PROCEEDING

THE 5th BOGOR INTERNATIONAL CONFERENCE FOR SOCIAL SCIENCE

5TH BICSS 2021

" Support The Post Pandemic's Resurrection through Social Research for Global Tenacity "

November 11th–12th, 2021
Virtual Conference

Organized By:

RISTEK-BRIN

PROCEEDING

5th BOGOR INTERNATIONAL CONFERENCE

FOR SOCIAL SCIENCE 2021 (5TH BICSS 2021)

Theme:

"Support the Post Pandemic's Resurrection through Social Research for Global Tenacity"

VIRTUAL CONFERENCE

NOVEMBER 11th – 12th 2021

PROCEEDING

5th Bogor International Conference for Social Science 2021

5th BICSS 2021

Theme:
"Support the Post Pandemic's Resurrection through Social Research for Global Tenacity"

PUBLISH DATE: January, 26th 2022

VIRTUAL CONFERENCE
NOVEMBER 11th - 12th 2020

Joint Host:
1. Universitas Ibn Khaldun

Committee:

Steering Committee:
Board of Patrons:
1. Assoc. Prof. Dr. H. Martin Roestamy, SH., MH.
2. Dr. Hj. R. Siti Pupu Fauziah, M.Pd.I
3. Assoc. Prof. Dr. Ir. Dede Kardaya, M.Si
4. Assoc. Prof. Dr. Hj. Rita Rahmawati, M.Si
5. Samsuri, SE., MM

Advisor:
1. Dr. Ir. Ristika Handarini, M.P
2. Dr. Irwan. Sc, SE., MM
3. Ir. Himmatl Miftah, M.Si

Organizing Committee:
Conference Chair:
1. Prof. Ir. Mohamad Ali Fulazzaky, CES., DEA

Co Conference:
1. Radif Khotamir Rusli, M.Ed

THE EFFECTIVENESS OF THE SUBSIDY HOUSE PROGRAM FOR LOW-INCOME PEOPLE IN BOGOR DISTRICT

Mila Diawati[1], Rita Rahmawati[2]*, Ginung Pratidina[1]

[1]Public Administration Studies Program, Djuanda University Bogor
[2]Masters Program in Public Administration, Djuanda University Bogor
*Corresponding Author: rita.rahmawati@nida.rahmawati .ac.id

Abstract
The increasing population growth causes the need for housing to increase. Although, until now, Indonesia still has a housing backlog, not everyone has a house, especially low-income people. To overcome the housing backlog, the government launched a housing program subsidized. The purpose of study is to determine the effectiveness of the subsidized housing program for Low-income people in Bogor Regency. The study used descriptive method and quantitative approach with a supported by data from questionnaires, interviews, field observations, and data from document and literature studies. The calculation is done using a Likert scale based on very positive to very negative criteria. The results showed that, in general, the Effectiveness of the Subsidized Home Program for Low-Income Communities (MBR) scored 4.16, which means good. It means that respondents consider the subsidized housing program to be effective.

Keywords: Effectiveness, Subsidized Housing, Low-Income People (MBR)

I. INTRODUCTION

House is one of the essential needs in human life, as well as food and clothing. The house has meaning important for every family because the house is a basic need where the family gathers. Population growth continues to increase, resulting in the demand for housing is not balanced with the availability of housing which causes a shortage of houses (backlog). Even the number of housing needs for the community also continues to increase every year. Currently, it is estimated that the number of housing needs based on ownership reaches 11.4 million units. It is the high demand for housing that results in high house prices. It will create obstacles for people with low incomes (MBR) in realizing their dream of buying a house.

Steps that the government has taken in reducing a large number of backlogs began with the construction of the RS (Simple House), RSS (Very Simple House), RSH (Healthy Simple House), Construction of New Self-Help Houses (PBRS) and Subsidized Housing Housing. This housing development aims to meet the need for housing, especially for low-income people, but this development also still can not cover up the figure's backlog. The factor that causes this cannot be covered in the selling price, which is too high, so it is difficult for low-income people to buy.

