



OPTIMIZING THE POTENTIAL CORRUPTION PREVENTION IN PUBLIC HOUSING SAVINGS (TAPERA) BY THE GOOD CORPORATE GOVERNANCE PRINCIPLES

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Article Info

Received : 12/09/2024

Accepted : 29/11/2024

Keyword :

potential corruption; TAPERA, good governance; regulation; savings; employees

Abstract

Population growth in Indonesia has a significant impact on the need for decent housing, especially in urban areas. The Public Housing Savings Program (TAPERA) is present as a government solution to ensure the availability of affordable housing, especially for Low-Income Communities (MBR). This program is a transformation of BAPERTARUM-PNS which now covers all workers, including private employees. Through contributions from participants' income, TAPERA aims to address the housing backlog, advance the economy, and improve people's welfare. However, the program faces a number of challenges, such as the management of TAPERA participants' contributions, which raises the potential for corruption in its implementation. Reflecting on corruption cases in the insurance sector, TAPERA requires good corporate governance to prevent fraud. Therefore, strict supervision, transparent management, and anticipation of corrupt practices are important elements. Thus, TAPERA can be an effective instrument to reduce social and economic disparities, and support sustainable development in Indonesia.

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I. Introduction

Indonesia's dynamic population growth has made the country's population more significant for its growth. The rate of population growth is certainly a measure of success in development in a country. This condition has various impacts, both positive and negative for the community. A large population will stimulate economic growth. Based on Esping Andersen's opinion, the welfare state basically refers to a state that plays an active role in controlling and regulating the economy based on the guarantee of the availability of basic welfare services at a certain level for its citizens as a form of state responsibility (D Triwibowo., 2006). However, on the other hand, it demands the availability of the fulfillment of life needs, which include the three primary human needs of clothing, food, and shelter. The need for proper housing in Indonesia, namely shelter, is a concern with the rapidly growing population and limited land. Thus, the lack of availability of decent housing also creates inequality (backlog) in the economic and social sectors because equity is not achieved. Fulfillment of housing needs in Indonesia becomes a phenomenon when faced with the gap between the quantity of available residential houses built and the quantity of demand for residential houses.

As one of the basic human needs, ideally a house should be owned by every family, especially for people with low income and people living in densely populated areas in urban areas. The Ministry of Public Works and Housing) presents data on the need for new housing in Indonesia each year touching 800 thousand units. This can be clearly proven by the growth rate of Indonesia's population growth with an average value of 1.7 percent each year, which means that the fertility rate in Indonesia or the number of babies born each year reaches 3.8 million people (Mageswuri, 2016). Because shelter is one of the primary needs that must be met, it is clear that the availability of decent and equitable housing in Indonesia needs to be pursued (Isnaini, 2018). In this case, the government initiated a concept to support the community in order to obtain decent housing with a savings program. The program is proclaimed under the name Public Housing Savings (TAPERA). Basically, with the TAPERA program, the government aims to ensure the availability of decent housing with low funds for the people of Indonesia, especially for workers with low income.

Referring to Article 28H paragraph (1) of the 1945 Constitution of the Republic of Indonesia which explicitly states that all Indonesian citizens have the right to a prosperous life, to have a home, and a good and healthy environment, the savings program intended to provide decent housing certainly goes hand in hand. This program has been initiated by the government for a long time and publicized to the public under the name TAPERA. Flashback to the idea of TAPERA, long before it was formed under the name TAPERA, on February 15, 1993, the Civil Servants Housing Savings Advisory Board (BAPERTARUM-PNS) was formed based on Presidential Decree Number 14 of 1993 concerning the establishment of the Civil Servants Housing Savings Advisory Board.

Furthermore, in 2014 the Tapera Bill (RUU) was proposed by the DPR for the 2014-2019 period but the bill was not rejected even though it was included in the 2014 National Legislation Program. However, the discussion of the bill did not end there. In 2016, Law Number 4 of 2016 concerning Public Housing Savings was passed during the reign of President Joko Widodo and received approval from all DPR factions.

Article 73 of Law Number 4 Year 2016 on Public Housing Savings regulates the transitional provisions of Bapertarum-PNS, which in principle focuses on the BAPERTARUM-PNS program targeting Civil Servants (PNS) in order to improve the welfare of PNS. Unlike the case with TAPERA, which also includes private and independent employees in the program.

