

## POLICY ANALYSIS ON THE IMPLEMENTATION OF PUBLIC HOUSING SAVING

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**Abstract.** This study aims to analyze the policy implementation of the Public Housing Savings (Tapera) program to improve access to homeownership for Indonesian citizens, particularly low-income households. This research examines the effectiveness, challenges, and impact of Tapera policy implementation on the public housing sector, hoping to provide recommendations for a more inclusive and sustainable policy. The study employs a mixed-method approach (sequential exploratory). The research design begins with a qualitative approach aimed at gathering in-depth information about the Tapera policy implementation, followed by a quantitative approach to test the consistency of the data obtained from the qualitative process. The research was conducted in the Special Region of Yogyakarta, focusing on tourist areas to collect data from visiting tourists, educational institutions to gather insights from policy analysts, and general members of the workforce knowledgeable about Tapera. Data collection techniques include in-depth interviews, observations, document studies, and questionnaires. Research instruments include interview guides, observation sheets, policy documents, and questionnaires. The data collected is analyzed qualitatively to identify key themes, followed by quantitative analysis to test the consistency of qualitative findings on a larger sample. The findings show that the Tapera policy has pros and cons among stakeholders. Furthermore, it was found that policy implementation varies across regions, influenced by local readiness and stakeholder support. Based on these findings, recommendations are made to improve Tapera's policy effectiveness, particularly regarding expanding target beneficiaries, enhancing administrative systems, and promoting increased collaboration among related institutions.

**Keywords:** Public Policy, Savings, Public Housing.

### INTRODUCTION

Housing is a basic human need that is one of the indicators of a community's welfare. However, access to decent housing is still a big challenge in Indonesia, especially for low-income people (MBR). Based on data from the Central Statistics Agency (BPS), in the last year there was a housing backlog of millions of units, reflecting the gap between the need and availability of decent housing. To address this issue, the Indonesian government introduced the Public Housing Savings Program (Tapera) as one of the strategic solutions to increase access to home ownership through a collective savings-based approach.

Despite its great potential, the implementation of the Tapera policy still faces various obstacles, including the lack of public understanding of the program, the lack of socialization, and the diversity of implementation at the regional level. This raises questions about the effectiveness and sustainability of the Tapera policy in achieving its main objectives. This research was conducted to answer the need for in-depth analysis of the implementation of the Tapera policy, with the hope of providing policy recommendations that are more targeted and inclusive.

Based on the existing problems, the researchers formulated several formulations of this research problem. First, what is the effectiveness of the Tapera policy in increasing access to home ownership

for low-income people?. Second, what are the challenges and obstacles faced in implementing the Tapera policy?. Third, what is the impact of the Tapera policy on the community and the housing sector?. Therefore, based on the formulation of this research problem, there are several research objectives. First, to analyze the effectiveness of the Tapera policy in supporting access to home ownership for low-income people. Second, to identify the challenges faced in implementing the Tapera policy. Third, to evaluate the impact of the Tapera policy on the community and the housing sector and provide more effective policy recommendations.

To support this research, it is corroborated by a review of relevant theories to examine this research. The literature review shows that housing policies in various countries often rely on collective savings-based systems as a solution to bridging the housing access gap. For example, research by Smith (2020) in South Africa shows that housing savings programs can be successful if supported by transparent administrative systems and inter-agency collaboration. Another study by Zhang et al. (2019) in China highlights the importance of community understanding and active participation in the success of such programs. However, unlike programs in other countries, Tapera in Indonesia has unique characteristics, namely combining the principle of gotong royong with an inclusive approach. Previous research has focused more on the technical or administrative aspects of the Tapera program, while this study focuses on an in-depth analysis of the effectiveness, challenges, and impacts of the policy from the perspective of the community and relevant stakeholders.

This research is based on the theory of public policy by Dunn (2003), which includes analysis of policy formulation, implementation, and evaluation. In addition, stakeholder engagement theory is used to understand the involvement of various parties in the implementation of the Tapera policy. The combination of these two theories allows the research to comprehensively identify the successes and constraints in the implementation of the Tapera policy. With this approach, the research is expected to make theoretical and practical contributions to the development of housing policies in Indonesia, especially those based on the values of inclusiveness and sustainability.

