

Examining The Feasibility Of The Housing Provision Policies For Low-Income Communities In Indonesia: A Case Study Of The Tapera Program

Dhiraj Kelly Sawlani

Sekolah Tinggi Pemerintahan dan Kebijakan Publik

dhirajkelly@gmail.com

Informasi Artikel	Abstract
<p>E-ISSN : 3026-6874 Vol: 2 No: 1 January 2025 Page : 212-231</p> <p>Keywords: Tapera Program housing policy low-income communities public policy evaluation</p>	<p>This study explores the effectiveness of the Tapera Program in addressing housing needs for low-income communities in Indonesia. Adopting a qualitative approach, the research employs a case study method to analyze the program's impact and its implementation as a public policy. Data collection combines in-depth interviews, participatory observation, and documentation studies to provide a comprehensive understanding of the program's management and outcomes. The study utilizes purposive sampling with a snowball technique to select informants, including program administrators, policymakers, low-income beneficiaries, local government officials, and financial institutions. Data analysis follows an interactive model, encompassing data collection, reduction, display, and conclusion drawing, with triangulation employed to ensure validity and reliability. The findings reveal that while the Tapera Program has made significant strides in promoting housing equity and sustainability, challenges persist in affordability, regional disparities, and transparency. These issues highlight the need for strategic reforms, such as enhanced financial mechanisms, expanded outreach, and improved governance. The study concludes that the Tapera Program has the potential to significantly reduce housing inequality and promote social equity, provided that key challenges are addressed through innovation and collaboration. The research contributes to the discourse on public policy evaluation, offering practical recommendations for improving housing accessibility for low-income communities.</p>

Abstract

Penelitian ini mengeksplorasi efektivitas Program Tapera dalam memenuhi kebutuhan perumahan bagi masyarakat berpenghasilan rendah di Indonesia. Dengan menggunakan pendekatan kualitatif, penelitian ini menggunakan metode studi kasus untuk menganalisis dampak program dan implementasinya sebagai kebijakan publik. Pengumpulan data dilakukan dengan wawancara mendalam, observasi partisipatif, dan studi dokumentasi untuk memberikan pemahaman yang komprehensif mengenai manajemen dan hasil program. Studi ini menggunakan purposive sampling dengan teknik bola salju untuk memilih informan, termasuk administrator program, pembuat kebijakan, penerima manfaat berpenghasilan rendah, pejabat pemerintah daerah, dan lembaga keuangan. Analisis data mengikuti model interaktif, yang meliputi pengumpulan, reduksi, penyajian, dan penarikan kesimpulan data, dengan triangulasi yang digunakan untuk memastikan validitas dan reliabilitas. Temuan-temuan tersebut mengungkapkan bahwa meskipun Program Tapera telah membuat langkah signifikan dalam mendorong pemerataan dan keberlanjutan perumahan, masih ada tantangan dalam hal keterjangkauan, kesenjangan antar wilayah, dan transparansi. Isu-isu ini menyoroti perlunya reformasi strategis, seperti mekanisme keuangan yang lebih baik, perluasan jangkauan, dan peningkatan tata kelola. Penelitian ini menyimpulkan bahwa Program Tapera memiliki potensi untuk secara signifikan mengurangi ketimpangan perumahan dan mendorong kesetaraan sosial, asalkan tantangan-tantangan utama dapat diatasi melalui inovasi dan kolaborasi. Penelitian ini berkontribusi pada wacana evaluasi kebijakan publik, dengan menawarkan rekomendasi praktis untuk meningkatkan aksesibilitas perumahan bagi masyarakat berpenghasilan rendah.

Kata kunci: Program Tapera, kebijakan perumahan, masyarakat berpenghasilan rendah, evaluasi kebijakan publik

INTRODUCTION

The low-income housing crisis in Indonesia is driven by rapid population growth, limited housing availability, and socio-economic challenges. By 2045, the population is projected to reach 317 million, significantly increasing the demand for housing, with a backlog of 15 million houses and an additional 1 million needed annually (Suryanto et al., 2019). The high cost of housing construction

disproportionately impacts low-income communities (MBR), making adequate housing unaffordable for many (Suryanto et al., 2019; Lastiur, 2024). Financing programs, such as the government-backed mortgage (KPR), often fail to reach the entire low-income population, further limiting access to suitable housing (Suryanto et al., 2019; Lastiur, 2024; Nareswari et al., 2013). Additionally, many people live in informal settlements, which lack proper infrastructure and services, complicating urban planning and exacerbating the housing crisis (Jones, 2017). The high land prices and ineffective housing management add to these challenges, as local authorities struggle to address the imbalance between housing demand and supply (Suryanto et al., 2019; Lastiur, 2024; Jones, 2017).

The Tapera People's Housing Savings Program (Tapera) represents a key governmental initiative aimed at addressing the housing needs of low-income communities by pooling savings and investment returns from workers, including civil servants, military personnel, and employees of state-owned enterprises. Participants contribute 3% of their salaries, with employers adding 0.5%, facilitating homeownership for low-income individuals (Irawan & Firmansyah, 2021). The program's digital portal enhances accessibility and efficiency, crucial for reaching low-income populations with limited access to traditional banking (Elia et al., 2022). Financing options under Tapera include the Home Ownership Credit (KPR), Home Construction Credit (KBR), and Home Renovation Credit (KRR), offering flexibility for participants (Irawan & Firmansyah, 2021). Eligibility is based on income, housing status, and enrollment duration, ensuring that resources are targeted to those in greatest need (Irawan & Firmansyah, 2021).

Collaboration with financial institutions, such as Bank Syariah Indonesia (BSI) and Bank Tabungan Negara (BTN), is vital for broadening financing options within the Tapera program, encouraging the development of tailored products for low-income individuals (Irawan & Firmansyah, 2021). Beyond homeownership, Tapera aims to foster social stability and community development. Research suggests that homeownership leads to greater neighborhood satisfaction and social cohesion (Grinstein-Weiss et al., 2011), though additional efforts, such as neighborhood revitalization, are necessary to improve the living conditions of low-income residents (Grinstein-Weiss et al., 2011). The sustainability of Tapera hinges on adapting to the evolving needs of low-income communities, ensuring that the program remains effective as urbanization intensifies and housing demands grow (Irawan & Firmansyah, 2021).

