Dinas Perkim* Tangerang City. In this study, the locations used as samples are Babakan Village, Mekarsari Village RT 03/04, Kedaung Wetan Village RT 03/03 and Kedaung Wetan Village RT 01/0. Meanwhile, the primary data came from respondents (informants) in four squatter settlement locations, which were taken using purposive sampling. There were 87 respondents (heads of families/KK) from 513 KK, consisting of; Babakan Village (riverbank) with 21 KK, Mekarsari Village RT 03/04 with 25 KK, Kedaung Wetan Village RT 03/03 with 18 KK, and Kedaung Wetan Village RT 01/03 with 23 KK.

Data were collected using both closed- and open-ended questionnaires. The closed-ended questionnaire consisted of 44 items, while the open-ended questionnaire included 17 items. The questions were designed to capture three main indicators. The first indicator was socio-cultural capacity, covering aspects such as education, tradition, religion, crime, and social interaction. The second indicator was economic activity capacity, including income, access to food and clothing, social gatherings, debt, and participation in cooperatives. The third indicator focused on environmental facilities and infrastructure, encompassing housing conditions, MCK facilities (bathing, washing, and toilets), sources of drinking water, drainage systems, health services, and waste management.

Question validation was conducted through a pilot test, consisting of expert judgment and comprehension tests. To ensure the questionnaire was valid and easy to understand, experts in related fields were asked to assess the content (relevance and clarity) of the questionnaire, then pre-tested it on potential respondents to ensure the language and questions were well understood before being used for actual data collection.

In data analysis, the technique involved first assigning weighted values to each indicator category based on the level of achievement of the desired outcomes. The data and information obtained were then systematically organized through a structured weighting of each indicator. Although the assessment of each indicator is generally qualitative, the evaluation of program success was conducted quantitatively by assigning weights to the

predetermined indicators and scores to the level of achievement. The weighting of each indicator reflects its relative importance, while the scores are determined based on a defined performance measurement scale, with the following formula:

Total Score obtained x 100%
Total Score that should be obtained

Table 1. Performance Measurement Scale

Percentage (%)	Scale
85 – 100	Good
$70 < x < 85$	Enough
$55 < x < 70$	Low
$x < 55 =$	Very Low

3. RESULTS AND DISCUSSIONS

3.1 Results

The location of the squatter settlement referred to is in accordance with the results of identification and data collection carried out by the Tangerang City Settlement Area Housing Office in 2017, whose locations include; *First*, Babakan Village, precisely the residents who live in RT 07 RW 03. Squatter residents in this location inhabit the riverbank of the Cisadane which is located in Babakan village, Neglasari District. This squatter uses the riverbank land for a place to live and as a place to make tofu, tempeh, bean sprouts, and worm businesses. The location map can be seen in the Figure 1.

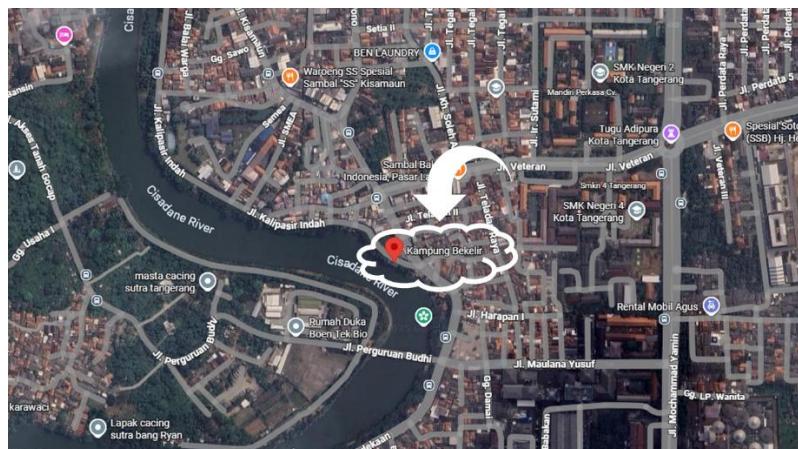


Figure 1: Map of Squtter Location, Babakan Village (Kampung Bekelir)

Source: <https://google.maps> (processed)

Second, Mekarsari Village is a resident living in RT 03 RW 04. Squatter residents at this location inhabit the land for the dam buffer located in Mekarsari Village, Tangerang District. These residents use the weir buffer land for their actual residences, most of whom

are residents who contract bed houses with the type of hawker business. The location map can be seen in Figure 2.



Figure 2: Map of Squatter Location, Mekarsari Village (RT 03/04 and surrounding)

Source: <https://google.maps> (processed)

Third, Kedaung Wetan (KW) Village. Squatter residents in this location are divided into two types, namely people who inhabit the land on the banks of the Cisadane river located in RT 01, 02,03, RW 01 and squatter communities who occupy state land in the form of crooked land located in RT 03 RW 03 Kedaung Wetan Village, Neglasari District. The settlement utilizes a small land that is used to make stalls.