Governmental actions for the welfare of the people, by providing subsidies in the form of homes for Low-Income Communities (MBR) is set in the Minister of Public Works and housing Public (PUPR) No. 20 / PRT / M / 2019 about the ease

and Home Ownership Assistance for Low-Income Communities. Procurement of housing for low-income people is regulated in the Minister of Public Works Number 05/PRT/M/2015 concerning Building Permits (IMB). They are ensuring that low-income people can have decent housing following the standards set by the government.

However, in its implementation, it was found that it was not in sync with the stated goals, making it increasingly difficult for low-income people to pay off mortgages (Kredit Home Ownership). For example, to get a loan from a bank, one must have a condition before a mortgage can be given. Completeness in salary slips is the main obstacle in getting a mortgage loan (House Ownership Credit) (Rahayu, 2020). Salary slips are usually only owned by permanent employees and have permanent jobs, while for low-income people, most of them work odd jobs and do not have a fixed salary slip, so they cannot get credit for housing. In addition, the prices offered are sometimes not under the purchasing power of the people. Therefore, it should be seen by the government where even though the government provides 25% of housing from the required figure when the housing to be sold is not priced according to the purchasing power and ease of public access to housing loans (KPR), then 25% of the housing produced by the government is only will be bought by people who have excess capital for investment not for habitation.

For example, in the Griya Cibucil Permai housing estate, of the total houses that have been sold, namely 166 subsidized units, approximately 65% of them are unoccupied houses, and 35% of them are occupied. While in Puri Harmoni 6 housing, approximately 90% of the houses are inhabited, while 10% are unoccupied. The results of this observation indicate that there are deviations in the implementation of the program, so that an evaluation of the effectiveness of the policy is needed to ensure that the program is right on target.

Looking at the terms and conditions that have been presented above, it is necessary to evaluate whether it has been effective when viewed from the financing mechanism and the level of effectiveness of the results of its realization. So this study aims to determine the extent of the effectiveness of the subsidized housing program for low-income people (MBR) in Bogor Regency.

II. METHODOLOGY
Literature Review

Based on research conducted by Indra Rukmana, Rita Rahmawati, Euis Salbiah (2020). The theory in this study is the theory of effectiveness using four dimensions, namely Quality, Quantity, Time and Cost. In contrast, the method used in this research is the descriptive research method with the title Effectiveness of E-Work-Based Performance Assessment at the Agricultural Management and Leadership Training Center. From this study, it can be concluded that the study results indicate that the effectiveness of e-work-based performance appraisal at the agricultural management and leadership training centre obtains an average score of 4.14, including the category of good assessment. The indicator that gets the highest score of 4.31 is the work result target indicator which shows that the performance appraisal follows the work targets set by the organization (Rukmana Indra, Rahmawati Rita, 2020).

Based on research conducted by Septia Fanny, Firdaus, Rona Mauliana (2020). With the title The Effectiveness of the Implementation of the program Home for SubsidizedMBR Pekanbaru City. The theory used is the program's level of effectiveness by evaluating the implementation of programs that are already running. At the same time, the method used in this study is a descriptive method with qualitative and quantitative approaches in the form of a description of the existing phenomena through a literature study with data measured in a numerical scale (numbers) using a scale Likert. From this study, it can be concluded that the analysis results show that, in general, the effectiveness of the implementation of the subsidized housing program for low-income families in Pekanbaru city gets a score of 80%, which means it is effective. (Fanny Seftia, 2020)

Based on research conducted by Melati, Zulkarnaini (2021). The Effectiveness of the Cash Social Assistance Program During the COVID-10 Pandemic In Pasir Pengaraian Village. The theory used in this research is the theory of program effectiveness by Budiani using four indicators: accuracy target, program socialization, objectives program, and program monitoring. In comparison, the method used in this study is a qualitative method with a descriptive approach. The results showed that the effectiveness of the implementation of the cash social assistance program during the covid-19 pandemic in the Pasir Pengaraian Village seen from 4 indicators (target accuracy, program socialization, program objectives, program monitoring) was not effective.