The implementation of the Tapera (Housing Savings Program) in Indonesia has faced significant challenges, particularly in the areas of socialization, regional disparities, financial and administrative barriers, and its impact on low-income communities. One of the primary criticisms of Tapera is its ineffective socialization, which has led to widespread confusion about its policies and benefits. Insufficient outreach efforts have resulted in a lack of understanding, causing distrust among potential beneficiaries who fear that the program could negatively affect their income without clear benefits or management frameworks. Effective communication in public housing initiatives is crucial for fostering trust and engagement (Astuti et al., 2015; Walsh et al., 2015). Regional disparities further complicate Tapera's implementation, as the program's structure fails to consider local variations in land prices and living costs. This misalignment exacerbates existing inequalities, as urban areas with higher costs may not receive the same support as rural regions. Successful housing programs must be tailored to regional socio-economic contexts to avoid ineffective outcomes (Exploring the Challenges Faced by the Urban Squatter Dwellers in Sentul, Kuala Lumpur, Malaysia, 2023).

Financial constraints represent another significant barrier to Tapera's success. The mandatory 3% salary contribution from participants has been criticized, as experts argue that the policy lacks sufficient government intervention in regulating land control and pricing, undermining the program's ability to provide affordable housing. Without adequate government support and oversight, housing initiatives often fail to meet their objectives, leaving low-income families disadvantaged (Francis-Brophy & Donoghue, 2013). Moreover, concerns about corruption and mismanagement of public funds have eroded trust in the program, especially given high-profile corruption cases in Indonesia (McQuillan, 2024).

This lack of transparency raises doubts about the program's effectiveness, further alienating potential beneficiaries. Additionally, the high contribution requirements and complex application processes prevent many low-income individuals from accessing the program, limiting its impact on

vulnerable populations. Research indicates that such barriers can perpetuate cycles of poverty and housing insecurity (Forchuk et al., 2023). The lack of infrastructure and support services in low-income areas further complicates access to the program, highlighting the need for not only financial assistance but also access to necessary resources (Sirotich & Rakhra, 2021).

The Tapera program, designed to improve housing access for low-income communities, has garnered attention for its potential but also faces challenges in its implementation. Its impact on housing accessibility, the adequacy of its implementation across regions, and the purchasing power of low-income individuals must be evaluated. Housing prices significantly affect the health and well-being of low-income residents, and research suggests that improved housing access can lead to better health outcomes (Wen-sheng et al., 2022). The program's objective of alleviating financial constraints by providing a structured savings mechanism aligns with the financial barriers that low-income individuals face in accessing affordable housing (Zanariah et al., 2021). However, urban areas like Jakarta and Surabaya, with high land prices, face challenges in providing adequate housing under Tapera's structure. Government intervention is essential to ensure that housing development meets local needs (Zanariah et al., 2021; Satoto, 2023).

Additionally, the 2.5% salary deduction may reduce disposable income, exacerbating financial struggles for beneficiaries, as salary deductions can affect purchasing power (AHMAD, 2024). Transparency in fund management is crucial to ensure effective use of resources and restore public trust, as previous corruption scandals have undermined confidence in government programs (Dewy, 2024). Moreover, policy improvements such as making Tapera voluntary for certain workers or providing subsidies to developers could enhance the program's inclusivity and effectiveness (Satoto, 2023). Sustainable housing practices, such as using renewable energy sources, can also improve living conditions, though the lack of incentives has hindered their adoption (Heliani et al., 2021).

The role of local governance and community engagement is vital for ensuring that housing policies address the specific needs of low-income communities and promote long-term sustainability (Setyonugroho, 2024; Pavel, 2024). Evaluating the effectiveness of the Tapera program is essential for improving its impact on low-income communities and ensuring it meets the housing needs of Indonesia's population.

Research Objectives and Impacts

1. To assess the current development of the Tapera program in improving housing access for low-income communities
2. To explore the challenges and limitations in the implementation of Tapera across various regions, and how these factors impact the program's overall effectiveness.
3. To provide policy recommendations aimed at enhancing the effectiveness of Tapera and addressing the issues identified in the evaluation.

LITERATURE REVIEW

Policy Evaluation Model

Policy evaluation models are essential tools for collecting data and information related to a program, enabling decision-makers to assess the program's effectiveness and determine follow-up actions. These models vary based on the evaluation objectives and include descriptive, normative, verbal, symbolic, procedural models, and others that provide simplified representations of the problem at hand (Dunn, 2000). Al Rasyid (2008) outlines six criteria for evaluating policies: effectiveness, efficiency, adequacy, equity, responsiveness, and appropriateness. These criteria help evaluate whether a policy meets its goals, distributes resources fairly, addresses societal needs, and ensures that the objectives align with the underlying assumptions. Thoha (2006) emphasizes that evaluations should be effective, efficient, and based on sufficient data to achieve the expected outcomes. Furthermore, policy implementation evaluation is categorized based on timing, including pre-implementation, during-implementation, and post-implementation evaluations. Handyaningrat (2006) defines three approaches to evaluating policy: the quasi-evaluation approach, formal evaluation approach, and theoretical decision evaluation approach, each aimed at generating valid information regarding policy outcomes.

Policy evaluations can be categorized into various types based on their focus and technique. Lester and Steward Jr. distinguish between process evaluations (focused on implementation), impact evaluations (focused on outcomes), policy evaluations (assessing results against objectives), and meta-evaluations (evaluating multiple policy implementations for commonalities). Suryana (2004) adds further categories, including comparative evaluation, historical evaluation, laboratory or experimental evaluation, and ad hoc evaluation.

Additionally, Anderson (in Winarno, 2002) categorizes public policy evaluation into functional activities, operations, and systematic evaluations aimed at measuring societal impact. Bingham and Felbinger (in Dunn, 2000) offer a similar classification, focusing on process, impact, and policy evaluations. Nugroho (2011) categorizes evaluations into administrative, judicial, and political evaluations, with administrative evaluations further divided into effort, performance, effectiveness, efficiency, and process evaluations. Judicial evaluations assess the legality of the policy's implementation, while political evaluations focus on the policy's acceptance within the political system. These diverse evaluation approaches ensure comprehensive analysis of policy implementation and its societal impact.

