

An Analysis of Taymiyyah's Perspective on Government Regulation of Housing Affordability in Indonesia

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Abstract

One of the primary roles of the government is to regulate the private sector. Concerns regarding housing affordability are widespread among low- and middle-income households across both urban and rural areas in Indonesia, with many struggling to purchase a home. This paper aims to highlight the issue of housing affordability and to examine the concept of government regulation from the perspective of Ibnu Taymiyyah. The theoretical foundation is based on Ibnu Taymiyyah's value-based concept of price regulation. A qualitative method is employed, using a descriptive philosophical analysis of Ibnu Taymiyyah's thought, accompanied by interpretation of relevant texts, and contextualized within Indonesia's housing market. The purpose of this study is to emphasize the importance of government regulation as a just and proper system to prevent arbitrary practices by private actors. Government regulation, in this context, plays a critical role in supporting democratic development in Indonesia. Its implementation implies that price regulation is a necessary measure to ensure the welfare of the Indonesian state.

Keywords: Government; Housing prices; Regulation.

INTRODUCTION

The role of the government in regulation and oversight is essential to ensuring the overall welfare of society and to preventing domination and exploitation by the private sector, particularly in the provision of urgent basic needs (Manar, 2018). One such fundamental need is housing, which significantly contributes to improving the quality of life (Anderson et.al, 2003). Homeownership, in this context, becomes a primary goal for most individuals due to its inherent functional and social value. Numerous studies have shown that owning a home offers not

only personal and familial benefits but also has a positive impact on social cohesion. As noted by Basthian (2021) and Idscore (2024), homeownership provides a greater sense of security and stability compared to renting. Moreover, having a permanent residence encourages individuals to develop higher-quality social relationships (Sari & Wiguna, 2022).

From an Islamic perspective, the need for shelter can be analyzed through the lens of maqosid al-shariah the objectives of Islamic law aimed at promoting public welfare. According to Sulaeman (2018), maqosid al-shariah comprises three main categories: primary, secondary, and tertiary needs. The level of housing necessity can thus

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be assessed based on ownership status, economic capacity, and the condition of the living environment. Despite the numerous advantages of homeownership, affordability remains a central issue. Affordability is defined as an individual's ability to allocate income for housing needs without sacrificing other basic necessities. Once an individual demonstrates financial capacity to purchase a home, a suitable property price can then be determined (Winanto, Wahab, & Nazaruddin, 2014).

Research on housing prices and the importance of government regulation has garnered significant interest in academic discourse, particularly within the field of Political Science. This is evidenced by numerous prior studies highlighting that, despite the various benefits of homeownership, affordability remains a central concern. Affordability is defined as an individual's ability to allocate a portion of their income to meet housing needs without sacrificing other basic necessities (Zetta, Nirwana, & Sriyanti, 2023). Once an individual demonstrates sufficient financial capacity to purchase a home, an appropriate property price can then be determined (Winanto, Wahab, & Nazaruddin, 2016). An assessment of housing affordability is typically conducted by analyzing an individual's expenditure structure. If basic needs are met and sufficient income remains for other expenses, the individual is considered capable of owning a home. Conversely, the inability to meet monthly mortgage payments and a lack of residual funds for other necessities indicate a lack of purchasing power (Jauhari & Manaf, 2014). This condition can lead to family instability

and have detrimental effects on health and overall well-being (Anderson et al., 2003). Within the Islamic context, justice including the protection of life and fulfillment of essential needs such as housing is viewed as a fundamental aspect of social responsibility (Pertwi & Herianingrum, 2024). Therefore, the provision of adequate housing must be a primary concern and should be continuously monitored by the relevant authorities.

Although previous literature and studies provide a substantial foundation on the urgency of homeownership and the government's involvement in addressing affordability issues, most adopt a general descriptive and normative approach. These works primarily focus on the social and psychological benefits of homeownership, the *maqosid syariah* framework for classifying needs, and the importance of price regulation from economic and social justice perspectives. However, such approaches have not yet explored the deeper value-based or philosophical dimensions regarding how the state ought to respond to the issue of housing affordability. This is where the distinctiveness of the current study lies. It introduces a more specific and critical approach by grounding the analysis in the value framework of Ibnu Taymiyyah which is a prominent Islamic scholar whose thought offers profound insights into the role of the state in upholding justice and maintaining economic balance. None of the previous studies have linked the phenomenon of housing affordability in Indonesia with Taymiyyah's philosophy, making this

approach novel and more analytically profound.

