

Menteng Atas – Jakarta, Indonesia: A Potrait of Living in Urban Settlement

ABSTRACT: *Menteng Atas is a sub-district (kelurahan) in Southern Jakarta, Indonesia. As a common crowded settlement in urban area, this location facing multi problems related to social and physical environments. The attempt to adapt and to survive of its various characters and the various origin demography of the community formed this area. This paper explored how members of Menteng Atas community perceive their everyday surroundings within the context of an environment that has rapidly changed, primarily due to urban development, and what they wants for the future of their environment. The study was start from the inside of the local community. A qualitative method with semi grounded research technique had been conducted. Symbolic communication varies from one situation to the next were founded by studying the accounts, explanations, and social action that are meaningful to a group of people. This paper is end up with some recommendations to achieve sustainable housing and settlement at this area. As an urban lower middle class community, they have not self-awareness toward macro scale issues that anytime may affect their area. However, their economic opportunity is good enough both considering the location directly bordered with urban commercial area. An integrated multidimensional planning is needed to upgrade potential environment and community at Menteng Atas that engage all related stakeholders.*

KEY WORD: *Menteng Atas sub-district, urban settlement, built environment, local community, and housing improvement.*

IKHTISAR: *Kelurahan Menteng Atas, Jakarta Selatan adalah salah satu contoh permukiman padat perkotaan yang berada di Jakarta. Seperti kawasan padat pada umumnya, daerah Menteng Atas ini menghadapi berbagai permasalahan lingkungan, baik fisik maupun sosial. Kemampuan adaptasi dan survival dari berbagai karakter demografi penduduknya menjadi salah satu pembentuk keunikan kawasan ini. Dalam tulisan ini dieksplorasi bagaimana komunitas warga Menteng Atas menjalani kehidupan kesehariannya dalam batas konteks interaksi dengan lingkungan fisik dan sosialnya, dan apa harapan terhadap masa depan kampungnya. Kajian dijalankan dengan metode kualitatif menggunakan teknik semi “grounded research”. Variasi komunikasi simbolik yang didapat dari satu situasi ke situasi berikutnya dikaji dengan perhitungan, penjelasan, dan tindakan sosial yang bermakna dari kelompok warga. Tulisan ini ditutup dengan beberapa rekomendasi terkait upaya pencapaian lingkungan hunian kota yang berkelanjutan. Sebagai komunitas masyarakat menengah bawah, mereka kurang memiliki kepedulian terhadap lingkungannya. Disisi lain, mereka punya potensi ekonomi terkait kedekatannya dengan sentra komersial kota. Sebuah perencanaan multidimensi yang mampu mengintegrasikan segenap pemangku kepentingan dibutuhkan untuk membuat Menteng Atas menjadi lebih baik.*

KATA KUNCI: *Kelurahan Menteng Atas, permukiman kota, pembangunan lingkungan fisik, komunitas lokal, dan perbaikan kampung.*

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INTRODUCTION

Kelurahan (sub-district) Menteng Atas, South Jakarta, Indonesia is not spared from the rapid growth and development of slum settlement that formed by urban community. Its dense population and buildings and insufficient and below standard facilities and infrastructures are very vulnerable to physical disasters (flood and fire) and social friction. Domination of illegal settlers occupying the slump area becomes a driving factor to degradation of environment quality. Urban slum areas usually have low environmental concern. Fast growing and evolving Jakarta city development needs sufficient facilities and infrastructure.

Physical environment and social life of the community in the area are related each other. Strong neighborhoods make healthy cities (Craig & Elwood, 1998). Cities are social organisms. Individual neighbors affect one's quality of life and thereby one's sense of the quality of the city (Jacobs, 1961). The city is a social cauldron where different groups struggle to define the nature of that particular place as well as of their society. Manuel Castells (1983) argues that grass-roots organizations are a critically important part of that struggle and has documented their influence across many cultures. On the other side, urban settlements as a unique part of the city are home to a heterogeneous mix of tenures: owners, landlords, tenants, and sharers jostle for residential accommodation in pursuit of urban livelihoods and social well-being (Kumar, 2009).

Urban settlement is part of rapid growth and development of the city that formed by urban community. The degradation of the environment quality is covered the social, economical, and physical aspects. The physical environment such as: the low of social-economic condition and the incremental of the pre-prosperous family, the density of the housing condition and the size is below the proper of standard of living, the environment facilities is almost none or it's not fulfilled the technical and healthy condition, the incremental of crime, violence and drug's abuse, and the incremental of the unemployment of the educated people who's in the productive ages.

