

# Social Capacity in Policy Innovation for Urban Housing and Settlement Areas

Ahmad Sururi

Public Administration Study Program, Faculty of Social Political and Law Sciences, Serang Raya University,  
Serang Municipality, 42162, Indonesia

*Received April 12, 2022; Revised June 4, 2022; Accepted June 21, 2022*

## *Cite This Paper in the following Citation Styles*

*(a): [1] Ahmad Sururi , "Social Capacity in Policy Innovation for Urban Housing and Settlement Areas," International Journal of Social Work and Human Services Practice, Vol. 9, No. 2, pp. 9 - 22, 2022. DOI: 10.13189/ijrh.2022.090201.*

*(b): Ahmad Sururi (2022). Social Capacity in Policy Innovation for Urban Housing and Settlement Areas. International Journal of Social Work and Human Services Practice, 9(2), 9 - 22. DOI: 10.13189/ijrh.2022.090201.*

Copyright©2022 by authors, all rights reserved. Authors agree that this article remains permanently open access under the terms of the Creative Commons Attribution License 4.0 International License

**Abstract** This article discusses how social capacity can have an essential role as the key to thriving urban housing and settlement policies. This study used a qualitative case study research method using semi-structured interviews as a data collection instrument. Interviews were conducted with ten informants from government and non-government elements. The result shows that social capacity consisting of values and beliefs, community participation, local culture and knowledge, cooperation and social networks, as well as local actors and resources, has an essential role as the key to the thriving urban housing and settlement area policy innovation in Serang Municipality, Indonesia. The main finding of this study is that urban housing and settlement areas and policy innovations have not yet been integrated with the primary service needs of urban communities. The research findings also indicate that although people hold strong values and beliefs such as religion, some people still live unhealthy life behavior. Furthermore, community participation and cooperation are still partial and haven't been ideal yet. Various efforts need to be continued to realize social capacity in the context of participation and cooperation. The continuity of various efforts is important because, based on the research results, people have cultural diversity and differences. This research is expected to contribute to a better understanding of the importance of social capacity in policy innovation for urban housing and settlement areas and offer alternative policy formulations for policymaking at the central and local government levels.

Innovation, Settlement Areas, Urban

---

## 1. Introduction

The uncontrolled growth and development of cities in Indonesia cause ineffective fulfilment of basic service needs, such as lack of access to clean water, poor sanitation services, and low electricity demand. These conditions impact the imbalance of urban land and the decline of quality in the urban environment. Meanwhile, on the other hand, Low-Income Communities (MBR) who inhabit most urban settlement areas are forced to rely on non-government or private basic services with huge expenditures.

The phenomenon that shows the ineffectiveness of the development of urban settlement in Indonesia is also experienced by most urban settlements throughout the world. In Malaysia, the physical building conditions of urban housing, which are inhabited mainly by Low-Income Communities, are inadequate and impact the decline of the urban environment qualities [1]. The same things happened in Ghana and Nigeria, where poor environmental conditions, lack of access to basic services, and illegal ownership status of settlements are some causes of poor public health levels in urban settlements [2], [3]. Moreover in Brazil, very high population density, increasing urbanization, and high commercialization of residential land in urban areas are the causes of problems in urban settlement [4].

**Keywords** Indonesia, Social Capacity, Policy

In the context of Indonesia, various housing development policies and quality improvement of urban settlements have not shown the expected quality, so they have not been able to overcome various problems. It is noted that the ratio of the housing sector to Indonesia's Gross Domestic Product is currently only 2.93%, and it is the lowest among Southeast Asian countries when compared to Thailand, Malaysia, and the Philippines, which are above 10% on average [5]. There are still 61.7 percent of households occupying inadequate residential houses based on four aspects of feasibility in resilience buildings, floor area per capita, drinking water, and sanitation.

In Indonesia, urban housing and settlement policy are some of the matters that belong to the affairs of local governments. In affairs implementation context, the regional government has fulfilled housing for the communities, both in supply and demand. This confirms the view of [6] that traditionally, urban housing and settlement areas policies are decentralized where the roles and responsibilities lie in local governments and are expected to provide more effective and efficient results [7]. The active role of local governments from the supply side includes providing facilities for licensing, providing public infrastructure and facilities, pioneering (providing) land banking, and zoning for welfare housing. Meanwhile, from the demand side, the government can provide regional development budgets for partial housing financing assistance for Low-Income Communities as a companion to the financing assistance provided by the government. This shows that the right and suitable budget allocation in the development strategy is an effective solution for the central government in improving people's welfare, especially for Low-Income Communities in the regions [8].

In the effort to assist programs and policies in urban settlements which are accountable and well-targeted, the central government has developed various instruments that local government can use to determine priority to the communities who will get assistance through housing queue innovation, namely financing innovation through the method of providing housing finance assistance for the community by paying attention to the place of birth, education, occupation, family size and income [9] the Affordability Index innovation - an index that can provide an overview for the local government about the general ability of the people in the region to meet their housing needs-, the Housing Subsidized KPR Information System Application (*SiKasep*) which is an application used by the government to ensure the accuracy of targeting the distribution of Housing Financing Liquidity Facility (FLPP) for Low-Income Communities [10], the *SiPetruk* application -the application of services to accelerate the process of providing housing in terms of building feasibility- [11] and community-based housing programs intended for certain professions.

Most of the instruments of urban housing and urban

settlement areas policies innovations that have been described still see the financing factor, especially the cost of subsidies. As the solution in overcoming Low-Income Communities problems, while on the other hand the financing subsidy budget, especially in developing countries such as Indonesia, is still minimal, so solution to urban housing and settlement problems needed should not only be limited to financing subsidies but innovations that are based on the substance of housing policies [12].

Previous research has shown that policies innovation in housing and urban settlement areas is important. Along with the growth of urban areas, the high need for adequate infrastructure, subsidies for Low-Income Communities and regulations that supported development [13] and emphasized [14], innovation is needed to address the Low-Income Communities' environmental problems through a policy network of various actors to generate ideas and make democratic decisions. Nevertheless, Monkkonen [13] and Capello & Lenzi [15] say that urban housing and settlement areas innovation should be played by local actors based on local knowledge and are expected to have implications for policy design.

The focus of this research was conducted in Serang Municipality, Banten Province, which is one of the total 514 regencies/cities in Indonesia. Based on study results, Serang Municipality has a livable housing ratio of 73.73% and a slum area environmental ratio of 5.57%. In addition, the provision of livable and affordable housing for Low-Income Communities is currently constrained by the gap between people's purchasing power and the level of population spending for housing, which is only 131.162.11- with a high house price of 148.000.000/Units. The research findings show that the policy innovation instruments developed by the central government have not been effective yet. The ineffectiveness is indicated by various problems. The problems among others are rejection from the community related to the innovation program for the integration of the slum infrastructure development program, facilitation and financing schemes that have not been fully accessible to the Low-Income Communities, especially the informal sector. A housing development for Low-Income Communities is carried out in an unpatterned manner and tends to be sprawl. The supply of housing availability has not accommodated the needs of Low-Income Communities and the low quality of subsidized housing infrastructure.

Based on the description of the problems, it can be said that the policy innovations in urban housing and urban settlement are still incremental and only solve problems in the short term. As stated, Capello & Lenzi [15] urban policy innovations often do not involve community participation in innovation, and on the other hand [16], [17] say that urban policy approaches and strategies that have been carried out so far are not fully considering the social interactions of urban communities and the institutions that develop in society. Thus, we believe that policy innovations for urban housing and urban settlement have

often not been effective because they have not accommodated the needs and interests of the communities, especially social capacity and support.

