

ANALYSIS OF FACTORS AFFECTING THE IMPLEMENTATION OF THE PROGRAM SWADAYA HOUSING STIMULANT ASSISTANCE IN THE DISTRICT BANGGAI ISLANDS

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Abstract: Home as a basic human need. To increase welfare, housing needs must be met. The State should improve the welfare of its citizens to help low-income people meet their housing needs. One of the things that the Indonesian government has done is the establishment of the Self-Help Housing Stimulant Assistance Program (SHHS). The research objective is to determine the dominant factors affecting the mismatch in the implementation of the Technical Guidance for Self-Help Housing Stimulants in Banggai Islands Regency. The research location was conducted in the Banggai Islands Regency. The sampling technique was carried out by simple random sampling of 61 respondents who received Self-Help Housing Stimulants in 2019. The analysis method used is factor analysis. The results of the study obtained 4 new factors consisting of 10 variables that affect the mismatch in the implementation of the Technical Guidelines for Self-Help Housing Stimulant (SHHS) assistance in Banggai Islands Regency from 8 initial factors and 32 initial variables. These factors are the factor of completeness of the specifications of the house and area facilities which consists of 6 variables, the labor factor which consists of 2 variables, the human resource factor, and the material factor which each consists of 1 variable.

Keywords: Factor Analysis, Non-Conformity, Technical Guidance and Self-Help Housing Stimulant (SHHS)

I. INTRODUCTION

A house is a building that functions as a place to live/occupy and a means of fostering family. The house is one of the basic human needs, apart from the need for clothing, food, health services, and education. As a basic human need, the house is one of the conditions for obtaining welfare. According to Permenpera No. 5 / PERMEN / M / 2007 Low Income Communities (MBR) are people with an income below two million five hundred thousand rupiahs per month. Therefore, the low economic level of MBR has resulted in weak access to determining life. So that MBR needs to get assistance and support in fulfilling their daily needs, especially in meeting the quality needs for housing (housing). It is the obligation of the state in the context of the welfare of its citizens to help MBR to fulfill their housing needs.

One of the things that the Indonesian government has done is the establishment of the Self-Help Housing Stimulant Assistance Program (SHHS). With the establishment of the SHHS program, many MBR communities have been helped but seeing the realities that have occurred in the field, in the implementation of the SHHS program, there are still many obstacles faced both in the community and in the Government, causing a mismatch in the implementation of the SHHS Technical Guidelines, especially in Banggai Islands Regency.

II. THEORY

Based on Law No. 4 of 1992 concerning Housing and Settlements there are definitions as follows:

- a. The definition of a house is a building that functions as a place to live/occupy and a family development facility.
- b. What is meant by housing is a group of houses that function as a residential/residential environment equipped with environmental facilities and infrastructure.
- c. Whereas a settlement is part of the environment outside a protected area (City and Village) which functions as a residential environment and a place for activities that support life and livelihoods.

Housing development must refer to spatial planning. In-Law Number 24 of 1992 concerning "Spatial Planning" it is stated that spatial planning is based on:

- a. Utilization of space for all interests in an integrated, efficient, and effective manner, harmonious, harmonious, balanced, and sustainable.
- b. Openness, equality, justice, and legal protection.

Housing conditions are generally constantly changing and experiencing improvements both in the physicality of the house and in the housing environment. Residential residents are not passive towards their housing environment. Consciously or not, residents respond to their place of residence by mobilizing all resources (physical, social, economic) to meet the needs of a house that is following the norm. As stated by Tuner, (1982) there are 2 (two) efforts that residents can make towards their house, namely:

- a. Efforts to make ends meet when residents feel a lack in their homes The form of action can be in the form of moving house, it can also be in the form of changing or adding to the house. So residents actively cause changes to the condition of their homes or are termed housing adjustments.
- b. The residents' businesses respond to the pressure caused by various deficiencies in the house, by making changes to themselves without changing their homes. In this case, the occupants are passive or termed housing adaptation.