Process of housing as a commodity has eliminated natural process between human and their settlement. Community improvement or development becomes a main concern in a housing and settlement area arrangement process. While housing and settlement management process conducted by its community members are used as an instrument for the community development. By considering this instinctive relations and placing housing and settlement development as a strategic instrument to build community, then, the housing area arrangement should put the residents and families from local residents in the center of long term and comprehensive solution development process. According to Moh Jehansyah Siregar (2007), housing and settlement physical environment's improvement and development are initial step in community development process. It is believed that improvement

and development process driven by the community may become an effective instrument to bring in change in to community structure, farther change from merely physical change limit and guarantee to be settled.

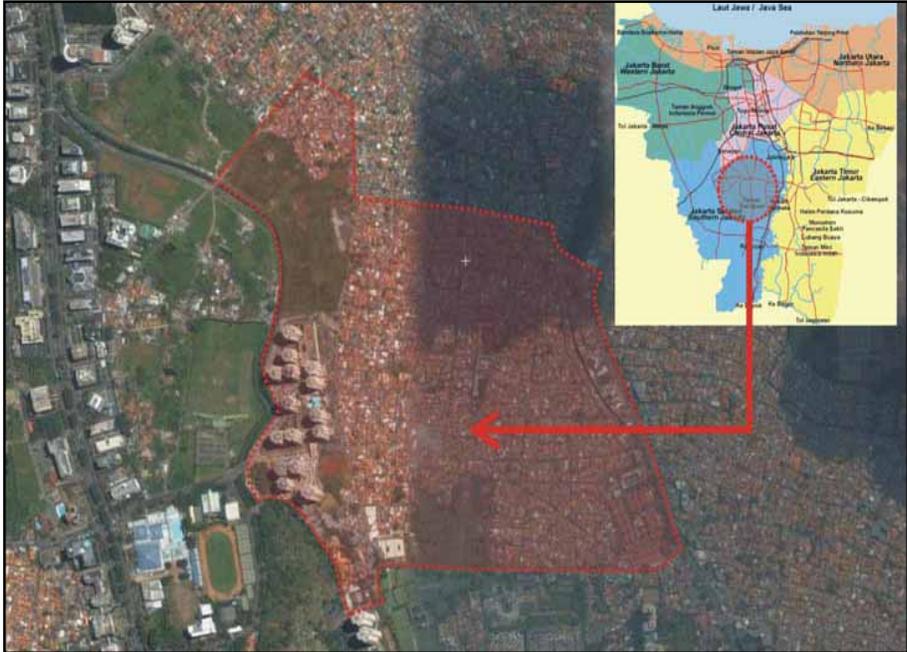


Figure 1:
Menteng Atas, South Jakarta, Indonesia

This matter is confirmed by P. Healey *et al.* (1997), which is a main shift in planning, in public sector (government) as a main actor to active collaboration among elements in society. Economic consideration becomes a dominant element, where this drives the shift from role of government as allocation and regulation maker to be more proactive (in term of stimulating development). Explored in this paper how residents of Menteng Atas perceive their everyday surroundings within the context of an environment that has rapidly changed. Data, analysis, and discussions on this paper are part of study on housing improvement program on slum area in Menteng Atas was conducted on 2009.

METHOD

The study was conducted by qualitative method with semi grounded research technique. As stated by Bambang Rudito and Melia Famiola (2008), imbalances action as uncommon patterns of society will appear by observing

social problems. Moreover, the description of social living can be clearly and functionally identified from the existing system that applying before (INRR, 2008; and Rudito & Femiola, 2008). According to Rodney Stark and Lynne Roberts (2002), an unstructured observation is a field research method, by informal observation, often impromptu, and usually is recorded in a narrative fashion. Information as primary data shall be searched and collected through opinion expressions and discussion. The opinion expression (brainstorming) aims at reviewing social ideas and aspiration for environmental betterment and planning.