Housing Provision for Low-Income Communities

Low-income housing refers to residential accommodations designed for individuals and families earning below a certain percentage of the median income, aimed at providing affordable, safe, and decent living conditions for those who cannot afford housing in the private market (Hulchanski, 1995). The need for low-income housing arises from socio-economic factors such as income disparity, rapid urbanization, population growth, and limited land availability. In many urban areas, particularly in developing countries, the demand for affordable housing often surpasses supply, leading to a housing crisis that disproportionately affects vulnerable groups like the elderly, single-parent households, and people with disabilities (Kutty, 2005).

Governments play a key role in addressing this issue through direct public housing provision, subsidies, housing vouchers, and policies such as inclusionary zoning, which mandates that developers allocate a percentage of new housing for low-income families (Mallach, 2006). These efforts are further supported by laws and regulations aimed at ensuring affordable housing availability, such as Indonesia's Law No. 1 of 2011 on Housing and Settlements, which mandates the availability of adequate housing for low-income communities and promotes sustainability in housing policies (Republik Indonesia, 2011). Furthermore, various policy approaches, including direct public housing provision, housing subsidies, and housing vouchers, are employed to alleviate housing challenges (Turner & Fichter, 1972; Arnott, 2008).

However, providing housing for low-income communities is fraught with challenges, including financial constraints, urbanization, land availability, and social and political barriers. Developing affordable housing requires significant investment, but the returns are often lower than market-rate housing, deterring private sector participation (Quigley & Raphael, 2004). Rising construction costs, land prices, and limited public funds exacerbate these challenges (Stone, 2006; Glaeser & Gyourko, 2003). Urbanization increases the demand for housing, yet affordable land is scarce, especially in densely populated areas, resulting in informal settlements and slums (Angel, 2000; UN-Habitat, 2010). Zoning laws and land use regulations can restrict housing density, further limiting the supply of affordable housing (Bertaud, 2004). Social attitudes such as the "Not in My Backyard" (NIMBY) phenomenon and political resistance to prioritizing low-income housing also hinder progress. Inadequate infrastructure and a lack of attention to sustainability in many low-income housing projects further reduce their effectiveness (UN-Habitat, 2010; Agyeman, Bullard, & Evans, 2003).

Governments address these issues through housing subsidies, financing programs like the Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) in Indonesia, and public housing projects such as the One Million Houses Program, which aims to build affordable housing units for low-income families (Kementerian PUPR, 2015; Kementerian Pekerjaan Umum dan Perumahan Rakyat, 2020). Urban planning and infrastructure development are crucial for integrating housing into broader systems, and the Spatial Planning Law in Indonesia mandates that regional governments ensure sustainable and accessible housing (Republik Indonesia, 2007).

METHOD

This research adopts a qualitative approach to understand the phenomena experienced by research subjects in their natural contexts, using various scientific methods. It employs a case study method to explore the Tapera Programme's effectiveness in providing housing for low-income communities, offering an in-depth analysis of the programme's impact. The study uses a survey to gather comprehensive data from relevant stakeholders, including the communities targeted by the programme, employing purposive sampling with a snowball method for sample selection. Data collection involves triangulation to ensure a comprehensive perspective, while data analysis is qualitative. The research aims to evaluate the effectiveness of the Tapera Programme as a public policy for low-income housing provision.

The subjects of this research are the management and administrators of the Tapera Program. Purposive sampling is employed to select informants who possess relevant information aligned with the research objectives and are willing to provide it objectively. The selection of research subjects is based on three criteria: informants must be willing to participate and describe their experiences, have in-depth knowledge about the public policy evaluation on housing provision for low-income communities, and be directly related to or knowledgeable about the policy evaluation. The research subjects include programme administrators, policymakers, low-income communities (MBR), local government officials, and financial institutions.

The data collection methods employed in this research include in-depth interviews, observation, and documentation study to obtain both primary and secondary data. Primary data refers to information gathered directly from the research site and subjects, while secondary data includes documents and other materials. The first method, semi-structured interviews, involves open-ended questions designed to explore informants' experiences with the Tapera Program and its implementation in housing provision for low-income communities.

The interview process allows for a phenomenological approach, where informants can fully describe their experiences, providing in-depth insights into the program's management and evaluation. To record the interviews, tools such as MP3 recorders and digital cameras are used. The second method, participatory observation, aims to gather real-time data on the program's management and implementation, providing objective information about the behaviors and activities related to the Tapera Program. Observations were conducted both directly and indirectly during the study period. Lastly, documentation techniques involve collecting a variety of documents, including notes, transcripts, literature, meeting minutes, and other relevant materials, which supplement the findings from interviews and observations. This documentation enhances the credibility of the research, as it provides additional context to the collected data, particularly regarding the program's evaluation and housing provision efforts for low-income communities.

The data analysis in this study uses the interactive model, consisting of data collection, reduction, display, and conclusion drawing. Data is gathered through interviews, literature studies, and documentation. Data reduction simplifies and organizes the information to focus on the research theme, while data display presents the findings in formats like narrative text or flowcharts. Conclusions are drawn by analyzing the relationships and meanings within the data. To ensure validity, the study applies criteria such as trustworthiness, transferability, dependability, and confirmability, using methods like triangulation, purposive sampling, and reducing bias to ensure reliable and accurate results.

RESULTS AND DISCUSSION

1. Effectiveness of Tapera Program improves housing access for Low-Income Communities (MBR)

a. Effectiveness of Tapera Program on Improved Housing Access

The evaluation of the Tapera and FLPP programs based on various criteria highlights their significant contributions to addressing Indonesia's housing challenges while identifying areas for improvement. The combined efforts have resulted in the funding of over 1.5 million housing units, demonstrating the programs' economic scale and impact on housing accessibility. Tapera, though in its early stages, has facilitated 13,737 housing units with a cumulative funding of Rp2.10 trillion, reflecting

its potential to complement FLPP's larger-scale operations. FLPP, with its achievement of exceeding its 2024 target by October, underscores its operational efficiency and ability to address housing demands effectively.

