

Pattern of Community Economic Empowerment in Slump Area in Mojo Village, Surakarta City

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Abstract

This study analyzes the impact and patterns of community economic empowerment in Mojo, Surakarta, within the triple helix framework (academia, business, government). Using secondary data, field observation, document review, interviews, and focus group discussions with stakeholders and residents, the research explores changes in household income and the role of intermediators after the slum upgrading program. Findings show that social and physical capital are relatively strong, while human and financial capital remain weak due to limited education and restricted access to credit. Household income tends to improve after upgrading, with small entrepreneurs earning more than laborers. Intermediators are crucial: serve as motivators and communicators and provide financial support. However, limited institutional capacity in proposal preparation and accountability constrains effectiveness. The study concludes that successful empowerment requires not only physical infrastructure but also stronger intermediary institutions to bridge communities with government, academia, and business. Policy recommendations include capacity building for intermediators, livelihood integration into upgrading programs, non-collateral financing, promotion of culture-based tourism, and participatory monitoring systems.

Keywords: empowerment; income; intermediaries; pattern; slump

JEL Classification : R110, O180

INTRODUCTION

The Law of the Republic of Indonesia No. 1 of 2011 on Housing and Settlement Areas defines slum settlements as uninhabitable areas characterized by irregular building patterns, high density, and substandard housing quality and infrastructure (JDIH BPK, 2011)

Over the years, the central and local governments have undertaken substantial efforts to rehabilitate slum areas through gradual improvements in physical and environmental conditions. However, less emphasis has been placed on strengthening the economic capacity of residents. As noted by Andriana and Manaf (2017), poverty is closely intertwined with the existence of slums, making community economic empowerment an essential component of poverty alleviation (Andriana & Manaf, 2017). Similarly, Soetomo (2014) highlights that empowerment initiatives aim to transform the living standards of marginalized

communities, thereby enhancing welfare, supporting regional economic growth, and sustaining physical improvements that ultimately increase urban competitiveness (Soetomo, 2014).

Urban poverty and environmental degradation in slum settlements remain critical challenges in Indonesia. The Ministry of Public Works and Housing (2020) reported that in 2019, more than 35,000 hectares of slum areas across the country required integrated interventions (Pekerjaan Umum dan Perumahan Rakyat, 2020). Surakarta is among the cities facing this challenge, with Mojo Subdistrict located along the Bengawan Solo Riverbank representing one of its most densely populated slum areas. The community faces not only inadequate housing conditions but also limited access to financial capital, low educational attainment, and insufficient opportunities for productive enterprises.

Mojo has undergone physical and environmental upgrading, which, according to Fakhri et al. (2023), has contributed significantly to improving household income (Fakhri et al., 2023). At the national level, the government has implemented the Kota Tanpa Kumuh (KOTAKU or Cities Without Slums program since 2016, applying a community-driven development (CDD) approach (World Bank, 2016). While the program has successfully improved basic infrastructure and public spaces, studies indicate its impact on livelihoods and income generation remains limited due to its predominant focus on physical development (The World Bank, 2016).

This study aims to analyze and develop a model for strengthening community-based economic empowerment following the physical and environmental upgrading in Mojo Subdistrict.

LITERATURE REVIEW

In general, community economic empowerment is often implemented through the triple helix model, in which the roles of Academia, Businesses, and Government (ABG) are crucial. According to Dorf and Troot, the ABG triple helix model and its supporting factors can be interpreted as illustrated in Figure 1 (Thomas H. Byers, Richard C. Dorf, 2001; Troot, 2016). This model indicates that external factors such as socio-demographic changes, technological advancement, and political regulations may serve as enabling conditions for the implementation of the triple helix approach in a given area.

Saifuddin Yunus (2017) emphasizes the importance of intermediaries in ABG collaboration, as communities in affected areas are often unfamiliar with the model's implementation. Instead, they tend to place greater trust in community-based intermediary groups that they establish themselves, typically consisting of respected local leaders who facilitate interactions between residents and stakeholders (Saifuddin Yunus, Suardi, 2017).