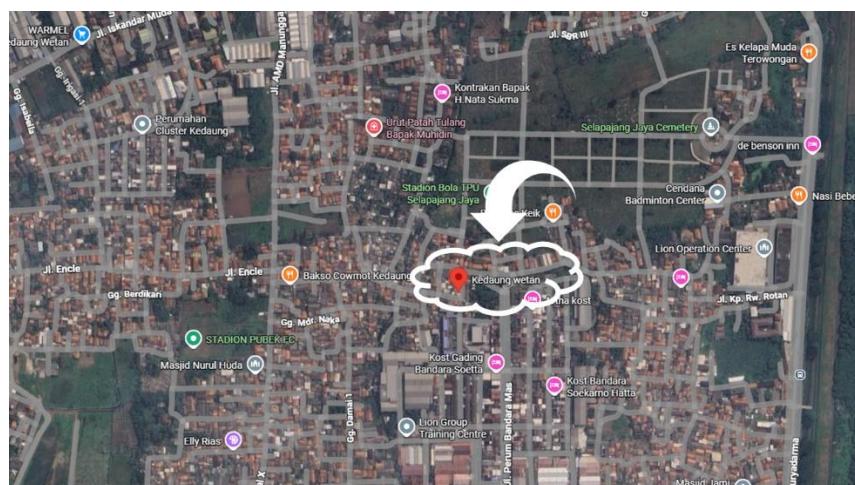


Figure 3: Map of Squatter Location, Kedaung Wetan (RT 03/03 dan 02/01)

Source: <https://google.maps> (processed)

The results of population identification have determined the four locations, seen in *Table 2*, as the working area of the Community-Squatter Empowerment Program (PPM-S) with the following data:

Table 2: Identification of Research Sites

Location	Occupational	Physical Condition	Work	Number of Households
Babakan Village	Riverbanks (\pm 5 Ha)	Slum and simple housing, prone to flooding	Small traders, manual laborers, tofu makers, bean sprout makers, worm managers	(105 families), locals and immigrants
Mekarsari Village	Riverbanks (\pm 3 Ha)	Slum housing, very dense, poor environmental sanitation	Hawkers, manual laborers, tofu makers, duck traders.	(205 families), locals and immigrants
Kedaung Wetan RW 01/03	Riverbanks (\pm 2 Ha)	Slum and simple housing, prone to flooding, prone to landslides	Most of the factory workers, manual laborers, motorcycle taxi drivers, chicken traders,	(87 families), local residents
Kedaung Wetan RW 03/03	Riverbanks (+1.3 Ha)	Simple housing, very dense, poor environmental sanitation	Most of the factory workers, manual laborers, drivers	(116 families), locals and immigrants

Source: The Community-Squatter Empowerment Program (PPM-S) (2017) (data is processed)

In the four locations (Table 1), using a simple sample determination technique of 15 percent, the total sample was 513×15 percent = 87. The majority of residents are in the productive age range, namely 17-60 years old with the main livelihood as manual laborers, which is 65 percent, followed by small traders, hawkers, street vendors, and others.

3.1.1 Power of Economic Activity

Economic activities are not only seen from the perspective of income or income of *squatters*, but also in terms of how much the level of consumption expenditure of residents is. The important questions are how many times a week to buy meat/chicken/milk, how many times a year are new clothes usually bought by/for each member of the household. In addition to being seen from the aspect of residents' income and expenses. Another interesting question regarding the economic activities of residents that are routine, for example, the activeness of participating in social gatherings, cooperatives and obtaining government assistance.

In terms of residents' income, as seen in Table 3, there are 51.72 percent who have an income level between Rp200,000 to Rp500,000 per month. There are 20.68 percent who earn Rp501,000 to Rp750,000 per month, there are 16.10 percent who earn less than Rp200,000 per month. Seeing that the average *squatter* resident is in the underprivileged category. There are 3.44 percent of squatter residents earning above Rp1,000,000 per month. This relatively high level of income is because among them they already have a fixed income, for example, factory employees or factory workers. For the record, 98.93 percent of squatter residents are daily earners.

Table 3: Distribution of Income Frequency per Capita per Month

Income per Person per Month (000 Rp)	Frequency	Percentage
≤ 100	37	42.52
101 to 200	24	27.58
201 to 300	13	14.94
301 to 400	10	11.49
401 to 500	2	2.30
> 501	1	1.14
Sum	87	100

Source: The Community-Squatter Empowerment Program (PPM-S) (2017) (data is processed)

The low level of family income per month has a chronic impact on the low per capita income of families per month. Per capita income per month is calculated from the ratio of total family income to the number of family members. The average number of family members in squatter settlements ranges from four to six people. With this burden, per capita income becomes very low.

There are 42.52 percent of monthly per capita income is below Rp100,000. There are 27.58 percent in the range of per capita income of Rp101,000 to Rp200,000. Meanwhile, the frequency of per capita income per month for residents with an income of Rp201,000 to Rp300,000 is 14.94 percent. Then, 1.14 percent of the per capita income of residents is above Rp501,000 per month. This means that squatter communities are seen from per capita income far below the poverty line (Table 2).

The low per capita income of squatter residents is confirmed by the category of occupation of residents who are uncertain workers. In Figure 4, As many as 40.22 percent are manual laborers (construction workers, market workers, worker's helper, street workers, and others), then 27.58 percent of traders (hawkers, street vendors, and others), 18.39 percent are self-employed. This type of self-employed is almost the same as the category of traders. The only difference is that the self-employed here are identical to traders who stay at home. For example, opening stalls, shops, and others. Meanwhile, 9.19 percent are scavengers who often enter permanent settlements or residential locations.

