



CONSTITUTIONAL RIGHT TO HOUSING FOR POOR PEOPLE IN INDONESIA

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Abstract

Many poor people in Yogyakarta lack proper housing as well as adequate government assistance and facilities. Therefore, this study aimed to develop a legal framework for fulfilling the constitutional right to housing for the poor by a) discovering the principles underlying the constitutional right to housing for the poor, b) elaborating on the laws and regulations on the matter, and c) finding the reality of implementation in Yogyakarta. This normative legal study was conducted using a philosophical dogmatic analysis with a statutory regulation approach. The results showed that 1) the arrangement of constitutional rights to housing for the poor was based on a rule of law, protection of human rights, and social justice. These principles prioritized non-discrimination to lead a decent life, which required proper assistance and accommodation. 2) The constitutional right to housing for the poor had not been fully accommodated by laws and regional regulations in Yogyakarta. 3) During the study period, the poor could only receive housing repair assistance suggested by local citizens. These findings implied that the central and regional governments should make regulations which accommodate the housing needs of all citizens. Additionally, technical matters and substance content should be regulated in line with the 1945 Constitution and Pancasila as the soul of the nation to fulfill the constitutional rights of the poor.

Keywords : *Constitutional rights, poor people, justice, housing.*

1. INTRODUCTION

One important and interesting aspect of change since the fall of the New Order government regime through reformation is the need to uphold basic relations in the life of the state. This concern covers at least three things, including the need for democratic governance, law, and constitutional enforcement. It also entails giving special attention to the respect and protection of human rights.¹ On that basis, the 1945 Constitution was amended to give the government a new paradigm. This refers to the need for advanced, democratic, and oriented human interests based on the rights implemented in regulatory policies, state administration, and governmental actions.²

One of the concerns is the regulation of legal relations between citizens and the state. This would ensure that the attitude of government action in achieving welfare goals is based on law, with a proportion of authority. It is also aimed at fulfilling the main points of people's welfare.³ Efforts to meet housing needs and assistance to the poor are prominent aspects in various laws,

¹ Phillpus M. Hadjon, *Perlindungan Hukum bagi Rakyat Indonesia: Sebuah Studi tentang Prinsip-prinsip, Penanganannya oleh Pengadilan dalam Lingkungan Peradilan Umum dan Pembentukan Pengadilan Administrasi Negara* (Surabaya: PT. Bina Ilmu, 1987), p. 13

² Ni'matul Huda, *Otonomi Daerah, Filosofi, Sejarah Perkembangan, dan Problematikanya*, (Yogyakarta: Pustaka Pelajar, 2005), p. 7, Bagir Manan, *Peraturan Perundang-undangan dalam Pembinaan Hukum Nasional*, (Bandung: Armico, 1987) p. 42

³ I Gde Pantja Astawa, *Dinamika Hukum dan Ilmu Perundang-undangan di Indonesia*, (Bandung: Alumni, 2012) p. 28. Lawrence M Friedman, *The Legal System: A Social Science Perspective*, (New York: Russel Sage Foundation, 1986) p. 87

CONSTITUTIONAL RIGHT TO HOUSING FOR POOR PEOPLE IN INDONESIA

Winahyu Erwiningsih, Mahrus Ali

such as Law No. 13 of 2009 concerning People's Welfare, Law No. 1 of 2011 concerning Handling of the Poor and Housing as well as Settlements, and Law No 20 of 2011 concerning Flats. These laws emphasize that the right to residence is a basic need for all citizens and should be fulfilled by the state.

The availability of adequate housing for society has promoted many studies on the legal aspects of housing development. The studies examined the aspects governing the relationship between rights and obligations in private law and policy arrangements by the government.⁴ There is insufficient attention to fulfilling the right to housing for the poor. In this situation, Ciccellia⁵ conducted a thesis on the regional government's efforts to provide housing for the poor. The study found that the local government has not sufficiently protected the poor. Similarly, Djonet Santoso⁶ examined the handling of policies against the transient poor. The findings showed that the government has not considered the *transient* poor in planning, policies, and programs.