Previous research has shown that social capacity impacts policy innovation in urban housing and settlement areas. Social capacity support involving the community is an important part of the planning process because it consistently involves active participation in urban settlement improvement programs [18]. Social capacity can hold and unite communities together [19] and is supported by trust, mutual understanding, shared values, and behaviours that bind individuals and groups to work together [20].

In terms of fulfilling the quality of life in urban environments with very high housing density, social capacity is a positive asset, providing benefits for community welfare, strengthening the environment, and improving quality of life [21]. Whereas in the urban context, social capital has a strong correlation with the growth of urban areas [22], in addition, there is support and a strong positive relationship between human capital, social capacity, and innovation so that it partially has positive effects, such as increasing trust and developing organizational activities [23].

This study used a social capacity approach, including norms and beliefs, society participation, local culture and knowledge, cooperation and networking, actors, and local resources. This research focuses on showing evidence that the social capacity approach has a correlation and is the key to the success of policy innovation. The research question discussed is how social capacity can have an important role as the key to successful innovation in urban housing and settlement policies.

### **Social Capacity and Policy Innovation**

The development of social capacity literature is dynamic and can be viewed from various perspectives. For example, social capacity is defined as the ability of the community to act as citizens who are mutually responsible for managing public relations [24], have characteristics such as trust, networks, dynamic communities, shared understanding, and participation in efforts to achieve common goals [20]. In another perspective, social capacity includes features such as institutional context (political systems and organizations), non-market structures and services, distribution of property rights, culture (traditions, ethical values), technology, and knowledge [25], [26].

Various previous research studies have explained that social capacity is a consequence of social capital [26], [27], which emphasizes the characteristics of social organizations such as norms, trust, facilitation of coordination, cooperation, and community networks [28], [29]. On the other hand [30] considers social capital as a resource that can be used by social actors and transformed into other forms of capital, including human capital, whereas [31] sees social capital as a measure and strength

of networks.

Social capital literature, which includes bonding, bridging, and linking, was put forward [32]. Bonding consists of a relationship of trust and cooperation among people with the same social identity, e.g., age, ethnicity, class; bridging refers to a relationship of mutual respect. Mutuality among people who differ in social identity but are more or less equal in their status or power; linking is defined as "norms of respect and a network of trusting relationships between people who interact with explicit, formal or institutionalized authority in society [33], [34]. The context of social capacity can also include the use of human and material resources, self-help, and social support, and having an empowering effect on the community and everyone's quality of life [35].

Previous literature on policy innovation attempted to explain how and why new ideas and programs were adopted and disseminated in the public sector [36]–[39]. The innovation literature, in a broad sense, is the development of a new process, new product, or organizational improvement, which in each form tends to reduce unit costs/or help to expand market demand [40]. Similar to that definition, innovation is often defined as new ideas and practices [41]. Whereas in the domain of governance and public services, innovation often includes new relationships between regulators, providers, and service users [42].

When referring to public policy, policy innovation is adopting a new policy for a government [43]. In this case, the prevailing policy from the innovation/diffusion policy literature is a decision to adopt a new public policy that is made up of internal factors such as an economy, political ideology, bureaucratic resources and capacity, and external factors such as juridical and environmental actions [44]. So that local government in the context of policy innovation requires knowledge to manage constant change and create flexible and adaptable systems [45]. This is by the opinion [46] which explains that government-centred innovation instruments must be supported by the knowledge that contributes to economic growth through technological novelty has an impact on culture, education, and society in a wider context.

Innovation requires changes and challenges to adapt to the environment's conditions; therefore, in the context of policy in local government, the instrument of people, processes, and technology is very important [47]. In addition to supporting community participation in the development process to encourage the success of policy innovation [48], innovation is promoted by individuals who work together in response to organizational needs [49].

Potts & Kastle [50] said there are three important reasons why innovation is carried out: 1) to influence productivity growth by reducing costs and increasing product value; 2) to encourage policies that can adapt to global economic conditions; 3) to set the rules for private sector innovation. In addition to supporting successful

innovation efforts, public sector innovation must pay attention to four characteristics of innovation; 1) Types of Support, 2) Innovation management; 3) Types and characteristics, and 4) Characteristics in the application of values [51] so that the innovations carried out can have an impact on improving public management, determining the conditions for implementing public policies, reducing deficiencies and supporting economic growth [52].

The literature evidence presented in this section shows that social capacity, which includes the ability of the community to regulate public relations [24] becomes social capital in carrying out policy innovations, that it is important to look further into the patterns of people's daily lives and cultures because it greatly affects people's ability to regulate their public relations with the wider social world, especially in adopting new ideas and programs.

Then social capacity in the form of norms, trust, and community participation [20] as internal factors is the key to participatory innovation decision making [53]. Urban development is to overcome obstacles by giving space and

time to the community to interact with each other, demonstrate a level of trust, communicate goals effectively, and give fair reward and sincere participation. Furthermore, social capacity in the context of local culture and knowledge [25], [26] makes an important contribution to the success level of new ideas and practices implemented in society, because there is often a conflict between innovation and local culture and knowledge so that the process of adaptation and adoption of policies is a challenge that must be faced and resolved. Furthermore, social capacity in the context of cooperation and networking [28], [29] has a relationship with policy innovation as a policy adopted in the form of accommodative community practices and harmonious relationships so that policy goals and achievements can be achieved. This includes the involvement of local actors and resources [31] as the subject of policy innovation and a source of support that has a strategic role so that the innovations carried out can have a sustainable impact.