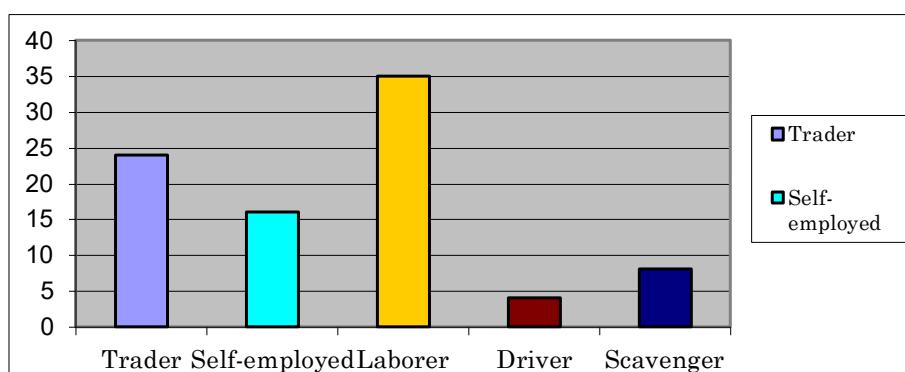


Figure 4. Distribution of Job Types

Source: The Community-Squatter Empowerment Program (PPM-S) (2017) (data is processed)

Satisfied with the expenditure aspect, there were 97.71 percent of residents who said that consumption expenditure increased. This is related to the increase in the price of basic necessities. This is why almost all respondents said their economic situation was increasingly concerning. None of the respondents stated that they could afford to buy meat/chicken/milk for family consumption in a week. Only they can afford to buy new clothes in a year for family needs. As many as 68 percent are able to buy new clothes.

Furthermore, when squatters experience a shortage of funds for urgent needs, one of the effective alternatives is to borrow (credit) to individuals. As many as 93.34 percent of respondents revealed that they borrowed from individuals. Not all residents dare to say they borrow from loan sharks, but only borrow from individuals, such as neighbors, professional friends, acquaintances at the work site and others. All respondents revealed that they had never borrowed from financial institutions, cooperatives and banks. They think that the relationship with the institution is convoluted, even though a loan is needed that is ready to be taken within 24 hours. In the four research locations, it was admitted that there were no cooperatives that served squatter communities.

In addition to being in contact with financial institutions, almost all respondents also did not participate in social gatherings. Only about 1.76 percent of respondents had time to participate, but even that was irregular and carried out with neighbors.

3.1.2 Physical Power of the Environment

In the physical power of the squatter settlement environment, it can be seen from two aspects, namely the physical environment around the residence and the physical aspect of the residential environment. The physical aspect of the environment around the residence is related to the facilities and infrastructure used by squatter residents which comes from government policies or other institutions that have *concerns* about the empowerment of squatter communities, such as the World Bank, *Care International*, and national NGOs. Meanwhile, the physical aspect of the residents' living environment is related to the awareness of residents in arranging their own residences and environment.

In this study, the aspects of the arrangement of the residence and the environment itself, respondents seem to be quite resigned to what conditions they do in arranging their residence. Of course, it is related to the limitations of squatter residents, especially the very minimal financial limitations to arrange their residence.

There are 87.43 percent of respondents who were met who have semi-permanent residences, some even had makeshift or enough shelter from sunburn and the cold of the night. Considering that the area where they live is an area that is not their right, so their attention to arranging their residence and environment is also a sloppy amount. Even though some of them have lived in the location for decades.

However, regarding the physical aspects of the environment facilitated by the government and non-governmental organizations (NGOs), 72.34 percent of respondents were not entirely satisfied. The facilities and infrastructure provided, such as lighting, roads,

drainage, and other facilities, were not based on community suggestions and participation. For example, children's playgrounds were not fully available.

Referring to data from the Tangerang City Housing and Settlement Area Service (2017), the Tangerang City government has allocated funds for the arrangement of facilities and infrastructure to the squatter organization area, reaching Rp12,000,000,000. Even for the 2015 Fiscal Year, slum settlements received pure APBD funds of Rp3,323,316,000. The budget for the arrangement of illegal slum villages has been relocated to the development of housing and environmental infrastructure in Kedaung Baru as many as 40 units amounting to Rp604,467,000 obtained from the State Budget funds through Banten Province FY 2012 – 2013. (<https://disperkim.tangerangkota.go.id>)

Then from the BLN (Foreign Assistance) from the World Bank, squatter settlements have received funds for the arrangement of squatter locations of Rp319,308,000 in the 2012-2013 fiscal year at the location of Kadaung Wetan Village, Babakan Village, Mekarsari Village. In the 2014-2015 fiscal year, the squatter location arrangement for Kedaung Wetan RW 03 Village utilized funds from the World Bank's BLM amounting to Rp680,500,000 for the purpose of building clean water facilities, arranging environmental roads, building channels, and the process of legalization and land certification. Meanwhile, the Mekarsari squatter settlement has utilized funds for planning and DED of Simple Flats (Rusunawa) of Rp250,000,000. Even in the 2016 Fiscal Year, the slum arrangement budget was set at Rp6,800,000,000 (Source: the Community-Squatter Empowerment Program (PPM-S)) (2017)

The amount of funds that have been disbursed in the context of arranging facilities and infrastructure to the squatter settlement area has certainly benefited from it. However, a survey of 87 respondents showed a very low trend of satisfaction with the facilities and infrastructure that have been provided by the government and the World Bank. There were 18.1 percent of respondents who expressed satisfaction, meaning that the provision of facilities and infrastructure from the government was not effective. The lack of effectiveness is because the facilities and infrastructure are not on target and maintenance is very minimal. The number of facilities and infrastructure that are damaged after their use does not last long.

