

PROGRAM PEMBERDAYAAN EKONOMI MASYARAKAT PESISIR DI KOTA SEMARANG PROVINSI JAWA TENGAH

ECONOMIC EMPOWERMENT PROGRAM FOR COASTAL COMMUNITY IN SEMARANG CITY, CENTRAL JAVA PROVINCE

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ABSTRAK

Penelitian ini menilai pelaksanaan Program Pemberdayaan Ekonomi Masyarakat Pesisir (PEMP) di kota Semarang, Jawa Tengah. Penelitian ini telah menilai manfaat program bagi pengembangan usaha kecil dan peningkatan kesejahteraan masyarakat. Secara khusus penelitian ini menilai manfaat dari kegiatan-kegiatan program PEMP, yang terdiri dari : (1) Lembaga Keuangan Mikro, (2) Kedai Pesisir, (3) Solar Pack Dealer Nelayan (SPDN). Hasil penelitian menunjukkan bahwa lembaga keuangan mikro dan kedai pesisir sangat bermanfaat bagi masyarakat pesisir di kota Semarang sedangkan SPDN relatif kurang bermanfaat.

Kata Kunci : *Pemberdayaan Ekonomi, Usaha Kecil, Keuangan Mikro, Masyarakat Pesisir, Semarang*

INTRODUCTION

A. Background of Problem

Coastal communities in Indonesia live within 60 kilometers of the coast in 8.090 villages, and the total number are about 16,42 million people. Coastal communities are relatively poor, it noted with poverty headcount index 0,3214. Poverty headcount index is one of the measurement of poverty, it's the share of the population whose income or consumption is below the poverty line, that is, the share of the population that cannot afford to buy a basic basket of good (World Bank, 2007)¹. Poverty headcount index 0,3214, means that more than 32% of coastal community are poor. The phenomenon of poverty in coastal area is very ironic, because Indonesia has rich marine resources potency. Generally coastal community gets less attention from government. It needs government policy to increase

coastal community income and to improve community welfare.

As Economic development is a process of creating wealth for as many people as possible, achieving community welfare necessarily means to reduce/eliminate poverty. Coastal community in north sea of Central Java-Indonesia are generally poor community, they need to be empower in order to develop. Empower is to provide individuals and or groups with skills, information, authority and resources in order to carry out their responsibilities. National marine and fishery department has missions to empower and improve coastal community welfare.

Accordingly, Marine and Fishery Department especially Marine, Coastal and Little Islands Directorate General implement economic empowerment program for coastal community. It has been implemented since 2000. In the implementation of program, local

government has a joint cooperation with private sector (Bukopin Banks, PT. Pertamina, PT. Elnusa Petrofin). In Central Java Province, economic empowerment program for coastal community was implemented since 2000 on 19 areas, 15 areas in north Java and 4 areas in south Java. The program was implemented in Semarang city since 2003 till 2005.

The general goal of economic empowerment program for coastal community is to improve coastal community welfare through supporting and strengthening business programs. It is business culture development, micro finance institutions strengthen, supporting community participation and business diversification base on local resources and sustainability. In the final stage of institutionalization period, the main activities of economic empowerment program for coastal community are micro finance institution, fisherman's Solar Pack Dealer and coastal shop.

The target of economic empowerment program for coastal community are : (1) Reduction the raising effect of fuel price, due to increasing income by extended business and create opportunities for employment; (2) Productive economic activities formed, based on marine resources and sustainability in lower level community; (3) Learning process and participation formed as effort to empower local community; (4) Micro fisheries partnership.

Economic empowerment program for coastal community is national government program and implement in local level. Coastal community in particular area has its specific characteristic in social, culture and economy. The specific characteristic will influence the economic activity and economic condition in each area, and the

impact will be different among each area. The implementation of the program on local level still lack of awareness of the importance of empowerment. To asses the implementing program is important due to the improvement of economic empowerment program on coastal community in the future.