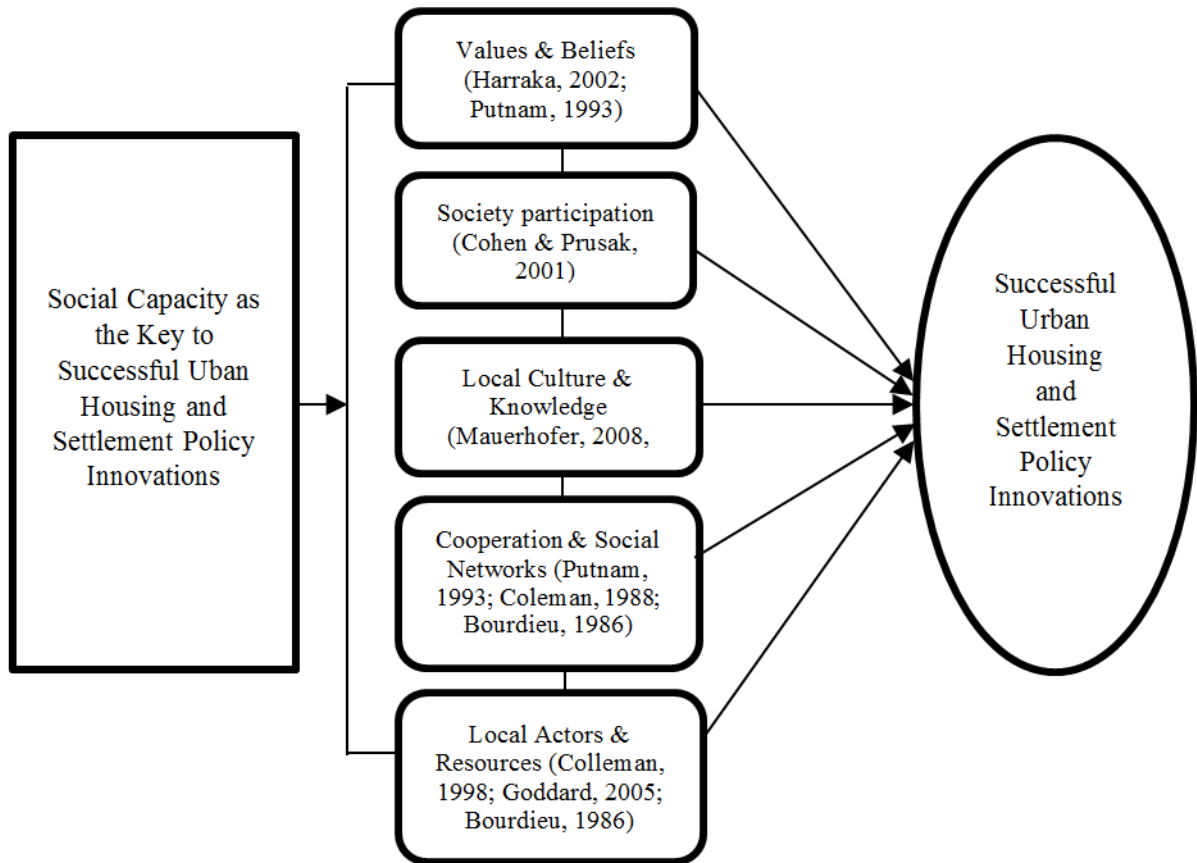


Figure 1. The Thinking Framework

## 2. Material and Methods

### Research methods

This research uses a case study approach. This research method is chosen to understand complex social phenomena through our main research question – 'how' social capacity and policy innovation [54]. The purposes of this research are, first, to discuss what forms of social capacity can integrate policy innovation with community problems and needs; secondly, how social capacity can have an important role as the key to the success of policy innovation in urban settlement areas.

### Sampling Procedure

Purposeful sampling is one of the core elements of qualitative research. The logic and power of sampling lie in selecting rich-information cases to study in-depth [55]. The location selection is based on the assumption of a typical case [54]. Based on this, Serang Municipality, Banten Province, as one of Indonesia's 514 regencies/cities, is chosen as the research location. Serang Municipality, Banten Province, Indonesia, oversees six sub-districts, the Serang Sub-District, Cipocok Jaya, Kasemen, and Walantaka Sub-District, Curug Sub-District, and Taktakan Sub-District.

In this study, we only selected three sub-districts that represent the differentiation of the density level of urban settlement areas (high residential areas, medium residential areas, and low residential areas), namely District A, District B, and District C. Pseudonyms are used to protect the anonymity and confidentiality of respondents and sub-districts.

Ten informants of government and non-government elements participated in this study with different roles. Four informants were from government elements, namely State Civil Apparatus (ASN) one from Office A; ASN two from Office B; ASN three from Office C; and ASN four from Office D. Meanwhile, there were six respondents from non-government elements or representing the people who live in the urban settlement which each comes from three sub-districts, namely citizen A and B from sub-district X, Citizen C and D from sub-district Y and Citizen E and F from sub-district Z. Overall, six informants were men aged between 40-55 years, and four informants were women aged between 43-49 years.

Before the informants were obtained, we first carried out a permit process to the Head of the Office of the Department of the Public Housing and Settlement Areas of Serang Municipality and the heads of sub-districts in each region. After obtaining permission, the identification process of prospective informants was carried out by obtaining information from the secretariat and staff of each office and sub-district to obtain information about the address of the informants and their contact numbers. After

receiving this information, we selected the informants on purpose and contacted them to conduct interviews through a permit letter. In this process, we introduced ourselves, provided our research information, explained the rights and participation of informants in the research, including how data would be used, stored. How the confidentiality of respondents was guaranteed and anonymity was strictly protected. These processes were carried out repeatedly in every interview process. As a result, ten informants agreed to participate in this study, and the interview schedule was arranged based on the agreement and consent of the respondents.

The use of the alphabet in this study aimed to maintain the anonymity of the government and non-government institutions. The same applies to informants. To refer to informants in our analysis and interpretation, we used phrases such as 'female and male informants'. Techniques of data collection through interviews were conducted in a semi-structured manner with open-ended questions, lasted about 45 minutes to an hour, and took place in the office and home of each informant to make the informants feel comfortable. During the interview process, we recorded the answers from the informants. The key themes of this interview focused on the problem, as stated in the research question.

The technique of collecting data through interviews was considered an ideal method to understand and explore the experiences, attitudes, meanings, and actions of informants [56]. In addition, this study used a social constructivist paradigm in which social reality was perceived as a social construction, so each informant's experiences, activities, and phenomena were assumed to be sources of social reality. Therefore, they could only be explored in depth using interview instruments [57].

### Data Analysis

As proposed, data were analyzed using systematic qualitative data analysis [58]. First, the interviews were analyzed through a data classification process (coding the data), then the results of these data classifications were labelled and then categorized. In setting up the data classification process, we referred to research questions as guidance.

The original interview transcripts (in Bahasa) were translated into English so that the translated version of the interview transcripts in English became a source to compile the data classification. After being categorized, the data were coded, and a theme was arranged. The ordering of the themes was adjusted to the interview data used. These themes were then marked for construction and description to get the essence of what the data was trying to convey. Each theme was organized according to each category compared with all interview transcripts, and placed in the same group.

### 3. Results

In this section, we will present various evidence through interviews about the correlation of social capacity variables and the key to the success of urban housing and settlement areas and policy innovations.

#### Values and Beliefs

The results of the research on aspects of community values and beliefs can be seen from an interview with one of the male informants, namely citizen A from District X, regarding the question of how far the community can accept housing policy innovations from the government, such as repairing slum housing buildings associated with values and beliefs. A community, as excerpts from the following interview:

*We see that policy innovation, such as the innovation of the integrated slum infrastructure development program, is very good so that people can live a healthy life, and this is not contradictory and it is even taught in the religious values adopted by the community (Interview, Wednesday, April 1, 2021).*

Furthermore, we confirmed through interviews with a female informant, namely citizen B from sub-district X, regarding the question of the obstacles faced by the community towards programs and policy innovations from the government and what caused them, as the results of the interview stated as follows:

*The problem is the behaviour of people themselves who haven't been disciplined to live a healthy life, and there are still many people who live in uninhabitable slum settlements such as riverbanks; this is due to economic problems; therefore, we support policy innovations such as the development of integrated settlement infrastructure (Interview, Wednesday, April 1, 2021).*

Then, we conducted interviews with female informants, namely State Civil Apparatus (ASN) 2 from Office B regarding the question of what efforts have been made to overcome the behavioural problems of people who still have not lived a healthy life and want to leave slum and uninhabitable settlements, as interview results as follows:

*We as State Civil Apparatuses related to our main tasks and functions have tried to approach and to give understanding to the community about what the benefits of these innovations are, both in terms of health, the environment, and the comfort of living at home, but this becomes our obstacle, and it will continue to be coordinated with local government to solve the problem (Interview, Friday, April 3, 2021).*

To ensure that the innovation of the integrated settlement development program continues, we

interviewed with a male informant, namely citizen A from sub-district X, regarding what the solution was to make people want to change unhealthy lifestyles to be healthy lifestyles, in the results of the interview as follows:

*The solution is to approach the community by using the influence of community and religious leaders. Through them, the community will easily understand that if they still use the normative approach of the local government, the community will never accept it; please note that these norms and beliefs are social capital for us because if the norms and beliefs can be reached an agreement, then the community, all of them, will support innovation from the government (Interview, Saturday 4, April 2021).*

#### Community Participation

In this section, we present the research results on community participation. From several interviews, community participation has been involved in certain policy innovations. The complete research results through interviews regarding how the community is involved in the government innovative programs, such the integrated infrastructure development program and the innovation of facilities for the financing scheme program, are described below.