The field observation is implemented in self-help manner into the location with unstructured interview – a short interview with several local inhabitants and social figures in the study location. Through such activities and other support-data, one gets an illustration of the local citizens and their environment. Visual observation is not related only to physical condition but also that of the target community. In the human environment approach, it is clearly identified that any physical formation serves a reflection of social values that affects the local inhabitants. Discussion with the local inhabitants is held in non-formal and easy setting for their perception about their environment. The discussion is organized at every neighborhood units (RW). This activity is attended by RW (*Rukun Warga* or Community Units) administrators, representatives from any RT (*Rumah Tangga* or Households), members of *Dewan Kelurahan* (district representatives), and the head of informal society associations that identified as a potential group inside the society.

MENTENG ATAS: OVERVIEW AND ANALYSIS

Kelurahan (sub-district) Menteng Atas located in Kecamatan Setiabudi District, South Jakarta with area of 90.45 hectares divided into 146 RT (*Rukun Tetangga* or Neighborhood Units) and 11 RW (*Rukun Warga* or Community Units). Menteng Atas bordered with *Kelurahan* Pasar Manggis in the North, *Kelurahan* Manggarai Selatan in the East, *Kelurahan* Menteng Dalam in the South, and *Kelurahan* Karet in the West. Most of its area is resident settlement, with detail 85% is used for housing and yards, 10% for charitable lands and graveyard, and 5% for Industry and Convection. Its populaiton density rate is 371,464 per hectare. Composition of productive age (20-55 years old) dominates by more than 50% of total population with comparision number of males and females is blanced. Majority work in trading sector and construction and the remaining works in service sector.

Most residents embrace Islam religion (90%). Most status of the land in study location is state-owned and other status. From demography's point of view, Menteng Atas has population number potential dominated by productive age group; but, in other side, number of unemployed residents or those with non permanent job also remains high. The seasonal settlers are also high as indicated by growing boarding houses. Informal sector,

taking advantage of lands under its control or even limited public space for a wide variety of business types. Around 80% residents have been living in this location for more than 20 years. Acquisition on the land is by inheriting the land generation by generation for such term. Some illegal housings also emerge in some locations. One of them on the Buddhist/Christian graveyard directly bordered with settlement at RW 13. Menteng Atas has community's characteristic namely easy to persuade to cooperate with programs involving them, in addition strong resilience is characterized with high enough social and cultural activities.

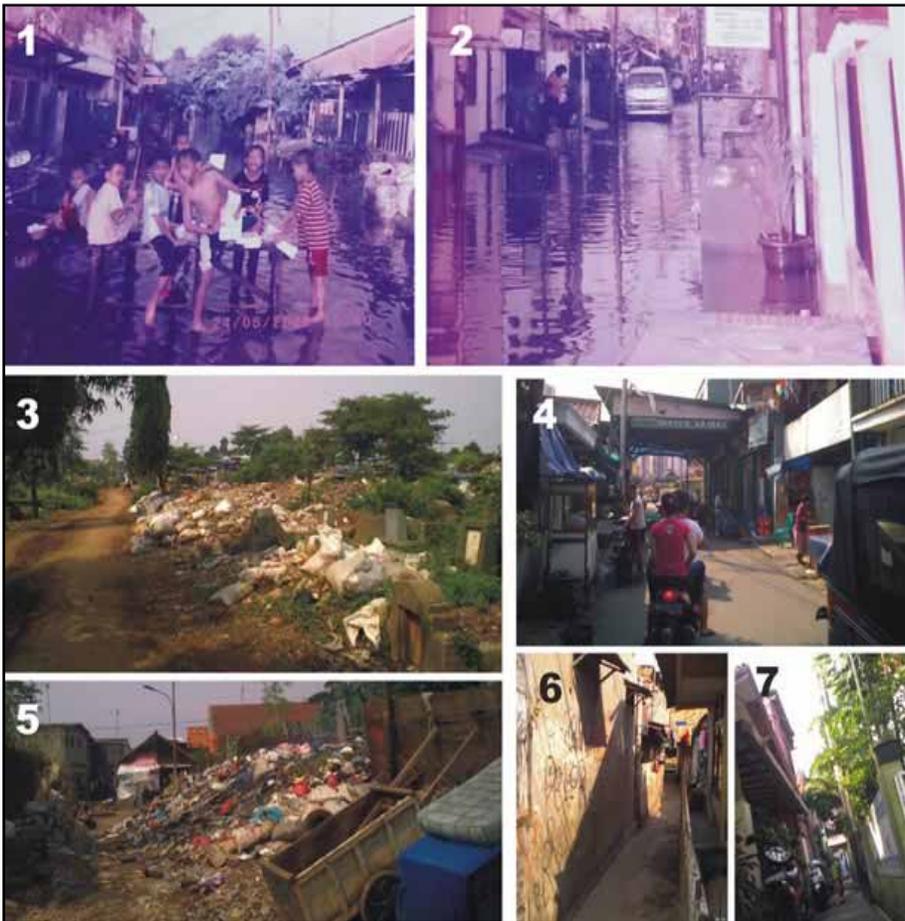


Figure 2:
Menteng Atas during rainy season (1 and 2); Illegal settlement (3 and 5); and Building density at Menteng Atas (4, 6, and 7)