According to Prihartono (2012:37), effectiveness is defined as the level of success in achieving the target. The target is defined as a desired state or condition. While efficiency is the best ratio between input and output, or often called the ratio of input and output.

In contrast, Richard M. Steers (1985), state that effectiveness comes from the word adequate; namely, a job is said to be effective if a job can produce a unit of output. In addition, a job is said to be effective if a job can be completed on time according to a predetermined plan.

Based on some of the definitions of effectiveness above, it can be understood that effectiveness is a benchmark for comparing the processes carried out with the goals and objectives achieved (Winarsis, 2016). A program is said to be effective if the actions taken are by the expected results. Therefore, effectiveness is used as a benchmark to compare the plans and processes carried out with the results achieved.

Based on the approach in organizational effectiveness that has been stated previously, it can be said that the factors that affect organizational effectiveness are as follows:

a. The existence of clear goals,
b. Organizational structure,
c. The existence of community support or participation,
d. The existence of a value adopted the system

According to Ricahard M Steers (1985:209) mentions four factors that influence effectiveness, namely:

a. Organizational
b. Characteristics of workers
c. Work performance
d. Environmental characteristics

e. Management policies and practices

In implementing programs or activities, an organization must measure or know the extent of measures of efficiency done in the organization. The concept of effectiveness generally measures organizational success, but there are many differences from the experts who use it. The main reason is that there is no commonality of opinion because of the many effective measures that can be used (Gita Ramadhanti, 2021).

According to Riant Nugroho (2012: 107), there are basically "five points" that need to be met in terms of the effectiveness of the implementation of policy programs, namely:

First: Right Policies, covering any policies and programs made by the Ministry of PUPR to support subsidized housing programs for low-income people.

Second: Appropriate implementation includes the implementation factors of the policy and the division of tasks and authorities in implementing the subsidized housing program for low-income communities.

Third: Right on Target, including the target recipients of the subsidized housing program and the nature of the program, whether new or old or renewing existing ones.

Fourth: Environmentally Right includes internal and external interactions in implementing the subsidized housing program for low-income communities.

Fifth: Proper Process, covering public understanding, public response, and implementation related to the subsidized housing program for low-income communities.

Research Method

According to Sugiyono (2000), the research method is essentially a way to obtain data with the aim of specific uses. In this study, the method used is descriptive, which aims to determine the value of the independent variable. In this study, the variable in question is the effectiveness of the program.

The study population was resident Cibucil Griya Permai, Citizens Housing Puri Harmony 6, the Department of Housing Region Settlement and Land District. Bogor. Determination of the research sample using an error rate of 10% with a confidence level of the population of 90%. The total population is 1,521. Using the formula Taro Yamane, the sample obtained is 94 research respondents.

The data needed in this study include primary data and secondary data. This study uses a questionnaire/questionnaire as the instrument mainly collecting primary data; in addition to collecting primary data, it is also conducted through interviews. Secondary data was collected using a literature study (Lubis, 2020).

The questionnaire/questionnaire was prepared using a Likert scale to obtain ordinal data. According to (Sugiyono, 2018: 93), the Likert scale measures the behaviour, opinions and perceptions of a person or group of people about specific phenomena. This study is about the effectiveness of the subsidized housing program for low-income people. The respondents' answers (opinions and perceptions) to the questionnaire were given a score of 1 to 5. 1 for a very negative answer, while 5 for a very positive answer.

To interpret each respondent's answers, the criteria for interpretation were by using gradation ratings 1 to 5. The lowest criteria exist on a scale from 1 to 1.8, while the highest existing criteria are from 4.2 to 5 ((Sugiyono, 2015).