A female informant, namely citizen C from sub-district Y, regarding the question of whether they know of any innovation programs, said as follows:

*We already know about the innovative programs from the government, such as the integration innovation on the slum infrastructure development program. We were invited to attend the socialization from the local government, and we were involved in the development process, say to help the construction workers of the slum houses (Interview, Sunday, April 5, 2021).*

To confirm the results of the study, we interviewed a male informant, namely citizen D from sub-district Y related to question about the form of community involvement in the development process, the results of the interviews were as follows:

*In the case of infrastructure development for slum settlement, we work directly as foremen and handymen have been predetermined and get wages from the construction work (Interview, April 5, 2021).*

Then we also asked for a male informant, namely State Civil Apparatus (ASN) 4 from Office D, whether the community was involved and included in community planning and data collection in the preparation of government programs, such as innovation in integrated housing infrastructure development and facilitation of financing schemes, as quoted from the following interview:

*The local government directly handles the planning and the data collection for the community which needs house construction, so the community is not involved, including the financing scheme has become the authority of the central government and we in the regions only carry out the program, we only coordinate with the bank to carry out socialization activities, so indeed the regulations and guidelines have been based on the direction of the central government and the bank, so we only facilitate and take care of licensing in the regions (Interview, Monday, April 13, 2021).*

### Local Culture and Knowledge

In this section, we conducted interviews with several informants regarding the culture and local knowledge of the community in supporting policies innovation in urban housing and urban settlement. An interview with a male informant, State Civil Apparatus (ASN) 3 from Office C, said that one of the important factors in policy innovation of urban housing and settlement is the culture and knowledge of the community, as stated in the results of the following interview:

*Innovation must be supported by cultural support and community knowledge, which means that they are willing to accept the presence of innovation because without this, it will be difficult to implement innovation in the community (Interview, Friday, April 10 2020).*

In this regard, we interviewed with a female informant, namely citizen E from sub-district Z, about the community's response to accept innovation, which is related to culture and knowledge, which is quoted in the following interview results:

*Our culture can accept innovation, even though we have to make some adjustments, it means that there are still certain limitations, as well as the knowledge that we have; even though it is limited, we will learn together because we have a shared social capital (Interview, Thursday, April 23 2020).*

Furthermore, we confirmed with a male informant, namely citizen D from sub-district Y, who said that the culture and knowledge of the community would synergize with innovation, the important thing was openness and socialization from the government regarding the innovations to be carried out and the result of the interview is as follows

*Yes, we accept innovation, and there is no cultural clash, except for the norms and beliefs that are still adhered to in our society. Our knowledge of how to utilize innovation can be done in line with the form of innovation; although, currently, the government does not seem to trust our knowledge because we see that*

*the quality of the house construction is inadequate (Interview, Thursday, April 23 2020).*

### Collaboration and Networking

The results of the research through interviews about cooperation and networking in urban housing and settlement policy innovations are described below:

The results of the interview with a male informant, namely ASN 1 from Office A, said that the community has the willingness to cooperate, especially in the innovation process of integrated infrastructure development, as the results of the following interview:

*So far, the community has been very enthusiastic about the collaboration in developing integrated infrastructure development innovations, and we appreciate the community; hopefully, this can be continued until the next programs (Interview, Thursday, April 30 2020).*

Next, we asked a male informant, namely ASN 4 from Office D, whether collaboration and community networks could be the solution to overcome the gap between people's purchasing power and the level of population spending for housing, which is only Rp. 131,162.11 compared to the price of the house, which is Rp. 148,000,000 -/unit, as quoted from the interview below:

*Yes, the gap problems are still being our problem, and we are trying to increase the community's economic welfare. The objectives of the integrated slum infrastructure development innovation, Housing Queue innovation, Affordability Index (IK) innovation, and innovation of Housing Subsidized Housing Credit Information System (KPR) (SiKasep) are for the community (Interview, April 30 2020).*

We interviewed a female informant, namely citizen E from sub-district Z, regarding how the patterns and forms of cooperation and networks have been carried out so far, as stated in the following interview excerpt.

*The local government cooperates with the community by inviting community and religious leaders, as well as the community themselves in a socialization event at the Village Office, and it is important to know that even though the community has differences and cultural diversity (natives and newcomers), we accept the presence of the local government, including policy innovations that will be planned (Interview, Saturday May 2 2020).*

When we confirmed in an interview with a male informant, namely ASN 1 from Office A, regarding the pattern of cooperation and networking that was carried out, he said the following:

*The cooperation between the local government and the community has been going well. Even though the*

*community has different cultures, the success rate of innovation is running smoothly. Even though there are still problems and shortcomings, we will improve continuously (Interview, Monday May 4 2020).*

Then we met one of the citizens, a male informant, namely citizen F from sub-district Z, regarding the question of the form of cooperation between the community and the government regarding the innovations carried out, as the results of the following interview:

*So far, the community has responded to any form of cooperation. The important thing is mediation from the village or sub-district because the community is waiting to wait for instructions. When the local government invites us, of course, we will accept it (Interview, Saturday, May 2 2020).*

Then we conducted an interview related to how the innovation mechanism of the government's financing scheme facilitation program was, a male informant, namely ASN 3 from Office C, said as follows:

*Yes, there is an innovation in facilitating financing schemes from the local government. It aims to ease the community to get credit to possess livable houses with affordable funds, including the ease of administrative requirements reduce the backlog and the ratio of livable houses by 73.73% and the ratio of the slum settlements environment by 5.57%. Moreover, we socialized the program to the public (Interview, Friday April 10 2020).*

We got a different statement from a male informant, namely citizen D from sub-district Y, who said they had tried to participate in the financing scheme facilitation program, but they were hampered by administrative requirements, as shown in the following interview results:

*Yes, I registered to be a customer of the housing finance program in a bank some time ago, but it turned out that I was not accepted because the administrative requirements constrained me. I did not have an official salary slip, and the bank asked me to complete this requirement while I work as a trader in the market, so I don't have a salary slip as required by the bank (Interview, Saturday April 18 2020).*

Then, to confirm the community's obstacles to access the credit facilities, we met the male informant again, namely ASN 4 from Office D, to ask about what solutions can be done so that the community can obtain facilitation of financing schemes and integrated infrastructure development programs, as quoted from this interview.

*Our coordination is not about approving the ease of credit access for the community at the bank; we only help, especially in data collection and licensing. The credit authority rests in the bank, but we will try to coordinate with the central government and the bank regarding these obstacles (Interview, Monday April*

*13 2020).*

### **Local Actors and Resources**

The result of the research on how actors and the use of local resources in urban housing and urban settlement areas and policy innovations are described as follows.

We interviewed with a female informant, namely ASN 2 from Office B, on the question of whether the innovations carried out had involved local actors and available resources, and she answered as follows:

*We socialize the innovation to the community first by inviting various parties, including important actor such as religious leaders, community leaders, youth leaders, etc. We do this because, with socialization, we hope public understanding will increase and the innovation or program will be successfully implemented (Interview, Friday May 8 2020).*

Next, we interviewed a male informant, namely citizen A from sub-district X, regarding the contribution of actors and local resources.

*Yes, we were invited and given information regarding the innovation in integrated infrastructure development, and indeed there was an agreement that the community would be involved in developing workers and food suppliers for the working community (Interview, Sunday May 10 2020).*

In the next section, we met a female informant, namely citizen C from sub-district Y, to ask about the government's response about the involvement of actors and local resources, and the results of the interview are as follows:

*We, the community, accept what the local government wants so far for our good, and I see that the local government has involved local actors to cooperate in the policy innovation (Interview, Thursday May 14 2020).*

We conducted a follow-up interview with a male informant, namely ASN 3 from Office C, regarding the success rate of innovation, with the contribution of actors and local resources to innovation.

*The local governments respond and appreciate the local actors and the resources used. Overall, the innovation program has been successful because of the participation of these local actors, and this is a lesson for the local government about the importance of the community in housing and settlement areas innovation (Interview, Thursday, May 22, 2020).*

## **4. Discussion**

The situation described in this research reflects that community social capacity and the success of urban housing and settlement areas policy innovations act as two



significant variables for the community to gain access to livable housing, access to health, and access to social welfare. This confirms the view of the Universal Declaration of Human Rights Article 25 (1) which states that "Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, and medical care and social service's needs, and the right to security in the event of unemployment, illness, disability, widowhood, old age or lack of livelihood in circumstances beyond their control" [59]. This is in line with the opinion Dawkins [60] that the community's right to housing or the area Constitutively livable housing is a top priority.