B. Problem statement

Economic empowerment program on coastal community is a national program and it has been implemented in several areas in Indonesia. Each community in different coastal area has different characteristic. It is different on culture, social, economy, motivation, education and environment. The problems are on how is the implementation of general program on local level and to what extent it influence small business development.

C. Research objective and benefit

The Objective of research :

1. To explain the implementation of economic empowerment program for coastal community in Semarang city
2. To find out the influence of economic empowerment program for coastal community to small business development and community welfare in Semarang coastal area
3. To find out development strategy of economic empowerment program for coastal community in Semarang city

The expected benefit of research :

1. To give recommendation to the government for the improvement of economic empowerment program for coastal community in the future

D. Research positioning and conceptual framework

1. Research positioning

There are previous study about economic empowerment as below :
Gita Sabharwal (Bangladesh), in From the Margin to the Mainstream Micro-Finance Programmes and Women's Empowerment: The Bangladesh Experience²

"In this context, the study examines the nature of women's empowerment promoted by , Micro-finance Programmes (MFPs) operating from the minimalist and integrated framework across Bangladesh. The study is premised on a multidimensional empowerment framework. The study establishes that MFPs create empowerment promoting conditions for women to move from positions of marginalisation within household decision-making process and exclusion within the community, to one of greater centrality, inclusion and voice. Most importantly, MFPs enable women to contribute to the household economy, increasing their intra-household bargaining power. The study concludes by advocating for an integrated approach, as this furthers the chances for credit to become an empowering means, by supporting a continuous process of institutional and legal change."

Dr. Sheela Purohit (India), in Micro Credit and Women's Empowerment³ :

"Since the credit requirements of the rural poor can not be adopted on project lending approach as it is in the case of organized sector, there emerged the need for an informal credit supply through SHGs(self-help groups). The rural poor with the assistance from NGOs have demonstrated their potential for self-help to secure economic and financial strength. Various case studies show that there is a

positive correlation between credit availability and women's empowerment"

The positioning of this research between the previous research is that this research concern about the benefit of economic empowerment program for coastal community especially on the extent of coastal community in take benefit from program through : (1) micro finance institution; (2) coastal shop; (3) fuels pack dealer

2. Conceptual framework

The conceptual framework that explain the problem can describe as : the base theoretical concept of economic empowerment are the theory of empowerment, community participation and poverty. Empowerment define as the **assets and capabilities expansion** such as the capacity in participation, control, negotiate, influence, and hold accountable institutions that affect their lives. Empowerment is the process of **enhancing the capacity** of individuals or groups to make **choices and to transform** those choices into desired actions and outcomes. Experience shows that certain elements are most always present when empowerment efforts are successful. Among of them are **access to information, inclusion and participation**. The extent or **degree to which a person is empowered** is influenced by personal agency (the capacity to make purposive choice) and opportunity structure (the institutional context in which choice is made).

Whereas the context enhancing the capacity, choices and transform, individual and collective assets will help to answer the second problem : to what extent EEPCC influence small business development, mainly in the meaning of economic empowerment; then the context of access to information, inclusion and participation help to answer the fist

problem: how is the implementation of general program on local level, mainly in community participation. The context of degree to which a person is empowered, generating employment and the benefit of micro credit for small business also help to answer the first problem, mainly in the meaning of the successfulness degree of empowerment policy because it help to show the result of program on community. (see figure 1).

RESEARCH METHOD

A. Research area and time of fieldwork

The research was conducted in the coastal area of Semarang city, especially in 3 sub districts: North Semarang sub district, West Semarang sub district and Tugu sub district. Tugu sub district and North Semarang sub district were chosen as the area of research because fuels pack dealers and coastal shop were located in this area, while West Semarang sub district is the important place for micro finance institution because most customer are live here. Data was collected during the fieldwork lasting from July 2006 to August 2006 in Semarang City

B. Type and scope of research

The research type is a descriptive research. In the meantime, the scope of the research is economic empowerment program for coastal community in Semarang city Central Java Province - Indonesia in the period 2003-2005.