About 87.43 percent of our respondents asked for a house certification policy, the provision of effective clean water facilities, playgrounds for children, representative RT/RW secretariats, sports facilities, and others. Such facilities are considered by respondents to be still very low or have not been fulfilled by the government. This shows that the procurement of environmental physical facilities and infrastructure that has been provided by the government and other social institutions is less effective.

Although there is dissatisfaction among residents with the physical facilities and infrastructure of the environment provided by the government, it can be seen that the facilities provided are sufficient. There were 67.025 percent of respondents who said it was sufficiently available. However, the allocation for the general benefit of residents is an important note for squatter residents is still far from hope. Their perception of satisfaction with these facilities and infrastructure is very low.

Especially related to the aspect of arranging the residents' own residences, it can be seen that the places where they have been inhabited, in terms of feasibility and health, are very suboptimal. This means that the residence of squatter settlement residents is very uninhabitable. There are 62.50 percent of the residential area of residents with an area of less than 20-40 m² with an average number of family members of 4-6 people. Then the average distance between the well and the nearest fecal or fecal seepage/reservoir is only 1-5 m. For residents who live in riverbank locations, the place of the toilet (MCK or Bathing, Washing, Toilet) is very dependent on the "generosity" of the river. While squatter residents who are far from the river, they make their own toilets in a worrying condition.

In general, in terms of housing construction, there are already several houses in the slums in the location that have permanent construction and brick walls. But squatter houses in general at the four survey locations are made of wood or *gedek* (woven bamboo) with a roof of tiles, zinc and plastic. In fact, many are still roofed with thatch or straw with a relatively narrow size. The floor of the house also varies. Some are still with dirt floors, some are already in the form of cement stucco, some have been constructed with ceramics.

Meanwhile, clean water is often obtained from dug wells or *pantek* wells made between residential houses. In some locations, the water quality is good only for bathing and washing purposes. As for drinking water needs, people buy it from drinking water vendors or from the nearest water terminal that has been made by the local government. For *squatter housing* in Babakan village, the quality of well water is very unhygienic. As an area on the riverbank of the Cisadane, the water of the Cisadane River is used as a source of livelihood for residents.

This is evidenced by the existence of a business to make bean sprouts and tofu by some squatter residents who use the river water. The condition for making bean sprouts and tofu is the need for good quality water and this condition is difficult to find in other squatter areas in Tangerang City. The water of the Cisadane river is also used by some residents to raise ornamental fish food worms. These delicate worms are caught from the riverbanks, then cleaned and sold to several elite settlements in the city of Tangerang.

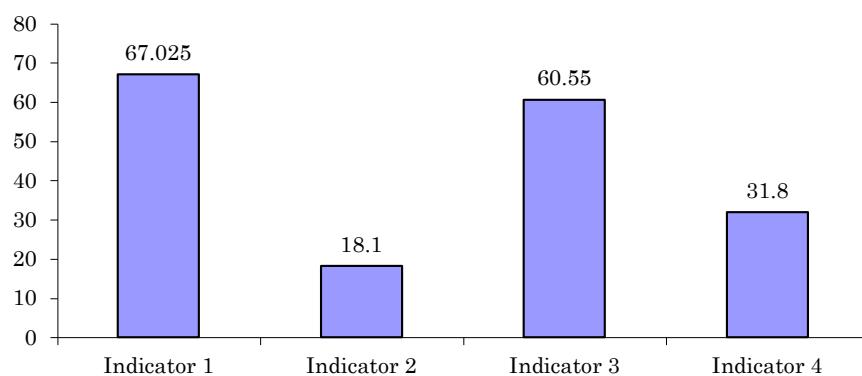
Likewise for the squatter settlement of Mekarsari Village RT 03-04/04, which is located on the banks of the Cisadane river, some residents also live from the livelihood in the river. However, unlike in Babakan Village, squatter residents in Mekarsari do not know the business of making bean sprouts and tofu and worms, but they become small fishermen. For electric lighting facilities, the average resident in RT 03 – 04 Mekarsari uses electricity from the existing temple in the settlement. While facilities and infrastructure from the government have been provided in the form of repairing the main road infrastructure using *faving blocks*, some of the others are still in the form of hardened dirt roads.

Meanwhile, in the squatter settlements of Kedaung Wetan RT 03/03 and Kedaung Wetan RT 02/01, physical environmental facilities facilitated by the government and non-governmental institutions have been partially provided. However, clean water facilities are not optimal and there is often a scarcity of clean water. The main road is already *favingblock*, but the trails are very unfeasible. Some of the squatter residents still have uninhabitable housing because they are semi-permanent. Their type of house is made of bamboo on average

with the widest roof type of wood/shingles. Even as a squatter resident's house, it still has a dirt floor with an area between 20-40 m².

3.1.3 Socio-Cultural Power

Regarding socio-cultural power, important questions are education, religious activities, crime rates, citizens' social activities, children's association, health, entertainment, and there are problems to maintain environmental cleanliness. Figure 5 shows that 60.55 percent of respondents understand these socio-cultural problems (see Indicator 3). This means that socio-cultural power is still felt to be underrealized.