### Values and Beliefs

The results of the study show that the values of trust are strongly held by the community, on the other hand, the community accepts various government programs and this does not conflict with public trust and even provides benefits for the community such as health, environment and home comfort.

According to [28], social capital must often be a product of another social activity, and it usually consists of ties, norms, and beliefs that can be transferred from one social environment to another. In general, the native people who live on the outskirts of Serang Municipality still hold very strong values and beliefs. This obedience is manifested in the behaviour of everyday life as the social capital of society, which is manifested by religious values. As stated by [61], [62] the involvement of religious values is one of the factors that contribute to the level of social capital in a community or society, including, in this case, is the innovation of urban housing and settlement areas policies.

According to [63], social capital is a representation of the tendency of various mutually beneficial collective activities, and is created from the quality of relationships among people in certain groups or communities. Social capital can also be referred to as an asset that functions to carry out mutually beneficial collective actions, where a community has various levels of ability. Communities that have large amounts of social capital can engage in mutually beneficial cooperation in a wide field.

In the context of social capital, the community can accept and support policy innovations for integrated settlement infrastructure development carried out by the local government because it is in line with the teachings of religious values and beliefs to live and behave healthily. This evidence is generally in line with research findings expressed by [64], [65], who see the factor of religious communities as the source of social capital and to be an organized space that encourages regular contact and builds social networks, and often fosters relationships in an increasingly fragmented society. However, this contradicts the research findings [66], which presents religion as a social determinant of health remains not well understood, even though religious activities and religious institutions

are prominent in most societies. Therefore religion as a whole, and religious social capital, in particular, should be included in the study of social determinants of health.

It is interesting to note in this study that although the community holds strong values and beliefs such as religion, unhealthy life behaviours still occur in some communities where some people live on riverbanks. This is not in line with the research [67], which said the presence of religious institutions as sources for building social capital has a relationship with health behaviour and research [30], [31] which emphasized religious social capital as a collective resource and there are social relationships which can be used for a variety of individual and collective purposes. Although this is an interesting phenomenon, this study found no evidence of why people still have unhealthy behaviours other than problems caused by economic factors.

The answer to this problem can be obtained from the results of the research that shows if there is an important role of community and religious leaders to take a cultural approach and not a structural approach as done by the local government to a voluntary agreement between the community and local government can be created although this requires further research. Thus, based on the results of this study, apart from people who still behave in an unhealthy lifestyle, community values and beliefs are indicators of the success of policy innovation in urban housing and settlement areas.

### Community Participation

The next dimension of social capacity is one of the keys to policy innovation in urban housing and settlement. The study results show that the community has played a role as foremen and handymen in the innovation development process of integrated settlement infrastructure development. The evidence from this research is in line with the research of [18], which explains that elements of public participation are integrated and prioritized in policies as a reflection and commitment to encourage the development of social capital and partnerships between partnerships city governments and community. In addition, there are many different approaches to develop urban housing improvements for Low-Income Communities in developing countries, such as the willingness of government agencies and politicians to adopt models that support public solid participation and prioritize those who need affordable housing.

According to [20], social capital bridges the space between people. Its characteristic elements and indicators include a high level of trust, solid personal networks, dynamic communities, shared understanding, and a sense of fair participation in a shared attempt. However, the participatory process and the capacity of housing groups to improve the quality of living together [68], especially to create social capacity support, is not easy to do. The results showed that the community is only involved in the

development of foremen and handymen, but is not involved in the planning, data collection, and identification process of community needs.

The evidence from this research was not in line with the research findings of [69], which emphasized that the solution of the housing problem lies in the openness of stakeholder participation in the provision of housing, where government, non-governmental organizations, multilateral institutions, and the community can play important roles. The most important thing in the whole process is the participation of the poor in providing housing for the poor in urban areas, where they are the important actor, in determining the housing program that best suits their conditions and needs.

Thus, based on the results of this study, apart from the participation factor which still has been partial and has not been ideal, various efforts to realize social capacity in the context of participation need to be continued and improved. This participation will encourage the development of all individuals and community groups at various levels towards social integration that is formed by unilateral, multilateral, interdependent processes within individuals and groups of society [25].

### **Collaboration and Networking**

The results show that the community is willing to cooperate in the infrastructure development process, despite the cultural differences, and the government has taken strategic steps by utilizing a network of community and religious leaders, sub-district, and village mediation.

Some research evidence conducted by [72]–[74] presented the importance of collaboration and participatory social networks for the community to have the capacity to develop institutions, skills, and their network, supported by a commitment of empathy, respect, and transparency. However, although the community has cultural diversity and differences, there is an interesting phenomenon, and the community's cooperation to support innovation is quite good. This is in contrast to the findings of research conducted by [75] which presented that when people from different cultural and institutional domains collaborate, there are prominent differences, and can be the barriers to the collaboration so that there are limits to be understood together.

Social integration can be realized through the culture and local knowledge of the community, with the deepest adjustment limits that support policy innovation in urban housing and settlement areas. The limits of the community's ability have become one of the efforts made by the local government to avoid clashes when innovation is implemented. This is because it is much more difficult to measure and define social support than environmental support due to differences in culture, opinions, and societal attitudes [25].

This evidence is consistent with the research findings [70], which says that culture has been shown to influence

the geography of the flow of knowledge and innovation, and in a different context, the efficiency of policy innovation depends on culture. Similar research results are also presented by [71]. Auernhammer & Hall proposed the need for a conducive environment for the creation of knowledge, creativity, and innovation, where organizations or local government must be open to changes. Organizations and local government encourage and appreciate free communication and new ideas and be able to tolerate mistakes.

The importance of the three main determinants support knowledge creation and creativity, namely structured space, willingness to innovate and “formal and special “spaces devoted exclusively to individuals to explore new ideas. From this, it can be assumed that the culture and knowledge of the community are important factors for the success of policy innovation in urban housing and settlement areas, although in various dimensions, it requires adjustment limits that exist in society.

According to [30], social networks are the infrastructure of social capital and emphasize the importance of social networks in interpreting the definition of social capital. Synergy or cooperation and social networks social capacity are also determining factors for the success of urban housing and settlement areas and policy innovations.

One of the innovations socialized by the local government to the community is the financing scheme facilitation program, which aims to ease the community to get credit to have a livable house with affordable funds, including the ease of administrative requirements so that it can reduce the backlog, and the ratio of livable houses is 73.73% and the environmental ratio of slum settlement is 5.57%.

However, the interesting thing based on the results of this study is that people still have difficulty getting access to mortgages because administrative requirements are hampered, and local governments do not have any authority related to these problems because they belong to the authority of the central government and financial institutions. This is contrary to the ideal concept of housing as a basic need that must be followed by infrastructure improvements and service provision and changes in other conditions, especially tenure security [76]. Similar results were also presented by [51] that these problems indicate that policy actors have not created interactive (social and public) value, distribution, and collaboration.

Based on this analysis, it can be concluded that policy innovations for urban housing and settlements with the basic service needs of urban communities have not been integrated yet. This is because the policies only see the outcome factors as the main indicators and do not see the policy processes factors as determinant indicators. The direct impact of these problems is the high ratio between livable houses of 73.73% and the environmental ratio of slum settlements of 5.57%, and there is a gap between the availability of livable and affordable housing and people purchasing power. Thus, it makes sense to conclude that

support and strengthening of social capacity are important factors in creating policy integration and placing the process as a determinant factor of policy.