## RESEARCH METHOD

This research uses a mixed-method research method with a sequential exploratory design (Creswell, 2023: 316; Suyato, Firmansyah, Yudha, & Sunarso, 2024: 454). This approach aims to integrate qualitative and quantitative data in analyzing the policy of implementing the Public Housing Savings (Tapera). The research process begins with qualitative data collection to explore in depth the phenomena and problems, then proceeds with quantitative data testing to ensure the validity and consistency of the initial findings. This research design consists of two stages. The first stage used qualitative data. Using a case study approach to explore in-depth information about the implementation of the Tapera policy. This approach refers to Yin (2018) which emphasizes the importance of in-depth exploration in a specific context. The second stage uses quantitative. Using a survey to test the generalizability of qualitative findings. This survey design refers to Creswell & Plano Clark (2017), who suggest collecting quantitative data as a step to strengthen exploratory results.

The research was conducted in the Special Region of Yogyakarta with a focus on three categories of research subjects. First, the general public, especially low-income people who have the potential to become Tapera participants. Second, government agencies and related institutions, such as government employee bodies or Civil Servants (PNS). Third, public policy experts and academics, as resource persons to provide theoretical and practical perspectives related to policies. The data collection techniques in this study used several data collection techniques. The first uses in-depth interview techniques to obtain qualitative data from government officials, academics, and people who have the potential to become Tapera participants. The interview guidelines were developed based on the public policy analysis framework by Dunn (2003). Second, using observation techniques, namely to directly observe the implementation of Tapera policies in the field, including interactions between the community and Tapera managers. Third, using documentation study data collection techniques, which is to collect official documents, such as regulations, annual reports, and

statistical data related to Tapera. Fourth, using quantitative survey data collection techniques, which is to use a structured questionnaire to measure public perceptions of the effectiveness and challenges of Tapera policies.

There are several data analysis techniques carried out in this study. First, qualitative analysis, which is to use a thematic approach (Braun & Clarke, 2006) to identify the main themes from interviews, observations, and documentation studies. Second, quantitative analysis technique, which uses questionnaire data analyzed using descriptive and inferential statistics with Statistical Package for the Social Sciences (SPSS) software. Tests were conducted to see the relationship between variables, such as policy effectiveness and the level of community participation.

## RESULT AND ANALYSIS

### 1.1 Results

This research produces findings that integrate quantitative and qualitative data regarding the implementation of the Public Housing Savings (Tapera) policy. These results are compiled based on the analysis of questionnaires, in-depth interviews, observations, and documentation studies

#### 1.1.1 Quantitative Data Results

Questionnaires were distributed to 150 respondents, consisting of low-income households, academics, and policy analysts. The following table shows respondents' perceptions of the Tapera policy:

**Table 1. Respondents' Perceptions of Tapera Policy**

| Statement                                                                        | Strongly Agree (%) | Agree (%) | Neutral (%) | Disagree (%) | Strongly Disagree (%) |
|----------------------------------------------------------------------------------|--------------------|-----------|-------------|--------------|-----------------------|
| Tapera prioritizes low-income people                                             | 10%                | 20%       | 25%         | 30%          | 15%                   |
| The Tapera policy supports equitable distribution of home ownership in Indonesia | 12%                | 25%       | 28%         | 25%          | 10%                   |
| Tapera administration is simple and easily accessible to small communities       | 8%                 | 15%       | 22%         | 35%          | 20%                   |
| The Tapera policy has succeeded in reducing the housing backlog                  | 10%                | 18%       | 27%         | 30%          | 15%                   |
| Tapera policy needs to be evaluated to increase its alignment with the people    | 35%                | 40%       | 10%         | 10%          | 5%                    |

Based on the data presented in table 1, several analysis data are obtained. First, Tapera prioritizes low-income people. Only 30% of respondents agreed that the Tapera policy prioritizes low-income people, while 45% disagreed. According to Anderson's targeting theory in public policy, effective policies must be able to prioritize the main target group, namely low-income people (Serliana, Susilo, & Pramono, 2024). A high level of disagreement indicates a gap between policy objectives and implementation. This may be due to the lack of mechanisms to ensure that Tapera funds are only utilized by targeted groups. The government needs to develop more precise verification and targeting mechanisms to ensure that the policy favors small communities.