However, Tapera's realization of only 29.34% of its target by mid-year reveals challenges in outreach and implementation, emphasizing the need for enhanced participant engagement and streamlined processes. Regional disparities and affordability issues also remain critical areas that require tailored interventions to ensure equitable housing access across urban and rural areas. Despite these challenges, the programs collectively foster social stability by promoting homeownership, improving living conditions, and reducing inequality. The adoption of digital platforms and transparent governance further bolsters trust and participant confidence. To sustain and amplify their impact, Tapera and FLPP must continue refining strategies, addressing implementation gaps, and fostering collaborations to meet Indonesia's housing needs effectively.

Tabel 1. Effectiveness of Tapera Program on Improved Housing Access

Criteria	Data	Description	Source
Total Housing Units Funded	- 1,522,035 total units (FLPP and Tapera) as of 31 July 2024.	Total number of housing units financed through FLPP and Tapera, showcasing the overall impact of the programs.	BP Tapera Report, 2024
	- 13,737 units funded by Tapera, totaling Rp2.10 trillion.	Highlights Tapera's contribution to housing finance, though its proportion remains smaller compared to FLPP.	BP Tapera Report, 2024, Interview with BP Tapera Director
Funding for Civil Servants	- 15,428 units for civil servants since Bapertarum-PNS transitioned to BP Tapera (2020).	Significant achievement in supporting civil servants in obtaining housing through the Tapera program.	Interview with BP Tapera Director, as cited in Performance Report, 2024
	- By 28 June 2024, 2,307 units were funded (Rp383.02 billion) from the 2024 target of 8,717 units.	Progress in funding civil servant housing under Tapera for the 2024 target.	BP Tapera Report, 2024, Interview with BP Tapera Director
Target and Realization for 2024	- FLPP target: 170,000 units (Rp13.72 trillion), realization: 167,875 units (>100% of target).	The FLPP target was almost achieved by October 2024, demonstrating the program's effectiveness in meeting housing needs.	BP Tapera Report, 2024, Interview with BP Tapera Director
	- Tapera target: 8,717 units; realization by June 2024: 2,558 units (29.34% of target).	The realization rate for Tapera housing in 2024 indicates the need for improved program outreach and implementation.	BP Tapera Director Interview, 2024, Interview with BP Tapera Director
Cumulative Fund Disbursement	- Total funding disbursed (FLPP and Tapera): Rp142.11 trillion.	The total financial contribution of the two programs, reflecting their economic scale in addressing housing needs.	BP Tapera Report, 2024, Interview with BP Tapera Director

Criteria	Data	Description	Source
Special Milestones	- May 2024: 75,947 units funded (Rp9.22 trillion).	Milestones showing significant funding achievements for housing units in specific periods.	BP Tapera Performance Report, 2024, Interview with BP Tapera Director
	- October 2024: 167,875 FLPP units, exceeding target.	Demonstrates FLPP's ability to exceed its original targets, showcasing strong implementation efficiency.	BP Tapera Report, 2024, Interview with BP Tapera Director

b. Funding Structure, Participation, and Eligibility Criteria of the Tapera Program

The Tapera program's Funding Structure, Participation, and Eligibility Criteria reflect a comprehensive framework aimed at addressing Indonesia's housing challenges while ensuring financial sustainability and inclusivity. The funding mechanism, requiring a 3% contribution split between employees (2.5%) and employers (0.5%), provides a robust resource pool, while enabling self-employed individuals to participate by contributing the full 3% promotes inclusivity across employment sectors. Despite this structure, participation realization in 2022 revealed significant challenges, with only 241,722 new participants (32.23% of the target) enrolled, underscoring the need for enhanced outreach and simplified processes to engage eligible individuals effectively.

The program's eligibility criteria, including a minimum age of 20 years or marital status, income thresholds tied to regional minimum wages, and a mandatory 12-month contribution period, align participation with life-stage and financial capability, fostering long-term commitment while prioritizing those with stable incomes. Furthermore, income limits for MBR participants, set at Rp 7 million for unmarried individuals and Rp 8 million for married participants, with adjustments to Rp 10 million in Papua and West Papua, highlight the program's adaptability to socio-economic and regional differences. However, barriers such as administrative complexity and potential exclusion of workers with informal or fluctuating incomes call for strategic refinements, such as tiered contributions and flexible eligibility assessments, to enhance accessibility. Collectively, these findings underscore the strengths and limitations of Tapera's design, paving the way for targeted improvements to maximize its impact on housing equity and sustainability in Indonesia.

Table 2. Structure, Participation, and Eligibility Criteria of the Tapera Program

Aspect	Details	Description	Source
Funding Structure	Contribution Mechanism: Total contribution is 3%, consisting of 2.5% from employee salaries and 0.5% from employers.	Ensures sustainable funding for the program by pooling resources from employees and employers.	BP Tapera Financial Manager, 2024
	Self-employed individuals must pay the full 3% contribution from their income.	Highlights inclusivity by allowing participation of self-employed workers.	Interview with BP Tapera Director, 2024
Participation Realization	In 2022, new participants reached only 241,722 people, 32.23% of the target of 750,000 participants.	Reflects a significant gap between target and realization, indicating challenges in outreach and execution.	BP Tapera Performance Report, 2022

Participation Criteria	Basic Requirements: Participants must be at least 20 years old or married.	Ensures eligibility aligns with housing needs and life-stage requirements.	BP Tapera Membership Coordinator, 2024
	Participants must contribute for at least 12 months before accessing benefits.	Encourages long-term commitment to the program.	Interview with BP Tapera Outreach Manager, 2024
	Minimum income equivalent to UMR for formal workers.	Targets individuals with stable income, ensuring the ability to meet contribution obligations.	BP Tapera Membership Guidelines, 2024
Income Limits for MBR	Maximum income for unmarried participants: Rp 7 million per month.	Focuses on providing benefits to low- and middle-income groups.	BP Tapera Policy Document, 2024
	Maximum income for married participants: Rp 8 million per month.	Expands eligibility to account for household financial responsibilities.	BP Tapera Policy Document, 2024
	Maximum income for participants in Papua and West Papua: Rp 10 million per month.	Adjusts income thresholds to regional economic conditions, ensuring inclusivity.	Regional Manager for BP Tapera in Papua, 2024