The government's lack of attention in fulfilling constitutional rights to housing for the poor is contrary to the constitution. According to Articles 28A, 28H paragraph (1) and (2), as well as 28D paragraph (1) of the 1945 Constitution, the poor have the same right before the law to obtain a place of residence. This means the government should provide assistance and convenience for poor people to live properly and improve their welfare.⁷

Based on this background explanation, the study problem was formulated as follows: *First*, what are the principles underlying the constitutional rights of the poor in Indonesia to meet housing needs?; *Second*, has the elaboration of the arrangements and regulations complied with the principle of justice for the constitutional right to housing for the poor? *Third*, has the implementation of laws and regulations in Yogyakarta fulfilled the principle of justice for the poor?

2. IMPLEMENTATION METHOD

This study used a normative legal approach that places law as a building system of norms. The system became a process to find a rule of law, legal principles, or doctrines to answer the problems.⁸ This type of study produced arguments, theories, or new concepts as prescriptions for meeting the housing needs of the poor. The prescriptions were based on legal principles moral system contained in Pancasila and conceptualized as a rule of law.⁹ The study object included statutory norms as the center related to a legal situation or event. The aim was to provide legal arguments as a determining basis regarding the credibility of statutory regulations on the right to residence for poor citizens.

Data were collected from primary, secondary, and tertiary legal materials. Primary data were obtained from binding legal material, comprising the basic values and regulations of the 1945 Constitution Preamble, legal principles, as well as laws and technical regulations for their implementation. Meanwhile, secondary data were collected from non-legal materials explaining primary legal materials. These included books, papers, as well as previous studies and expert opinions regarding poverty and housing law. Additionally, tertiary data were obtained from non-legal materials consisting of dictionaries and encyclopedias.

⁴ Jo Santoso, *Sistem Perumahan Sosial di Indonesia* (ed) (Bandung: Pusat Studi Perkotaan, UI, 2013), p. 42

⁵ Caecilia Waha and Jemmy Sondakh, "Pemenuhan Hak Atas Perumahan Yang Layak Bagi Masyarakat Miskin Di Perkotaan (A Research in the Perspective of Human Rights)" *Journal of LPPM in the Field of EcoSosBudKum*, Vol. 1, No.2, 2014

⁶ Djonet Santoso, "Penanganan *Transient Poverty*: Diskursus *Agenda-Setting* dalam Proses Formulasi Kebijakan Penanggulangan Kemiskinan", *Dissertation*, (Semarang: Public Administration Doctoral Study Program, Faculty of Social and Political Sciences, Diponegoro University, 2017)..

⁷ Satjipto Raharjo, Teaching Order finds Irregularity, in Speech ending tenure as permanent Professor at the Faculty of Law, University of Diponegoro (Semarang: Without Publisher, 2000), pp. 15-16.

⁸ Peter Mahmud Marzuki, *Penelitian Hukum* (Surabaya: Kencana 2005) p. 35

⁹ Soetandyo Wignjosoebroto, *Hukum, Paradigma, Metode dan Dinamika Masalahnya*, (jakarta: Huma, 2002) p. 147



This study also used an empirical or sociological juridical approach, which assumes the law is made and applied in society. In this case, the law is inseparable from social conditions and human behavior related to these legal institutions. This study provided a normative understanding of wrong and right about the laws and regulations. It elaborated on the constitution, specifically the regulation of the right to housing for poor citizens.¹⁰ This study observed the functioning of norms works behind the laws and regulations.¹¹ It was conducted in Yogyakarta Province, Indonesia, for the following reasons. a) Yogyakarta is part of Indonesia's territory that should also assume responsibility for the welfare of its people, specifically in meeting the housing needs of the poor, and b) the poverty rate in this region is relatively high nationally. This is supported by low regional income sources as the main means of people's welfare. Consequently, there is an increase in the number of poor people with no proper housing.

3. RESULTS AND DISCUSSION

3.1 The Principles Underlying the Constitutional Right to Housing for the Poor

3.1.1. Principle of Pancasila Law State

The law is the foundation for good relations between citizens, society, and the state. In this situation, the laws implemented reflect justice to achieve the interests of society. Indonesia has a monopluralist society that wants to live with justice and prosperity. Article 1 of the 1945 Constitution reads:

- (1) The State of Indonesia is a Unitary State in the form of a Republic;
- (2) Sovereignty is in the hands of the people and implemented according to the Constitution;
- (3) Indonesia is a state of law.