In slum contexts, residents commonly face significant limitations in education, knowledge, and business skills. Therefore, it is necessary to first identify their sustainable livelihood priorities. Several studies, such as those conducted by Soma et al. (2022) and Fachlevi et al. (2022), applied the pentagonal assets framework to analyze community livelihood strategies in vulnerable areas (Fachlevi et al., 2022; Soma et al., 2022).

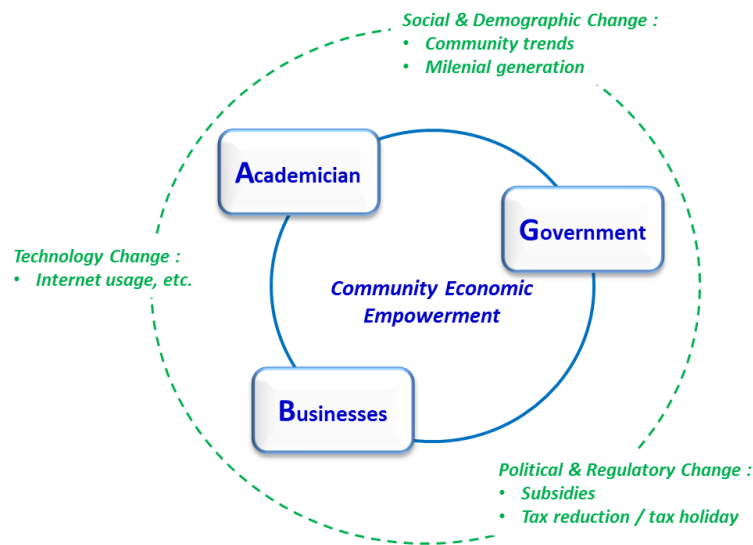


Figure 1. ABG Collaboration Pattern in Community Economic Empowerment

The triple helix model underscores the importance of collaboration among actors in generating innovation and promoting knowledge-based economic growth (Etzkowitz & Leydesdorff, 2000). However, existing literature primarily focuses on macro-level applications (national or regional) and rarely addresses the dynamics of vulnerable communities in slum areas. This highlights the need for a more localized framework that integrates the role of community-based intermediators such as neighborhood empowerment institutions (LPMK) or grassroots non-government organization (NGOs).

Intermediators function as connectors between local communities and external stakeholders. Yunus and Suardi (2017) observed that residents often place more trust in local leaders or self-organized institutions than in formal agencies (Saifuddin Yunus, Suardi, 2017). Similarly, Fadhila & Astutik (2023) found that strengthening social capital through independent intermediators significantly contributes to welfare improvements (Fadhila & Astutik, 2023).

In relation to economic empowerment, Hutomo (2000) identifies human resources, natural resources, capital, production infrastructure, and marketing as key enabling factors (Hutomo, 2000). Suharto (2014) further outlines the five dimensions of empowerment: enabling, strengthening, protecting, supporting, and maintaining. Thus, community economic empowerment can be achieved when livelihood strategies are understood and supported by relevant stakeholders (Suharto, 2014).

While the triple helix highlights the roles of academia as a source of knowledge, business as the driver of economic activity, and government as both regulator and facilitator, its application in Indonesian urban contexts is often constrained by weak coordination, limited institutional capacity, and a lack of community participation (Thomas H. Byers, Richard C. Dorf, 2001; Troot, 2016). Previous studies have underscored the relevance of the triple helix in development, the importance of social capital in empowerment, and the effectiveness of slum upgrading programs. Nevertheless, there remains a research gap regarding how the triple helix model can be integrated with the sustainable

livelihoods framework, particularly the pentagonal assets analysis in the local context of slum settlements.

Community economic empowerment is understood as efforts to increase residents' capacity to access, manage, and utilize resources to improve their quality of life. The sustainable livelihoods framework, which emphasizes the interrelation of five key assets, hence human, social, physical, financial, and natural, provides an analytical tool for identifying both assets and vulnerabilities (Dart, 2007; Rachmawati & Sutikno, 2022). Studies in Indonesia suggest that social capital plays a critical role in supporting the livelihood strategies of the poor (Saifuddin Yunus, Suardi, 2017; Woolcock, 2001). However, strong social capital alone does not necessarily lead to higher income without adequate access to financial and human capital (Fadhila & Astutik, 2023). This underscores the importance of integrating asset-based analysis with empowerment strategies.