According to Lewis, (1984) in Suparlan, (1984) MBR is a group of people who have experienced economic, social, cultural, and political pressures for a long time to produce a culture called poor culture. This MBR is trapped in a poor culture so they can no longer see their potential. Swadaya Home aid is organized according to the following principles:

a. Nongovernmental

Assistance from the Government is a stimulant in the context of improving the quality of houses to make them habitable so that to meet the feasibility of a house to be inhabited, commitment and community readiness are needed in the form of self-help funds in the form of savings for building materials or other assets or savings that can be used as additional funds.

b. Community development

Empowering the community so that in every implementation activity starting from planning, building, and managing the implementation of activities, as well as supervising the active participation of the community itself with a full sense of responsibility.

c. Transparent

The management of activities is carried out openly and is known by all levels of society and apparatus so that it can be monitored and evaluated by all parties.

d. Can be accounted for Management of activities must be accountable to all levels of society.

e. Post-Activity Independent Development

Post-construction independent development is a self-supporting activity for housing development after the completion of the SHHS program, carried out on the initiative/initiative and with funds from the community itself. This success is determined by the community empowerment process from preparation to post-construction which is carried out by KPB independently.

III. METHODS AND ANALYSIS

A. Research Design

Research conducted using descriptive research. Through descriptive research, researchers try to describe events and incidents that are the center of attention without giving special treatment to these events. The research design carried out is by conducting a field survey by distributing questionnaires where survey research requires data obtained directly from the source so that the unit of analysis in survey research is an individual.

B. Research Locations

The location of the research was carried out in Banggai Kepulauan Regency, namely Totikum District, Batang Babasal Village and Mata Village, Tinangkung District, Bakalan Village, Tinangkung Selatan District, Tinangkung Village, North Bulagi District, Mandok Village, and Bulagi Selatan District, Lolantang Village

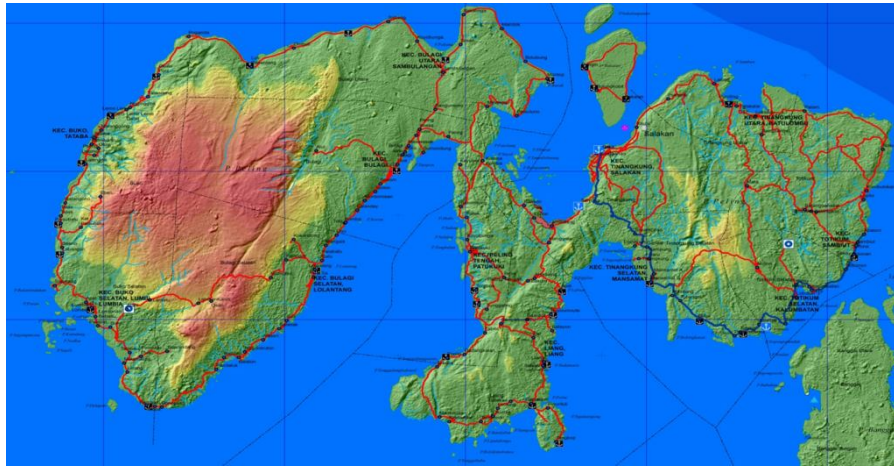


Fig. 1 Map of Banggai Islands Regency

C. Population, Samples and Sampling Techniques

In this study, the population was 152 people who received Self-Help Housing Stimulant (SHHS) in Banggai Islands Regency in 2019. To find out the number of samples, the sampling technique was used, namely simple random sampling. Sugiono, (2002) in Rahmiyanti, (2019) states that simple random sampling is the taking of sample members from the population which is done randomly without paying attention to the strata in the population. The Slovin formula is used to determine the number of samples that can represent the number of populations, as follows:

$$n = \frac{N}{1 + Ne^2}$$

n = number of samples

N = population number

E = critical value of accuracy (tolerated by a maximum of 10% error)

By using the Slovin formula, a total sample of 61 samples was obtained.

D. Operational Variables

The operational variables in this study were 32 variables consisting of 8 initial factors.