This means that Indonesia is a law state based on Pancasila and the 1945 Constitution. Its founders conceptualized the country as a law-based and democratic state adherent to Pancasila.¹² Furthermore, the experts concluded in the Symposium at the University of Indonesia in 1966 stated that Indonesia is a legal Pancasila-based state. As the basis of the state, Pancasila reflects the spirit of the nation and animates legal regulations and their implementation¹³ formulated materially and formally.¹⁴ The material formulation of the Pancasila legal state is based on the paradigm of Indonesia as an intergalactic nation. This implies the principle of kinship that prioritizes the people while respecting human dignity and worth. The kinship principle also pays attention to provisions in the Articles of the 1945 Constitution. Therefore, Notonagoro stated that positive law provides and embodies legal values in its elaboration. It is adapted to circumstances, needs, interests, time, place, and wisdom.¹⁵

The system of state government after the 1945 Constitution amendments has three main characteristics. 1) The state and other institutions are based on the law in carrying out their actions. Legality is the protection of all citizens and is responsible for their welfare and intelligence. Two interests should be considered in implementing a rule of law. The two considerations are the use and legal basis of the law, meaning it should be implemented wisely based on applicable legal regulations. 2) Constitutional system confirms that controlling the government is limited by constitutional and other legal provisions. 3) The highest state power is in the hands of the people and implemented according to Article 1 paragraph (2) of the 1945 Constitution. In this case, the people own the power, while the People's Consultative Assembly has specific powers outlined in Article 6A paragraph (1) of the 1945 Constitution. Therefore, the first principle that should be used

¹⁰ Satjipto Raharjo, *Sisi Lain Dari Hukum di Indonesia*, (Jakarta: Kompas, 2006), p. 96.

¹¹ By Soetandyo referred to as legal research in concreto, See, Soetandyo... Op cit, p. 147

¹² A. Mukthie Fadjar, *Konsep Negara Hukum dan Pembangunan*, Master Thesis 1985.

¹³ FHIPK-UI, *Simposium Indonesia-Negara Hukum*, (Jakarta: 1966), p. 159. A similar formulation was also presented in the 1967 Faculty of Law UGM Seminar.

¹⁴ Padmo Wahjono, *Pembangunan Hukum di Indonesia* (Jakarta: IND-Hill, Co, 1989) p. 153-155

¹⁵ Notonagoro, *Pancasila Secara Ilmiah Populer*, (Jakarta: Pantjuran Tjuh: 1974) p. 25-26

to regulate citizens' constitutional rights is the Pancasila legal state. This principle combines general values according to the Indonesians' views crystallized in the 1945 Constitution.

3.1.2. Principles of Protection of Human Rights

The Preamble to the 1945 Constitution contains main ideas that embody the ideals of the state's written and unwritten basic law. The main ideas are a) the need to protect the nation and state of Indonesia through fulfilling social justice, b) state administration is rooted in the One and Only Godhead and based on a just and civilized humanity, c) the state's obligation to be based on people's sovereignty, and d) the obligation to maintain noble human character and dignity. These main points of thought from the perspective of citizens' human rights imply the need to protect the rights of citizens as stated in the constitution. They are based on people's sovereignty and social justice according to civilized ways. The protection of human rights covers all citizens and should also be adjusted to welfare levels.

Concerning the constitutional right to housing, the life values based on Pancasila are crystallized in the 28A 1945 Constitution. In this case, everyone has the right to live and defend their life. Article 28H paragraph (1) states that everyone has the right to reside, which applies to all citizens as guaranteed in Article 28D paragraph (1) of the 1945 Constitution. This article stipulates that everyone has the right to recognition, guarantees, protection, fair legal certainty, and equal treatment before the law. The three articles indicate that the rights guaranteed in the constitution become the obligation to be given legal protection by the community or the state based on equal treatment and fair certainty before the law. The guarantee of legal protection for the poor is in Article 28H paragraph (2) of the 1945 Constitution. The article states that everyone has the right to receive special facilities and treatment, as well as to obtain equal opportunities and benefits of equality and justice. Consequently, the poor should be given special attention to ensure they are treated similarly to other citizens. It should be based on the conditions and circumstances of the citizens in fulfilling their basic needs, such as a residence. This means the existence of protection of human rights is the second principle as the basis for regulation.

3.1.3. Principles of Fairness and Social Justice According to Pancasila

The principle of social justice is a benchmark directing the rule of law, as reflected in statutory regulations. This principle departs from the Indonesian people's philosophy of human centrality as the origin and goal of national and state life as a just and civilized humanity.¹⁶ The basic attitude of this view means that a) humans should fulfill their physical and existential aspects as individual and social beings, as well as God's creatures, b) the needs should be fulfilled according to good order following the agreed nature of humanity, and c) just and civilized human beings apply the basic values of Pancasila.¹⁷ Therefore, Indonesians have a life attitude to always fulfill needs according to their nature as monopruralists for personal self-interest, society, and God. It means that people should be fair to themselves, society, and the state.