C. Data collection

1. Data

Relevant secondary data were collected, through a literature study, from related governmental agencies- Marine and Fishery Department in Semarang city and Central Java Province level. And also private institution which were involved in the activity of economic empowerment program in Semarang city, such as :

“Swamitra Mina” micro finance institution, management of coastal shop, management of fuels pack dealer, “ Bina Sejahtera Mandiri “ cooperation

Primary data was collected using research instruments as a combination of an in-depth interview and a survey with semi-closed questionnaires. For the in-depth interview, some key persons were chosen based on a purposive sampling technique. Furthermore, for the survey, semi-closed questionnaires were disseminated directly to respondents, on the basis of a purposive sampling technique

2. Sample

The size of sample is 67 persons; the sample was selected by purposive random sampling. The respondents are: community, local government and other agencies. Community respondents are customer of micro finance institution 41 respondents, customer of coastal shop 13 respondents and customer of fuel pack dealer 13 respondents. The size of sample were taken base on the reason that it more than 10% from the population for each program's activity. The population is the customer of each program's activity. Local government respondents are the government officer who involved in economic empowerment program in Central Java Province and Semarang city. Other agencies respondent are the management of micro finance institutions, coastal shop and fuels pack dealer.

3. Unit of analysis

Unit analysis of the research is households which are customer of micro finance institution, coastal shop or fuels pack dealer. Coastal community which is the target of economic empowerment program are : Fisherman which have small boat (under 95 GT) and can take benefit from Fuel Pack Dealer, Coastal

community which can take benefit from coastal shop, Coastal community which can take benefit from “Swamitramina” micro finance.

4. Method of Analysis

The method of analysis in this research is descriptive method. Using variable and indicator as below :

Variables	Indicator
- Enhancing the capacity - Choices n transform - Individual and collective asset	- improvement of economic condition - the numbers of choices and how it transform - the available choices
- Realization of right	- the available choices
- Effective choices	- correlation the choice with desired action and outcomes
- Access to information - Inclusion and participation - Accountability - Local organizational capacity	- information access to program activity - community participation in implementation of program - transparency, openness, and voice in both public and corporate settings
- the degree of empowerment measure - generating employment	- the existence of choices - the use of choice - achievement of choice - improvement of skill

RESULT'S AND DISCUSSION

A. Findings

1. Economic empowerment program for coastal community in Semarang city

Semarang city is one of target area of economic empowerment program for coastal community (EEPCC) as National program, then it receive national funding called economic productive funding (*Dana Ekonomi Produktif – DEP*) because it has coastal area in the northern coast of Central Java.

Semarang city receive EEPCC funding allocation from national government in 2003, 2004 and 2005. Funding allocation in 2003 is Rp 869.000.000, in 2004 Rp 540.420.000 and in 2005 Rp. 1.205.065.000. Economic empowerment program for coastal community applied step by step which

covered 21 village in 6 sub district in Semarang coastal area.

The economic empowerment program is focus on capital strengthen through revolving fund as productive economic fund. Nationally, productive economic fund was managed by “Mitra Mina”- Micro Economic Institution for Coastal Development (*Lembaga Ekonomi Pengembangan Pesisir Mikro Mitra Mina - LEPPM-3*) in year 2002-2003, whereas in 2004 the institution support to have legal status as cooperation. The legal status improvement makes changing in distribution system and the status of economic productive funding. The earlier status is as revolving fund then become cooperation's cash collateral which being bank guarantee. The funding which was managed by banks has status as credit and

then managed by "Swamitra Mina" micro finance institution. The main function of micro finance institution is as the bridge of the coastal community's capital needs and finance/banks institutions. So the distribution system of the funding change from revolving fund becomes micro credit.

The implementation of EEPCC funding distribution in Semarang city is spread/dispersed in 6 sub district, there are : Tugu, North Semarang, West Semarang, Gayamsari, Genuk and East Semarang sub district. In the year of 2006, Semarang city receive no more funding distribution of EEPCC from central / national government, but the program should continuously applied. So Semarang city provide the funding from local government budget, to the amount of Rp 100.000.000.-. The funding from local government was used for socialization and to promote micro finance institutions to broader community. In 2006, it applied in 4 sub districts which consist of 8 villages.