Furthermore, this research goes beyond merely describing the importance of regulation; it presents a normative critique of regulatory practices themselves. Ibn Taymiyyah emphasized that legitimate power must be upheld by justice, and that the state bears an active responsibility in ensuring fair distribution of welfare within society. Using this lens, the study evaluates government policy not only from technical or administrative perspectives but also in terms of moral legitimacy, ethical efficiency, and its contribution to the public good. Finally, this study also underscores the local dimension of the issue specifically, housing affordability in Indonesia. In contrast to prior works that often adopt global or universal language and scope, this research provides a contextual and applied response to the current socio-economic challenges in Indonesia. As such, the research is not only theoretically relevant but also contextually grounded and practically significant.

THEORY

Theory of Pricing by Taymiyya

According to Harahap (2024), Ibn Taymiyyah argued that a fair price is one that is generally accepted by society as a reasonable value for a specific commodity, including similar goods, within the prevailing social and economic context. This perspective highlights the importance of preserving market integrity, promoting justice, and ensuring collective welfare in price setting. The objective of a fair pricing

mechanism is to guarantee that businesses trade honestly and in accordance with ethical and legal market principles. Ibnu Taymiyyah identified unjust practices in the marketplace as including legal violations such as dishonesty, under-measurement, fraud in production processes, unfair trade practices, and deceptive financial transactions. He also recognized that price fluctuations can naturally result from increased demand or population growth. In such instances, price increases are considered legitimate as long as they are not caused by artificial manipulation or market distortion.

He believed that fair pricing can only emerge in a competitive market, where prices reflect actual value and are free from illegitimate interference. For example, if a seller offers goods at a reasonable price and a price increase is due to supply shortages, government regulation is not considered necessary, as the market is still operating fairly and competitively, without speculation or exploitation. Ibnu Taymiyyah strongly opposed monopolistic behavior. He condemned all forms of collusion, whether between sellers and buyers or among specific market groups, that could undermine fairness. Fraudulent products, covert arrangements, and falsification were all seen as practices that must be eliminated to ensure a clean and equitable marketplace. However, in emergency situations such as famine, Ibn Taymiyyah acknowledged the need for state intervention. In such cases, the government is justified in setting prices and even compelling traders to sell essential goods such as food, clothing, and housing in order to fulfill the basic

needs of the population. He also emphasized that market price changes can be influenced by factors such as reduced production or a decline in imports of high-demand goods. When demand rises while supply falls, prices will naturally increase. On the other hand, when increased demand is matched by sufficient supply or production, prices tend to stabilize or fall.

Modern economic theory similarly identifies two main approaches to price management: market intervention and price regulation (Nahara, 2020). Price regulation typically includes two forms: first, price floors, where the government sets a minimum price, usually above the market price; and second, price ceilings, where a maximum price is imposed, typically to protect consumers. Ibnu Taymiyyah made a distinction between just and unjust regulation. Regulation is considered unjust when imposed during natural market fluctuations, such as supply shortages or demand spikes, without manipulative causes. In these cases, intervention is seen as unnecessary and potentially harmful. However, regulation is justified when it protects both buyers and sellers and aims to maintain fairness and economic balance. He also emphasized the role of public participation in setting prices. Before implementing price-related policies, governments are encouraged to consult with community representatives and market stakeholders. This participatory approach ensures that decisions are collectively supported and fairly represent all parties involved.

RESEARCH METHOD

This study employs a qualitative method with a descriptive-philosophical analytical approach, chosen to explore and analyze the value system in Ibn Taymiyyah's thought within the context of government regulatory policy regarding the phenomenon of housing affordability in Indonesia. According to Harahap (2023), qualitative research is a methodological procedure that presents data descriptively, using written or spoken words from observed subjects or data sources. This method enables the researcher to deeply investigate the context, values, and meanings behind specific social phenomena in a holistic manner. This approach aligns with the research focus, as the study aims to thoroughly understand how the philosophical thought of Ibnu Taymiyyah particularly regarding justice, state functions, and economic regulation can be interpreted and applied in the contemporary context of housing affordability in Indonesia.