Pancasila-based social justice has specificities and privileges in its implementation. The Preamble of the 1945 Constitution states "... to realize social justice for all Indonesian people". Therefore, all Indonesians should follow social justice,¹⁸ which places rights and obligations between individuals, society, and the state. This social justice should be performed for citizens to realize general welfare as the obligation of society and the state. For society, governance means serving the public interest for people to live and develop properly with good management.¹⁹ Social justice has a comprehensive dimension concerning the development of physical and spiritual

¹⁶Kaelan, *Negara Kebangsaan Pancasila, Kultural, Historis, Filosofis, Yuridis dan Aktualisasinya*, (Yogyakarta: Paradigma, Cet Pertama, 2013) p. 229

¹⁷*Ibid.*

¹⁸Kaelan, ... *Op.cit.*, p. 398

¹⁹Notonagoro, *Ibid.*, p. 143



welfare as well as justice and equality for all Indonesians. Subsequently, the values of justice are entrenched in living together and reflected in the institutionalized structure of social life.

Jimly Asshidiqqie²⁰ stated that this equal social justice contains i) the gap between the rich and the poor according to generally accepted standards worldwide, ii) differences and inequality of income between individuals and groups may develop normally and naturally. However, these disparities do not cause turmoil which results in the breakdown of social cohesion and harmony. iii) Differences in income and rewards received cause variations in the quality and quantity of resource mastery between individuals or groups valued and respected as objective achievements, iv) citizens should compete and cooperate to achieve freedom, justice, equality, solidarity, and togetherness in society, nation, and state. This should be conducted properly to make Indonesia more advanced. In this context, the 1945 Constitution is a normative guide to realizing social justice in a constitutional state. The constitution is the body, while the Pancasila is the soul or spirit. Therefore, reading the constitution should encompass the written grammatical texts and the values contained in the ideas. The constitution also contains social justice for all Indonesians as the ultimate spirit often ignored and forgotten by people. The most obvious manifestation of the noble values of Pancasila is a socially just life structure for all people. This indicates social justice is a basic value and goal achieved through physical and spiritual welfare. The 1945 Constitution should also contain articles and a special chapter on social welfare, as reflected in Chapter XIV originally entitled social welfare. This chapter contains Articles 33 and 34, stipulating the role of the state in applying the principles of social justice. First, the state should be a regulator, administrator, manager, and supervisor of freedom, justice, welfare and happiness, and peace in living together. Second, it must guarantee equal opportunities for all citizens and act effectively in affirmative action for the disadvantaged in life. Third, all national and regional development policies should be understood as a complete and comprehensive development process toward equitable social welfare. This could be realized by creating social welfare conditions for poor people in meeting their basic needs.

Concern about the meaning of justice for the poor is not just an ideal or a formulation in the constitution. Fair consideration is a concrete manifestation of interest or need, such as a place to live for life support. Therefore, justice appears as a concrete reality to most people. This means that discussing justice is not limited to definitions or concepts but must encompass practice. Derrida²¹ stated:

“The question of justice is not matter of universal definition, but is rather the following question: How can we, in our particular time and place, work toward justice”.

This statement means that enforcing the law does not simultaneously create justice. Derrida stated that: *‘The meaning of justice is elucidated through a contrast with the law’*, then: *“In this sense, the law is the opposite of justice”*²². According to Gunawan Setiardi, justice is concrete based on the statement in the Preamble to the 1945 Constitution, specifically the 4th paragraph. This paragraph explicitly states the word social justice which begins with the word “a”. The word in the sentence “...by realizing a social justice....” means that the object that accompanies the word “a” is concrete. Therefore, the real goal to be achieved by justice is concrete.

The implementation of individual justice depends on the personal will to treat everyone equitably. This is achieved when the agreement between the two is fulfilled and certain or concrete. When justice includes external aspects such as rights or interests in a proper place to live, its implementation requires the involvement of other parties, specifically the government. A government political system that does not prioritize the protection of human rights ignores the right to housing for its citizens. Similarly, the fulfillment of the right to housing is waived when the political system of a government regime is more individualistic and liberal.