From field observation, at the study location can be found urbanism symptom that referred by Louis Wirth (1968) as having a characteristic of transiensi or tendency that urban residents do not know all people in their settlement environemnt, as the settlement is growing to become human crowd and crowded; so, then, they do not know each other. In such condition, every urban residents then moves or conduct activities among other urban residents without feeling embarassment, as according to them, the activities are their own business and do not involve other urban residents' emotion or feeling or in broader meaning the urban public. The absence of social control, due to this transiency condition results in public spaces where their utilization control, are held by public experiences reduction due to utilization by certain parties arbitrarily for their personal interest or groups collectively with characteristic ignoring legal norms both normative and applicable social law.

In Menteng Atas, there are two characteristic groups of building conditions, namely: (1) building characteristic in first-tier which is easy to access and close to main road; and (2) building characteristic located at the center of location and rather difficult to access from main road. Building physical conditions directly related to collective road and in general its environment located in good, sufficient, and standardized building feasibility. Dominated by permanent buildings and well-organized with low building density, the existing landuses are for buildings, public facilities, government buildings, and well-ordered housing with sufficient facilities (not *kampung*). This condition only covers small part of Menteng Atas area.

Table 1:
Building Characteristic on Menteng Atas

RW*	Permanent Buildings	Non/Semi Permanent Buildings	High Density	Low Density
02	√		√	
04	√		√	
05	√		√	
06	√		√	
07	√		√	√
08	√		√	√
09	√		√	
12	√		√	
13	√	√	√	
14	√		√	
15	√		√	√

*) RW (*Rukun Warga* or Community Units).

In contrast to the first condition, buildings located in center of location are dominated by buildings with characteristic of very densed settlement

linked with narrow path which mostly do not meet the health standard. The high building density and their building's facades and regularity are not patterned well. Most existing buildings are 2-floors buildings, particularly new buildings. The existing settlements are not equipped with sufficient environmental facilities and infrastructures.

Only around 20% from entire location which can be reached by four-wheeled vehicles. In study location, only small part served by local/environment road class with ROW (Right-of-Way, a strip of land for a transportation facility) 3-5 meters, and the remaining only linked by narrow alleys. Such existing condition is very worrying, particularly related to emergency conditions such as fire, flood, or other disaster. Such access condition certainly would hinder firefighting vehicles and ambulance to reach the location. The most vital of *Kelurahan* (sub-district) Menteng Atas that there is no any firefighting post at the location. With the existing building density, need for fire handling facilities becomes an absolute requirement, in addition it would be better if at study location minimum is established a good access which can be used anytime for emergency condition or fire. It needs area of minimum 300 m².

Table 2:
Garbage Handling System and Facilities at *Kelurahan* Menteng Atas

RW	TPS	Location	Meet Requirement	Remarks
02	None	-	-	Promptly transported by officials.
04	Available	Interactive Park RT.005	Less	Transported by officials every 2-3 days.
05	None	-	-	Less carts number.
06	Available	Pasar Minangkabau	Less	Less carts number.
07	None	-	-	Promptly transported by officials.
08	None	-	-	Promptly transported by officials.
09	None	-	-	Less carts number.
12	Available	Empty land RT.010	No	Transported by officials every 2-3 days.
13	Available	<i>Kuburan</i> Budha/Kristen	No	Un transported.
14	None	-	-	Less carts number.
15	Available	MCK RT.003 & <i>Lapangan</i> RT.005	No	Transported by officials every 2-3 days or more.

At Menteng Atas, main drainage system is divided into two main locations, namely in East side at parts in alignment with Jalan Dr. Sahardjo and Jalan Minangkabau, and in West side namely *Kali* (river) Cideng. While secondary drainage network are encircling Menteng Atas area also in East side of Menteng Atas area. Beside drainage system, one of the influence factors to

the degradation of environment quality is garbage management system. In the study location, not all RW (*Rukun Warga* or Community Units) has well-planned garbage disposal. One of them is at RW 13, which currently made Buddhist/Christian graveyard area as garbage disposal. While part of other residents' household garbage are collected and disposed to other area.