TABLE I - OPERATIONAL VARIABLE CONCEPT

No.	Faktor Awal	Variabel
1.	Resources for Field Facilitators (TFL)	<ul style="list-style-type: none"> • Implementation of the SHHS program involves TFL (X₁) • TFL recruited not residents/residents of Banggai Islands Regency (X₂) • TFL recruited do not have a building engineering education background (X₃) • TFL recruited is a member of the Indonesian National Army (TNI) (X₄) • TFL who are recruited get state facilities that exceed the value of assistance received by residents per household/unit (X₅)
2.	Supervisory Technical Team	<ul style="list-style-type: none"> • Implementation of the SHHS Program involves a Technical Supervisory Team from the District Government and Village Government (X₆) • The implementation of the SHHS program does not go through a socialization process to the community because it will result in a delay in the receipt of assistance (X₇) • The implementation of the SHHS program does not involve the Supervisory Technical Team, only Field Facilitators (TFL) are sufficient (X₈)
3.	The Community of Prospective Beneficiaries	<ul style="list-style-type: none"> • Community prospective SHHS recipients have not included in the Low Income Community (MBR) category (X₉) • The community who are prospective SHHS recipients are required to have a minimum self-help value that can prepare a house foundation without using aid funds (X₁₀) • Community prospective SHHS recipients are included in the poor, who do not have houses (X₁₁)

No.	Faktor Awal	Variabel
		<ul style="list-style-type: none"> The community who are prospective SHHS recipients are people who do not have a house at all but are not MBR (X₁₂) Community prospective SHHS recipients are MBR but have initial occupancy that is not following the housing requirements for beneficiaries (X₁₃)
4.	Aid Distribution Mechanism	<ul style="list-style-type: none"> The SHHS program does not accept cash but receives building materials / materials worth the cost of assistance (X₁₄) The distribution of the SHHS program uses a gradual system according to the physical progress of house construction (X₁₅) SHHS program distribution in groups / not individually (X₁₆)
5.	Material Distributor Shop	<ul style="list-style-type: none"> The material distribution shop is not the closest shop to the beneficiary location (X₁₇) The material distribution shop is the shop closest to the beneficiary location but has a higher price than the shop farther away (X₁₈) The material distribution shop is determined by the Supervisory Technical Team or TFL (X₁₉) The price of the material provided by the material distributor shop is determined by the Supervisory Technical Team or TFL (X₂₀) Local materials such as wood provided by Prospective Beneficiaries (X₂₁) The material distributor shop cannot meet the material needs so the Supervisory Technical Team or TFL replaces the distributor shop with the material price offered is more expensive (X₂₂)
6.	Complete House Specifications	<ul style="list-style-type: none"> Types of houses built under the SHHS Program without room dividers (X₂₃) The type of house built does not include the provision of KM / WC (X₂₄) The type of house built does not include electrical work (X₂₅) Community prospective SHHS recipients are required to have a minimum self-help value provided they prepare KM / WC independently (X₂₆)
7.	Labor / Skilled Workers	<ul style="list-style-type: none"> The community who are prospective SHHS recipients must prepare wages for workers independently or independently (X₂₇) Community prospective SHHS recipients must cooperate in groups (X₂₈) The community who are prospective SHHS recipients include the elderly and are unable to prepare wages for workers independently or independently so that the construction of their houses must be assisted by other residents without workers' wages (X₂₉)
8.	Residential Area Infrastructure, Facilities and Utilities	<ul style="list-style-type: none"> In the SHHS program, is not aimed at improving the quality of houses but improving the quality of the environment (X₃₀) The value of assistance in the SHHS Program divides the allocation for improving the quality of houses and improving the quality of the environment (X₃₁) In the SHHS Program the Village Government must receive assistance to prepare / allocate Village budgets for environmental quality improvement (X₃₂)

E. Data Collection Techniques

The data collection technique was carried out in 4 (four) ways, namely the observation method (observation method), literature study method, interview method, and questionnaire distribution method.

F. Research instruments or materials and tools

The instrument used in this study was a questionnaire. By using a Likert scale, the variables to be measured are translated into variable indicators. These indicators then become the starting point for compiling the instrument items in the form of statements.