²⁰ Jimly,... *Op.cit*, p. 18

²¹ Derrida in Roger, Cotterrel, *Sociological Perspective on Law*, (England: Dartmouth Publishing Company and Ashgate Publishing Company, 2001), p.433. Suteki et al, *Pendidikan Pancasila di Era Reformasi*, (Semarang: Badan Penerbit UNDIP, 2001), p. 31.

²² *Ibid*, p. 433-434

CONSTITUTIONAL RIGHT TO HOUSING FOR POOR PEOPLE IN INDONESIA*Winahyu Erwiningsih, Mahrus Ali*

Meeting the housing needs of the poor requires the intervention of the state. Therefore, justice as a sociological phenomenon is social and structural, not individual. This is referred to as social or macro justice, whose implementation is independent of personal will because it is structural. It means that the implementation of social justice depends on just social structures. In this case, social injustice is caused by the unjust social structure. Therefore, justice must be sought through a struggle to improve unfair social structures.²³ Social justice is also behavior to give equal rights for the realization of a prosperous society with welfare as the main goal.

Such ideals are most coveted by Indonesians in their daily lives. Therefore, social justice is the most concrete proof that the Indonesian nation embodies these values in Pancasila. According to Jimly Asshiddiqie²⁴, social justice has the following characteristics: 1) a comprehensive dimension regarding the development of welfare and social equality; 2) it includes fair and equitable physical and spiritual aspects; 3) it covers the economic, political, and social fields. Therefore, it is entrenched in the practice of living together; 4) it reflects the institutionalized structure of social life; and 5) it illustrates the high level of the nation's civilization according to universal human standards.

Policy formulation is inseparable from the challenges arising regarding globalization, natural resource utilization, as well as the social, demographic, and geographical conditions of Indonesia's territory. It also depends on the seriousness and capability of self-government institutions. According to John Rawls, justice is a relevant virtue only when a scarcity arises and people are not moved emotionally to assist. This means there is no problem of justice for goods or favors easily obtained and abundant.²⁵ Is land an abundant object easy to obtain? The answer is yes or no, depending on the situation, natural conditions, and management system. The land is an immovable property with a limited area. Similarly, the user is needed in various state and community activities that also demand requirements for land conditions. Ironically, the land is a trade item whose ownership is controlled by people in an inappropriate amount, causing its prices to also be uncontrollable. The high land price sometimes allows the government to obtain tax revenue for development purposes. Consequently, the government cannot meet the need for land for social purposes, such as housing for the poor. The Director General of Housing Provision of the Ministry of Public Works and Housing²⁶ stated that the annual shortage of houses is more than 800,000 units, of which 70% are for the poor. The government cannot achieve this within 28 years, even with assistance. Therefore, social justice is the principle underlying the constitutional right to housing for the poor. Its realization depends on the state but should lead to the attainment of the nation's welfare.

3.2 Elaboration in Legislation

Peter Corning²⁷ offered three normative policy principles integrated and balanced to realize social ideals. These include a) the distribution of resources to every one according to their basic needs, b) surplus basic needs should be distributed based on achievement, and c) everyone must contribute to living together in a proportional and balanced manner. Furthermore, these normative references should be reflected in statutory regulations as the realization of constitutional norms, aims, and objectives.

Studies on constitutional rights to housing for the poor show varied findings. *First*, the primary legal constitutional norms are stated in Articles 28A, 28H paragraphs (1), (2), and Article 28D. *Second*, meeting the housing needs of the poor as stipulated in Law No. 13 of 2009 concerning People's Welfare, and Law No. 1 of 2011 concerning Management of the Poor is based

²³ Budhy Munawar-Rachman, *Op.cit.*, p217

²⁴ Jimly Asshiddiqie,.... *Op.cit.* p17-18

²⁵ Bur Rasuanto,.... *Op.cit.* p14.

²⁶ See, *Kompas* (Jakarta: May 3rd, 2018) p.iv

²⁷ Jonet Santoso, *Masyarakat Transient....*, *Op.cit.*, hlm 56, lihat pula di www.thefairsociety.blogspot.com



on certain fundamentals. These include a) equity in meeting the basic needs of citizens in rural, urban, and coastal areas, as well as borders and disadvantaged traditional communities, b) in the form of i) construction of housing facilities, ii) provision of housing facilities, or iii) life insurance for the citizen with no residences, c) justice is explicitly applied to the poor lowest one-fifth experiencing social problems as mandated by Article 34 of the 1945 Constitution.