Economic opportunity of residents in study area is good enough both considering the location directly bordered with urban commercial area. Analysis also conducted at each neighborhood unit (RT, *Rukun Tetangga*) toward 3 fundamental principles on zone planning, namely: physical quality of zone, characteristics and social structure, and opportunity of economic development. Rating scale 1 (very bad) to 5 (very good) is used. As conclusions of the analysis, physical conditions of zone on average are in sufficient conditions, only at RW 13 having special condition below average. While, communal social conditions in study location is characterized by non formal social institution but degradate due to urban community growth characterized by transiency/unanomity amog urban residents particularly at RW 13. The results drawn are:

Table 3:
Result of Physical Environment, Social, and Economic Analysis

Location	Physical	Social	Economic
RW 02	3	5	4
RW 04	3	4	4
RW 05	3	4	4
RW 06	3	5	5
RW 07	3	4	4
RW 08	3	5	4
RW 09	4	5	4
RW 12	4	5	4
RW 13	1	3	2
RW 14	3	5	4
RW 15	3	5	4

PERCEPTIONS AND RECOMMENDATIONS OF THE MENTENG ATAS RESIDENTS

It can be stated that *Kelurahan* (sub-district) Menteng Atas, with its various environmental issues as mentioned above, has faced the decline of environment quality. This study, furthermore, tries to see perception of local residents concerning the phenomena. In order to know perception of residents, some open questions are raised concerning their response toward environmental issues and potential where they live, either related to physical environmental, social culture, or economic. The results of previous analysis

were not presented to them in order to guarantee their answers were not biased or artificial.

It can be stated that the residents, similar to other urban lower middle class communities who occupied urban crowded areas, have not owned self-awareness toward macro scale issues that anytime may affect their area. They respond more to micro scale issues such as: damaged path that need to be repaired, drainage is damaged and holed, and many street lighting defunct and at particular areas need to add the quantity. They do not see that the narrow and winding access among the buildings density as a important issue that would obstruct them in case of fire or other emergency cases, for example. In answers obtained, obviously locals do not see their residence as a part of community with larger scale (macro and multi sector point of views). This is based on existence of housing and settlement which are inseparable and closely related to economic, industrialization, and development activities. As mentioned by Jo Santoso (2006), tendency of low income community to prefer their houses close to workplace or place to have opportunity for making housing and environment's physical quality is not important for them. Further, Jo Santoso (2006) stated that the important thing for them is to living and not evicted.

Likewise, they have not considered existing local institutional as their potency. As observed, existence of residential community and its activities at Menteng Atas is able to develop independently and run well. Among them are *Majlis Ta'lim* (a Muslim teaching-learning community), *Arisan* (regular social gathering whose members contribute to and take turns at winning an aggregate sum of money), PKK (*Program Kesejahteraan Keluarga* or family welfare program) and POSYANDU (*Pos Pelayanan Terpadu* or a womanhood gathering activities), sports activities, and the existence of cooperatives institutions in some neighborhood units.

Toward all activities mentioned, they considered only as limited to routine activities which naturally exist in housing environment. For the question: "*What they require to support their community and its activities?*", they mentioned that renovation and supporting facilities enhancement as their main needs. While trainings or other capacity building efforts are not priority in their answers, whereas, availability of qualified human resources is important in development process. Potency of local institutions in Menteng Atas community can be utilized as a driver to community development, also to anticipating and handling common urban disaster such as flood and fire. Local institutions also can be utilized as a medium to build community's trust.

As mentioned by Bambang Rudito and Melia Famiola (2008), to build community's trust is the essence to create participation and activity sustainability. Besides, recommendations of the Menteng Atas prople are as follows:

First, Infrastructures. To covered entire area, at Menteng Atas required more primary local and secondary local road planning, particularly at the crowded areas. The primary local road is serving local transportation with short trip and low average speed (20 km/hours) with ROW (Right-of-Way) minimum 7 m. By this road type, this location can be reach easily, especially by firefighting vehicles, ambulance, and garbage transport vehicles. This road may not be passed by public buses, but it can be used for two-, three-, four-wheeled vehicles and pedestrians. While secondary local roads that used in this area cover 2 types, namely secondary roads type I and type II. Secondary local roads type I is paths allotted for pedestrians and two-wheeled vehicles (motorcycle or bicycle) with ROW of 4.5 m. But in particular condition, this road may be passed by ambulance, firefighting vehicles, and garbage trucks. Secondary local roads type II is paths which only used by bicycles or other two-wheeled vehicles and pedestrians with minimal ROW of 2.5 m.