### Local Actors and Resources

Overall, the participation of local actors in this research is effective, in this case, there are differences in the roles of actors, for example, actors from community leaders and religious leaders who become community representations have the roles in decision making, and ordinary community actors who become foremen and handymen has the roles in supporting the success rate of policy innovation of housing and settlement area.

The actors' social capacity, and local resources are the following important components in policy innovation of urban housing and settlement areas. Actors have significant roles in innovation, both as legitimate representatives of community interests, which identify social needs as managers of social relations and promote innovative ideas beneficial to society [77].

This evidence is in line with the research [49], which emphasizes the role of different actors in social innovation, such as actors who have specific roles for the public and private sectors, while other actors play alternative ways. It is interesting to examine the results of research [78], looking at the perspective of actors in five theoretical perspectives, namely: effective perspective, psychological needs, relational, psychological resources, and cognitive dissonance, which concludes that negative actions seem to be a double-edged sword for actors and the results achieved will depend largely on the interaction of many factors. These explanations and arguments emphasize the increasing importance of the roles of local actors because they can interact with different roles and strengthen the premise that local actors are one of the keys to the success of housing and settlement policy innovations in addition to the other four capacities, namely values and beliefs, community participation, culture, and local knowledge as well as cooperation and social networks.

## 5. Conclusions

This study has provided evidence about the important roles of social capacity and policy innovations in housing and settlement in Serang Municipality, Indonesia. The study results indicate that social capacity variables have correlations and impacts on the key to the success of housing and settlement area policy innovations, especially in Serang Municipality, Indonesia.

The main finding of this research is that urban housing and settlement areas and policy innovations have not been integrated with the primary service needs of urban communities. This is because the policies only see the outcome factor as the main indicator and do not see the policy process factor as a determinant indicator.

This premise is motivated by the research results that the community still has difficulty getting easy access to housing loans because administrative requirements are hampered. But, on the other hand, local governments do not have the authority and intervention because it becomes central government's authority and financial institutions.

This study also found that although the community holds strong values and beliefs, such as religion, unhealthy living behaviours are still found in some communities where people still live on river banks.

However, this condition does not stand alone. It will not occur if community and religious leaders take a cultural approach instead of a structural approach, as done by the local government, to create a voluntary agreement between the community and the local government.

Another finding is that the communities are only involved in the implementation of the development of foremen and handymen, but they are not involved in the planning, data collection, and identification process of community needs. However, apart from the participation factor, which has still been partial and has not been ideal yet, various efforts to realize social capacity in the context of participation and cooperation need to be continued. This is important because, based on the research results, people have cultural diversity and differences.

Thus, it can be concluded that social capacity as the key to the success of urban housing and settlement areas policy innovations needs to strengthen the dimensions of cooperation and social networks. This social capacity is to link the financing innovation system with the social security system, religious values with the support of the important roles of communities and religious leader and developed community participation.

### Research Implications

This research has contributions in theories and practices as follows:

- 1) By analyzing how social capacity is the key to the success of urban housing and settlement policies, this research contributes to the development and strengthening of social capacity theories by [18], [20], [32], [24]–[31] and policy innovation by [36]–[42], [51].
- 2) By analyzing the social capacity and housing and urban settlement areas housing policy, this research can practically contribute as a driving force for the government of Serang Municipality, Indonesia; first is to implement urban housing and settlement area policies by applying social capacity as the main dimension; and second, to implement policies based on a priority scale for the very urgent needs of the communities.

### Research Limitations

This study has some limitations in terms of a single

interview instrument for data collection and limited variables to explore the social capacity and rapidly changing policy innovations of urban housing and settlement areas.

Issues such as regulation, effective governance and public-private partnership in local and national policies have not been discussed in depth in this study. Hopefully, future research can focus on these aspects by using a case study approach or a policy approach to explore problems in depth.

In addition, research that applies more diverse aspects of data collection instruments has become important to strengthen future research. So that the data analysis process and research objectives from various perspectives can be achieved to gain the contribution of new and useful knowledge for public interest in the form of a policy model that can provide outputs and factors that have measurable impacts and are oriented towards urban housing needs and settlement areas problems solving.

---

## REFERENCES

- [1] N. R. Zainal, G. Kaur, N. A. Ahmad, and J. M. Khalili, "Housing Conditions and Quality of Life of the Urban Poor in Malaysia," in *Procedia - Social and Behavioral Sciences, AcE-Bs 2012 Bangkok ASEAN Conference on Environment-Behaviour Studies*, 2015, vol. 50, no. July 2012, pp. 827–838, doi: 10.1016/j.sbspro.2012.08.085.
- [2] G. Arku, I. Luginaah, P. Mkandawire, P. Baiden, and A. B. Asiedu, "Housing and health in three contrasting neighbourhoods in Accra, Ghana," *Soc. Sci. Med.*, vol. 72, pp. 1864–1872, 2011, doi: 10.1016/j.socscimed.2011.03.023.
- [3] A. P. Opoko, E. O. Ibem, and E. A. Ademi, "Housing aspiration in an informal urban settlement: A case study," *Urbani izziv*, vol. 26, no. 2, pp. 117–131, 2015, [Online]. Available: <https://www.cceol.com/search/article-detail?id=306049>.
- [4] A. R. Monteiro and A. T. de R. Veras, "The Housing Issue In Brazil," *Mercat. Fortaleza*, vol. 16, no. 7, pp. 1–12, Jul. 2017, doi: 10.4215/rm2017.e16015.
- [5] Real Estate Indonesia, "Perlu Konsistensi Anggaran dalam Penyaluran KPR Bersubsidi," *Real Estate Indonesia Barometer Informasi Properti*, vol. 2, Jakarta, pp. 1–60, Jan. 2021.
- [6] H. Priemus, "Housing Policy," *The Wiley Blackwell Encyclopedia of Urban and Regional Studies*. John Wiley and Sons Inc., 2019, doi: 10.4135/9781446216774.n7.
- [7] J. L. Smith, "The Space of Local Control in the Devolution of us Public Housing Policy," *Geogr. Ann. Ser. B, Hum. Geogr.*, vol. 82 B, pp. 221–233, 2000.
- [8] D. Mitlin, S. Colenbrander, and D. Satterthwaite, "Editorial: Finance for community-led local, city and national development," *Environ. Urban.*, vol. 30, no. 1, pp. 3–14, 2018, doi: 10.1177/0956247818758251.
- [9] Directorate General of Housing Financing, *Strategic Plan of the Directorate General of Housing Financing for 2015-2019*. Jakarta Indonesia, 2019.
- [10] Griya Sejahtera, "SiKasep Aplikasi Pintar bikin Penyaluran KPR FLPP Tepat Sasaran," *Griya Sejahtera Pusat Pengelolaan Dana dan Pembiayaan Perumahan*, vol. 5, Jakarta, pp. 1–40, 2020.
- [11] Griya Sejahtera, "Sektor Perumahan Tantangan dan Peluang," *Buletin Griya Sejahtera Pusat Pengelolaan Dana dan Pembiayaan Perumahan*, vol. 5, Jakarta Indonesia, pp. 1–40, 2020.
- [12] M. Desmond, *Evicted Poverty and Profit in The American City*. New York: Crown Publisher New York, 2016.
- [13] P. Monkkonen, "Do we need innovation in housing policy? Mass production, community-based upgrading, and the politics of urban land in the Global South," *Int. J. Hous. Policy*, vol. 18, no. 2, pp. 167–176, 2018, doi: <https://doi.org/10.1080/19491247.2017.1417767> EDITORIAL.
- [14] K. Raynor and C. Whitzman, "How intersectoral policy networks shape affordable housing outcomes," *Int. J. Hous. Policy*, vol. 0, no. 0, pp. 1–22, 2020, doi: 10.1080/19491247.2019.1697150.
- [15] R. Capello and C. Lenzi, "Knowledge, Innovation and Productivity Gains across European Regions," *Reg. Stud.*, vol. 49, no. 11, pp. 1788–1804, 2015, doi: 10.1080/00343404.2014.917167.
- [16] Concern Worldwide Usaid, "Indicator Development for the Surveillance of Urban Emergencies (IDSUE)," 2013.
- [17] D. Mpanje, P. Gibbons, and R. McDermott, "Social Capital in vulnerable Urban Settings: An Analytical Framework," *J. Int. Humanit. Action*, vol. 3, no. 1, 2018, doi: 10.1186/s41018-018-0032-9.
- [18] M.-R. O. Meara, "Innovative Approaches to Housing Policy and Production in Latin America. Two Cases: Sao Paulo, Brazil and Buenos Aires, Argentina," 2010.
- [19] R. Catts and J. Ozga, "What is Social Capital and how might it be used in Scotland's Schools?," *CES Briefings*, no. 36, pp. 1–4, 2005.
- [20] D. Cohen and L. Prusak, *In Good Company: How Social Capital Makes Organizations Work*, vol. 39, no. 01. 2001.
- [21] H. Hamdan, F. Yusof, and M. A. Marzukhi, "Social Capital and Quality of Life in Urban Neighborhoods High Density Housing," *Procedia - Soc. Behav. Sci.*, vol. 153, pp. 169–179, 2014, doi: 10.1016/j.sbspro.2014.10.051.
- [22] E. L. Glaeser and C. Redlick, "Social Capital and Urban Growth," 2008.
- [23] M. Dakhli and D. De Clercq, "Human capital, social capital, and innovation: A multi-country study," *Entrep. Reg. Dev. An Int. J.*, vol. 16, no. 2, pp. 107–128, 2004, doi: 10.1080/08985620410001677835.
- [24] P. Lichterman, "Social Capacity and the Styles of Group Life Some Inconvenient Wellsprings of Democracy," *Am. Behav. Sci.*, vol. 52, no. 6, pp. 846–866, 2009, doi: 10.1177/0002764208327662.
- [25] V. Mauerhofer, "Social Capital, Capacity and Carrying