Local government has planned to support the economic empowerment program on coastal community in Semarang city in the next 5 year. Although there's no more funding allocation from central government for this program, Semarang city will use local government budget to continue the program. The policy to support the program is taken because the community in Semarang coastal area generally still poor and they need to empower in order to improve their welfare.

The Planning of Semarang city local government, especially Fishery and Marine Department in establishing economic empowerment program for coastal community are : (1) Provide local budget to support economic empowerment program for coastal community ; (2) Socialization of program

to broader coastal community in Semarang city; (3) Training for coastal community in small business enterprises; (4) Finance institutional support; (5) Supporting facilities.

In the fist stage of economic empowerment program for coastal community, it was applied in Semarang city in year 2002 and 2003, the program only focus on micro finance and fuels pack dealers. In second stage, the program develop diversification in business activity – so the program form a coastal shop.

2. Community responds to economic empowerment program for coastal community

Generally community respond to economic empowerment program for coastal community in Semarang city is good. It is base on the research of Hilman Adi Setyawan, 20076. As 3 year implementation of EEPCC, coastal community respond to the program are good , especially in their concern about the existence of coastal shop, the existence of fuel pack dealer, the impact of EEPCC to coastal community's development, that the program can stimulate / support coastal community to improve their business, economic empowerment program for coastal community support to improve coastal community welfare and the importance of the program to be implemented continuously.

Base on the field research, coastal community's responds in Semarang city to the implementation of economic empowerment program on coastal community, are divided into it's three main activities.

2.1. Coastal shop

The respondent have good opinion about the existence of coastal shop, 53,85% of respondent said that coastal

shop really helpful in make ease coastal community to buy staples in competitive price, whereas 30,77% of respondent said that the existence of coastal shop is very helpful and it still need to improve the scale of business and the facility. Other 7,69% of respondent said that the existence of coastal shop is making ease the coastal community in buying staples (7,69%) and the rest said that coastal shop for coastal community is the same as another shop.

About the benefit of coastal shop for coastal community, Most of the respondent (53,85%) said that the existence of coastal shop is very beneficial for coastal community then the rest (46,15%) said that it is beneficial for them and. None of them said that the coastal shop have no beneficial for coastal community.

About customer satisfaction of coastal shop's services, most of respondent (53,85%) said that they are very satisfy with the service of coastal shop and another 7,69% said that they are satisfy only for particular service, 15,38% said that they satisfy with the services and the rest (23,07%) said that they are not satisfy with the services .

Actually, the existence of coastal shop in Semarang city is helpful in making ease coastal community to buy staples, it is beneficial for coastal community and coastal community satisfy with the services of coastal shop

2.2. Micro finance institution

The respond of coastal community to the existence of micro finance institution is good (63,42%), 7,31% said that it is fair and 9,75% said that it is very good, whereas 19,51% said that micro finance institution is very good and really need to help for coastal community.

About the satisfaction of customer to the service of micro finance institution. 40 person from 41 respondent said that

they are really satisfy with the existence and the service of micro finance institution.

Accordingly the opinion of coastal community to the existence of micro finance institution is very good and also the customer satisfaction is very high.

2.3. Fuel pack dealer

The opinion and respond of coastal community to the existence of fuels pack dealer is not too good, because most respondent said that fuel pack dealer only sell diesel fuels whereas coastal community need gasoline for their boat due to the increasing price of the diesel fuels. All of respondent said that fuel pack dealer not really help coastal community especially fisherman.

B. DISCUSSION

1. Access to information

The poor need access to the information which is relevant and can be understood in order to make them able to take action in development and get the opportunity which can support their needs or interest.