Description: Indicator-1 = Environmental aspects (power), physical facilities and infrastructure; Indicator 2 = Level of satisfaction; Indicator 3 = Sociocultural aspects (power); Indicator 4 = Economic aspect (power).

Figure 5. Triday Aspect Indicators

In Indicator 3, the level of education, the average squatter (89.56 percent) has a maximum education level of junior high school, even 66.20 percent graduated from elementary school. The level of parental awareness in seeing or monitoring children's education is very low. There were 94.12 percent of respondents who said they rarely monitored children's educational activities. Likewise, 94.56 percent of parents rarely monitor their children's socialization outside the home. Parents' awareness to send their children to school has begun to exist, but due to economic pressure, their children are unable to continue their next level of education.

In the religious field, 92.92 percent rarely participate in religious activities. This can be seen that they rarely follow religious rituals such as recitation, tadarus, tahlilan, churches, monasteries, and others. Likewise, children are squatters, children's religious activities are never monitored. As many as 96.14 percent of respondents said they never controlled children's religious activities.

The most worrying thing is the awareness of squatter residents about cleanliness. As many as 93.89 percent of residents said they never paid attention to cleanliness inside and outside the house. For residents, it is as long as they can take shelter, gather their families, and rest. The house as a resting place, is also used to reduce stress and fatigue outside the home after they work outside the home all day. Inside the house, there are 37.93 percent of residents who have televisions and radios that are used for entertainment. However, 96.98 percent of parents said they never supervised and monitored children's entertainment programs, whether they were broadcast on TV or outside the home.

There are 43.34 percent of squatter residents who said that every morning until night, they are outside the house to work. This means that the level of awareness of squatter residents to work is very high, even though their income level is very minimal. However, the interesting thing is in terms of the social vulnerability of squatters. Around 89.1 percent of residents said that the level of environmental crime is rare.

Internal family conflicts often occur due to low income factors, but do not interfere with the overall security and order of the settlement. Therefore, the sense of social peace between them is very high. Perhaps this is the beginning of social trust, which is not impossible that the spirit of mutual cooperation among citizens can be fostered. This can be observed in Mekarsari Village, Kedaung Wetan 03/01 and Kedaung Wetan 03/03.

However, the level of mutual cooperation which is the beginning of the rise of social trust, is very rarely done by squatter residents in Babakan Village. As many as 73.86 percent of residents said they had never participated in mutual cooperation, even among squatter residents, many did not know each other. This happens, because the background, profession, and time to gather between residents are very lacking. In addition, because many of the squatter residents in Babakan sub-district are settlers, not permanent residents. This condition is different from those in Mekarsari and Kedaung Wetan villages, their squatter residents are predominantly already in permanent residence.

3.2 Discussions

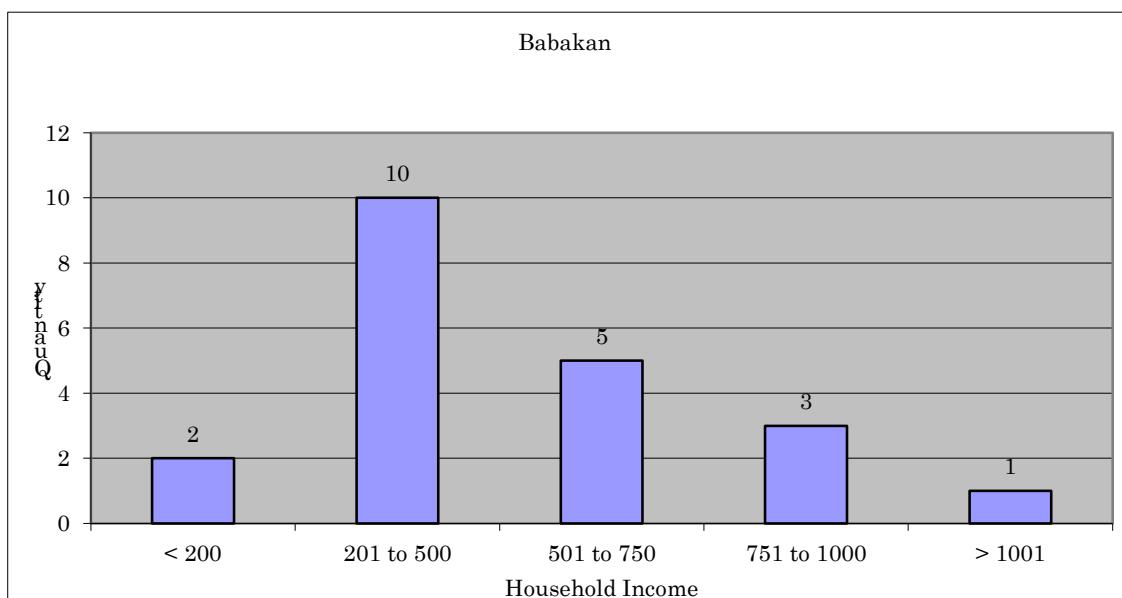
3.2.1 Squatter Community in Babakan Village

The squatter community in Babakan Village lives in an *enclave* community located in the Cisadane Watershed (DAS) or precisely RT 07 and RW 03. They are located in the location on government-owned land, namely the Tangerang Regency Regional Drinking Water Company (PDAM) and the ownership of the Ministry of Justice and Human Rights of Tangerang City.