- Capacity: Exploring Basics of ‘Socially Sustainable Economic Degrowth,’” in *Proceedings of the 2nd International Conference on Economic Degrowth for Ecological Sustainability and Social Equity*, 2010, no. 26th-29 March, pp. 1–20.
- [26] V. Mauerhofer, “Methodological and Ideological Options, 3-D Sustainability: An approach for priority setting in situation of conflicting interests towards a Sustainable Development,” *Ecol. Econ.*, vol. 64, no. 3, pp. 496–506, 2008, doi: 10.1016/j.ecolecon.2007.09.011.
- [27] V. Mauerhofer, “Social capital, social capacity and social carrying capacity: Perspectives for the social basics within environmental sustainability,” *Futures*, vol. 53, no. August 2010, pp. 63–73, 2013, doi: 10.1016/j.futures.2013.08.006.
- [28] R. Putnam, “The Prosperous Community: Social Capital and Public Life,” *Am. Prospect*, vol. 4, no. 13, pp. 35–42, 1993.
- [29] M. Harraka, “Bowling Alone: The Collapse and Revival of American Community, by Robert D Putnam,” *J. Cathol. Educ.*, vol. 6, no. 2, 2002, doi: 10.4324/9781912282319.
- [30] J. Coleman, “Social Capital in the Creation of Human Capital Author,” *Am. J. Sociol.*, vol. 94, no. Supplement, pp. S95–S120, 1988.
- [31] P. Bourdieu, “The Forms of Capital,” in *Handbook of Theory and Research for the Sociology of Education*, Westport, CT: Greenwood, 1986, pp. 241–58.
- [32] R. J. Gittel and A. C. Vidal, *Community Organizing: Building Social Capital as a Development Strategy*. SAGE Publications, Inc, 1998.
- [33] H. Chen and T. Meng, “Bonding, Bridging, and Linking Social Capital and Self-Rated Health among Chinese Adults: Use of the Anchoring Vignettes Technique,” *PLoS One*, vol. 10, no. 11, pp. 1–15, 2015, doi: 10.1371/journal.pone.0142300.
- [34] S. Szreter and M. Woolcock, “Health by association? Social capital, social theory, and the political economy of public health,” *Int. J. Epidemiol.*, vol. 33, no. 4, pp. 650–667, 2004, doi: 10.1093/ije/dyh013.
- [35] T. Goddard, “Corporate Citizenship: Creating Social Capacity in Developing Countries,” *Dev. Pract.*, vol. 15, no. 3–4, pp. 433–438, 2005, doi: 10.1080/09614520500076274.
- [36] D. R. Berman and L. L. Martin, “The New Approach to Economic Development: An Analysis of Innovativeness in the States,” *Policy Stud. J.*, vol. 20, no. 1, pp. 10–21, 1992, doi: 10.1111/j.1541-0072.1992.tb01437.x.
- [37] F. S. Berry and W. D. Berry, “State Lottery Adoptions As Policy Innovations: An Event History Analysis,” *Am. Polit. Sci. Rev.*, vol. 84, no. 2, 1990.
- [38] J. L. Walker, “The Diffusion of Innovations Among the American States,” *Am. Polit. Sci. Rev.*, vol. 63, pp. 880–899, 1969.
- [39] V. Gray, “Innovation in the States: A Diffusion Study,” *Am. Polit. Sci. Rev.*, vol. 67, no. 4, pp. 1174–1185, 1973, doi: 10.2307/1956539.
- [40] J. Sengupta, *Theory of Innovation. Anew Paradigm of Growth*. Springer, 2014.
- [41] G. Mulgan and D. Albury, “Innovation In The Public Sector,” 2003.
- [42] J. Hartley, “Innovation in Governance and Public Services : Past and Present,” *Public Money Manag.*, no. February 2005, 2005, doi: 10.1111/j.1467-9302.2005.00447.x.
- [43] Y. Ke and Y. Huang, “Exploring policy innovation and the diffusion of the Bookstart programme in Taiwan: an information-based approach,” *J. Asian Public Policy*, vol. 7, no. 2, pp. 140–153, 2014, doi: 10.1080/17516234.2014.894898.
- [44] F. S. Berry, “Sizing Up State Policy Innovation Research,” *Policy Stud. J.*, vol. 22, no. 3, pp. 442–456, 1994, doi: 10.1111/j.1541-0072.1994.tb01480.x.
- [45] Z. Irani, T. Elliman, and P. Jackson, “Electronic transformation of government in the U.K.: a research agenda,” *Eur. J. Inf. Syst.*, vol. 16, no. 4, pp. 327–335, 2007, doi: 10.1057/palgrave.ejis.3000698.
- [46] I. G. Dezhina, “Science and Innovation Policy of the Russian Government: A Variety of Instruments with Uncertain Outcomes?,” *Public Adm. Issues*, vol. 26, no. 5, pp. 7–26, 2017, doi: 10.17323/1999-5431-2017-0-5-7-26.
- [47] G. Orange, T. Elliman, A. L. Kor, and R. Tassabehji, “Conceptual Models for the Implementation and Evaluation of Local Government Innovation,” *Process Policy*, vol. 1, no. 3, pp. 1–10, 2013, [Online]. Available: <https://core.ac.uk/download/pdf/192955158.pdf>.
- [48] D. E. Davis, F. Vera, A. Seijas, and D. Arcia, *City Design, Planning & Policy Innovations: The Case of Hermosillo*. Inter-American Development Bank. Housing and Urban Development Division. VI. Series. IDB-MG-670, 2019.
- [49] E. Notarnicola, S. Berloto, and E. Perobelli, “Social Innovation in Social Care Services: Actors and Roles in the Innovation Process,” *Public Manag. Rev.*, pp. 1–26, 2020, doi: 10.1080/14719037.2020.1805918.
- [50] J. Potts and T. Kastle, “Public sector innovation research: What’s next?,” *Innov. Manag. Policy Pract.*, vol. 12, no. 2, pp. 122–137, 2010.
- [51] F. M. Navarro, “From Government Innovation to Public Innovation. The ICT as Key Tools,” *Int. J. New Technol. Res.*, vol. 2, no. 6, pp. 4–7, 2016.
- [52] M. Batalli, “Impact of Public Administration Innovations on Enhancing the Citizens’ Expectations,” *Int. J. e-Education, e-Business, e-Management e-Learning*, vol. 1, no. 2, 2011, doi: 10.7763/ijeeee.2011.v1.25.
- [53] A. V. Anttiroiko, “City-as-a-Platform: The Rise of Participatory Innovation Platforms in Finnish Cities,” *Sustainability*, vol. 8, no. 9, 2016, doi: 10.3390/su8090922.
- [54] R. K. Yin, *Case Study Research : design and methods*, Fifth Edit. Lon: SAGE Publications Inc., 2014.
- [55] M. Q. Patton, “Two Decades of Developments in Qualitative Inquiry: A Personal, Experiential Perspective,” *Qual. Soc. Work*, vol. 1, no. 3, pp. 261–283, 2002, doi: 10.1177/1473325002001003636.
- [56] W. G. Tierney, “Utilizing Ethnographic Interviews to Enhance Academic Decision Making,” *New Dir. Institutional Res.*, no. 72, pp. 7–22, 1991, doi: 10.1002/ir.37019917203.