Based on this review, a research gap emerges on how the triple helix model can be integrated with the pentagonal assets framework in slum contexts, with particular attention to the role of intermediators in bridging communities and stakeholders.

METHOD

This study was conducted in Mojo Subdistrict to analyze patterns of community economic empowerment following the KOTAKU program, with specific objectives as follows (1) to assess the sustainable livelihood priorities of slum communities using the pentagonal assets framework, (2) to analyze patterns of community economic empowerment through the triple helix approach (Academia, Business, Government), (3) to examine the role of independent institutions or local intermediary groups in facilitating collaboration between communities and stakeholders, and (4) to identify supporting factors that contribute to successful economic empowerment in slum areas.

By employing this research framework, the study aims to propose a refined model of community economic empowerment that integrates the triple helix and pentagonal assets approaches to enhance community welfare. The study utilized both secondary data and observational data collected from stakeholders and community members.

Mojo Subdistrict is one of the administrative villages in Surakarta City, located in a lowland area. Based on the Surakarta City Regional Regulation No. 14 of 2017 concerning the division of Semanggi and Kadipiro subdistricts, Mojo Subdistrict is one of the administrative areas resulting from the division of Semanggi, with a total area of approximately 75.4 hectares (JDIH BPK, 2017). The Mojo area has been designated as one of the priority settlements for urban housing upgrading in Surakarta City, as stipulated in the Mayor's Decree on Slum Housing and Settlement Areas in Surakarta (Surakarta City Government, 2021). Since 2018, the Surakarta City Government has implemented neighborhood-scale revitalization through the KOTAKU program, followed by settlement upgrading initiatives starting in 2020. The delineation map of the area is shown in Figure 2.

According to Surakarta BPS data, Mojo is administratively part of Pasar Kliwon District, with a population of 13,917 and an annual growth rate of 2.12%. The population by educational attainment is as follows: no schooling, 4,220; elementary school, 2,601; junior high school, 2,580; senior high school, 3,671;

and equivalent to a bachelor's degree, 845 (BPS, 2019). The majority of residents earn their livelihood as informal daily workers or remain unemployed, with only a small proportion engaged in entrepreneurship.

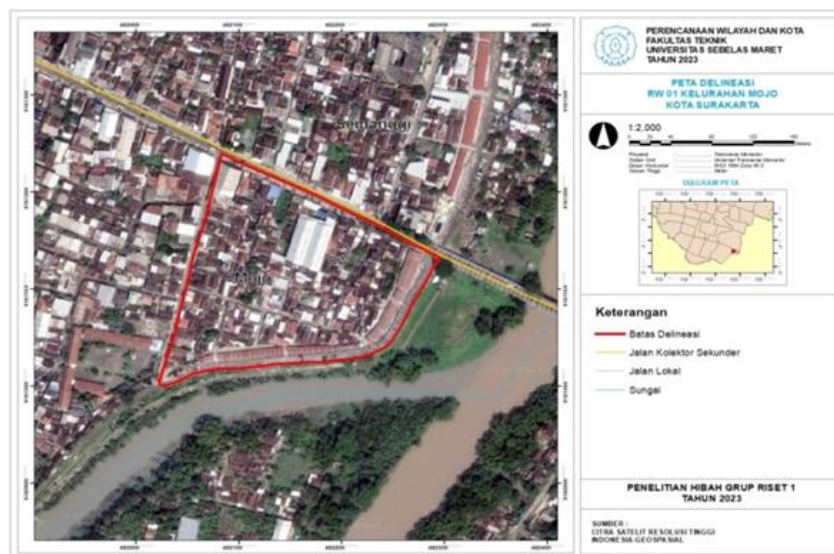


Figure 2. Delimitation of the Mojo Area

According to the Office of Housing, Settlement, and Land Affairs (2019), the local economy consists of various small-scale enterprises, including handicrafts (batik, *blangkon*/headgear, tailoring) and culinary businesses (coffee stalls, food stalls, children's snack shops, gas kiosks, and vegetable vendors). In addition, other activities include welding workshops and convenience stores (Surakarta City Government, 2021). Furthermore, it is noted that the area also possesses cultural and creative potentials such as traditional dance and performing arts, traditional music, cultural tourism, as well as the development of vertical gardens and verti-mina-ponic (aquaponics integrated with vertical farming).