Third, the fulfillment of housing needs also schemes in Law No. 1 of 2011 concerning Housing and Settlements, and Law No. 20 of 2011 concerning Flats. The results showed that: a) the dominant principle is justice to obtain convenience assistance for Low-Income Communities (LIC), b) it is realized through subsidized housing and Simple Rent Flats rental housing assistance, and c) financial assistance through Public Housing Savings. Furthermore, the models of assistance and convenience programs include: a) the poor could obtain closed subsidized housing because they are not considered recipients of loans for this purpose, b) the possibility for the poor to obtain rental rights depends on the criteria set by the local government through the Simple Rent Flats program, c) efforts to obtain assistance and convenience are based on the Decree of the Public Works and Housing Indonesian Minister no.6 of 2018. This could limit the poor because, i) the priority is for the poor, ii) it should have a house in a state of severe disrepair, and iii) have sufficient self-supporting capital, d) provisions for independent rental houses have not been stipulated, and e) provisions for poor people without residence have not been considered.

3.3 Implementing the Right Fulfillment to Housing for the Poor in Yogyakarta

The implementation of assistance programs related to the Simple Rent Flats program and stimulant assistance for self-help houses shows that a) the criteria for tenants are left to the Regional Government. Managers of Simple Rent Flats apply the requirements for middle-class citizens on the pretext of regulations to maintain operational and maintenance costs. As a result, opportunities for housing for the poor are closed. b) The authority to determine the citizens entitled to assistance is left to citizens. This occurs because of the desire to foster cooperation among the people. Another reason is the difficulty in determining the criteria for the poor and non-poor. c) Stimulant assistance is still lacking in terms of quantity.

Data showed that in 2019, assistance only provided 10% of the needs, reducing the right of the poor to obtain a decent place to live. d) The government also gives freedom to live independently by renting or other means. However, the conditions for rented housing for the poor are far from feasible due to the absence of qualitative and quantitative development subsidies or subsidized rent assistance as idealized by the 1945 Constitution of Indonesia. e) The role of the Yogyakarta provincial government is insignificant in considering the poor in obtaining housing. This is because the provincial government only acts as executor of deconcentration tasks. Additionally, there is no Regional Revenue and Expenditure Budget (RREB). In 2019, the budget was only 27% of the total development budget.

4. CONCLUSION

The constitutional right to housing in Indonesia is based on Pancasila which promotes just and civilized humanity and protection of the human rights. It is also founded on social justice for all citizens, which prioritizes people's common interests to improve the quality of welfare without discrimination. Therefore, the state should fulfill the right to housing based on fair laws and social justice. The right to housing for the poor is contained in laws and regulations on the fulfillment of living necessities and eligibility for housing. The regulations prioritize a place to live for the poor through life insurance and housing rehabilitation assistance. However, other poor people have not received adequate attention regarding limited access to assistance and ease of housing rehabilitation and rent. The assistance provided is insufficient to fulfill justice according to the 1945 Constitution. A self-help program for uninhabitable housing is being implemented in Yogyakarta. In this case, the possibility of poor people receiving assistance could be fulfilled through joint social responsibility for the real community conditions of their citizens while providing housing through

CONSTITUTIONAL RIGHT TO HOUSING FOR POOR PEOPLE IN INDONESIA

Winahyu Erwiningsih, Mahrus Ali

In the Simple Rent Flats program. This is because the poor have no access to rental rights due to the broad requirements. Efforts to obtain housing by renting have also not received adequate attention, making most rental housing not feasible. Consequently, this reflects the lack of equality in meeting the social justice elements.

The results showed that meeting the housing needs of the poor is an urgent problem. This is due to the urgency of housing and the lack of adequate legal protection as mandated by the constitution. Therefore, this study suggested the following:

1. There is a need for outreach to poor citizens regarding their constitutional rights to improve welfare.
2. Policymakers should formulate the regulation of constitutional rights to housing for the poor. This should be performed in a single housing law because the current law does not regulate legal protection for the poor.
3. There should be a shared understanding among local government officials about the meaning, purpose, and objectives of the laws and regulations used as guidelines to realize the expected implementation.
4. Regional governments should assist with self-help rental houses for the poor. Community participation should also be increased to jointly address the housing shortage problem for the poor, such as the Zakat Program for Poor Houses.

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