

Socio-Economic Factors as Determinants of the Formation of Urban Slum Settlements: A Thematic Literature Review and its Implications for Settlement Planning in Central Kalimantan

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ABSTRACT

Slums are a complex urban problem and cannot be separated from the underlying socio-economic problems. In Indonesia, the rate of urbanization, which is projected to reach 60 percent by 2025, has not been fully matched by the availability of decent housing for low-income communities, so that slum areas continue to grow in various cities, including Palangka Raya City, Central Kalimantan, which has a total slum area of 231.25 hectares. This study aims to identify and synthesize the socio-economic factors that are the main determinants of the formation of urban slums in Indonesia, as well as formulate their implications for settlement planning strategies in Palangka Raya City and Central Kalimantan. The method used is a thematic literature review (narrative/thematic review) of literature sources selected based on inclusion and exclusion criteria from the Google Scholar, Garuda, and SINTA databases, covering the period 2015 to 2025. The results of the study identified five themes of socio-economic determinant factors, namely: (1) poverty and low income levels, (2) uncontrolled urbanization and migration flows, (3) low levels of education and limited access to formal employment, (4) uncertainty of land ownership status, and (5) inequality in access to basic services and infrastructure. These five factors work interrelatedly in a cyclical and self-reinforcing causality pattern. These findings imply the need for an approach to handling slum settlements in Palangka Raya City that integrates economic empowerment, land legalization, urbanization management, and collaborative financing in a comprehensive planning framework, going beyond a purely physical improvement approach.

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INTRODUCTION

Slums are one of the most complex and persistent urban problems in developing countries, including Indonesia. This problem does not exist in isolation but is a physical manifestation of socio-economic inequalities deeply rooted in the urban fabric. Globally, the number of people living in slums and inadequate housing exceeded 1.12 billion in 2022, with more than 85 percent of these people concentrated in three major regions of the world (UN DESA, 2024). This figure is not merely a statistic, but a concrete illustration of the hundreds of millions of families living in housing

conditions that do not meet basic health, safety, and decent standards. The continued expansion of slums signals that the urbanization process in many developing countries is outpacing the government's ability to provide affordable and adequate housing for all levels of society.

In Indonesia, the pressure of urbanization on the availability of decent housing is increasingly evident. According to a 2024 report by the Central Statistics Agency (BPS) entitled "Dynamics of Urban Land Consumption in Indonesia," it is projected that by 2025, approximately 60 percent of Indonesia's population will live in urban areas, and this figure is predicted to increase to 63.4 percent in 2030 and 66.6 percent in 2035. This accelerating rate of urbanization has serious consequences for the availability of land and housing in Indonesian cities. Unequal distribution of housing between the city center and the suburbs, high land prices, and limited availability of affordable housing force many low-income residents to live in settlements that do not meet sanitation and health standards (Perkim.id, 2023). This condition directly accelerates the formation of new slum areas in various Indonesian cities, including developing cities outside Java.

The Indonesian government has indeed paid serious attention to this issue through various national policy instruments. Based on the 2015-2019 National Medium-Term Development Plan (RPJMN), the national slum reduction target reached 32,221 hectares, or 84 percent of the 38,431 hectares target. Meanwhile, in the 2020-2024 RPJMN, the government set a target of 0 percent slum reduction with a total area of 10,000 hectares to be addressed (Ministry of Public Works and Housing, 2023). Despite the extensive efforts, the slum problem has not been fully resolved. By the end of 2022, slum reduction had only reached 6,872 hectares, or 69 percent of the target, leaving a gap of 3,128 hectares unaddressed (Ministry of Public Works and Housing, 2023). This indicates that a handling approach that only focuses on physical aspects is not enough to solve the problem of slum settlements comprehensively, because the root of the problem lies in the social and economic factors that shape these conditions from within.

Palangka Raya City, the capital of Central Kalimantan Province, faces similar challenges that require increasingly urgent responses. According to the 2020 Population Census, the population of Palangka Raya City was recorded at 299,000, with more than 52 percent of them concentrated in Jekan Raya District, the most densely populated district with a density of 406 people per square kilometer (BPS Palangka Raya City, 2021). This ongoing population growth has not been fully offset by the availability of decent, affordable housing for low-income communities. Data from the Palangka Raya City housing and residential area profile document shows that slum areas are spread across four districts with a total slum area of 231.25 hectares, consisting of moderate and light slum categories (Perkim.id, 2023). This area illustrates that the problem of slums in Palangka Raya is not merely a problem on the outskirts of the city, but has become part of the challenges of urban governance that require an approach based on a deep understanding of the causal factors.