Second, the Tapera policy supports equitable distribution of home ownership in Indonesia. Respondents who agree (37%) are almost equal to those who disagree (38%), while 28% are neutral. Based on Todaro & Smith's theory of equal access in development, policies that aim to support equity must be supported by adequate infrastructure and equitable distribution of resources (Hulu & Wahyuni, 2021). This imbalance in views indicates that the Tapera policy has not been able to create a significant equalization impact, especially in rural areas or communities with low incomes. The government needs to evaluate the distribution of the Tapera program to ensure that the benefits are felt by all levels of society, especially in disadvantaged areas.

Third, Tapera's administration is simple and easily accessible to small communities. Only 23% of respondents agreed that Tapera's administration was simple, while 55% felt that it was complicated. According to the theory of accessibility by Penchansky & Thomas' Barriers to Access Model, access to public services depends on the ease of administrative processes, affordability, and transparency (Saurman, 2016). The high level of dissatisfaction indicates that the complexity of Tapera administration is a major obstacle for small communities to access the benefits of this policy. Tapera administration needs to be simplified by utilizing digital technology to improve efficiency, transparency, and accessibility.

Fourth, the Tapera policy has succeeded in reducing the housing backlog. Only 28% of respondents felt this policy was successful, while 45% felt it was unsuccessful. Based on the theory of public policy success initiated by Dye, there are indicators that the success of a policy can be measured by the achievement of the main objectives, in this case reducing the housing backlog (Maulana, Sholihah, Wike, 2022). The high level of dissatisfaction reflects that the Tapera program has not been effective in overcoming the housing backlog. This can be caused by a lack of integration with other housing development programs or suboptimal budget allocations. The government needs to conduct a more in-depth study of the obstacles to the implementation of Tapera to increase its effectiveness.

Fifth, the Tapera policy needs to be evaluated to increase its alignment with the people. As many as 75% of respondents agreed on the need for policy evaluation. According to public policy evaluation theory (Rossi, Mark, & Henry, 2018), evaluation is an important step to identify policy weaknesses and determine corrective steps. The high level of agreement shows that the public recognizes the existence of problems in the Tapera policy and supports evaluation to improve alignments with the people. The government must immediately conduct a comprehensive evaluation of the Tapera policy, involving stakeholders such as the community, housing developers, and local governments.

Stakeholder engagement, according to Bryson, Patton, & Bowman (2011), is an important approach in policy formulation and evaluation. In the context of Tapera, community participation in policy planning and evaluation appears to be low, as reflected by high dissatisfaction with accessibility and implementation. The government needs to involve various parties, including low-income communities, in evaluating this policy in order to create solutions that are inclusive and responsive to community needs.

### **1.1.2 Qualitative Data Results**

The results of observations show that the community has not fully agreed with the Tapera policy. This is due to several finding factors including, the mismatch of the current house price listed during the savings contract process as a public housing savings (Tapera) with the house price when the savings period is over which they will pay through salary deductions every month. This is because house prices from year to year have increased in price, therefore if the community saves per month for the price of this year's house, then in the period of time when saving is completed, it will still not be enough for the price of the house in the future. Then the observation results also found overlapping installment payments for Public Housing Loans (KPR) that the community has with monthly deductions from Tapera. Many people complain about what happens if they already have a mortgage that has not been paid off or that has paid off the mortgage so that it can lead to more than one home ownership per household.