- [57] S. B. Merriam, *Qualitative Research A Guide to Design and Implementation. Revised and Expanded from Qualitative Research and Case Study Application in Education*. San Francisco, CA: Jossey-Bass.: Jossey-Bass - A Wiley Imprint, 2009.
- [58] M. B. Miles, M. A. Huberman, and J. Saldaña, "Qualitative Data Analysis, A Methods Sourcebook," in *Qualitative Data Analysis A Methods Sourcebook*, 3rd ed., Arizona State University: SAGE Publications Inc., 2014.
- [59] Habitat III Policy Papers, "Housing Policies," United Nations Conference on Housing and Sustainable Urban Development, New York, 2017. doi: 10.2307/j.ctt183q4wb.30.
- [60] C. Dawkins, "The right to housing in an ownership society," *Hous. Soc.*, vol. 00, no. 00, pp. 1–22, 2020, doi: 10.1080/08882746.2020.1722055.
- [61] P. Ebstyn King and J. L. Furrow, "Religion as a Resource for Positive Youth Development: Religion, Social Capital, and Moral Outcomes," *J. Dev. Psychol.*, vol. 40, no. 5, pp. 703–713, 2004, doi: <https://psycnet.apa.org/doi/10.1037/0012-1649.40.5.703>.
- [62] C. Smith, "Theorizing Religious Effects Among American Adolescents," *J. Sci. Study Relig.*, vol. 42, no. 1, pp. 17–30, 2003, doi: 10.1111/1468-5906.t01-1-00158.
- [63] A. Krishna, *Active Social Capital. Tracing the Roots of Development and Democracy*. Columbia University Press, 2014.
- [64] C. Lim and R. D. Putnam, "Religion, Social Networks, and Life Satisfaction," *Am. Sociol. Rev.*, vol. 75, no. 6, pp. 914–933, 2010, doi: 10.1177/0003122410386686.
- [65] J. J. Park and G. Sharma, "Religion and Social Capital: Examining the Roles of Religious Affiliation and Salience on Parental Network Closure," *Relig. Educ.*, vol. 43, no. 2, pp. 162–177, 2016, doi: 10.1080/15507394.2015.1048657.
- [66] J. Maselko, C. Hughes, and R. Cheney, "Religious Social Capital: Its Measurement and Utility in the Study of the Social Determinants of Health," *Soc. Sci. Med.*, vol. 73, no. 5, pp. 759–767, 2011, doi: 10.1016/j.socscimed.2011.06.019.
- [67] R. Wuthnow, "Religious Involvement and Status-Bridging Social Capital," *J. Sci. Study Relig.*, vol. 41, no. 4, pp. 669–684, 2002, doi: <https://www.jstor.org/stable/1387482>.
- [68] M. L. Ruiu, "Participatory processes in designing cohousing communities: the case of the community project," *Hous. Soc.*, vol. 43, no. 3, pp. 168–181, 2016, doi: 10.1080/08882746.2017.1363934.
- [69] C. Average, "Low Income Housing Problems and Low-Income Housing Solutions: Opportunities and Challenges in Bulawayo," *J. Hous. Built Environ.*, vol. 34, pp. 927–938, 2019, doi: <https://doi.org/10.1007/s10901-019-09676-w>.
- [70] C. Hussler, "Culture and Knowledge Spillovers in Europe: New Perspectives for Innovation and Convergence Policies?," *Econ. Innov. New Technol.*, vol. 13, no. 6, pp. 37–41, 2004, doi: <http://dx.doi.org/10.1080/104385904200234302>.
- [71] J. Auernhammer and H. Hall, "Organizational Culture in Knowledge Creation, Creativity and Innovation: Towards the Freiraum Model," *J. Inf. Sci.*, vol. 40, no. 2, pp. 154–166, 2014, doi: 10.1177/0165551513508356.
- [72] C. L. Wagner and M. E. Fernandez-Gimenez, "Does Community-Based Collaborative Resource Management Increase Social Capital?," *Soc. Nat. Resour. An Int. J.*, vol. 21, no. 4, pp. 324–344, 2008, doi: 10.1080/08941920701864344.
- [73] P. C. Sanginga, R. N. Kamugisha, and A. M. Martin, "Strengthening Social Capital for Adaptive Governance of Natural Resources: A Participatory Learning and Action Research for Bylaws Reforms in Uganda," *Soc. Nat. Resour. An Int. J.*, vol. 23, no. 8, pp. 695–710, 2010, doi: 10.1080/08941920802653513.
- [74] J. S. Arnold and M. Fernandez-Gimenez, "Building Social Capital Through Participatory Research: An Analysis of Collaboration on Tohono O'odham Tribal Rangelands in Arizona," *Soc. Nat. Resour.*, vol. 20, no. 6, pp. 481–495, 2007, doi: 10.1080/08941920701337887.
- [75] W. R. Penuel, A. R. Allen, C. E. Coburn, and C. Farrell, "Conceptualizing Research–Practice Partnerships as Joint Work at Boundaries," *J. Educ. Students Placed Risk*, vol. 20, no. 1–2, pp. 182–197, 2015, doi: 10.1080/10824669.2014.988334.
- [76] K. Nahrin, "Analysis of inclusionary housing as an urban planning instrument of the North in the South : the context of Dhaka," *Urban Dev. Issues*, vol. 58, no. June, pp. 19–27, 2018, doi: 10.2478/udi-2018-0020.
- [77] S. É. N. Correia, V. M. De Oliveira, and C. R. P. Gomez, "Dimensions of Social Innovation and the Roles of Organizational Actor: The Proposition of A Framework," *Rev. Adm. Mackenzie*, vol. 17, no. 6, pp. 102–133, 2016, doi: 10.1590/1678-69712016/administracao.v17n6p102-133.
- [78] R. Zhong and S. L. Robinson, "What Happens to Bad Actors in Organizations? A Review of Actor-Centric Outcomes of Negative Behavior," *J. Manage.*, vol. 47, no. 6, pp. 1430–1467, 2021, doi: 10.1177/0149206320976808.