Numerous studies have been conducted on the factors underlying the formation of slums in Indonesia, particularly in large cities on the islands of Java and Sulawesi. Sari and Ridlo (2021), in a literature review covering six case study cities in Indonesia, found that factors influencing the development of slums in urban areas include economic factors, socio-cultural factors, population density, building quality, land availability, facilities and infrastructure, accessibility, and government policy. However, thematic syntheses that specifically identify socio-economic factors as the primary determinants of slum formation, with relevance to the context of developing cities in Kalimantan, are still very limited in the academic literature on urban and regional planning in Indonesia. The majority of similar studies still use the context of large cities in Java as a reference point, resulting in findings that cannot necessarily be directly applied to the context of cities in Kalimantan, which have different social, economic, and spatial characteristics.

Based on these research gaps, this article aims to identify and synthesize the socio-economic factors that are the main determinants of the formation of urban slums in Indonesia through a thematic literature review, and formulate their implications for settlement planning strategies in Palangka Raya City and Central Kalimantan. This article is expected to provide a strong academic foundation for policymakers at the regional level, especially in designing approaches to handling slums that are not only physical in dimension, but also touch on the root of the socio-economic problems that are the main causes.

IMPLEMENTATION METHOD

1. Types and Approaches of Research

This study uses a thematic literature review approach (narrative/thematic review), a qualitative research method that aims to synthesize findings from various thematically relevant literature sources to answer the formulated research questions. Unlike a systematic literature review (SLR), which requires reporting all search steps quantitatively through a PRISMA diagram, a thematic review places greater emphasis on the depth of interpretation, the quality of argumentation, and the author's ability to identify patterns and themes that emerge consistently from the reviewed literature (Xiao and Watson, 2019). This approach is considered most appropriate for the purpose of this study because it allows for cross-context synthesis, combining findings from various cities and regions in Indonesia and then interpreting their relevance to the context of Palangka Raya City and Central Kalimantan.

2. Literature Search Sources and Strategies

The literature search for this study was conducted systematically through several openly accessible academic databases, including Google Scholar, Garuda (the Ministry of Education and Culture's Digital Reference Center), the SINTA database, and repositories of state universities in Indonesia. Additionally, official government documents from the Ministry of Public Works and Public Housing (PUPR), the Statistics Indonesia (BPS), and the Perkim.id platform were used as valid secondary data sources. The search was conducted using a combination of keywords in two languages, as presented in Table 1.

Table 1. Literature Search Keywords

Indonesian	English
slums	Slum settlement / informal settlement
Socio-economic factors of slum settlements	Socioeconomic factors slump formation
Urban poverty	Urban poverty
Urbanization and slums	Urbanization and slum
Social housing inequality	Social inequality housing
Affordability of MBR housing	Affordable low-income housing
Kalimantan slums	Slum settlement Borneo / Kalimantan

3. Inclusion and Exclusion Criteria

The literature selection process was conducted based on inclusion and exclusion criteria established before the search began, as recommended by Xiao and Watson (2019) to ensure scientifically sound literature selection. These criteria are presented in Table 2.

Table 2. Literature Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Publication Year	2015–2025	Before 2015
Language	Indonesian and English	Apart from both of them
Regional context	Indonesia and developing Asian countries	Developed countries
Topic focus	Socio-economic factors of slum settlements	Focus solely on physical technical aspects
Document type	Journal articles, proceedings, official government reports	Blog, unscientific opinion
Accessibility	Full text available (open access)	Paid without institutional access

The initial search yielded over 80 potentially relevant documents. After a screening process based on titles and abstracts, followed by full-text reading, 32 sources were selected as primary study materials that met all inclusion criteria.

4. Thematic Analysis Technique

The analysis was conducted using thematic coding, a process of coding and grouping findings from selected literature into key themes that emerged repeatedly. Each source was thoroughly read, then its main arguments and findings were extracted and coded according to relevant themes. Five main themes were identified through the coding process, which then became the framework for the discussion in the Results and Discussion section. The inter-theme synthesis process was conducted by comparing findings across the study area contexts to identify consistent patterns and differences that need to be considered in settlement planning.