Rather than merely describing texts, this study also analyzes and interprets the normative values embedded in the works of Ibn Taymiyyah, and connects them to the current realities of government housing policies in Indonesia. The research adopts an instrumental case study design, which is not used solely to understand the case itself, but to gain broader insights into a specific issue or concept. In this case, the phenomenon of housing affordability in Indonesia is employed as a case to explore and operationalize the values in Ibnu Taymiyyah's thought regarding the state's role and justice in economic regulation. The instrumental case study

approach helps answer how and why Taymiyyah's principles of justice remain relevant and applicable to contemporary policy issues in Indonesia. To contextualize the problem, the study identifies indicators to address the research question. Generally, the assessment of homeownership capacity is conducted by examining the structure of individual expenditures. If basic needs can be met and disposable income remains for other expenses, the individual is considered capable of owning a home. Conversely, an inability to meet monthly mortgage payments and a lack of funds for other essentials indicate unaffordability (Jauhari & Manaf, 2014). Such conditions can lead to family instability and negatively impact health and well-being (Anderson et al., 2003).

Within this framework, the thought of Ibn Taymiyyah becomes particularly relevant, especially regarding his emphasis on justice in the distribution of goods and services, including housing. Ibn Taymiyyah argued that the state holds the legitimacy to intervene in the market when imbalances or unjust practices arise that harm the public. He asserted that a fair price is one that emerges reasonably under non-manipulative market conditions. Therefore, in the context of housing affordability, state-regulated pricing is justifiable as a means of preserving public welfare and meeting the essential needs of the population. Homeownership, thus, is regarded as one of the primary human needs and must be addressed accordingly.

RESULTS

Housing affordability remains one of the most pressing socio-economic challenges in Indonesia, particularly in urban areas. Data and field observations indicate that property prices have escalated beyond the reach of low- and middle-income groups. This is reflected in the mismatch between median household incomes and average property prices. Market mechanisms, largely dominated by private developers, have failed to regulate pricing fairly and inclusively. In many urban centers, housing prices have increased at a rate disproportionate to income growth, leading to widening disparities in housing access. Developers tend to prioritize profit-oriented projects, especially in the upper-middle-class and luxury segments, while the supply of affordable housing remains critically limited. This has created a supply-demand imbalance, where available housing stock does not match the financial capacity of most potential homebuyers. Housing affordability in Indonesia continues to deteriorate, as reflected in the country's large and persistent housing backlog. According to Kementerian Perumahan dan Kawasan Pemukiman, the national homeownership backlog in 2023 reached 9.9 million households, highlighting the scale of unmet need for adequate housing supply. This number confirms that the housing market has been unable to meet nationwide demand, particularly for low and middle-income groups, whose purchasing power continues to lag behind rising prices. Affordability pressures are even more visible in major urban centers. Together, these conditions

demonstrate that Indonesia's housing crisis stems not only from supply shortages but also from structural distortions in pricing and income dynamics, demanding more effective regulation and inclusive policy frameworks.

A growing concern is the speculative behavior exhibited by both developers and investors. Properties are often purchased not for occupation, but as long-term investments, contributing to artificial demand and inflating prices. As a result, housing units remain unoccupied, while the market becomes increasingly inaccessible to genuine buyers. These speculative practices have also led to distorted pricing mechanisms, where market value is no longer determined by real demand but by the anticipatory actions of those seeking financial gain. Additionally, homeownership has become an increasingly elusive goal for many families. The urgent need to purchase homes before prices rise further creates pressure on buyers, often leading to poor financial decisions, over-borrowing, and long-term debt burdens. This urgency further contributes to inflated prices, encouraging developers to raise prices continuously, believing in constant buyer desperation.

Compounding the issue, income stagnation and inflation have weakened purchasing power. Even government-backed low-income housing programs have proven insufficient to address the growing backlog. While there are price ceilings on subsidized housing, most of the residential real estate market operates outside government control, relying entirely on market mechanisms.

These trends underscore the absence of a systematic regulatory framework capable of ensuring fairness and preventing excessive market exploitation. The reliance on market forces has created a housing landscape that benefits the upper classes while marginalizing those with limited financial resources. It is within this context that alternative regulatory approaches, inspired by ethical frameworks such as those of Ibn Taymiyyah, become highly relevant.