The justification for selecting Mojo as the research site is based on the following academic and empirical considerations. First, dense and slum settlement characteristics: Mojo is a densely populated settlement with slum characteristics. It has been prioritized for intervention due to inadequate basic infrastructure, limited space, and poor housing quality (Pekerjaan Umum dan Perumahan Rakyat, 2020).

Second, socio-economic vulnerability: The majority of residents work in the informal sector with unstable incomes, leading to limited access to capital, education, and more productive business opportunities. This condition aligns with indicators of urban poverty that require an empowerment approach based on the pentagonal assets framework to better understand household livelihood sustainability (Fachlevi et al., 2022; Soma et al., 2022)

Third, potential for empowerment models: With government interventions through the KOTAKU program, supported by NGOs and local community groups, Mojo has the potential to serve as a pilot project for implementing the triple helix model (academia, business, and government) with the involvement of intermediary institutions. This is consistent with the argument of Yunus (2017),

who emphasize the critical role of local groups as mediators between communities and stakeholders. (Saifuddin Yunus, Suardi, 2017).

Fourth, relevance to research objectives: The complex characteristics of Mojo, including infrastructure deficiencies, low socio-economic assets, and the need for sustainable empowerment, make it highly relevant for testing and refining community economic empowerment models based on the triple helix and pentagonal assets approach.

In conclusion, the selection of Mojo as the research area is not only grounded in its socio-economic vulnerability but also in its potential for fostering multi-stakeholder collaboration as a model for urban community empowerment.

RESULTS AND DISCUSSION

Observation Results

Based on two Focus Group Discussions (FGD) conducted in 2023, it was found that in the Mojo Sub-district, there are several social institutions, both formal and non-formal. These institutions serve as facilitators for fostering community solidarity, as evidenced by the regular communal activities such as men's and women's social gatherings, religious study groups, monthly community clean-up, and community deliberation meetings.

The non-formal institution comprises a solidarity group of residents living along the Bengawan Solo riverbank, known as Mepet Tanggul (METAL). This is not a formal organization but rather a resilient community group that demonstrates the ability to survive and sustain its livelihoods despite significant limitations. In addition, there is a formal institution, namely the Lembaga Pemberdayaan Masyarakat Kelurahan (LPMK, Village Community Empowerment Agency), which functions as a facilitator for community empowerment funding. Although the amount of funding is still limited, it is sourced from the budget of the Surakarta City Government.

In the neighborhood upgrading program in Mojo through the KOTAKU initiative, there is also a strategy to integrate community-level economic empowerment activities with district/city-level programs. This is implemented through institutional development and income-generating activities of Community Self-Reliance Groups (Kelompok Swadaya Masyarakat/KSM) as well as access to financing for poor and low-income households. However, this program has not yet been fully realized due to budgetary constraints and its primary focus on physical infrastructure development.

Therefore, it is crucial to conduct in-depth observation involving stakeholders and local communities to better understand the changes in income and community empowerment patterns before and after the neighborhood upgrading.

Community Livelihood and Income Sustainability

Based on secondary data and observation results, a pentagonal asset radar chart was obtained, as illustrated in Figure 3. The diagram shows that the social capital index (8.8) and physical capital index (8.6) are the highest among all asset categories. This indicates that the majority of residents rely on social communication and physical improvements from the upgrading program as the foundation of their livelihood sustainability.