All respondent in this research access the information vary from many media. Most media they use to access the information is television, then radio, newspaper and magazine. Coastal community able to access information about economic empowerment program on coastal community from local government. Local government in Semarang city launch the program since 2003 and up till now local government still consistence in promoting the program to broader coastal community through many media. Local government make advertising in local newspaper, brochure, campaign and also educative activity such as training for small and micro business and young generation in coastal area. The local government aim to empower coastal

community in running their small business in coastal area.

Actually, coastal community can access the information about the program through : (1) Management staff of coastal shop, micro finance institution and fuel pack dealers; (2) Consultant management of the program which have staff to promote the program, namely "program facilitators"; (3) Staff of Marine & Fishery department in semarang city local level; (4) Staff of local government in the village and subdistrict; (5) Other stake holder such as Swamitra Mina cooperation, Bina Sejahtera Mandiri cooperation.

As number of 33% respondent know about economic empowerment program from the meeting activity in community that is social gathering meeting, and then 31% of them know from the meeting in the village and the rest know from official meeting with Fishery and Marine Department. And about mediator, coastal people more familiar with the information from staff of coastal shop/microfinance institution/fuel's pack dealer. So informal meeting and formal meeting in community level play important role in the way how coastal community access the information

2. Inclusion and participation

In all stage, most of coastal community involve only in implementation stage. Less of them involve in planning stage but they can involve in monitoring stage. As respondent answered about their involvement in economic empowerment program, community were involved most in implementation stage of the program. Economic empowerment program for coastal community in the early stage design to involve community in all stage - planning, implementing, monitoring.

2.1. In planning stage

Local government have tried to involved coastal community from the fist stage of the program - in planning stage, but only the representative of coastal community can participated in planning stage. Less of coastal community involved in planning stage. Most of them don't know about the opportunity to involve in planning stage of economic empowerment program on coastal community.

2.2. In implementing stage

In implementing stage, the involvement of coastal community are vary, depend on the activity that coastal community's involved. In micro finance, their involvement are borrow money from "Swamitramina" micro finance institution. It is vary in the amount of money borrowed. They borrow money in the range of Rp 500.000 until Rp 10.000.000 on the range of time between 1 year until 3 year. Most of them prefer to take a loan in 2 years period (medium term).

In coastal shop their involvement are to buy the staples. The reason of their involvement are : (1) the ease to get staples in lower price and better service; (2) the increase of business; (3) access to cheap, good quality of goods and better services. The most benefit that coastal community get from coastal shop are better services, and mixing of cheaper price, better services, good location of the shop, quality of goods and the availability of complete goods, and also termly payment system. All respondent said that the existence of coastal shop is useful for coastal community.

The reason of the involvement of coastal community in fuels pack dealer should be : (1) Price, place, service of FPD that help to reduce coastal community difficulties which were caused by the increase of fuel price; (2)

To reduce of expenses that fisherman can take in doing their activities. But the fact, price of diesel fuels in FPD is the same as any diesel fuels which is sell in the gas station. The advantage of fuels pack dealer are it located near the fisherman's boat park. The service of FPD to the customer is in average. But after the second rise of diesel fuel's price, all fisherman can't effort to buy diesels fuels anymore. They use gasoline for their boat machine as the substitute of diesel fuels. So, the existence of FPD are not help coastal community to reduce difficulties due to the government policy to increase the fuel's price. All respondent said that it will really help coastal community especially fisherman, if FPD sell gasoline not diesels fuels. But fuels pack dealers which located in Mangkang village and Bandarharjo village only provide diesels fuels whereas fisherman and coastal community surround need gasoline more than diesel fuels.

The aim of the existence of fuels pack dealer is provide service to coastal community in cheaper price of fuels (diesel fuels) and in the nearest place to coastal community neighborhood, but the fact are the price is the same as in other places /gas station, and also the common price of diesels fuels is too expensive for community especially for fisherman and coastal community. So, it can't help to reduce the expenses of fisherman due to their activities. The most common suggestion from respondent is government should effort to change /substitute diesel fuels with gasoline in fuel pack dealer.