The location of the Babakan squatter settlement is often known as Kampung Kelapa. This location is a densely populated residential area with a population of 618 families or 3,608 people. Especially in the location of the Cisadane Riverbank which covers an area of 5 hectares, according to data from the Tangerang City Housing and Land Area (*Dinas Perkim*), the number of squatter residents in the location is 105 families. In general, the slums in the location are seen from the dense population, the number of unemployed, inadequate environmental channels and the condition of roads in some parts of the road are heavily damaged.

In the sample draw, from 105 families in the village, 21 families were sampled. Of the 21 households surveyed, judging from the condition of facilities/infrastructure, socio-cultural power and socio-economic power of the community described, the squatter community in Babakan Village is relatively in better condition than *other squatters* in Tangerang City, especially in socio-cultural power with a value of 63.4 percent and economic activities with a value of 37. However, the total score of Tridaya's evaluation is still in the range of 'less' and 'very poor', respectively.

With a score of 37 or 'very poor', it is very concerning. In general, their average income from the businesses mentioned above is above the average income of other squatter communities in the city of Tangerang. There are 47.62 percent of household income in Babakan Village in the range of RP200,000 to RP500,000 per month. As many as 23.81 percent are in the range between Rp500,000 to Rp750,000 per month. Meanwhile, 9.52 percent is in the range of below Rp200,000 per month (Figure 6).



Description: Household Income (Horizontal): < 200 (less than Rp200,000); 201 to 500 (Rp201,000 to Rp500,000); 501 to 750 (Rp501,000 to Rp750,000); 751 to 1000 (Rp751,000 to Rp1,000,000); > 1,001 (above Rp1,001,000)

Figure 6. Babakan Village Income

Source: The Community-Squatter Empowerment Program (PPM-S) (2017) (data is processed)

Meanwhile, in terms of socio-economic power, the household income side is in the range of Rp201,000 to Rp500,000 per month. Then, the frequency of income per person from the 21 respondents surveyed was less consistent with the overall average income of the Head of Family (KK). The average income per person is more in the range of Rp100,000 to Rp200,000 per month. This means that their income per person is generally considered very low. This is evidenced by the percentage of 33.33 percent.

Looking at the income per person per month, in Babakan Village there are 33.33 percent of squatter people who are included in the poor criteria, with a monthly per capita income of less than Rp100,000. Unlike in the other three squatter settlements, in Babakan Village, it was found that the background of the squatter community is one with a pattern of irregular residence. It was found that in one household, the members of the household often change, making it difficult to determine who the actual head of the household was. Of the respondents interviewed, 62.23 percent were immigrants. While the rest are permanent residents.

In the survey of the origin of permanent residents, there were 97.78 percent who mentioned immigrants from West Java, Central Java, East Java, and West Sumatera. They occupied the settlement by buying arable land from the Babakan natives. Then they have lived for a maximum of 20 years and a minimum of 12 months. Judging from the physical power of the environment, the settlement has not received adequate road infrastructure facilities, sanitation and toilets that are less representative and less than optimal. However, the facilities owned by the government are the existence of electricity that has come in since 1997 and the *Posyandu*. Non-governmental facilities built from donors are in the form of a mosque measuring 12 x 7 m². Then the type of residence for residents is *semi-permanent*, mainly made of wood/shingles with a very narrow area, which is an average of 20-40 m². With such conditions, it is not surprising that squatter residents in Babakan Village feel dissatisfied with the facility. Only 19.40 percent said they were satisfied. This means that the score is very low.

This is also in line with the findings of Andriana & Manaf (2017) in their study of squatters in Pemengkasan sub-district, where it was found that the high level of urbanization supported by low economic conditions causes people to not care about the environment and have a less clean lifestyle resulting in the emergence of slums.

Meanwhile, judging from the socio-cultural power, the associations in this location are the management of RT, RW, Citizen management, Youth Organization, and youth groups. These organizations and associations are facilities in organizing various activities in the form of mutual cooperation, religious events or routine recitations. In terms of education, many respondents have understood the importance of education for the future of their children. Even though the parents (heads of households), only a maximum of junior high school graduates.

Proof that the attention that is starting to be high on the importance of education is that the education of some of the residents' children has begun to be considered. Those who do not pay attention to and supervise children's education, due to the factor of inability to afford education costs.

However, it is clearly illustrated that from three indicators seen from the Tridaya aspect, it is found that the social and cultural conditions of the squatter community can be said to be high with a percentage of 63.4 percent. This means that the education level of the head of the household is very good, the security conditions are relatively good, the children's education level is going well, and their health level is starting to be maintained.

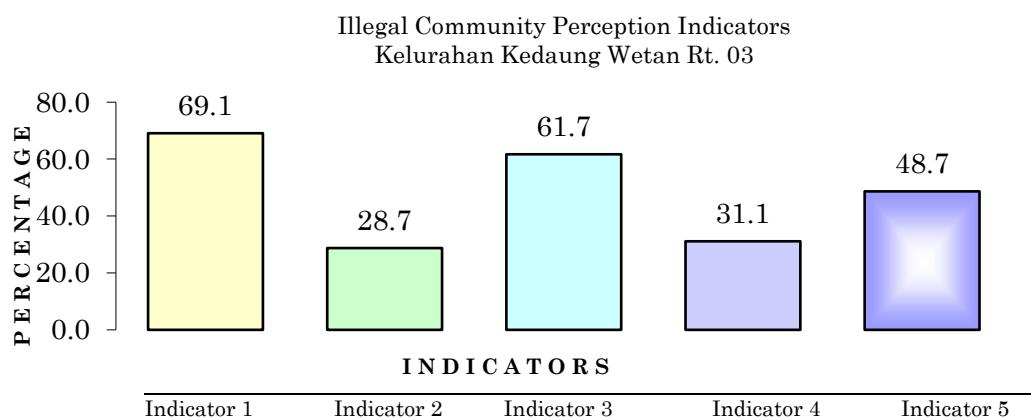
3.2.2 Squatter community in Kedaung Wetan Village, RT. 03/03