There are 5 (five) levels of answer choices for each question with the answer values as follows:

- | | |
|------------------------------|-----|
| 1. Answer Strongly Agree | = 5 |
| 2. Agree Answer | = 4 |
| 3. Answers Disagree | = 3 |
| 4. Disagree Answers | = 2 |
| 5. Strongly Disagree Answers | = 1 |

The validity of a research result is determined by the measuring instrument used, for that we need two kinds of testing, namely the validity test (validity) and the reliability test (reliability).

1. Validity Test (Validity)

The validity test was carried out using the SPSS program, where the testing technique used was the Person Product Moment Correlation Technique. The method of analysis is by correlating the item score with the item total score. To determine whether an item is suitable for use or not, the correlation coefficient significance test is carried out at the 0.05 significance level. This means that an item is considered valid if the P-value <0.05.

2. Reliability Test (Reliability)

High reliability is indicated by the value of r close to number 1, but the question item is declared reliable if the Cronbach's Alpha value is greater or equal to 0.6 ($\alpha \geq 0.6$).

G. Data Analysis Techniques

Data analysis is a process of selecting, simplifying, focusing, abstracting, organizing data systematically, and rationally according to research objectives. To obtain the objectives of the study, the data analysis technique used was statistical analysis, the factor analysis method using the SPSS program. Factor analysis is a multivariate statistical analysis technique. Suryanto, (1998) in Karim, (2018) states that factor analysis is a study of the interdependence between variables, to find a new set of variables that are less in number than the original variable and which shows which of the variables are the common factors. To carry out the factor analysis method, several steps must be carried out as explained by Karim, (2018), namely as follows:

1. Variable Selection

Variable selection is done to choose the right variable so that if there is a variable that is irrelevant or not feasible, then the variable must be discarded or eliminated first because it can affect the results of the factor analysis. Selection of variables can be done in two ways, namely the validity test (validity) and reliability test (reliability).

2. Testing KMO and MSA

The Kaiser Meyer Olkin (KMO) test and the Measure of Sampling Adequacy (MSA) test aim to determine whether the variables in the study are valid or not. The KMO test is considered valid if the KMO value has met the requirements, namely > 0.5 to 1, while for significance the Barlette's Test must be <0.05. The MSA test is said to be valid if the MSA value is ≥ 0.5 . However, if the variable with the MSA value does not meet the requirements (<0.5) then the re-analysis process must be carried out in the same way but first must remove the variables that do not meet the requirements. The KMO and MSA tests were continuously carried out until all the variables in this study met the requirements for the KMO and MSA values.

3. Factor Extraction

The factor extraction method is concerned with determining the number of factors that describe the structure of the data. The method used is Principal Components Analysis (PCA). Determination of the formation of the number of factors is done by looking at the total value of initial eigenvalues. Factors that have a total value of initial eigenvalues ≥ 1 will be retained, while the total value of initial eigenvalues <1 will not be included in the model because variables whose values are less than 1 are not better than the original variable, with the hope that the formed factors can give Variance Explained Cumulative $\geq 60\%$.

4. Rotation Factor

There are two methods of rotation in factor analysis, namely the orthogonal rotation method and the oblique rotation method. In the orthogonal rotation method, it is known that there are several measurements, namely the varimax, quart max, and equinox methods. In this study, varimax rotation was used. Where the varimax method focuses its analysis on simplifying the factor matrix column.

5. Naming Factors

After the factors have been formed, each of which consists of the variables or sub-factors, then the factor is named. Give a name to the factors that have been formed based on the characteristics following its members. In the stage of naming these factors, there are no specific rules for assigning names to these factors.

IV. RESULTS AND DISCUSSION

The results of the respondents' answers will be analyzed using 2 (two) methods, namely descriptive analysis methods and statistical analysis methods. The descriptive analysis method is used to explain the characteristics of the respondent while the statistical analysis method is used to analyze the factors.

A. Descriptive Analysis

The characteristics of the respondents are carried out by calculating the percentage which consists of the respondent's latest education, the respondent's occupation, the respondent's age, and the number of the respondent's children.