Similar with transportation system, as another important issue, drainage planning also covers broader scale. Flood control plan is directed to normalization of existing macro waterway (particularly Dr. Sahardjo waterway located in arrangement location besides Cideng river in West side of location) with eviction of illegal buildings on rivers and develop vegetation permanently. In addition, secondary waterways that through to RW (*Rukun Warga* or Community Units) 07, 08, 09, 13, 14, and 15 also need to receive attention and supervision, especially to achieve safety flood level. Development of linking waterway must be integrated with improvement and new development planning of collector and local roads. Tight security should be taken in macro waterways and link located in illegal buildings and garbage. The planning is also related with embankments along primary and secondary waterways which are damaged in some points. It is also one of main cause of inundation in rainy season.

Second, Housing and Settlement Planning. For permanent buildings, especially with buiding age above 20 years, then, the proposal is to renovate or repair with main target is adjustment with settlement building feasibility standard, relaed to classification of rooms, lighting, air circulation, and fire hazard prevention. If it is possible also conducting adjustment toward applicable urban regulations such as KDB (*Koefisien Dasar Banguan* or building coverage), KLB (*Koefisien Lantai Bangunan* or floor area ratio), distance among buildings, etc. While semi permanent and non permanent buildings, which are illegal buildings at location of Buddhist/Christian graveyard, it is proposed to be rejuvenated and adjusted with its original landuse. Plan of public facility land utilization by optimizing existing land as efficient as possible, by increasing quality and quantity of its building utilization. State land control should be prioritized in its utilizaiton. It is following the concept of neighborhood unit. In addition, planning of public facilities should be integrated with environmental improvement.