3. Enhancing the capacity

Refers to the respondents answer, economic empowerment program for coastal community really help coastal community in Semarang city to enhance the economic activity, because it can support the development of their small

business. Especially from the activity of micro finance institution and small shop, coastal community really take benefit to enhance their capacity in economic development for increase their individual business income.

The program help coastal community to generating their business generating income. Beside use the funding for working capital, coastal community also use the money from mitra Mina micro finance institution for education fee, cost of their living and for health care cost.

4. Capacity to choice and transform

Micro finance institution provide them access to soft loan to developed coastal community's small business, coastal shop provide the better service to enhance their small business also provide good, cheap product for household. Fuels pack dealer provide service in the ease to get fuels. So all of the product and service from economic empowerment program on coastal community have aim to help coastal community to enhance their capacity to make choice and transform it. Event the product and service of economic empowerment program on coastal community provide many choices

It is about how the program make coastal community has better choices and how to transform it in their daily living. The program give more chance to coastal community to access to the capital for improve their economic conditions and improve their business

5. Individual and collective assets

The kind of assets that customer of economic empowerment program on coastal community may have are selling capacity, financial capital, profit, networking, social capital and so on. The implementation result of economic empowerment program for coastal community in collecting assets is as the increase of small business development.

6. The extent or degree to which a person empowered

The extent or degree to which a person is empowered is influenced by personal agency (the capacity to make purposive choice) and opportunity structure (the institutional context in which choice is made). It is about the people's capacity to transform their choices into action and outcome, and the degrees of empowerment are measured by the existence of choice, the use of choice, and the achievement of choice.

The existence of choice : There are choice of coastal community to choose the products that provided by local government through economic empowerment program on coastal community. There are choices of community because they have needs in their life and there are opportunity to fulfill their need facilitated by the product and services that were provided by economic empowerment program for coastal community. The choices is that coastal community able to use and access the product of coastal shop, micro finance institutions and fuels pack dealers

The use of choice : How coastal community used their choices is the right of the community in fulfill their need in daily living. In coastal shop, coastal community can buy staples which they need and also can give any suggestion related to the development/improvement of coastal shop. Implementation in micro finance institution is customer/coastal community can easily access the finance institution to have a loan in certain period of time (1-3 years)

The achievement of choice : The achievement of choices is the target of empowerment program. How community choices are achieved are responsibility of the stake holder of the program. In the implementation of economic empowerment program for coastal

community achievement can be assess by means consumer satisfaction of products and services which is provided by management of economic empowerment program on coastal community. Most of consumer are satisfy with the service and product which were provided by unit activity of the program.

7. Generating employment

In the implementation of economic empowerment program on coastal community local government have tried to support improving the skill of human resources in coastal community, especially giving training on how to improve small scale business. The training are about how to process fish become packed food and how to improve the quality of fish food product and also on how to diversified fish food product. The training not only about improves the quality of product but also how to improve management of business.

CONCLUSION AND RECOMMENDATION

A. Conclusion

1. Micro finance institution really help coastal community to get working capital due to develop their business and help coastal community to easily access financial institution. Coastal community can develop their business and improve the quality their activity by borrowed money / fund that offer by micro finance institution
2. Coastal shop helps coastal community to easily get staples and also give soft payment facility to the owner of small shop in the village.
3. Fuels pack dealer was less used by coastal community and fisherman because community can't afford to buy diesels fuels due to the

government policy to increasing price of fuels. Fisherman using gas oil for their boat machine, whereas fuels pack dealer only sell diesels fuels

4. Government policy to increase fuel's price in 2002 and 2003 are not in line with central government policy to launch economic empowerment program for coastal community
5. In the implementation of economic empowerment program for coastal community , coastal community have access to information about the detail program and how to achieve it in order to improve community welfare
6. Economic empowerment program for coastal community influence

small business development in Semarang coastal area particularly in enhance the capacity of community to make choices and have capacity to transform the choices.

B. Recommendation

1. Economic empowerment program for coastal community should involve target community in all stage of program, not only in implementation stage
2. The standardize program should be modify if it will be implemented in local area due to be fitted with the condition and the characteristic of local community

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