Kedaung Wetan Village or often called *Tanah Bengkok* is located in Neglasari District. In this survey, Kedaung Wetan which was used as the object of study was RT. 03 / 03 and RT 02 / RW 01. Kedaung Wetan is located to the east of Kedaung Baru village and west of Soekarno Hatta Airport. Unlike in Babakan Village, where almost all the residents are immigrants, in Kedaung Wetan, the residents who live in these two RTs are mostly natives.

These two areas are close to the location of the Rawa Cat Final Disposal Site (TPA) so that the lives of its residents (physical, environmental, socio-cultural and socio-economic) are greatly affected by the existence of the landfill, such as scavenger activities. With these working conditions, of course, it has implications for environmental and socio-cultural issues, for example regarding the level of health and social relations between them.

The area of RT 03/03 is about 6 ha with a total of 116 families consisting of locals and immigrants. Population density level 113/ha. In general, the livelihood of squatter communities in the RT includes; Plastic waste scavengers, Packing belaws, Airport warehousing employees and Building Workers.

The slum condition is further aggravated by the lack of sanitation facilities so that some residents defecate in gardens and rainwater drains. Concern for the healthy life of the population is still lacking, especially in environmental cleanliness. This happens because of the priority of meeting economic needs. With the low condition of sanitation facilities, the local government of Tangerang City in the last five years has made a policy to improve environmental physical facilities. This finding is in line with that of Arisandi et al. (2023) in examining aspects of economic empowerment and cooperation between urban slum communities in the Kotaku Program in Kendari City.



Description: Indicator-1 = Environmental aspects (power), physical facilities and infrastructure; Indicator 2 = Level of satisfaction; Indicator 3 = Sociocultural aspects (power); Indicator 4 = Economic aspect (power).

Figure 7: Indicators of Illegal Community Perception

Source: The Community-Squatter Empowerment Program (PPM-S) (2017) (data is processed)

Figure 7 shows that the respondents' perception of the physical power of the environment has improved. This can be seen from the perception of respondents, there are 69.1 percent. This means that the facilities and infrastructure, both paths, residences, sanitation facilities, and health facilities, are increasingly satisfactory.

Likewise, in socio-cultural power, the trend of increasing socio-cultural activities in the last five years is improving. This can be seen from the perception of respondents revealing that 61.7 percent stated that socio-cultural conditions are getting higher. This means that social relations between *squatter communities* are getting better. In addition, the level of education and understanding of health, hygiene and environmental safety is getting better.

Although the respondents' perception of the physical power of the environment and socio-cultural power is improving, the socio-economic power of the squatter community is still low. It can be seen that the average socio-economic power of squatter communities in Kedaung Wetan RT 03/03 is at 31.1. This is lower than the socio-economic level of the squatter community in Babakan Village.

The improvement in the physical quality of the facilities and infrastructure of the squatter community in RT 03/03 may be due to the assistance. Apart from the Tangerang City Government, there is also assistance from the World Bank, Tangerang/Jakarta NGOs, BLT & Health Card Fund, Dep. Perkim (Road Block), P2UK (Small Business Entrepreneur Funding), and from P2TS (Squatter Land Development Initiative). However, the average population in these locations is more occupied by non-permanent residential facilities/rooms that are not in good condition, where the walls, air circulation, floors or roofs of the house do not meet the technical and health requirements. Only a small percentage have permanent residence.

However, assistance from various parties has increased the average income of families in the location. There are 65.21 percent of the average family income level of RP201,000 to RP500,000 per month and 21.73 percent are in the range below RP200,000 per month and 4.34 percent are above RP1,000,000 per month.

3.2.3 Squatter community in Kedaung Wetan Village, RT. 02/01

In RT 02/01 Kedaung Wetan is almost the same as RT 03/03. Many of them also made the focus of their work on the Rawa Cat Landfill, so in this location, squatter people make a living as scavengers, especially for plastic waste and blow packers. More than that, many of them work as sand truck drivers. Meanwhile, the work of the mothers sweeps the yard of the house which is rewarded by the Care institution, namely in the form of vegetable oil 1/4, peas 1/4, sugar 1/4. Even among them there are already entrepreneurs in the form of cake traders who are brought to the city, especially to Beos Jakarta.

Small industries in the location have begun to appear. From the survey records, it turns out that there are already very traditional tin factories, soy sauce and sauce factories, cattle slaughtering, tofu and tempeh, and toothbrush waste management.

Meanwhile, physical development assistance for facilities and infrastructure is obtained from the City Government. In addition, it is also from the World Bank, NGOs Tangerang/Jakarta, Care Institutions and the existence of BLT (Direct Cash Assistance)

Fund. Especially for Care International, a kindergarten has been built which is directly financed by the institution.