c. Social Impacts of the Tapera Program

The Social Impacts of the Tapera Program highlight its multifaceted role in addressing key societal challenges, particularly in promoting stability, equity, and community development. One of the program's primary achievements is its ability to provide financial and emotional security through homeownership, reducing the stress and uncertainty that often accompany unstable housing situations. This stability enables participants to focus on self-improvement and long-term planning, fostering a sense of personal empowerment and resilience. For families, the program's impact is even more pronounced, as it alleviates the financial burden of rental costs, allowing for more strategic allocation of resources. This, in turn, enhances the overall welfare of families by enabling investments in areas such as education, healthcare, and entrepreneurship, which contribute to their economic and social mobility. At the community level, Tapera plays a critical role in bridging housing disparities and promoting social cohesion. By making homeownership more equitable, the program addresses one of the root causes of social inequality, ensuring that low- and middle-income groups have access to secure and stable housing. This inclusivity fosters a sense of belonging and reduces social fragmentation, creating more cohesive and supportive communities. Additionally, stable housing environments encourage greater participation in local economic and social activities, which not only benefits individuals but also strengthens the broader community fabric.

However, while these impacts are significant, challenges remain in ensuring that the benefits reach all segments of society, particularly those in informal sectors or regions with higher living costs. Addressing these gaps requires a more tailored approach, such as adjusting income thresholds, providing flexible contribution options, and increasing public awareness of the program. By continuously refining its strategies, Tapera has the potential to amplify its social impact, driving sustainable progress for individuals, families, and communities across Indonesia.

Table 3. Social Impacts of the Tapera Program

Aspect	Details	Description	Source
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Improved Quality of Life	Homeownership provides financial and emotional security for participants, reducing worries about housing uncertainty and enabling focus on personal development.	Reflects how stable housing enhances participants' ability to grow personally and professionally.	BP Tapera Participant Testimonial, 2024
Residential Stability	Participants no longer face uncertainty about housing, allowing them to focus on self-improvement and family well-being.	Highlights the program's role in creating a stable living environment.	Interview with BP Tapera Community Coordinator, 2024
Family Welfare	The program strengthens family economic stability by reducing housing costs, enabling better allocation of financial resources.	Demonstrates how Tapera alleviates financial burdens, fostering family resilience.	BP Tapera Financial Report, 2024
	Families can allocate economic resources more effectively without being burdened by rental costs.	Showcases the long-term economic benefits for families participating in the program.	Interview with BP Tapera Financial Manager, 2024
Community Impact in Social Development	Promotes more equitable homeownership, contributing to reduced social inequality.	Reflects how Tapera supports broader socio-economic goals by addressing housing disparities.	BP Tapera Policy Document, 2024
	Encourages the development of more resilient human capital through improved homeownership rates.	Highlights the program's indirect role in fostering stronger communities through housing equity.	Interview with BP Tapera Director, 2024
Community Impact in Social Cohesion	Creates stable environments that foster stronger community development.	Highlights Tapera's role in promoting social unity and reducing social fragmentation.	BP Tapera Regional Development Report, 2024
	Enhances participation in local economic and social activities.	Showcases how stable housing fosters community engagement and development.	Interview with Regional BP Tapera Manager, 2024

d. Transparency and Governance Efforts of BP Tapera

The Transparency and Governance Efforts of BP Tapera illustrate a comprehensive strategy to build trust, ensure accountability, and enhance operational efficiency. The adoption of the S-Multivest digital platform represents a significant advancement in participant engagement by providing real-time access to savings and investment allocations, fostering a sense of ownership and confidence in fund management. Regulatory oversight by the Financial Services Authority (OJK) further strengthens governance by ensuring compliance with professional standards and ethical practices, safeguarding participants' financial contributions. The publication of periodic public reports adds another layer of

transparency, allowing participants and stakeholders to evaluate program performance and resource allocation, which reinforces BP Tapera's commitment to accountability.

The establishment of an independent oversight committee is a proactive step in aligning fund management with international best practices, ensuring that investment strategies are ethical and effective. Similarly, the development of an open data dashboard enhances accessibility by providing aggregated information on program performance, participant numbers, and fund distribution, ensuring that key metrics are readily available to the public. Regular external audits conducted by independent parties further validate the program's compliance and financial health, addressing potential concerns about fund mismanagement.

Table 4. Transparency and Governance Efforts of BP Tapera

Aspect	Details	Description	Source
Digital Platform	BP Tapera has implemented the S-Multinvest system, allowing participants to monitor their funds in real-time.	Enables participants to track their savings and investment allocations transparently.	BP Tapera IT Manager, 2024
Regulatory Oversight	Tapera funds are managed by professional investment managers and supervised by the Financial Services Authority (OJK).	Ensures fund management is transparent and accountable under professional and regulatory guidance.	BP Tapera Policy Document, 2024
Periodic Public Reports	BP Tapera publishes annual and quarterly reports detailing performance, fund allocation, and participant data.	Builds trust by providing participants and the public with detailed insights into fund management.	BP Tapera Performance Report, 2024
Independent Oversight Committee	An independent committee of financial, legal, and governance experts evaluates investment performance and compliance.	Ensures ethical fund management and adherence to transparency standards.	Interview with BP Tapera Governance Specialist, 2024
Open Data Dashboard	A web-based dashboard displays aggregated data, including participant numbers and investment performance.	Enhances program transparency by allowing public access to key performance metrics.	BP Tapera Digital Services Report, 2024
Regular External Audits	External auditors review fund management periodically, with results shared publicly.	Ensures accountability and compliance with regulatory and ethical standards.	Interview with BP Tapera Audit Committee Chair, 2024
Feedback and Complaint Mechanism	A dedicated digital complaint and feedback platform allows participants to report issues or provide suggestions.	Strengthens participant trust by addressing concerns quickly and transparently.	BP Tapera Customer Relations Report, 2024
Participant Education	Provides educational programs about fund management, investment	Increases financial literacy among participants and	Interview with BP Tapera Education

Aspect	Details	Description	Source
	mechanisms, and financial risks.	builds confidence in Tapera’s operations.	Program Coordinator, 2024

2. Challenges and Shortcomings in Tapera’s Implementation

The challenges and shortcomings in the implementation of the Tapera program highlight critical areas that require immediate attention to achieve its intended objectives of equitable housing access and sustainable fund management. The issue of insufficient contributions relative to the high cost of housing underscores a fundamental gap in the program's design. With average monthly contributions far below the threshold needed to purchase even basic housing, the program risks falling short of providing meaningful support to low- and middle-income groups (MBR). This sustainability challenge is compounded by the program’s misalignment with its target demographic, as higher-income participants dominate access due to administrative and informational barriers faced by MBR. Complex registration processes, especially for informal workers, further exclude those who would benefit most from the program. Additionally, the lack of sufficient affordable housing supply highlights a critical operational gap that requires greater collaboration with developers and local governments to ensure adequate resources are available to meet demand.