RESULTS AND DISCUSSION

1. Overview of the Literature Reviewed

Of the literature sources that met the inclusion criteria, most were national journal articles indexed by SINTA with publication years ranging from 2015 to 2025. The study area context in the reviewed literature covers various cities in Indonesia, including Surakarta City, Palembang City, Malang City, Kendari City, Bandung City, Makassar City, and Banjarmasin City. In addition, several sources came from official government documents and publications of international institutions such as UN DESA and UN-Habitat. This overview of the literature shows that studies on slums in Indonesia are dominated by case study-based field research in cities in Java and Sulawesi, while similar studies for the Kalimantan context are still very limited, which also strengthens the urgency of this research.

Table 3. Matrix of Literature Reviewed

No	Author & Year	Title (Abbreviated)	Study Location	Method	Key Socio-Economic Factors Found
1	Sari & Ridlo (2021)	Literature Study: Identification of Factors Causing Slums in Urban Areas	6 cities: Medan, Bukittinggi, Surabaya, Banjarmasin, Surakarta	Study Literature Qualitative	Poverty, low income, socio-cultural factors, population density, land availability
2	Taufik et al. (2019)	Changes in the Socio-Cultural Conditions of Slum Communities Due to Urbanization in Palembang City	Palembang City	Qualitative (Interview)	Urbanization, low income, informal sector employment, socio-cultural change
3	Ardiansyah & Wagistina (2021)	Spatial Patterns and Family Decisions to Live in Slums in Malang City	Malang City, East Java	Quantitative (GIS+Logistic Regression)	Education level, number of family members, economic needs, low income
4	Apriliani et al. (2022)	Factors Causing the Growth of Slums in Tuan Kentang Subdistrict, Palembang City	Palembang City	Qualitative (Observation, Questionnaire)	Low socio-economic conditions, limited accessibility, limited sanitation infrastructure
5	Hasrizal et al. (2025)	Analysis of Social Factors Causing Slum Settlements Using the PCA Method in the Sodoha Area of Kendari	Kendari City, Southeast Sulawesi	Quantitative (PCA)	Socio-economic problems (poverty, unemployment), per capita income, population density

No	Author & Year	Title (Abbreviated)	Study Location	Method	Key Socio-Economic Factors Found
6	Araujo et al. (2023)	Factors Causing Slums in the Semanggi Area, Surakarta City	Surakarta City, Central Java	Quantitative (AHP)	Economic factors, building ownership status, urban land, infrastructure, length of residence
7	Lasaiba (2022)	Urbanization in the Perspective of Poverty, Slums and Urban Heat Islands	Literature Review (Indonesia)	Literature Review / Review	Multidimensional poverty, limited access to basic services, the cycle of poverty-slums
8	Atika & Ikaputra (2023)	Slum Settlements Reviewed from the Formal and Informal Continuum (Cross-Country)	Cross-country case studies	Comparative Literature Review	Uncertainty of land status, limited access to infrastructure, informality of housing
9	Mutaqi et al. (2024)	Ensuring Fairness: Strategies for Providing Affordable Housing for Low-Income Communities in Urban Indonesia	Indonesia (national)	Literature Review + Case Study	Housing affordability, barriers to access to formal credit, high land prices, urban MBR
10	Rahman & Hidayat (2022)	Study of Housing Typology for Low-Income Communities (MBR)	South Kalimantan	Descriptive Qualitative	High land prices, limited purchasing power of MBR, informality of residential status
11	Perkim.id (2024)	Behind the City Lights: The Darkness of Indonesia's Slums	Indonesia (national)	Government Report	Urbanization, low education of migrants, limited skills, informal employment
12	Ministry of Public Works and Public Housing (2023)	Slum Management: Achievements of the 2020-2024 National Medium-Term Development Plan	Indonesia (national)	Official Government Report	Housing backlog, inability of low-income families to access formal housing, gap in slum management
13	Central Statistics Agency of Palangka Raya City (2021)	Palangka Raya City in Figures 2021	Palangka Raya City, Central Kalimantan	Official Statistical Data	Jekan Raya population density, economic structure, dominant employment sector
14	Perkim.id (2023)	Housing and Residential Area Profile of Palangka Raya City	Palangka Raya City, Central Kalimantan	Official Regional Profile	The area of the slum area is 231.25 ha, spread across 4 sub-districts, infrastructure conditions
15	BPS (2024)	Dynamics of Land Consumption in Urban Areas in Indonesia	Indonesia (national)	National Statistics Data	Urbanization projection of 60-66.6% in 2025-2035, pressure on residential land
16	Village National	The Sustainable Development Goals	Global	International Report	Global slum population >1.1 billion people, inequality in access to housing