1. Last Education

The husband's last education with the highest percentage was SD at 62.38%, while the wife's last education with the highest percentage was SD at 52.46%. These results indicate that the respondents desperately need help from the government because they have limited education which then has an impact on the economy. It can also be seen based on the husband and wife's latest education that the SHHS program implemented in the Banggai Archipelago Regency has been right on target.

2. Work

Husband's occupation with the highest percentage was farmers at 88.52%, while for wife jobs with the highest percentage was as a housewife at 65.57%, which means that the SHHS program in Banggai Archipelago Regency has been right on target.

3. Age

The age of the husband who had the highest percentage was 20 to 40 years of 62.30%, while the age of the wife who had the highest percentage was 73.77%. For those of age who receive Self-Help Housing Stimulant Assistance, it is not a condition, on the contrary, the requirement for obtaining Self-Help Housing Stimulant Assistance, namely people who are married.

4. Number of Children

The number of children with the highest percentage was 1 or 2 people at 72.13%. The characteristics of respondents based on the number of children who have strong relevance to this study. If seen from the SHHS program the type of building that is assisted is type 36, the number of children is following the designation for type 36. Based on the Decree of the Minister of Settlements and Regional Infrastructure Number: 403 / Kits / M / 2002 concerning Technical Guidelines for the Construction of Simple Healthy Homes (Healthy Rs) in Rahmiyanti, (2019) states that the space requirement per person is calculated based on basic human activities in the house and from the results of the study, the space requirement per person is 9 m². Then it can be seen that the area of space for 4 people, effectively a 36 m² house unit.

B. Statistical Analysis

Statistical analysis was used to identify the factors causing the mismatch in the implementation of the Technical Guidance for Self-Help Housing Stimulant Assistance in Banggai Islands Regency. Factor analysis was performed using the SPSS 25 program on 32 variables. However, before carrying out the factor analysis stage, first, the validity test (validity) and reliability test (reliability) were carried out which aimed to select the right variable.

1. Validity Test (Validity)

The results of the validity test show that 4 variables do not meet the requirements because they have a P value > 0.05, namely X₆ (0.210), X₈ (0.399), X₉ (0.421), and X₂₈ (0.543) so that these 4 variables will not be studied further or thrown away. Then there are only 28 variables that will be factor analyzed.

2. Reliability Test (Reliability)

The results of the reliability test were declared reliable because the Cronbach's alpha value obtained was greater than 0.6. The reliability test results are as follows:

TABLE II - CRONBACH'S ALPHA VALUE BASED ON RELIABILITY TEST

Cronbach's Alpha	N of Items
0,674	32

1. Analisis Faktor

After the factor analysis was carried out, it was found that there were 6 new factors formed from 28 variables that met the requirements for factor analysis. However, after the factor rotation is carried out, it is known that there are 2 factors that have a loading factor value < 0.695, which means that they do not meet the requirements for the loading factor value so that there are only 4 new factors with a total of 10 variables that can be continued in the analysis. As for these factors, namely:

a) Factors of Completeness of Specifications for Houses and Area Facilities

TABLE III- Factors of Completeness of Specifications for Houses and Area Facilities

No.	Variable	Description	Loading Factor Value
1.	X ₂	TFL recruited are not residents/residents of Banggai Islands Regency	0,879
2.	X ₁₇	The material distribution shop is not the closest shop to the beneficiary location	0,782
3.	X ₂₃	Types of houses built under the SHHS program without room dividers	0,801
4.	X ₂₄	The type of house built does not include the provision of KM / WC	0,760
5.	X ₂₅	The type of house built does not include electrical work	0,804
6.	X ₃₂	In the SHHS Program, the Village Government is obliged to receive assistance to prepare/allocate Village budgets to improve environmental quality	0,766

Factor 1 for variable X₂ (TFL recruited by non-residents/residents of Banggai Islands Regency) has the highest loading factor value which is equal to 0.879 so that this variable is said to be the dominant variable that affects the mismatch in the implementation of the SHHS Technical Guidelines in Banggai Islands Regency. If it is related to the situation in the field, that TFL recruited is TFL who is not a resident of Banggai Islands Regency with Civil Engineering criteria so that the community protests that there are also our brothers who have Civil Engineering criteria as residents of Banggai Islands Regency.