Governance challenges, such as delays in fund distribution, inefficiencies in administrative processes, and concerns over transparency in fund management, erode participant trust and confidence in the program. The significant urban-rural access gap reveals structural inequities that need to be addressed through improved mechanisms for fund allocation and service delivery in underserved regions. Furthermore, the program’s digital reliance presents a technological barrier for participants in remote areas with limited internet access or digital literacy, reducing overall engagement and inclusivity. The uncertainty surrounding post-retirement fund utilization also weakens the program's appeal, particularly for younger participants, who may not see immediate or tangible benefits.

Addressing these challenges requires a multifaceted approach, including reforms in fund management, targeted outreach to MBR, simplification of administrative processes, and enhancement of digital infrastructure and literacy. Strengthening governance through periodic audits, transparent reporting, and equitable resource distribution will be essential to rebuilding participant trust. Collaboration with stakeholders, including developers, local governments, and community organizations, can bridge gaps in housing supply and ensure regional equity. By implementing these improvements, BP Tapera can better align its program with its goals, delivering on its promise of accessible and affordable housing for all participants.

Table 5. Challenges and Shortcomings in Tapera’s Implementation

Category	Challenges	Description	Source
Low Accumulation of Funds	With an average UMP in 2024 of Rp3,113,359.85, monthly contributions are insufficient for purchasing homes.	Contributions of Rp77,833.99/month over 30 years (~Rp28 million) are far below the cost of a basic house.	BP Tapera Financial Report, 2024
High House Prices	High House Prices: The price of simple houses reaching hundreds of millions of rupiah presents a significant gap.	Highlights affordability issues in housing accessibility for participants.	BP Tapera Market Analysis, 2024
Misaligned Beneficiaries	Program primarily benefits middle- to high-income	Administrative and informational barriers limit MBR participation.	Interview with BP Tapera Director, 2024

Category	Challenges	Description	Source
	earners instead of the target MBR.		
Urban-Rural Access Gap	Significant disparities exist in access between urban and rural areas.	Requires improved mechanisms for equitable distribution of funds and resources.	Regional Development Report, 2024
Efficiency Dependency	Success relies on BP Tapera's ability to manage funds and distribute loans effectively.	Collaboration with developers and local governments is necessary for adequate housing supply.	Interview with BP Tapera Operations Manager, 2024
Administrative Complexity	Complex registration processes, especially for informal workers, hinder participation.	Accurate personal data, including NIK, is often difficult to collect.	BP Tapera Membership Report, 2024
Participation Barriers: Low Awareness	Suboptimal program socialization leads to limited public understanding and engagement.	Communication strategies with stakeholders require significant improvement.	BP Tapera Outreach Report, 2024
Regional Inequality	Ensuring equitable distribution of benefits across regions remains challenging.	Participants in remote areas face significant access barriers.	BP Tapera Regional Performance Report, 2024
Transparency Concerns	Perceived lack of clarity in fund management and recipient selection mechanisms.	Impacts participant trust and confidence in the program.	BP Tapera Governance Specialist, 2024
Insufficient Housing Supply	The availability of affordable housing units does not meet program demands.	Requires intensified collaboration with developers and local governments.	Interview with BP Tapera Housing Development Manager, 2024
Technological Barriers	Limited access to digital platforms in remote areas reduces participant engagement.	Digital literacy and internet accessibility must be improved to reach underserved populations.	BP Tapera Digital Inclusion Report, 2024
Post-Retirement Usage	Uncertainty about fund utilization post-retirement reduces program appeal for younger participants.	Participants are unclear on how funds will be managed or disbursed upon retirement.	BP Tapera Participant Feedback Survey, 2024

3. Policy Recommendations to enhance the effectiveness of Tapera.

The challenges faced by the Tapera program highlight critical gaps in its implementation, emphasizing the need for targeted reforms to ensure its success and impact. One of the most pressing issues is the low accumulation of funds, which stems from insufficient monthly contributions that fail to keep pace with rising housing costs. This financial shortfall is compounded by high housing prices,

further limiting access for low- and middle-income groups (MBR). Addressing these financial gaps requires a dual approach: optimizing investment strategies to grow participants' contributions and introducing subsidies or co-financing models to bridge the affordability gap. The misalignment of beneficiaries, where middle- to high-income earners disproportionately benefit, underscores the program's struggle to engage its intended target demographic. Simplifying administrative processes and enhancing outreach efforts are essential to ensure the inclusion of MBR participants, particularly informal workers who face significant barriers.

Regional disparities exacerbate the program's inequities, with rural areas suffering from limited access to affordable housing and program resources. Establishing regional offices, incentivizing rural housing development, and leveraging technology to reach underserved populations can help mitigate these disparities. However, technological barriers, such as limited digital literacy and inadequate internet infrastructure, further hinder participant engagement in remote areas. To address this, BP Tapera must balance digital tools with offline solutions, such as mobile registration units and community-based outreach programs. Transparency concerns, including unclear fund management and recipient selection processes, erode trust and confidence in the program. Publishing detailed reports, enhancing communication about fund usage, and establishing independent oversight committees can significantly improve governance and participant confidence.

Additionally, insufficient housing supply poses a major obstacle, requiring intensified collaboration with developers and local governments to expand affordable housing options. Uncertainty regarding post-retirement fund utilization also diminishes the program's appeal, especially for younger participants. Providing clear guidelines on fund disbursement and offering flexible utilization options, such as for housing improvements or retirement income, can address these concerns. Together, these challenges highlight the interconnected nature of the program's operational, financial, and outreach gaps. A comprehensive strategy that integrates policy reforms, stakeholder collaboration, and enhanced transparency is essential for Tapera to achieve its mission of providing equitable housing access while fostering long-term trust and sustainability.