No	Author & Year	Title (Abbreviated)	Study Location	Method	Key Factors Found	Socio-Economic
	Examination (2024)	Report 2024: Goal 11				
17	Xiao & Watson (2019)	Guidance on Conducting a Systematic Literature Review	International	Review Methodology	Literature methodology	review guide: inclusion-exclusion criteria, thematic coding, selection process
18	Law No. 1 of 2011	Housing and Residential Areas Law	Indonesia (national)	Regulation/Policy	Definition of slums: building irregularities, high density, limited facilities	
19	Ministry of Public Works and Housing (2018)	PUPR Ministerial Regulation No. 14/PRT/M/2018 concerning the Prevention and Improvement of the Quality of Slum Settlements	Indonesia (national)	Regulation/Policy	7 aspects of slums: buildings, roads, drinking water, drainage, waste water, garbage, fire	

Source: Results of Thematic Literature Study

Description: AHP = Analytic Hierarchy Process; PCA = Principal Component Analysis; GIS = Geographic Information System; MBR = Low-Income Communities; Kalteng = Central Kalimantan.

2. Theme 1: Poverty and Low Income Levels as Key Determinants

Across the literature reviewed, poverty and low income levels consistently emerge as the most dominant factors in the formation of urban slums. Research by Taufik, Sukmaniar, Saputra, and Putri (2019) in Palembang City found that residents living in slum areas generally fall into the low-income category, with average household incomes well below the regional minimum wage, and primarily earn their living as small traders, day laborers, and informal service workers. This unstable income makes them unable to afford rent or installments in formal housing areas, leaving them with the only option available to them to occupy marginal land with little economic value.

Similar findings were also obtained from research by Hasrizal, Nasrullah, and Latief (2025) who used Principal Component Analysis (PCA) on the social factors causing slums in Kendari City. The results of the analysis showed that socio-economic problems dominated by poverty and unemployment variables were the primary factors that cumulatively explained 65.24 percent of the total variance in slums in the study area. This fact strengthens the argument that slum management interventions that do not address the dimensions of income increase and community economic empowerment will not be able to sustainably break the cycle of slums.

In the context of Palangka Raya City, data from the Central Statistics Agency (BPS) of Palangka Raya City (2021) shows that Jekan Raya District, as the most densely populated area, has a relatively high proportion of its population working in the informal sector. This situation has the potential to create similar pressures for slum formation, as has occurred in other cities studied in the literature.

3. Theme 2: Urbanization and Uncontrolled Migration Flows

Urbanization that occurs without cities' readiness to provide adequate and affordable housing is the second structural factor consistently found in the literature. In their multi-city study, Sari and Ridlo (2021) noted that the high rate of urbanization in urban areas in Indonesia contributes to uncontrolled population growth, resulting in uncontrolled urban growth and development, leading to the emergence of new slums. Taufik et al. (2019) added that migrants who come to cities seeking a

change of fortune often lack adequate work skills, forcing them to live in uninhabitable conditions due to limited income.

This phenomenon is particularly relevant for Palangka Raya, given that the city has experienced a significant increase in urbanization in recent years, driven by the dynamics of development in Kalimantan following the establishment of the Indonesian Capital City (IKN) in East Kalimantan. Perkim.id (2024) notes that the influx of residents to the city with limited education and skills is one of the main causes of slum growth, as this group is unable to compete in the formal job market and ultimately settles in uninhabitable areas. If this urbanization pressure is not addressed through the provision of affordable housing and economic empowerment of migrants, the slum area in Palangka Raya has the potential to continue to grow.

4. Theme 3: Low Levels of Education and Limited Access to Formal Employment

The link between low levels of education and limited access to formal employment is a very strong causal link in the reviewed literature. Perkim.id (2024) noted that, based on data from the 2019 National Socioeconomic Survey, only 14 percent of urban migrants had a college degree, while 19.1 percent did not even have a diploma. This low-educated group is highly vulnerable to informal sector employment with uncertain incomes and no social security, which in turn limits their ability to access formal housing.