The variable X_{20} (the price of the material provided by the material distributor shop is determined by the Supervisory Technical Team or TFL) has the highest loading factor value of 0.699 so that the X_{20} variable is said to be the dominant variable that affects the mismatch in the implementation of the SHHS Technical Guidelines in Banggai Islands Regency.

b) Labor Factor

TABLE IV- LABOR FACTOR

No.	Variable	Description	Loading Factor Value
1.	X_{20}	The price of materials provided by the material supply shop is determined by the Technical Supervision Team or TFL	0,699
2.	X_{27}	The community who are prospective SHHS recipients must prepare the wages of the masons independently or independently	0,696

As happened in the field, there are several TFL or Supervisory Technical Teams that set the price of materials, they work together with material supply shops, TFL or Supervisory Technical Teams are looking for distributor shops and finally, they negotiate with shop owners so that the material supply shop is selected and TFL or the Technical Supervision Team benefits from the shop side. This is what can lead to a mismatch in the implementation of the Technical Guidelines for SHHS in Banggai Islands Regency.

c) Faktor Sumber Daya Manusia

TABLE V- HUMAN RESOURCE FACTORS

No.	Variable	Description	Loading Factor Value
1.	X_4	TFL recruited were members of the Indonesian National Army	0,824

Factor 3 consists of only 1 variable, namely X_4 (TFL recruited is a member of the Indonesian National Army) with a loading factor value of 0.824. As happened in the field that TFL recruited from the TNI had not fully mastered SHHS, data management as a work presentation report, and in the implementation of work there was an impression that there was an emphasis on the timing of work implementation, but this emphasis did not occur in the field but the community felt reluctant about the TNI Apartement.

d) Material Factor

TABLE V- MATERIAL FACTORS

No.	Variable	Description	Loading Factor Value
1.	X_{18}	The material distributor shop is the shop closest to the beneficiary location but has a higher price than the shop farther away.	0,920

Factor 4 only consists of one variable, namely X_{18} (the material distributor shop is the closest shop to the recipient's location but has a higher price than a shop farther away) with a loading factor value of 0.920. As happened in the field, the community preferred that the material distribution shop had the lowest price even though the shop was far from the location of the beneficiary.

This affects the amount of material needed, namely the cheaper it is so that other material needs can be met. Of the 4 (four) factors that have been formed based on the value of the loading factor obtained, it can be seen that the dominant factors affecting the mismatch in the implementation of the SHHS Technical Guidelines in Banggai Islands Regency, namely the factor 4 variable X_{18} but has a higher price than a shop farther away) with a loading factor value of 0.920. Furthermore, factor 1 variable X_2 (TFL recruited non-residents / residents of Banggai Islands Regency) with the highest loading factor value of 0.879 and factor 3 variable X_4 (TFL recruited is a member of the Indonesian National Army) with a loading factor value of 0.824.

C. The role of the Government in anticipating mismatches in the implementation of the SHHS Technical Guidelines in Banggai Islands Regency. The role of the government in anticipating mismatches in the implementation of the SHHS Technical Guidelines in Banggai Islands Regency, includes:

1. Conducting technical explanations during the socialization and verification activities of potential beneficiaries so that people who do not meet the requirements for assistance are caused because their conditions and circumstances are not following the SHHS technical guidelines, it is recommended that the Village Government propose to be submitted to the Regency Housing Service. Cities with the intention of the local government to allocate housing assistance with APBD funding sources.
2. The unsuitability of SHHS technical guidelines, such as the community whose house is above sea level and the condition of the house using wooden poles, is categorized as landless. This is not following the SHHS technical guidelines. So it is recommended for proposals to the Special House for Fishermen program.

V. CONCLUSIONS

After the analysis was carried out, the researcher concluded that there were 4 (four) new factors consisting of 10 variables that influenced the mismatch in the implementation of the SHHS Technical Guidance in Banggai Kepulauan Regency from the 8 initial factors and 32 initial variables. These factors are the factor of completeness of the specifications of the house and area facilities, labor factors, human resource factors, and material factors.

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