Table 6. Policy Recommendations to enhance the effectiveness of Tapera

Identified Issue	Policy Recommendation	Description	Expected Outcome
Low Accumulation of Funds	Increase government subsidies or introduce co-financing models.	Provide additional financial support to participants, especially for low-income groups (MBR).	Narrow the gap between accumulated funds and housing costs, making housing more accessible.
	Optimize investment strategies to grow contributions.	Ensure funds are invested in secure, high-yield options to increase participant savings.	Higher returns on contributions, increasing total savings at retirement.
High House Prices	Collaborate with developers to build subsidized housing projects.	Offer tax incentives and subsidies to developers for constructing affordable housing units.	Increase the supply of affordable housing tailored to participant needs.
	Promote alternative housing solutions, such as modular or prefabricated homes.	Introduce cost-effective and quick-to-construct housing options for participants.	Lower housing costs and faster availability of units.

Identified Issue	Policy Recommendation	Description	Expected Outcome
Misaligned Beneficiaries	Simplify administrative processes and reduce documentation requirements.	Make registration more accessible, especially for informal workers and low-income participants.	Increased participation among the target MBR demographic.
	Enhance outreach and education to inform MBR about program benefits.	Use multilingual campaigns, local events, and partnerships with community organizations.	Better alignment of program beneficiaries with its intended target audience.
Urban-Rural Access Gap	Establish decentralized service centers or mobile units in remote areas.	Provide easier access to registration and program information for rural participants.	Reduced regional disparities and increased rural participation.
	Incentivize developers to construct affordable housing in rural areas.	Offer financial incentives or grants to encourage rural housing projects.	Improved housing availability in underserved regions.
Technological Barriers	Expand internet infrastructure in rural areas through public-private partnerships.	Improve connectivity to enable digital platform access for participants in remote areas.	Enhanced digital engagement and program accessibility for rural participants.
	Conduct digital literacy programs targeting underserved populations.	Equip participants with skills to navigate Tapera's digital tools effectively.	Greater engagement and understanding of program resources.
Transparency Concerns	Publish detailed fund management and recipient selection reports regularly.	Provide clear, accessible information on fund allocation and beneficiary selection criteria.	Increased trust and confidence in the program's management.
	Establish an independent oversight committee to evaluate fund management.	Ensure impartial evaluation and reporting on program governance.	Strengthened accountability and transparency.
Insufficient Housing Supply	Strengthen partnerships with local governments and developers to increase housing projects.	Work collaboratively to expand the supply of affordable housing.	Increased availability of housing units for participants.
	Implement tracking systems to monitor housing demand and prioritize resource allocation.	Align housing projects with participant needs and regional demands.	Improved efficiency in meeting housing requirements.

Identified Issue	Policy Recommendation	Description	Expected Outcome
Administrative Complexity	Digitize registration and simplify application processes.	Create user-friendly platforms with multilingual support to streamline participant enrollment.	Reduced administrative barriers and faster registration.
	Introduce mobile registration units for participants in remote or underserved areas.	Provide direct access to Tapera's services for rural and informal workers.	Increased program participation among underserved demographics.
Low Awareness	Launch targeted awareness campaigns in collaboration with local governments and community leaders.	Use traditional and digital media to reach a broader audience.	Higher awareness and engagement among eligible participants.
	Conduct workshops and roadshows in underserved regions.	Provide direct interaction and education about Tapera's benefits and processes.	Increased understanding and enrollment in the program.
Post-Retirement Usage	Provide clear guidelines on fund utilization and disbursement mechanisms.	Offer detailed information on how funds will be managed and accessed after retirement.	Increased confidence and participation among younger participants.
	Allow flexible fund utilization options, such as housing repairs or income supplementation post-retirement.	Adapt fund usage to meet varied participant needs.	Enhanced program appeal and participant satisfaction.

DISCUSSION

Effectiveness of Tapera Program improves housing access for Low-Income Communities (MBR)

The evaluation of the Tapera and FLPP programs in Indonesia reveals their substantial contributions to addressing the country's housing challenges while also highlighting areas that require improvement. Collectively, these programs have facilitated the funding of over 1.5 million housing units, underscoring their economic scale and impact on housing accessibility in a nation where affordable housing remains a pressing issue (Suryanto et al., 2019; Rasanjani, 2023). Tapera, despite being in its nascent phase, has already enabled the construction of 13,737 housing units with a cumulative funding of Rp2.10 trillion, indicating its potential to complement the larger-scale operations of FLPP, which has exceeded its 2024 target by October 2023 (Putri, 2023; Irawan & Firmansyah, 2021). This operational efficiency of FLPP is critical in meeting the housing demands of a rapidly urbanizing population in Indonesia, where the need for affordable housing is acute (Soamole, 2024). However, the performance of Tapera reveals significant challenges, as it has only realized 29.34% of its target by mid-year, suggesting difficulties in outreach and implementation (Irawan & Firmansyah, 2021).

This shortfall emphasizes the necessity for enhanced participant engagement and streamlined processes to ensure that the program reaches its intended beneficiaries effectively (Ulfanur, 2024). Furthermore, regional disparities in housing access and affordability issues remain critical areas that

require tailored interventions. The urban poor, particularly in areas with chronic poverty, often find themselves unable to afford decent housing due to low income levels ("Exploring the Challenges Faced by the Urban Squatter Dwellers in Sentul, Kuala Lumpur, Malaysia", 2023; Sugiharti et al., 2022).