Assets	Livelihood Asset Parameters	Asset Condition	Score
Human Assets	Level of Education	29.73% acc 12-year edu	3
	Have Special Skills	40.82% specific skills	4,1
	Average		3,6
Natural Assets	Green Land Ownership	61.22% have	6,1
	Average		6,1
Financial Assets	Revenue in a Month	42.43% have	4,2
	Funding Assistance	36.73% received	3,7
	Average		4,4
Social Assets	NGOs Followed	85.71% follow	8,6
	Resources	85% obtain	8,5
	Social Conflicts	93.88% no conflict	9,4
	Average		8,8
Physical Assets	Residence Ownership	100% private	10
	Physical condition	100% permanent	10
	Residential Area	14.29% min standard	1,4
	Access to Clean Water	100% can access	10
	Access to Sanitation	100% can access	10
	Average		8,28

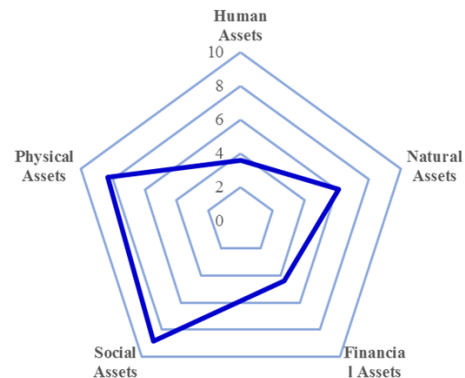


Figure 3. Pentagonal Assets of Mojo Area

Social capital appears to be the strongest asset dimension, ranking highest among the pentagonal assets. Physical capital ranks second, largely due to the implementation of the KOTAKU program, which improved the quality of settlement infrastructure, including road access, drainage, and riverbank arrangements. Human capital remains relatively low, mainly due to the low educational attainment of residents, compounded by limited financial capital. Financial capital is also constrained because most residents work in the informal sector with irregular income. Consequently, residents rely more heavily on social networks as a livelihood strategy. These findings suggest that the community’s social life is strongly dominated by social capital.

From questionnaire surveys and interviews with stakeholders and 22 respondents in Rukun Warga 1 (RW1, neighbourhood unit) Mojo, conducted in June and July 2023, the existing income conditions before and after neighborhood upgrading are presented in Figure 4. Figure 4a illustrates that income from laborers and casual workers generally falls below IDR 5 million, while Figure 4b shows that income from small-scale businesses such as handicrafts and culinary activities can exceed IDR 5 million. It can be inferred that community income remained stable with a tendency to increase after the upgrading, despite challenges during the COVID-19 pandemic (2019–2021). Furthermore, business owners’ incomes are generally higher compared to laborers or casual workers.

The Role of Intermediators

Based on interviews and FGDs held in October 2023, particularly regarding income improvement, several institutions were identified as key intermediators. These include NGOs (such as KSM, community-based tourism groups/Pokdarwis, youth organizations/Karang Taruna), LPMK, and local banking institutions (e.g., Bank Jateng). Weighted by a Likert scale (1–5), the results (Figure 5) show that NGOs score 4–5 in terms of motivation and communication, while LPMK and local banks score 5 in terms of financial support. Thus, NGOs primarily act as

motivators and communicators, while formal institutions such as banks and LPMK serve as financial supporters.