III. RESULTS AND DISCUSSION

Research on the effectiveness of the subsidized housing program for communities low-income in Bogor district. This study was conducted to see how the level of effectiveness is according to the intended target and right on target or vice versa. This study uses a program effectiveness assessment based on five dimensions: the right policies, the proper execution, the right target, the right environment, and the fitting process

The Right Policy

the right policy is one dimension in assessing the effectiveness of a policy program. It means that alternatives to the chosen policy are the most appropriate policy alternatives according to the circumstances that exist in the field (Krisna, 2017).

The results show the data as follows:

Table 1. Respondents' Responses About Dimensions of the Right Policy

No	Item Statement	M	Criterion
1	The subsidized housing policy can solve the housing backlog problem	3.96	Good
2	The subsidized housing policy is directed at low-income people (MBR) who do not yet own a house	3 , 92	good
3	House subsidy policy is government policy through the authority of the ministry PUPR	3.88	good
Total		**3.92**	**good**

Based on table 1, note that the exact dimensions of the policy obtained an average score of 3.92, which is a good category. However, 20 respondents do not agree that the subsidized housing program can reduce the backlog, 24 respondents do not agree that the subsidized housing program is only given to people's income and does not own a house. Furthermore, these 25 respondents do not understand that the subsidized housing program is a program government through the ministry of PUPR because they only know about buying a house from a developer and submitting a mortgage to the bank. In the future, they are expected to provide a good understanding and socialization to the public regarding the policies that will be implemented to establish good communication between the government, developers, banks, and the community.

The Right Implementation

The second dimension in measuring the effectiveness of the subsidized housing program is proper implementation. Correct implementation means right in using existing resources, choosing cooperation with developers, and carrying out established procedures.

Without proper planning and strategy, the consumption of organizational resources will be wasted, resulting in the organization's failure to realize its vision (Budio, 2019). Therefore, the accuracy of implementation also means that the program has been planned and has a good implementation strategy.

Respondents' assessment of the appropriate dimensions of implementation can be described in table 2.

Table 2. Respondents' Responses on the Dimensions of The Right Implementation

No.	Item Statement	M	Criterion
1	The community understands that the subsidized housing program is a government program that in its implementation cooperates with housing developers and also banks	4, 19	Good
2	Developer and banking carry their out duties and obligations following the policies made by the government regarding the subsidized housing program	4.47	Very Good
Total		**4.33**	**Very Good**

Based on Table 2, it is known that the Right Implementation dimension obtained an average score of 4.33 with outstanding criteria, where people understand that subsidized housing is a government program that in its implementation, cooperates with developers and banks. For developers and banks themselves, they have carried out their obligations and responsibilities well, which always informs when there are new policies or policy changes from the government, either through zoom meetings or through circulars, besides that developers and banks are willing to help the community to have the desired home.

The Right Targets

Accuracy of targets is needed in determining strategies in planning and implementing a program so that what is done is under the community's expectations.

In a profit company, targeting can be interpreted as an activity that contains and assesses and selects one or more market segments that a company will enter (Wijaya & Sirine, 2016). However, in non-profit public activities, the accuracy of the target here is how to choose the target from the community, whether the people who are given the housing subsidy program are low-income people or not.

Respondents' responses regarding the accuracy of this target can be seen in table 3.

Table 3. Respondents' Responses About Dimensions of The Right Targets

No.	Item statement	M	Criterion
1	The target group is low-income people (MBR) who have income below 8 million rupiah	4.5	Good
2	Target group not currently receiving a similar assistance program	4.21	Very Good
Total		**4.36**	**Very Good**

Based on Table 3 recapitulation of the Right Target dimension, an average score of 4.36 was obtained with outstanding criteria, where the community stated that the subsidized housing program had fixed its target. It is because the government's policy is quite strict in the process of applying for a subsidized mortgage with requirements stating that the applicant for a mortgage does not own a house and a certificate that the applicant has never received a subsidy for homeownership from the government made by the applicant and his partner, issued by the government. It is done so that the subsidized housing program is genuinely given to people who do not own a house and have never received a similar assistance program. However, based on the results of field observations, it is still found that not a few people who buy subsidized houses are included in the well-off category. They avoid the requirements imposed by the government for the mortgage process so that they buy houses in cash, not through bank mortgages.