DISCUSSIONS

The State's Ethical Responsibility in Housing Regulation

Based on the above results, affordability represents a key expression of political wisdom that remains a central concern for political scientists. In practice, the market or private sector is often engaged by the state to provide goods and services due to its capacity for quicker resource mobilization. However, the private sector often misuses the freedom it is granted, resulting in behavior that borders on arbitrariness. One of Ibn Taymiyyah's concerns in this regard was the issue of uncontrolled housing prices, where profit is interpreted solely as a benefit for individual or group interests. This raises the critical question: Are housing prices in Indonesia rising too rapidly, or are they still within the bounds of affordability? Current trends suggest that prices are largely influenced by the mindset of developers who focus primarily on achieving their own objectives. This reflects speculative activity, which contributes to the formation of artificial market prices. Ibnu

Taymiyyah's recommendation highlights the necessity for sound and just legislation to regulate abuses in housing prices. The Indonesian housing market has experienced significant price surges, particularly in major urban areas. A clear mismatch exists between people's income levels and the market prices of available housing. According to Ibnu Taymiyyah's pricing theory, any distortion in supply and demand such as false demand or monopolized supply can lead to deceptive practices and uncertainty, especially in the context of housing affordability. In such imperfect market conditions, Ibnu Taymiyyah advocates for government intervention through price setting to ensure justice for all parties.

As evidenced in the interview with Bapak Yuanna from Kecamatan Jenangan:

"Saya ingin punya rumah sendiri, tapi harga tanah di Ponorogo sekarang naik terus. Bagi kami yang pendapatannya pas-pasan, tidak ada ruang untuk menabung. Kami butuh aturan yang bisa menekan harga tanah supaya tidak dimainkan spekulan". Respondent pointed out to rising land prices and suspected speculation. This aligns with Ibn Taymiyyah's argument that government must regulate markets when they threaten social welfare.

In such cases, the state bears the responsibility of ensuring fair housing prices for both sellers and buyers, through persuasive decisions that garner support from all market actors. However, regulation and control of housing prices are often subject to interference from personal, group, or political interests. Many economists, for instance, argue against this approach,

believing that housing prices should be determined solely by free market mechanisms. They claim that price controls, such as setting a maximum price, may unintentionally lead to a minimum price threshold, discouraging developers from selling below that benchmark. Critics also argue that price controls may disrupt the natural balance of the housing market (Zhao & Liu, 2023). In Indonesia, while the government does not currently possess direct authority to set market prices, this article proposes the establishment of a Housing Price and Cost Control Committee. The committee would be responsible for monitoring and regulating housing prices, including setting minimum and maximum price limits for various types of residential units. This proposal arises from the fact that, aside from subsidized low-cost housing in the primary market whose ceiling prices are regulated by the government most housing prices are still determined by market forces. A price regulation mechanism is thus necessary to prevent uncontrolled price hikes. The urgency of such a regulatory mechanism is driven by the reality that, in today's Indonesian housing market, prices are not solely influenced by demand but often inflated by developers seeking excessive profit margins. When price increases are driven not by genuine demand but by speculative activities, the market becomes distorted, potentially leading to sharp declines in property values and share prices.

Price regulation becomes even more pressing when many buyers are pressured to acquire property out of fear that prices will continue to rise. This

creates a feedback loop that further inflates housing prices and renders property unaffordable. A compounding problem is that some buyers purchase multiple homes (not to live in) but as long-term investments. This situation disproportionately harms lower- and middle-income families who struggle to afford homes as prices continue to rise. It exacerbates social inequality, where the wealthy benefit further while the poor become increasingly marginalized. This reflects a form of social injustice in which the privileged profit from the suffering of others, forming a *de facto* class system that contradicts the egalitarian values upheld in Islam. When housing prices reach irrational levels, misaligned with the public's purchasing power, many individuals are left without homes. They are forced to rent indefinitely, occupy land unlawfully, or fall into homelessness and extreme poverty. Such conditions give rise to a host of social problems, including child neglect and deviant behavior that all stemming from an economic structure that neglects the needs of lower- and middle-income communities. Ibnu Taymiyyah gave the state the authority to intervene in price setting when public interest is at stake. This intervention is meant to safeguard the rights of both buyers and sellers. The prevalence of market abuse and property price monopolies by certain developers, as well as the urgent need for a competitive housing market, make regulation essential. The aim of such intervention is not merely to lower prices but to manage them in a way that ensures fair, reasonable, and socially acceptable housing values.