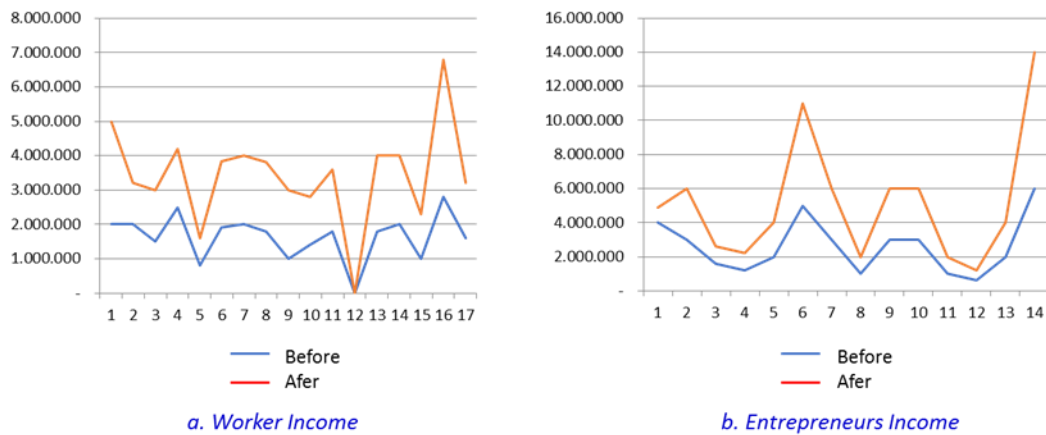


Figure 4. Communities Income

The FGD revealed that NGOs are highly active in encouraging community participation and generating ideas for area development linked to income improvement. These NGOs are managed by respected community leaders elected by residents. Community trust in NGOs is high, largely because of their significant role in securing land tenure rights during earlier physical upgrading programs. In particular, Pokdarwis NGOs remain active in promoting Mojo as a potential cultural tourism destination, expected to generate increased community income. Although this vision has yet to be fully realized, NGOs have already initiated promotional activities via social media platforms such as YouTube.

Meanwhile, LPMK, as an extension of the city government, has distributed small grants to support community businesses, although the scope remains limited. Local banks have also begun offering microcredit loans, but the number of beneficiaries is still relatively small. Thus, non-formal institutions primarily serve as motivators and communicators, while formal institutions such as LPMK and banks act as providers of grants and microcredit financing.

Patterns of Community Economic Empowerment

The October 2023 FGD with stakeholders and affected communities revealed that the community economic empowerment model in Mojo follows a triple helix Academician–Business–Government (ABG) framework, as shown in Figure 6, and can be described as follows (Survey Team 2023, 2023). Government stakeholders include local government agencies in Surakarta, such as the Department of Cooperatives and MSMEs, the Department of Trade, the Department of Social Affairs, and the Department of Culture. The Business component includes Bank Jateng, SMF, and local private enterprises, while the Academician component consists of researchers from local universities and private consultants.

In terms of grants from the Surakarta City Government, funds are channeled through LPMK as the official government-appointed intermediary. Thus, NGOs may submit proposals for community activities through LPMK for

further processing and funding. This mechanism has long been in place, supporting activities such as bazaars, job fairs, and training programs.

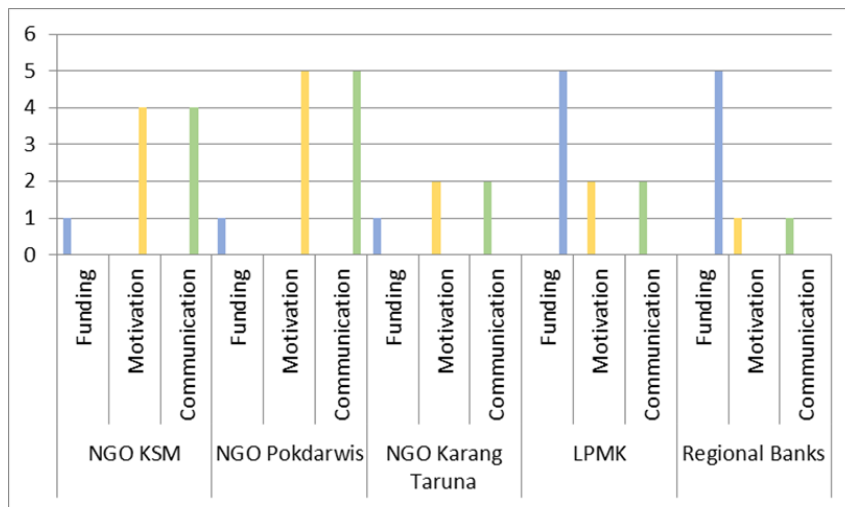


Figure 5. Index of Institutions Support

Some community members have received direct microcredit loans from local banks to support business development; however, the number remains limited. Financial institutions (e.g., Bank Jateng) have yet to develop structured community empowerment programs but have expressed willingness to coordinate with LPMK or NGOs to design strategies through the corporate social responsibility (CSR) initiatives or non-collateral loans.