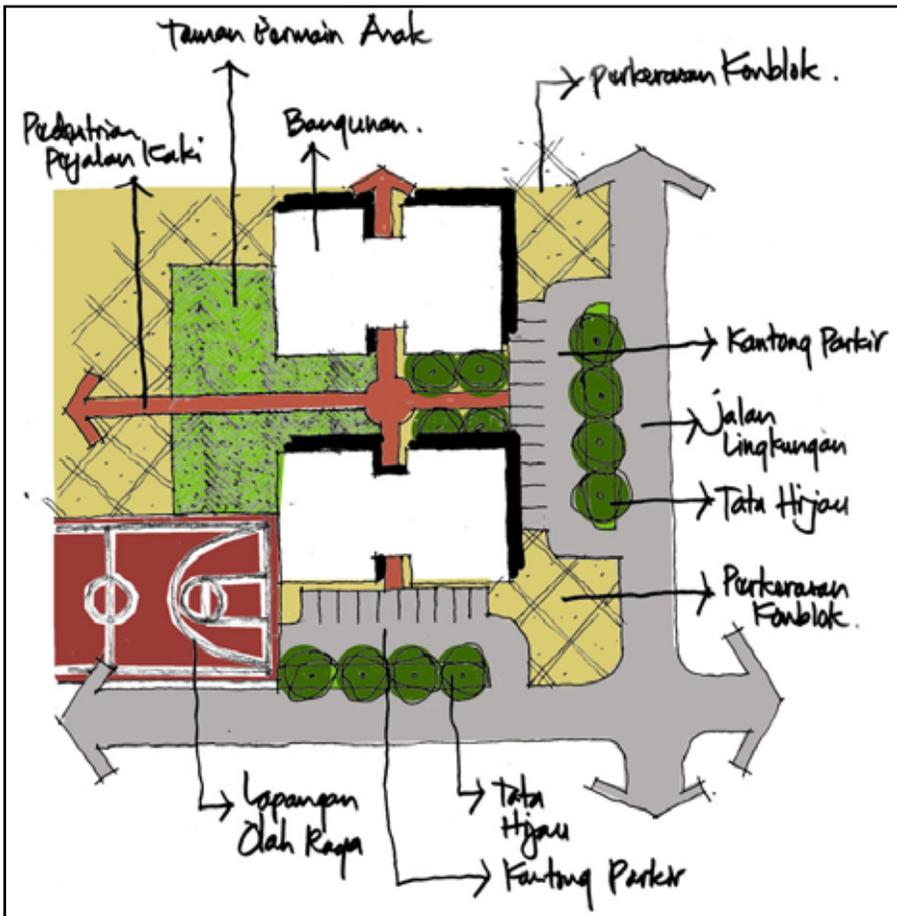


Figure 3:
The Sketch Concept of Neighborhood Unit

Third, Garbage Disposal and Environmental Sanitation System. As other urban settlements, garbage management system is a crucial issue that cannot be ignored. Garbage depot system that placed at the center of settlement area (in each Community Unit) proposed as a new concept of garbage management. Garbage collection service from residents' houses using garbage cart, for further disposed to garbage depot. Garbage collected at garbage depot further disposed to Temporary Garbage Disposal Spot (TPS, *Tempat Pembuangan Sampah*). Given the garbage management in Jakarta City which still relies on conventional system namely gather-transport-dispose system, resulting in not all garbage transported to TPA. One of things which can be carried out to ease burden in garbage handling in Jakarta is by reducing garbage volume both

from source and at the garbage processing spot. Garbage recycle concept or usually referred to as 3-R (*Reduce, Reuse, and Recycle*) is one of solutions to be considered, so economic value contained in the garbage can be capitalized on. Garbage processing following 3-R concept may be conducted in integrated manner.

Fourth, Fire Handling System. Another issue, related to building density at this settlement, is threat of fire. In general, there are two well-known fire handling systems, namely: active protection system and passive protection system. In principle, firstly it prefers passive protection effort, then conducting active protection efforts to handle fire. Both system handle fire simultaneously, but the problem is in implementation commonly it would be difficult to facilitate all needs simultaneously and optimally. In addition, local communities have various social classes and their own resistance level that may hinder fire hazard prevention. But at least, passive handling system is minimum handling system which its procurement is mandatory. Path for firefighting vehicles, outdoor hydrant, water reservoir, and other thing that facilitating fire fighter should be well planned inside the location to ensure that each house and other buildings can be reached by the fire fighter (*Kepmeneg PU, 10/2000*). Each part of route for firefighting trucks at the building area should be in freeway of distance 50 m from city hydrant. Settlement should be equipped with public communication facilities that can be used any time to facilitate fire information report.

Fifth, Social Cultural Handling. Currently, in urban development context (economically and physically) only few people can act as an initiator of economic improvement to their community continuously. Contributions obtained from high income residents/commercial are used up for environment's physical improvement than efforts to manage it as a capital for a larger activity. Whereas as in fact, there many reasons to argue about the necessity of community to have a role in commercial activity for self-reliance. This is apparent in the need to handle various things which without joint handling would result in high social costs such as: bad housing quality (health disturbances, low productivity, less employment, and so forth), lack of education and health facilities, less job opportunities and income, and so on. By self organizing (through cooperative institutions at the neighborhood scale), the low income residents have a strong bargaining position to deal with expansion to its area. In this context, the development of cooperative movement in community circle has goal with strategic dimension. This is realization of equal and just development concept which at the same time maintaining stability.

The local institutions have collective potency to create housing that may contribute the area regulation and environmental improvement. Related to the empowerment of this local institutions, one should invite development consultants to handle promotion house-customers in order to establish a cooperative firm, to escort arrangement for housing ownership credit,

preparing plan and construction permit, construction management to reduce expenses, to give advises for adapting their own requirement plan prior to development, to provide advises for accomplishing interior, and accepting contract for estate management. The professional services serve alternatives one may provide for better empowering functional community than the real estate developers do. The community as employer has rights to control and there is guarantee that the results will match their requirements and ability.

Community, including interest group, functional group, and public group, could become members of the non-bank financial institution and get services from the technical service and management units who play parts as community advisers (of which they are likely from the academe). With system of the like, roles of the local government in the development become less loose due to the community participation as pioneers. The local government plays dominant roles in creating climate for supporting the development. Local public budget is supplement to the community and is often negative in manner. To make the non-bank financial institution as a far-reaching and professional movement, social preparation and establishment by the bank are required as integral part of customer service. In addition, one also requires some subsidy to finance the technical service and management unit and the non-bank financial institution that are, on their outsets, cannot stand with the less capital the community has.