The Right Environment

The appropriate environment in question is the accuracy in interacting with related institutions (stakeholders). The coordination runs smoothly between government agencies, banks, developers, and the community itself.
The results of the study can be described in table 4.

Table 4. Respondents' Responses About Dimensions of the Right Environment

No	Item Statement	M	Criterion
1	Good coordination between stakeholders	4,05	Good
2	Developers and Banking provide solutions to MBR	4,25	Very Good
3	Government and Developer provide the best solution for MBR	4.09	Good
4 The	The community understands the change in the subsidized housing program	3.74	Good
Total		**4.04**	**Good**

Based on the results of Table 4 recapitulation of the Right Environment dimension, the average score is 4.04 with suitable criteria, that environmental accuracy in efforts to program effectiveness subsidized housing for low-income communities in Bogor district has been going well, starting from the delivery of information and good coordination between agencies related.

Every time they apply for a subsidized mortgage, the developer will first inform what policies are in the subsidized housing program and the requirements to apply for a subsidized mortgage so that people are not blind to information when they apply for a subsidized mortgage. Then, policy changes will be informed returned to the community by the developer.

Based on the results of community interviews, they stated that developers and banks always provide solutions for people who want to apply for subsidized mortgages, such as if consumers want to have housing, but their income does not meet the criteria, or instead, they feel they are unable to look at the income the head of the family, but it does not. It is a problem because banks have a solution

where married couples who have one family card can apply for joint income where the income of the wife and husband can be combined so that they can be categorized as able to apply for a subsidized mortgage.

The Right Process

The correct process is the accuracy in carrying out the process of obtaining subsidized housing. Then, the community can easily accept a smooth, uncomplicated process.

Included in this process indicator are activities carried out by the developer to disseminate the terms and conditions that the community meets to obtain housing subsidies. The developer in direct contact with the community always understands policies in advance, and the government determines for people who want to get a subsidized housing program.

The exact dimensions of getting a good criterion where the result of 4.14 means has shown that the process is in progress, the effectiveness of the subsidized housing program for low-income communities in Bogor Regency is good. However, there are several obstacles, but there are always solutions provided by the government, developers, and banks for people who want to own a house.

Based on the results of interviews, the community stated that the policy was relatively easy to accept. However, if there were a new policy when the community was applying for a subsidized mortgage, it would hamper the submission process, causing delays in applying for a subsidized mortgage, significantly if the policy was changed, the requirements must be met. Therefore, equipped it is pretty difficult for the community.

For more detail, respondents' responses about dimensions of the right process can be seen in table 5.

Table 5. Respondents' Responses About Dimensions of the Right Process

No	Item Statement	M	Criterion
1	The community easily accepts the subsidized housing program policy	3.90	Good
2	The subsidized housing program policy is very relevant to the needs community.	4.16	Good
3	Adjusting public needs with government policies	4.28	Very Good
4	Regarding subsidized housing program policies, the developer who is directly related to the community constantly socializes in advance what policies apply, and the government determines for people who want to get subsidized housing programs	4.07	good
5	People who receive home subsidy programs should also be people who have a readiness financial to repay mortgages	4.26	Very good
Total		**4.14**	**good**

The community stated that the policy so far is still quite relevant to the needs of the community where the existence of a down payment subsidy from the government is quite helpful for the community, and also the policy to maximize the selling price of subsidized houses is very helpful for low-income people where they can still have housing. Therefore, it is comfortable with affordable prices and instalments that are not too high because of the total selling price policy imposed by the government, and for Bogor district itself, the maximum selling price in 2021 is 168 million rupiahs and for the monthly instalments in the 1 million range.