According to several NGOs, Mojo has untapped social, cultural, and economic potentials that could significantly support community economic growth, but these ideas remain underdeveloped and underutilized.

Despite some LPMK facilitated programs that fund creative ideas from NGOs and communities, challenges persist, particularly in the limited capacity of intermediators and communities in preparing proposals and financial accountability reports. Technical assistance is therefore required.

In conclusion, considering the community's strong social capital, the potential for community empowerment in Mojo is highly promising. With prospects for increased funding from both the Surakarta City Government and private sector CSR programs, the role of intermediators becomes crucial. Intermediators can be categorized into two types: (1) NGOs, which initiate, motivate, and assist communities in creating empowerment opportunities, and (2) LPMK, which facilitates funding. Both NGOs and LPMK are also expected to provide technical assistance in proposal development and financial reporting, supported by local academic institutions.

Critical Discussion

Triple Helix (Academician–Business–Government/ABG)

The strength of the Triple Helix (TH) model has been praised for emphasizing the co-creation of knowledge and innovation through dynamic interactions among universities, industry, and government. This framework explains how networks of actors and institutions foster innovation not only in advanced economies but also in developing countries (Etzkowitz & Leydesdorff, 2000). Most TH studies focus on policy architecture and innovation ecosystems at city or national scales. However, within the context of vulnerable communities (such as informal settlements), discussions remain limited, often neglecting issues of equity and inclusion.

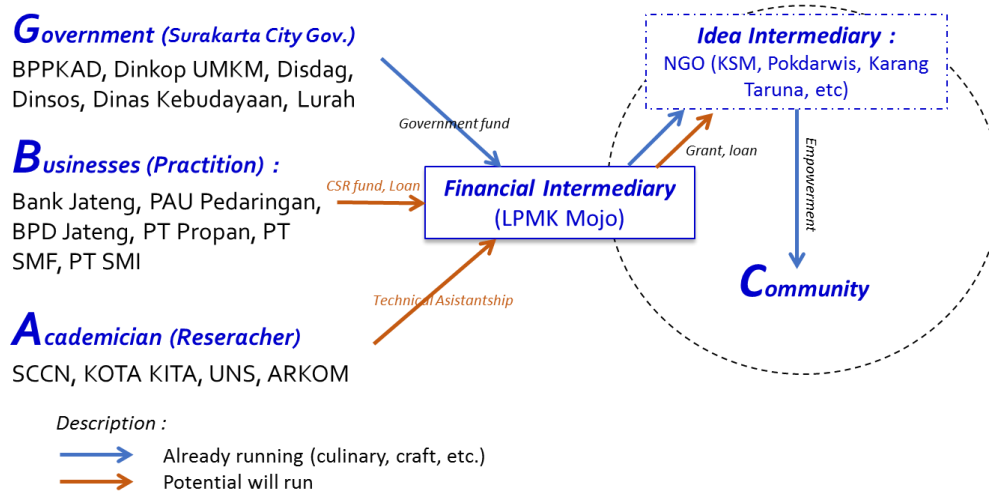


Figure 6. Economic Empowerment Pattern of Mojo Community

The role of intermediary institutions (e.g., NGOs, LPMK) as bridging/linking agents is often under-quantified in classical TH literature, despite their critical function in mediating access to programs, information, and financing (Etzkowitz & Leydesdorff, 2000). This study contributes by localizing the TH framework to the kelurahan (sub-district) level and exploring how community intermediators fill coordination gaps within ABG, which remains an underexplored area in mainstream TH research.

Sustainable Livelihoods and Pentagonal Assets

The Pentagonal Asset framework for livelihoods, which covers five capitals (human, social, physical, financial, and natural), emphasizes vulnerabilities that influence income. This approach is particularly useful for rapid appraisal and for communicating results among stakeholders (Speranza et al., 2014).