Sixth, Empowerment of Functional Community. What is meant by “community” is any people organized in groups with shared interests, for profit-making such as vendor groups, shopper groups, marketer groups, or non-profit making such as RT/RW (*Rukun Tetangga / Rukun Warga* or neighborhood / household units), *Kelompok Pengajian* (religious Islamic teaching groups), arts groups, and others. What they needs is that they should have some regulation to have themselves organized in the community so that their area appears more regularly and finely arranged. Active and effective social institutions serve a basic potency to revitalize slum area. Sport-based community, *Majlis Taklim* (Islamic assembly related to Muslim teaching-learning activity), and art group *Qasidah* emerge as examples of potential and positive groups.

Preparing structure and infrastructure program as the public requirement, community of the areas should routinely organize *Rembug Warga* (public meeting) to have physical activity program prepared according to the priority scale. This activity should includes administrators of RT/RW, social figures, religious figures, *Karang Taruna* (neighborhood youth association), and PKK (*Program Kesejahteraan Keluarga*, a women group of household welfare societies), and other potential institutions. Some other activities that involve the local citizens, as well, are *gotong royong* (work together within the community to cleaning, maintaining, and gardening environment) should be created.

Positive concept of the RT/RW as a non-profit institution should be developed in the context of urban development. Some important points to develop are training on standard construction and good construction management for sufficient accomplishment in construction and proper phasing in accordance with the community's financial ability. Good leaderships of the RT/RW administrators are indicated by many collective activities where life-aspects become mutual attention. The leader of the community must play important roles as intermediary function between both groups of the people for assistance from the strong for the weak. In this way, there are some attempts to maintain the area. This includes construction of drainage, bridge, water-gate, water dike, and others. Principally, this model is a form of distribution in micro scale that may solve the problems of urban development and their maintenance. In addition, it also serves as the barrier for conflict between the two-class communities.

Seventh, Managing Self-Financing Community Activities. In the context of urban development, economically and physically, there is a relatively less experience to show up in which the community may play roles in initiating commercial businesses or financing themselves in sustainable manner. Contribution collected from the community of higher income or commercial orientation tends to be used up for physical environment renovation instead of managing it as capital for greater activity. Actually in fact, there are reasons to argue about the importance of community to take parts in commercial activities for financing themselves. This appears in such requirements to solve any problems that without any collective handling, they will likely result in social costs, such as: poor quality of housing (health interruption, poor productivity, less security, and so on), deficit educational and health facilities, less employment and income, and others. Organizing community in cooperative manner, those of lower income, has a strong bargaining power for expanding into their areas. Here in this context, cooperative movement development in the community has an objective of strategic dimension. It serves a realization of the distributive and fair and stable development concept.

This system focuses on non-bank financial institution with technical and management services that serve as intermediary functions between the parties inside the community and outsiders. Specifically, this system applies to any development activity for creating employment and raising income or physical development supported by several educational/formal training and informal activities. Therefore, *Tribina* (three managements) concept, namely: human management, business management, and environmental management can be applied without depending too much on the government and, otherwise, become a process of increasing interdependence of several activities in the community according to requirements and open opportunities or achievable by the public citizens concerned. To make the non-bank financial institution

as a far-reaching and professional movement, social preparation and establishment by the bank are required as integral part of customer service. In addition, one also requires some subsidy to finance the technical service and management unit and the non-bank financial institution that are, on their outskirts, cannot stand with the less capital the community has.

The local government is responsible for any external infrastructure as an integral part of the whole urban area. Likewise, the urban people commonly use public facilities such as marketplaces, mosque, hospital, and others. However, infrastructure and public facilities inside a community area, whose usage is specifically for the local inhabitants, shall become a charge for themselves. Community organization in cooperative manner is not intended for confrontation instead for preparing them to do *collective bargaining* so that the process of urban development is felt more in justice.

CONCLUSION

The same with other dense settlement in Jakarta, Menteng Atas has some unique physical and social characteristics that become a part of rapid growth and development of the city that formed by urban community, which the degradation of the environment quality is covered the social, economical, and physical aspects. Building condition and drainage system become main physical issues in this area. As an urban lower middle class community who occupied urban crowded areas, they have not self-awareness toward macro scale issues that anytime may affect their area. However, their economic opportunity is good enough both considering the location directly bordered with urban commercial area. An integrated multidimensional planning is needed to upgrade potential environment and community at Menteng Atas that engage all related stakeholders.

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