This situation necessitates a multifaceted approach that not only addresses housing finance but also integrates access to essential services such as clean water and sanitation, which are vital for improving living conditions (Sidjabat & Gunawan, 2020). Despite these challenges, both Tapera and FLPP play a pivotal role in fostering social stability through the promotion of homeownership, which is linked to improved living conditions and reduced inequality ("undefined", 2023). The adoption of digital platforms and transparent governance mechanisms further enhances trust and participant confidence in these programs (Putri, 2023; Irawan & Firmansyah, 2021). To sustain and amplify their impact, it is essential for Tapera and FLPP to continue refining their strategies, addressing implementation gaps, and fostering collaborations with various stakeholders, including local governments and community organizations, to effectively meet Indonesia's housing needs (Julkarnain, 2024; Pane, 2023). In conclusion, while the Tapera and FLPP programs have made significant strides in addressing housing challenges in Indonesia, ongoing evaluation and adaptation are crucial to overcoming existing barriers and ensuring equitable access to housing for all segments of the population.

Challenges and Shortcomings in Tapera's Implementation

The Tapera program in Indonesia faces several critical challenges and shortcomings that hinder its effectiveness in achieving equitable housing access and sustainable fund management. One of the primary issues is the insufficient contributions from participants relative to the high costs associated with housing. The program mandates contributions of only 2.5% to 3% of income, which often falls significantly short of what is necessary to afford even basic housing options Nahdi (2024)Nasution, 2024). This gap in financial support raises concerns about the program's ability to provide meaningful assistance to low- and middle-income groups (Masyarakat Berpenghasilan Rendah, MBR), who are the intended beneficiaries of Tapera (Kusuma, 2024). Moreover, the program's design appears misaligned with its target demographic, as higher-income individuals often dominate access to the benefits due to various administrative and informational barriers that MBR face (Nasution, 2024).

The complexity of the registration process, particularly for informal workers who may lack stable employment documentation, further exacerbates this issue, effectively excluding those who would benefit most from the program (Wijayaningtyas, 2024). This exclusion not only undermines the program's goals but also perpetuates existing inequalities in housing access. Another significant challenge is the lack of sufficient affordable housing supply, which highlights a critical operational gap within the Tapera program. The current housing market in Indonesia is characterized by a severe shortage of affordable units, driven by rapid urbanization and population growth (Budiman, 2024; Putra et al., 2020).

This scarcity necessitates greater collaboration between the Tapera program, property developers, and local governments to ensure that adequate resources are available to meet the housing demand effectively (Sidjabat & Gunawan, 2020). Without such collaboration, the program risks failing to achieve its objectives, leaving many low-income households without viable housing options. In summary, the Tapera program's challenges—ranging from insufficient contributions and misalignment with target demographics to inadequate housing supply—underscore the need for immediate attention and reform. Addressing these issues through streamlined processes, increased contributions, and enhanced collaboration with stakeholders will be essential for the program to fulfill its promise of equitable housing access and sustainable fund management in Indonesia.

Policy Recommendations to enhance the effectiveness of Tapera

The Tapera program in Indonesia faces significant challenges that hinder its effectiveness in providing equitable housing access and sustainable fund management. One of the most pressing issues is the low accumulation of funds, primarily due to insufficient monthly contributions from participants. The mandated contribution rates of 2.5% to 3% of income are often inadequate to keep pace with the rising costs of housing, which have escalated significantly in recent years (Putri, 2023). This financial shortfall limits the program's ability to support low- and middle-income groups (Masyarakat

Berpenghasilan Rendah, MBR), who are the intended beneficiaries of Tapera. As housing prices continue to rise, the gap between what participants can contribute and what is necessary for affordable housing widens, creating a critical barrier to homeownership for these demographics (Pangeran, 2023). To address these financial gaps, a dual approach is necessary. First, optimizing investment strategies to grow participants' contributions is essential.

This could involve enhancing the management of the Tapera fund to ensure that it is invested wisely, thereby generating returns that can be reinvested into the program (Putri, 2023). Second, introducing subsidies or co-financing models could help bridge the affordability gap. Such models have been successfully implemented in other contexts to make housing more accessible to low-income households, and similar strategies could be adapted for the Tapera program (Beard, 2021). Another significant challenge is the misalignment of beneficiaries, where middle- to high-income earners disproportionately benefit from the program. This situation arises from various administrative and informational barriers that prevent MBR from fully engaging with Tapera (Pangeran, 2023).

Simplifying administrative processes and enhancing outreach efforts are crucial steps to ensure that the program effectively includes MBR participants, particularly informal workers who often face significant obstacles in accessing housing finance (Pangeran, 2023). Effective communication and education about the program's benefits and processes can help demystify the application and participation requirements, making it easier for low-income individuals to engage with the program. Moreover, the lack of sufficient affordable housing supply exacerbates the challenges faced by the Tapera program. The current housing market in Indonesia is characterized by a severe shortage of affordable units, driven by rapid urbanization and population growth (Syukry et al., 2022). To address this operational gap, greater collaboration between the Tapera program, property developers, and local governments is essential to ensure that adequate resources are available to meet the housing demand effectively (Syukry et al., 2022).

Without such collaboration, the program risks failing to achieve its objectives, leaving many low-income households without viable housing options. In conclusion, the Tapera program's challenges—ranging from low fund accumulation and misalignment of beneficiaries to inadequate housing supply—underscore the need for targeted reforms. By optimizing investment strategies, introducing subsidies, simplifying administrative processes, and fostering collaboration with stakeholders, the Tapera program can enhance its effectiveness and better serve the housing needs of Indonesia's low- and middle-income populations.

CONCLUSION

The Tapera program plays a critical role in addressing Indonesia's housing challenges by promoting equity and sustainability. While it has improved homeownership access and fostered social cohesion, challenges such as affordability gaps, regional disparities, and low awareness persist. Strengthening transparency, enhancing digital platforms, and fostering stakeholder collaboration remain essential. Strategic reforms and innovations, including financial subsidies and co-financing models, are crucial for achieving the program's mission of reducing housing inequality and promoting social equity.

RECOMMENDATION

To enhance Tapera's effectiveness:

1. Introduce government subsidies and co-financing models to improve affordability for low- and middle-income groups.
2. Strengthen partnerships with developers and local governments to expand affordable housing supply, including modular or prefabricated housing options.
3. Digitize registration systems and deploy mobile units to increase inclusivity, especially in rural areas.
4. Boost awareness through targeted campaigns and workshops to reach underserved communities.
5. Ensure transparency by publishing fund management reports and establishing independent oversight committees.

By adopting these strategies, Tapera can improve housing accessibility and advance social equity in Indonesia.

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