The results of interviews with resource persons from the community, policy implementers, and academics obtained some data. First, the effectiveness of the Tapera policy, obtained data that, the interviewees stated that although Tapera has good goals, implementation in the field often faces obstacles, such as lack of socialization and limited administrative capacity. Second, regional challenges, this is like in some areas, especially in remote areas, do not have adequate supporting infrastructure to run this program. Third, stakeholder participation, this was obtained from several interviewees mentioning the lack of active involvement from the private sector and the community in the implementation of this policy.

In addition to conducting observations, and interviews, researchers also analyzed policy documents, such as the Presidential Regulation on Tapera and the annual report of the State Employee Savings and Insurance Management Agency (Taspen) which pioneered the development of Tapera, which

was formed as a form of a forum for people who are not civil servants (PNS) to have savings for housing.

## **1.2 Analysis**

### **1.2.1. Public Policy**

Public policy is a series of actions taken by the government to achieve certain goals that have a broad impact on society (Dye, 1987). In the context of this study, the policy of organizing Public Housing Savings (Tapera) reflects the government's efforts to reduce the housing backlog and increase access to home ownership for low-income people (MBR). According to Dunn (2015), policy analysis includes problem identification, alternative formulation, implementation, and policy evaluation. Based on the research results, it was found that the Tapera policy faces various obstacles, such as the inability of MBR, especially informal workers, to meet administrative requirements. In addition, there is a lack of development of policy options that are more inclusive for MBR. This research reveals that Tapera policy formulation is too focused on formal workers, so that vulnerable groups such as informal workers and communities in remote areas receive less attention. This is in line with Weibe, Heikkila, & Sabatier's (2012) criticism, which states that public policies are often based on political compromises rather than practical solutions.

The Tapera policy formulation stage shows a gap in the alignment approach. As revealed by Anderson, good policy formulation must pay attention to aspects of inclusiveness, efficiency, and sustainability (Yasin, & Anwar, 2024). The results of this study indicate that, inclusiveness gaps, such as Tapera's beneficiary criteria tend to limit access for vulnerable groups. Then procedural efficiency, such as complex administrative processes, is a major obstacle for MBR to participate. In this context, Stone's Equity in Public Policy theory is relevant for criticizing Tapera policies (Embrett, & Randall, 2014). This policy has not fully reflected the principle of distributive justice, because the benefits are mostly felt by groups with fixed incomes.

The implementation of the Tapera policy is also a critical issue. According to Edwards III, successful policy implementation depends on communication, resources, disposition, and bureaucratic structure (Maunde, Posumah, & Kolondam, 2021). Based on the results of the study, it was found that the socialization of the Tapera policy was still minimal, so that the public did not understand the benefits and mechanisms of this program. Then, data were obtained that, the allocation of Tapera funds was absorbed more in urban areas than in remote areas. In addition, there is data that, there is a lack of support from several local governments in implementing this policy. In line with these findings, the theory of policy implementation by Pressman and Wildavsky emphasizes the importance of cross-sector coordination to avoid implementation failure (Miranda, 2019).

Public policy evaluation is an important stage to assess policy effectiveness and efficiency. Based on the evaluation theory by Vedung, policy evaluation involves three main dimensions (Nugraha, Octavianti, Mali, & Orbawati, 2024), namely, one effectiveness such as, does the policy achieve the stated objectives? In this case, the reduction of the housing backlog is still far from the target. Second, efficiency such as, are the benefits of the policy proportional to the costs incurred? The results showed an imbalance in the allocation of Tapera funds. Third, suitability such as, is the policy in accordance with the needs of the community? Based on the results of the questionnaire, the majority of respondents felt that this policy had not fully favored the MBR.

### **1.2.2. Stakeholder Engagement**

Stakeholder engagement is an important aspect of public policy, especially in ensuring that policies reflect the needs and aspirations of the community. According to Bryson et al, (2011), the success of a policy depends on the level of participation and involvement of key stakeholders. There are several research findings. First, the lack of stakeholder participation. The Tapera policy has not optimally involved MBR and informal workers in the policy formulation and evaluation process. Second, there is a lack of coordination across sectors.