The determination of the classification of the MBR as those with an income of fewer than 8 million rupiahs is a policy issued by the government. It is a public need so that those who have a much higher income and are classified as capable do not get the opportunity to get a subsidized housing program so that the program provided is right on target. Moreover, get outstanding criteria with a value of 4.28.

A maximum income limit for people who want to apply for subsidized mortgages is quite effective in minimizing the possibility of mistargeting. However, it does not apply if people buy houses in cash if buying subsidized houses in cash does not go through banks and does not have to follow the policy. Unfortunately, this sometimes still happens so that houses bought in cash are usually only for investment for people who can afford it because they are not through government policies and become more flexible to buy a house.

The existence of readiness is financially significant to apply for a subsidized mortgage because, after all for submitting a subsidized mortgage, there will be costs outside the government's responsibility that the recipient of the subsidized house must bear, ranging from booking units, down payment on houses, mortgage fees, notary fees, BPHTB fees, duties stamp and that his outside government expense. Although, some people objected because, according to them, if this is a government program, why should there be more costs? Not all of them are borne by the government (Kennedy, 2020).

According to the housing, residential area and land office of Bogor Regency, the government has provided relief with the Housing Financing Liquidity Facility (FLPP) program in which the instalments of flat houses up to the time of payment do not follow the interest rate. Therefore, if the instalment is in the figure of 1 million rupiahs, the community only pays off. in instalments of 1 million rupiahs alone. There is no increase. In addition, the government also provides down payment relief for the community where the government provides a down payment of 4 million rupiahs to the community and the policy provider DP 1% of the selling price to the developer. It is enough to help ease the community for those who want to own a house.

Based on the results of the research above, it can be described the recapitulation of the research results for each dimension, as follows:

Table 6. Recapitulation of the Effectiveness Dimensions of the Subsidized
Housing Program for Low-Income People in Bogor Regency

DIMENSION	SCORE	CRITERIA
The Right Policy	3.92	Good

The Right Implementation	4.33	Very Good
The Right Target	4.36	Very Good
The Right Environment	4.04	Good
The Right Process	4.14	Good
TOTAL	**4.16**	**Good**

As shown in the table, the effectiveness of the subsidized housing program for low-income communities in Bogor Regency shows results with good assessment criteria where the results This is shown from all dimensions and has an average score of 4.16, which is categorized as good value. Furthermore, the indicator with the highest score of 4.36 is the right target indicator which shows that the recipients of the subsidized housing program have met the target set by the government. Therefore, the assessment on the effectiveness of the subsidized housing program for low-income communities in Bogor Regency is going well and on target.

Theoretically, this research is a study of program effectiveness in terms of theory, part of Public Administration Science. In the Program Effectiveness variable, five dimensions are used to measure the effectiveness of the subsidized housing program in the Griya Cibucil Indah housing estate, Puri Harmoni 6 housing complex, Cileungsi, Bogor Regency. These dimensions are The right dimension of policy, the correct dimension of implementation, the right dimension of the target, the correct dimension of the environment and the right dimension of the process.

The Right Dimension of the policy is used to measure the extent to which existing policies can solve the problem to be solved, whether the policy has been formulated under the character of the problem to be solved and whether the policy is made by an institution that has the authority (institutional mission) by the character of its policy in the subsidized housing program.

The Right Dimension of Implementation is used to measure how the community knows the implementing actors of the subsidized housing program.

The Right Target Dimension is used to measure the extent to which the target accuracy in the program in the field is right on target or vice versa.

The Right Environment to measure the extent to which work effectiveness between related agencies and public perceptions of the relevant agencies.

Dimensions Appropriate Process to measure the extent to which the policy can be accepted by the community, the level of adjustment of public needs with government policies, as well as the readiness of the community to accept the policy of the subsidized housing program.