Human Dignity and the Right to Shelter

The housing crisis, in its essence, represents a profound challenge to human dignity. When individuals and families are denied access to safe, affordable, and adequate shelter, their most basic needs are unmet, placing them in vulnerable situations such as perpetual renting, overcrowded living, squatting, or even homelessness. These conditions not only undermine physical security and health but also erode the sense of self-worth and societal inclusion. In many developing countries like Indonesia, this crisis disproportionately affects low- and middle-income households, pushing them further into cycles of poverty and marginalization.

From a moral and ethical standpoint, the denial of shelter cannot be seen merely as a market failure; it is a violation of a fundamental human right. Internationally, the Universal Declaration of Human Rights affirms that housing is part of the right to an adequate standard of living. This recognition is grounded in the understanding that without shelter, other rights such as education, health, and employment become difficult or impossible to fully enjoy. However, economic systems that rely solely on unregulated markets often fall short in ensuring fair access to housing, especially when speculative behavior or profit-seeking overshadows the needs of the population. In this regard, the perspective of Ibn Taymiyyah offers a particularly strong ethical foundation. He maintained that the state bears responsibility for ensuring the welfare of

its citizens, particularly in matters related to their basic needs. For him, housing was not just a commodity, but a human necessity that should be protected from abuse and exploitation. If market mechanisms led to injustice whether through manipulation, price gouging, or monopolistic control then state intervention was not only permissible but mandatory. His argument was rooted in the broader Islamic principle that the state is obligated to preserve justice and protect the dignity of its people.

Ibnu Taymiyyah's approach positions housing policy within the framework of moral obligation rather than mere economic policy. He argued that when a segment of society is deprived of access to essential resources, such as food or shelter, due to market failures or unethical practices, it is the duty of the state to correct these imbalances through regulation or direct provision. In his view, allowing the housing market to operate freely, without safeguards, in the face of evident exploitation or exclusion would constitute a failure of governance and a betrayal of the public trust. This philosophy has striking relevance in contemporary contexts. In Indonesia, for example, the rapid increase in urban housing prices has led to a growing disparity between income levels and the cost of home ownership. Many young families and urban workers find themselves permanently excluded from the housing market, not because they lack work ethic or discipline, but because the pricing structures are shaped by speculative demand, developer interests,

and insufficient public oversight. Without intervention, the housing sector risks becoming a tool for wealth concentration rather than social stability. As evidenced by interview with Ibu Satriyana from Kecamatan Mlarak:

"Saya pedagang kecil di pasar. Pendapatan sehari cukup untuk kebutuhan pokok. Untuk rumah, kami belum mampu. Harapan saya pemerintah lebih adil dalam penyaluran bantuan, karena yang benar-benar tidak mampu sering tidak kebagian."

For Ibn Taymiyyah, government policies must prioritize the collective good, especially the poor and vulnerable. Ibnu Taymiyyah's insistence on justice and ethical governance supports the idea that state involvement in housing is not merely about policy efficiency it is about restoring dignity and balance within society. This involves ensuring that housing is not treated solely as an investment asset, but as a fundamental good that everyone has a right to access. In doing so, the government fulfills its role as guardian of the public interest and protector of the weak. Thus, when discussing housing policy in today's world, Ibnu Taymiyyah's thought provides a powerful reminder that the question of shelter is not simply economic it is deeply moral. Protecting people from homelessness, displacement, or exploitative rent is not just a matter of technical regulation, but of ethical governance. As such, the state's responsibility extends beyond infrastructure and subsidies; it must actively cultivate a housing system rooted in fairness, equity, and the preservation of human dignity for all.

CONCLUSIONS

This study draws several key conclusions based on the findings obtained from field observations and discussed in the preceding chapters. It is evident that distortions in the supply and demand mechanisms within the housing market have resulted in significant market imperfections. These distortions manifest through practices such as artificial or speculative demand and monopolization of housing supply by certain actors, which disrupt the natural balance of the market. Such irregularities cause housing prices to escalate sharply, often beyond the financial reach of a large segment of the population, particularly those in the middle- and lower-income brackets. This situation fundamentally undermines the ability of these groups to access affordable and adequate housing, thereby exacerbating social inequality.

Furthermore, the presence of speculative behavior in the property market intensifies price volatility and contributes to the creation of an artificial market environment, which harms not only consumers but also the overall stability of the housing sector. These conditions highlight a critical failure of the free market in delivering equitable outcomes in housing affordability. Consequently, these adverse economic practices should be identified and curtailed through appropriate regulatory mechanisms. The absence of clear guidelines and effective enforcement enables market actors to exploit vulnerabilities, leading to social injustice and a widening gap between economic classes.