Stakeholders such as local governments, banks, and communities tend to work separately, thus reducing the effectiveness of policy implementation. Freeman's stakeholder engagement theory emphasizes the importance of cross-sector collaboration to create inclusive and sustainable policies (Ainayya, & Anggraini, 2022). However, in practice, stakeholder engagement is often hampered by bureaucracy and political interests. This study found that the Tapera policy was driven more by a top-down approach, so that the voice of the community was less accommodated.



## CONCLUSION

Based on the results of his research, there are several conclusions. First, the effectiveness of the Tapera policy in increasing access to home ownership for Low-Income Communities (MBR). The Tapera policy has great potential in increasing access to home ownership for low-income people through a collective savings mechanism. However, its effectiveness has not been maximized because most people, especially informal workers, face obstacles in meeting administrative and financial requirements. Despite the government's efforts to provide inclusivity-based solutions, the results show that only a small proportion of low-income households directly benefit from this program. Second, challenges and obstacles in implementing the Tapera policy. The lack of socialization of the Tapera policy has caused many people to not understand the mechanisms and benefits of Tapera, especially in rural and remote areas. Then the limited access of informal workers which causes most informal workers to find it difficult to fulfill administrative requirements, such as registration through a digital system and verification of income documents. In addition, implementation in the field still lacks cross-sector coordination, which has an impact on the synergy between the central government, local governments, and the private sector is not optimal, so that policy implementation runs less effectively. These challenges indicate the need for improvements in policy design and implementation to be more inclusive and equitable. Third, the impact of the Tapera policy on the community and the housing sector. The impact of the Tapera policy on the community and the housing sector is ambivalent. On the one hand, this policy has succeeded in providing access to housing for some MBR who meet the criteria, thus helping to reduce the housing backlog. However, on the other hand, this study identifies that certain groups, especially informal workers and low-income people who are not permanent, are still not well served. In addition, the impact of this policy on the housing sector shows an increase in activity in the sector, but tends to be concentrated in urban areas, with less impact in remote areas.

Therefore, researchers would like to provide several recommendations from the results of this study for future Tapera policies, as well as for future researchers. First, increasing the inclusion of Tapera policies for informal workers and optimizing the socialization and education of Tapera policies for the public. The government needs to design policies that are more inclusive by facilitating access for informal workers and people with irregular income. This can be done in ways such as simplifying administrative requirements, then utilizing application-based technology that can be accessed by all levels of society for registration and monitoring of contributions. In addition, it can provide flexibility options in contributions, for example with a payment system based on individual economic capabilities. The socialization of the Tapera policy must be increased to reach the wider community, especially in rural areas and remote areas. This effort can be carried out in ways such as, involving local governments, community leaders, and civil society organizations in conveying the benefits and mechanisms of Tapera. Then it can use various media, including digital media, print, and community radio, to reach all levels of society. It can also provide training and financial literacy programs to increase public understanding of the importance of participation in the Tapera program. Second, strengthening coordination between stakeholders and periodic evaluation and improvement of Tapera policies. The central government, local governments, private sector, and banking institutions need to strengthen coordination to improve policy implementation. Concrete steps that can be taken include forming a cross-sector coordination team responsible for implementing and supervising the Tapera program. In addition, it can increase synergies with other programs related to public housing to avoid overlapping policies. The government needs to conduct periodic evaluations of the Tapera policy to ensure that this policy is in accordance with the needs of the community and changes in socio-economic conditions. Efforts can be made such as using data from surveys and community feedback to improve policy design. It is also possible to pilot the policy in several regions before adopting it nationally to ensure implementation effectiveness. Third, an increased focus on rural and remote areas and improving transportation and system accountability. To address access inequality, there needs to be a special allocation or separate program that focuses on communities in rural and remote areas. For example, the construction of community-based subsidized houses with direct support from Tapera. The government needs to ensure transparency in the management of Tapera funds so that the public has greater confidence in this program. Steps that can be taken such as, publishing annual reports that can be accessed by the public. In addition,

it can also use blockchain technology to ensure the security and accuracy of participant contribution data.

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