CONCLUSION

Based on the results of the research above, it can be concluded that the effectiveness of the subsidized housing program for low-income communities in Bogor district has been going well, the community has assessed it as practical, this is proven by an average score of 4.16, including the category of good assessment. According to the five dimensions of program effectiveness, the highest score is on the right target dimension, which gets an average value of 4.36, including the excellent rating category. In contrast, the suitable policy dimension has the lowest

average score of 3.92 even though it is included in the excellent assessment category.

The subsidized housing program in the Griya Cibucil Indah housing complex and Puri Harmoni 6 housing complex runs well and effectively. Therefore, the determination of the classification of MBR as those with an income of fewer than 8 million rupiahs is a policy issued by the government and is a public need, so that those who have a much higher income and are classified as capable cannot apply for a housing loan (KPR) subsidized, so that the program provided is right on target, namely to low-income people by using subsidized housing loans (KPR).

REFERENCES

Budio, S. (2019). School Management Strategy. *Journal of Organizing*, *2*(2), 56–72.

Fanny Seftia, MR (2020). The Effectiveness of the Implementation of the Subsidized Housing Program for Low-Income Communities inCity Pekanbaru. *Journal of Administration*.

Gita Ramadhanti, RH "The Effectiveness of the Implementation of the Child Identity Card Program". *Governansi*, 2021.

Kennedy, PP "Efektivitas Penyaluran Pembiayaan Kpr Syariah". *Ekonomi, Keuangan, Perbankan dan Akuntansi*, 2020.

Krisna, FN (2017). Alternatif Kebijakan Permasalahan Ketidakmerataan Penyebaran Guru. *Jurnal Analisis Kebijakan*, *1*(2).

Lubis, EF "Efektivitas Program Keluarga Harapan Dalam Penanggulangan Kemiskinan" . *Ilmu Administrasi & Sosial*, (2020 :91).

Melati, Zulkarnaini. "Efektivitas Program Bantuan Sosial Tunai Pada Masa Pandemi Covid-19 di Kelurahan Pasir Pengaraian," Universitas Riau, 2021.

Nugroho D, Riant. 2012. *Public Policy*. Jakarta : Gramedia.

Prihartono. 2012. *Administrasi, Organisasi, dan Manajemen : Pendekatan Praktis dan Teknik Mengelola Organisasi*. Yogyakarta : Andi Offiset.

Rahayu, F. "Efektivitas Program Perumahan Bersubsidi Pada Produk KPR BTN Sejahtera iB". *Maslahah*, 2021.

Rukmana Indra, Rahmawati Rita, ES (2020). Efektivitas Penilaian Kinerja berbasis E-Kinerja di pusat pelatihan manajemen dan kepemimpinan pertanian Universitas Djuanda Bogor. *Pertanian*.

Sugiyono. 2000. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung : Alphabeta.

Sugiyono. (2015). *Administrative Research Methods*. Bandung: Bandung: Alfabeta.

Sugiyono. 2018. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R & D.* Bandung : Alfabeta.

Wijaya, H., & Sirine, H. (2016). Strategi Segmenting , Targeting , Positioning Serta Strategi Harga Pada Perusahaan Kecap Blekok Di Cilacap. *AJIE - Asian Journal of Innovation and Entrepreneurship*, *01*(03).

Winarsis, A. "Efektivitas Program Pengembangan Desa Wisata Melalui Kelembagaan Dalam Peningkatan Sumber Daya Alam (SDA)". *JISIP*, (2016 :14).

Undang – Undang Nomor 1 Tahun 2011 tentang Perumahan dan Kawasan Permukiman. 2011

Peraturan Menteri Pekerjaan Umum dan Perumahan Rakyat No.20/PRT/M/2019 tentang kemudahan dan bantuan pemilikan rumah bagi masyarakat berpenghasilan rendah. 2019.

Peraturan Menteri Pekerjaan Umum dan Perumahan Rakyat No.05/PRT/M/2015 tentang Izin Mendirikan Bangunan (IMB) Gedung, 2015.