Of the 23 respondents who were selected as a sample, it turned out that the average income level was in the range of Rp251,000 to Rp500,000 or 50.00 percent per month. In fact, 22.22 percent are at an average income of below Rp200,000 per month, and only 5.56 percent are in the income range of Rp751,000 to Rp1,000,000 per month (Table 4).

Table 4: Distribution of Family Income Frequency per Month

Family Income per Month (000 Rp)	Frequency	Percentage
< 200	4	22.22
201 to 500	9	50.00
501 to 750	4	22.22
751 to 1000	1	5.56
> 1001	0	0
Sum	18	100%

Source: The Community-Squatter Empowerment Program (PPM-S) (2017) (data is processed)

3.2.4 Squatter Community in Mekarsari Village RT 03-04 Neglasari

The Squatter Community is located in the location of Mekar Sari RT 03-04/RW 04 Neglasari District which has survived for decades and occupies land owned by the government. The location is on the irrigation current right at the tenth gate. The River Watershed (DAS) is a facility for daily living needs for the community from seeking a livelihood and as a public toilet.

The Mekarsari community is an indigenous community, the majority of residents of Tangerang Tinghoa descent. They are a transfer from the eviction of Makassar Fort precisely on the banks of the Cisadane river. The economy of the community with varying incomes in various daily businesses, entrepreneurs and small fishermen from year to year there is no improvement in the economy.

Facilities and infrastructure have been electrified for illegal use, places of worship at the Temple. Meanwhile, associations or community associations as facilities for every activity such as the Art of Barongsai which is carried out every Chinese New Year and weddings, Gotong Royong, and National Day events. Even though residents embrace various religions, they still maintain a strong sense of tolerance that is a characteristic of the community.

Education varies for the average junior high school parents. While the children vary, some are controlled with their parents, some are not controlled due to the cost factor of parents whose income is very low. In this community, it is rare to have their needs controlled by the city government, but there are donors from the temple who provide assistance in the form of basic necessities, to ease the burden of community needs. In contrast to other locations, the role of the Vihara is very significant.

Looking at the frequency of monthly family income, the average monthly income of the people of Mekarsari RT 03-04 RW 04 is in the range of Rp201,000 to Rp500,000 or 56.00

percent. 28.00 percent is in the range of income per month of Rp501,000 – Rp750,000 per month. This means that the monthly family income at the location level is very low, even compared to the squatter community in other locations in Tangerang City (Table 5).

Table 5: Distribution of Family Income Frequency per Month in Mekarsari Village

Family Income per Month (000 Rp)	Frequency	Percentage
< 200	1	4.00
201 to 500	14	56.00
501 to 750	7	28.00
751 to 1000	2	8.0
> 1001	1	4.0
Sum	25	100

Source: Tangerang City PPM Data Collection Results, 2017

With such conditions, the findings of Dollah (2023) and Wondimu (2021) are very interesting when comparing the facts of the slum community in Mekar Sari sub-district RT 03-04/RW 04 Neglasari District. Dollah (2023) who researched the slums of Inanam-Likas River Basin in Sabah city, found a map of the same social problems, related to the poverty of residents. That the slum community has adapted to the poverty conditions they experience and formed a culture of poverty.

In contrast to the condition of economic and socio-cultural activities, it is illustrated that the physical condition of facilities and infrastructure is quite good. The perception of respondents reached a level of 68.4 percent. This means that respondents see that the condition of facilities and infrastructure has begun to be available. However, in terms of respondents' satisfaction, it turns out that respondents still see 14.6 percent. This means that the level of satisfaction of respondents with facilities and infrastructure is still weak.

4. CONCLUSION

Squatter communities are commonly categorized as informal or illegal settlements, as they occupy land without legal tenure. These areas are largely owned by the government or private entities and have received limited policy attention (Wondimu, 2021; Idris et al., 2014). In general, squatter residents in Tangerang City are aware that the land on which they live is occupied illegally and does not constitute a legal right. At the same time, the growth of illegal housing appears closely linked to the community's economic dynamics. During periods of economic crisis, the expansion of slum settlements tends to increase rapidly.

From the perspective of economic activities, 51.72 percent of residents earn between Rp200,000 and Rp500,000 per month, while 42.52 percent have a monthly per capita income below Rp100,000. Employment is largely informal and insecure. Approximately 40.22 percent of residents work as manual laborers, such as construction workers, market helpers (*kenek*), and street workers, while 27.58 percent are engaged in small-scale trading, including hawkers and street vendors. From the physical power of the environment, the place where

they have been inhabited in terms of feasibility and health seems very concerning. This means that the residence of squatter settlement residents is very uninhabitable. From a socio-cultural perspective, the educational attainment of squatter residents is generally low, with 89.56 percent having completed no more than junior high school, and 66.20 percent graduating only from elementary school. Based on our findings, it is difficult to distinguish between slums (legal slums) and squatter settlements (illegal slums) in the field. Given this situation, this study conducted a one-by-one check of each respondent to ensure accuracy and compliance with the previously established criteria.

Nevertheless, this study offers several recommendations. First, the physical environment of squatter settlements should be improved in accordance with the principles of humane and dignified housing. Second, continuous socio-cultural development programs are needed to strengthen the economic capacity of residents in slum areas. Third, the establishment of sustainable economic activity patterns is essential to enhance the economic welfare of slum residents.

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