Integrating asset radar mapping with social capital analysis enriches interpretation—for instance, testing whether strong bonding ties in Mojo are accompanied by bridging and linking ties to government and banking institutions (e.g., LPMK, Bank Jateng), which are essential for financial access (Yusuf et al., 2021).

Social Capital and Community Intermediation

The literature on social capital highlights that an appropriate mix of bonding–bridging–linking relations is associated with stronger development outcomes; in particular, linking is essential for accessing formal resources beyond the community. This justifies the focus on NGOs and LPMK as bridges between residents and institutions (Yusuf et al., 2021).

For this research, the implication is that assessing NGOs and LPMK should not only consider the intensity of activities (e.g., FGDs, community meetings), but also the mechanisms of accountability, including proposal transparency, inclusiveness of deliberations, and accessibility for vulnerable groups.

Settlement Upgrading and the KOTAKU Program

Evaluations and official reports show that the KOTAKU program has been effective in improving infrastructure and access to basic services in targeted areas, with its design rooted in community-driven development (CDD). This explains the consistently high levels of physical capital observed in many sites following neighborhood upgrading (World Bank, 2016).

Nevertheless, much of the implementation has prioritized infrastructure, while livelihood and enterprise financing components have often been considered secondary. As a result, direct impacts on household income are weak or remain unmeasured (World Bank, 2016). Case studies suggest that outcomes are mediated by actor networks and local institutional capacity, such that when coordination is weak, welfare impacts are diminished (Zuhdi et al., 2024).

The findings in Mojo, which have high physical and social capital but low financial and human capital, are consistent with the “infrastructure first, livelihoods later” pattern in upgrading programs. The added value of this study lies in examining whether local intermediators can bridge physical upgrading programs into access to financial and human capital (e.g., training, microcredit, business mentoring), and whether this translates into measurable income changes.

Methodological Notes from the Literature to Strengthen the Mojo Analysis

National upgrading program evaluations often use large samples numbering in the thousands, whereas in Mojo, this study employed only n=22 respondents (RW1). Thus, claims regarding income change should be considered as preliminary and based on simple comparative analysis, to strengthen the credibility of the inference.

Supplementary objective data—such as loan records, participation in MSME programs, or sales figures—would provide stronger evidence, reducing reliance solely on FGD perceptions.

Furthermore, since NGOs and LPMK also mobilized FGD participants, there is a potential bias toward more active participants. Triangulation, such as conducting interviews with non-group household members, is therefore necessary to ensure broader representativeness.

CONCLUSION AND RECOMMENDATION

Conclusion

The Mojo informal settlement, after undergoing physical and environmental upgrading, has experienced significant improvements, particularly in terms of physical capital. However, economic empowerment of the community has not yet shown substantial progress. The key conclusions are as follows: First, although there has been no dedicated program for community economic empowerment, residents have independently initiated efforts using limited funding, resulting in relatively stable household incomes.

Second, intermediators play a crucial role in community economic empowerment, particularly NGOs in facilitating community-driven initiatives and LPMK in facilitating access to funding. Third, the pattern of community economic empowerment has emerged independently; thus, the main requirement is to strengthen awareness and knowledge of the roles and functions of NGOs and LPMK as intermediators, alongside increased grant programs from the Surakarta City Government and CSR initiatives from the private sector (e.g., Bank Jateng). These should be complemented by technical guidance from local academic institutions to ensure that empowerment programs provide both financial support and technical assistance.

Recommendations

First, strengthen the role of intermediators (NGOs and LPMK) within the Triple Helix model, with institutional capacity building in accountability and transparency. Second, integrate economic empowerment into upgrading programs, ensuring budget allocations (20–30%) support livelihood components. Third, expand access to non-collateral financing for low-income residents, supported by local government subsidies and private CSR.

Fourth, enhance human capital through financial literacy, entrepreneurship, and vocational training, with universities providing community-based business incubation. Fifth, develop Mojo as a socio-cultural economic area through branding, cultural festivals, and digital promotion. Sixth, establish a routine data-based monitoring system (every 6–12 months) to track income, enterprise growth, credit access, participation of vulnerable groups, and resident satisfaction.

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