In light of these challenges, government intervention emerges as an essential measure to restore market balance and protect public welfare. From an Islamic philosophical perspective, especially through the teachings of Ibnu Taymiyyah, state intervention in market affairs, including housing prices, is not only permitted but is morally obligatory when such intervention serves the collective interest of the community. Ibnu Taymiyyah's framework advocates for justice in economic transactions, emphasizing that prices should reflect fairness and should not be manipulated to the detriment of society. In practical terms, this means that government authorities must monitor, regulate, and, when necessary, impose controls on housing prices to prevent exploitative practices. Such regulatory actions are justified when prices are distorted by monopolistic control, speculation, or other unfair market manipulations that lead to unaffordable housing for many citizens. The legitimacy of government intervention is grounded in its responsibility to uphold social justice, protect the vulnerable, and ensure equitable access to basic human needs, including shelter.

Moreover, housing is recognized as a fundamental human right and a cornerstone of human dignity. When market failures prevent broad access to adequate housing, the government's role in safeguarding this right becomes imperative. Effective price regulation helps to ensure that housing remains within reach for diverse income groups, thereby contributing to social cohesion and economic stability. In conclusion, the findings underscore the importance of a

balanced regulatory framework that integrates ethical considerations with practical policy measures. By drawing on Ibnu Taymiyyah's principles, policymakers can develop a just and equitable housing policy that mitigates market failures while promoting inclusive social welfare. This approach not only aligns with Islamic ethical imperatives but also addresses the pressing socio-economic realities faced by Indonesia today.

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Appendix.

Interview 1 – Household of Bapak. Eko (Kecamatan Siman)

"Penghasilan saya sebagai buruh harian kadang tidak menentu. Setelah bayar kebutuhan pokok dan sekolah anak, hampir tidak ada sisa. KPR terasa berat sekali. Kami berharap pemerintah bisa bantu menurunkan DP atau memberikan subsidi bunga yang lebih jelas."

Interview 2 – Household of Ibu Tri (Kecamatan Babadan)

"Saya dan suami sama-sama bekerja, tapi cicilan rumah masih terlalu tinggi. Kami sudah hitung, kalau dipaksa ambil KPR, biaya makan bisa terganggu. Rumah subsidi ada, tapi lokasinya jauh dari tempat kerja."

Interview 3 – Household of Bapak Yuanna (Kecamatan Jenangan)

"Saya ingin punya rumah sendiri, tapi harga tanah di Ponorogo sekarang naik terus. Bagi kami yang pendapatannya pas-pasan, tidak ada ruang untuk menabung. Kami

butuh aturan yang bisa menekan harga tanah supaya tidak dimainkan spekulan."

Interview 4 – Household of Ibu Asiyeh (Kecamatan Kauman)

"Kami masih numpang di rumah orang tua karena belum mampu beli rumah. Kalau dilihat dari pengeluaran kami, semua habis untuk makan, listrik, dan kesehatan. Pemerintah perlu menyediakan rumah yang harganya benar-benar sesuai pendapatan masyarakat."

Interview 5 – Household of Bapak Edi (Kecamatan Sukorejo)

"Cicilan rumah sebenarnya bisa kami bayar, tapi kalau ada pengeluaran mendadak seperti sakit, langsung berat. Kami butuh kepastian kalau ikut program pemerintah, apa perlindungannya? Jangan sampai sudah ambil rumah, tapi keluarga jadi tidak stabil."

Interview 6 – Household of Ibu Satriyana (Kecamatan Mlarak)

"Saya pedagang kecil di pasar. Pendapatan sehari cukup untuk kebutuhan pokok. Untuk rumah, kami belum mampu. Harapan saya pemerintah lebih adil dalam penyaluran bantuan, karena yang benar-benar tidak mampu sering tidak kebagian."

Interview 7 – Household of Bapak Slamet (Kecamatan Sampung)

"Masalah terbesar kami adalah harga rumah yang tidak sebanding dengan pendapatan. Pemerintah pernah sosialisasi program rumah subsidi, tapi prosesnya rumit. Kami butuh kebijakan yang lebih berpihak kepada masyarakat bawah."