This finding is supported by Ardiansyah et al. (2021), who found that education level is one of the variables significantly influencing families' decisions to live in slum areas, both in the city center and on the outskirts. Low levels of education create difficult-to-overcome structural barriers by limiting individuals' access to decent-paying formal employment, a key prerequisite for accessing the formal housing market. Therefore, programs to improve the quality of education and vocational training for slum communities should be an integral component of slum management strategies, not just physical infrastructure improvements.

5. Theme 4: Land Ownership Status and Legal Uncertainty

Unclear or illegal land ownership status is one of the factors that exacerbates and perpetuates slum conditions. Araujo et al. (2023) in research in the Semanggi area of Surakarta City found that illegal land status is one of the five priority factors causing slums, where many buildings still lack certificates and stand on land not designated as residential areas in the city's spatial planning. This condition of legal uncertainty creates a dilemma, as residents have no incentive to repair or improve the quality of their buildings given the threat of eviction that can occur at any time (Atika and Ikaputra, 2023).

The issue of land status is even more complex in Central Kalimantan, as much of the area remains designated as forest under the national spatial plan. This situation creates an overlap between organically developed residential areas and formally designated land uses. Consequently, many de facto dwellings, occupied for decades, remain illegal de jure. This legal uncertainty not only hampers efforts to improve the physical quality of settlements but also prevents communities from accessing banking services and housing loans due to a lack of legal ownership documents.

6. Theme 5: Inequality in Access to Basic Services and Infrastructure

Inequality in the provision of basic services and infrastructure by the government also contributes to the deterioration of existing slum areas. Lasaiba (2022) emphasized that slum settlements in Indonesian cities are closely related to the state's absence in providing adequate basic services, so that slum communities face a double burden: economic poverty and poor access to services. Hasrizal, Nasrullah, and Latief (2025) found that population density interacting with minimal infrastructure was the third factor explaining variations in slum conditions in their study area in Kendari City, demonstrating that density without adequate infrastructure support systematically worsens residential environmental conditions.

In the context of Central Kalimantan, data from the Palangka Raya City RP2KPKP compiled by the Central Kalimantan Provincial Housing, Settlement, and Land Agency (2020) indicates that drainage, sanitation, and waste management are dominant issues in slum areas spread across four sub-districts with a total area of 231.25 hectares. This disparity is inseparable from the limited fiscal

capacity of local governments to finance the provision of adequate settlement infrastructure, which is further exacerbated by the geographical conditions and connectivity of the Central Kalimantan region, which require higher development costs compared to cities in Java.

7. Synthesis of Findings: Causality Patterns of Socio-Economic Factors

Based on the synthesis of the five identified themes, a causal pattern can be formulated that illustrates how socio-economic factors work interconnectedly in shaping urban slum areas. Structural poverty stemming from low education and limited access to formal employment is the root of the problem, which then drives the flow of urbanization from rural to urban areas without a commensurate ability to access the formal housing market. As a result, these community groups occupy marginal land with unclear ownership status, which in the long term develops into increasingly dense slums with minimal services due to the unequal provision of infrastructure by the government. This cycle is self-reinforcing because the poor conditions of the slums further limit the opportunities for residents to improve their educational and economic capacity, making it difficult to escape the cycle of poverty.

This causality pattern can be seen in Figure 1 below:

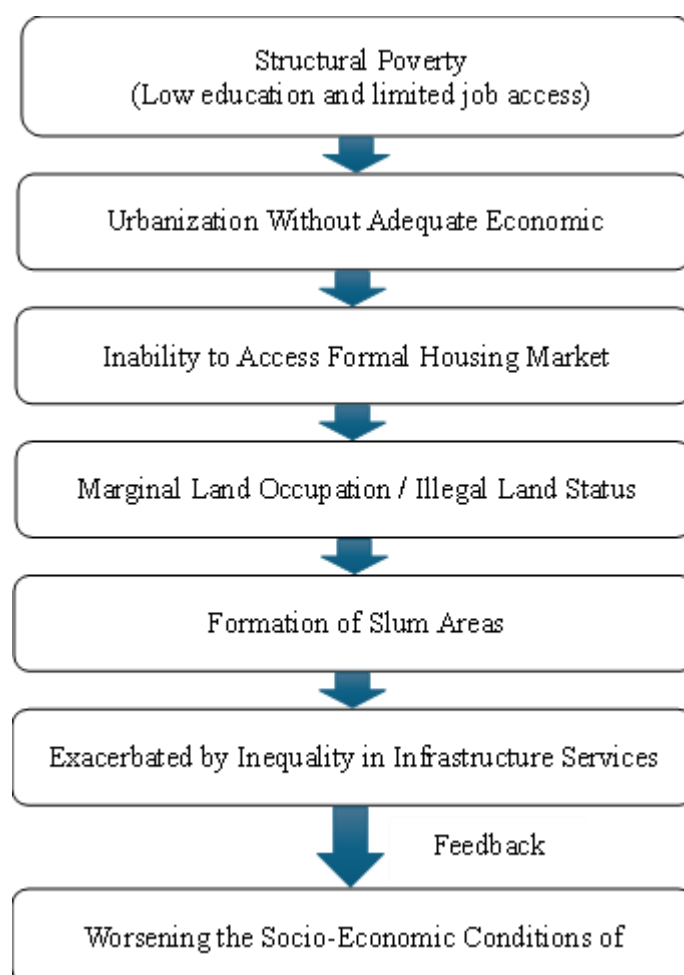


Figure 1. Causality Pattern of Socio-Economic Factors in the Formation of Slums

8. Implications for Settlement Planning in Central Kalimantan

The findings of this literature review have direct and concrete implications for the direction of settlement planning policy in Palangka Raya City and Central Kalimantan. At least four policy implications can be formulated.

First, addressing slum settlements in Palangka Raya cannot rely solely on improving physical infrastructure but must be integrated with community economic empowerment programs based on

local potential. Considering the characteristics of slum communities, the majority of whom work in the informal sector, vocational skills training and micro-enterprise development programs should be mandatory components of the Palangka Raya City RP2KPKP and RP3KP documents.

Second, the issue of land status uncertainty, which is highly relevant in the context of Central Kalimantan, needs to be addressed by accelerating housing legalization and land certification programs for low-income communities, as part of a long-term slum prevention strategy. Without legal certainty over land, any physical intervention will not result in sustainable changes.

Third, the Palangka Raya City government needs to develop an early detection system for urbanization pressures by regularly monitoring population movements and housing needs, given the increasing development dynamics in Kalimantan following the establishment of the new capital city. Anticipatory settlement planning is more budget-efficient than addressing established slum areas.

Fourth, considering the limited fiscal capacity of the Central Kalimantan regional government, a collaborative financing model is needed that involves the private sector, microfinance institutions, and community organizations in providing affordable housing for MBR, as recommended by Mutaqi, Salura, and Lake (2024) in the context of MBR housing in urban Indonesia.

CONCLUSION

This article has successfully answered the two research questions formulated through a thematic review of 32 relevant literature sources in the period 2015 to 2025. Regarding the first question, the literature review identified five main socio-economic factors that are determinants of the formation of slums in urban areas of Indonesia, namely poverty and low income levels, uncontrolled urbanization and migration flows, low levels of education and limited access to formal employment, uncertainty of land ownership status, and inequality in access to basic services and infrastructure. These five factors do not work separately, but interact with each other in a cyclical and self-reinforcing causal pattern, so that partial handling and only touching on the physical aspects will not be able to stop the regeneration of slum areas sustainably.

Regarding the second question, the findings of this study have significant implications for settlement planning in Palangka Raya City and Central Kalimantan. With a total slum area of 231.25 hectares and potential increasing urbanization pressures in line with the dynamics of Kalimantan's development, the approach to slum management in this region needs to integrate the dimensions of economic empowerment, land legal certainty, urbanization management, and collaborative financing within a comprehensive planning framework. This approach aligns with the principles of SDGs Goal 11, which aims to create inclusive, safe, resilient, and sustainable cities.

This article is limited in terms of the scope of available literature specifically for the Kalimantan context, given the limited academic studies on slums in this region. Therefore, further field research that empirically confirms the findings of this literature review in Palangka Raya City is urgently needed, including the identification of dominant socio-economic factors that are contextual and unique to Central Kalimantan. This further empirical research is expected to produce more precise and evidence-based policy recommendations for use in revising settlement planning documents at the city and provincial levels.

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