In Article 73 and Article 77 paragraph (1) of the Tapera Law, there are provisions regarding the transition from Bapertarum-PNS. On March 24, 2018, Bapertarum-PNS was officially dissolved and transitioned into the People's Housing Savings Management Agency (BP Tapera). After the transition of Bapertarum-PNS to BP Tapera, President Jokowi issued PP Number 25 of 2020 concerning the Implementation of People's Housing Savings, which was later amended to PP Number 21 of 2024. The changes occurred in several articles of the previous PP as well as changes to the basis for calculating the contributions that Tapera participants must pay.

In principle, repressive actions taken to address the backlog issue are plans that deserve support. The implementation of the TAPERA program can be seen from its benefits, which serve as a solution for both civil servants and all workers in Indonesia regarding the urgent need for decent housing, as prices continue to rise daily, making it difficult for the community to meet this need (Pasah, Vol 5 No 2 Year 2024). The presence of TAPERA, which is conceptualized as a fund manager collecting fees for housing provision, has become a transformation to address the backlog issue, advance the economic wheel, and improve community welfare. However, the implementation of the TAPERA program requires the application of certain principles and methods in managing the ideal company to achieve the interests of the entire community.

Based on the financing system outlined in PP No. 21 of 2024, each participant will be charged 3% of their salary or wages to be allocated as savings for the TAPERA program. This has become a hot topic among the public, evidenced by public responses that reflect the perception that numerous controversies have emerged. The salary deduction is considered detrimental because the amount deducted for TAPERA is deemed insufficient for participants with low incomes (Rohmad Abidin, 2024). This is certainly felt justifiably by the workers who, in this case, are participants in the TAPERA program.

In relation to the financing needs of TAPERA, it certainly raises the potential for a relatively high occurrence of corruption crimes. Reflecting on the insurance corruption case that once occurred in Indonesia, namely the corruption case of PT Asuransi Sosial Angkatan Bersenjata Republik Indonesia (ASABRI), which was established to manage social insurance programs and financing for the TNI, Polri, civil servants, and the Ministry of Defense of the Republic of Indonesia. The fraudulent activities at ASABRI are said to have occurred from 2012 to 2019, during which, in 2020, ASABRI's portfolio stocks received special attention from the BPK due to continuous declines. The investigation continued until the suspects were eventually sentenced to prison, and the state's loss due to ASABRI's corruption amounted to 22.78 trillion (Natalis Christian, 2023). This case is referred to as fraud, which can be categorized as corruption and manipulation of financial statements.

The presence of fraud, abuse of office, and misuse of power is also very vulnerable to creating gaps for the occurrence of corruption crimes. Abuse of power in this case becomes one of the main elements in the occurrence of corruption. That based on the adage stated by Lord Acton, "power tends to corrupt, and absolute power corrupts absolutely," indicates that power is absolute in nature, and when power is absolute, it will also be absolutely corrupt. Power becomes a significant opportunity for corruption due to its centralized nature, characterized by discretionary authority, exclusive decision-making, and so on. Considering that the TAPERA program collects a significant amount of funds from participants, which has the potential for corruption gaps and criminal offenses that include bribery, gratuities, and fraudulent acts in corruption. As also regulated in Law No. 20 of 2001

concerning the Amendment to Law No. 31 of 1999 on the Eradication of Corruption Crimes, which contains 7 categories within 30 corruption offenses, namely harming state finances, bribery, embezzlement in office, extortion, fraud, conflict of interest in procurement, and gratification (Corruption, Pocket Book to Understand Corruption Crimes: Understanding to Eradicate, 2006).

Concerns about corruption are always burning alongside the rampant cases of corruption in Indonesia because it is a source of national problems, causing poverty and inequality (Waluyo, 2018). The potential for corruption in the planning process should be detected and anticipated as early as possible. The TAPERA program aims to address issues of inequality, housing availability, and improve long-term economic stability. Therefore, the TAPERA program needs to be supported by good governance or what is known as Good Corporate Governance. All stakeholders and interests need to make good corporate governance the foundation of the company's management with the aim of reducing the potential for corruption.

Based on the foundation and factors that the author has explained, which then attracted the author's attention to conduct a study on the potential for corruption, the factors that become obstacles, and the prevention of potential corruption. There are also policies presented by the author in this writing as suggestions for preventing potential corruption in the TAPERA program. The author, in this case, presents the idea in a scientific paper titled "Optimizing The Potential Corruption Prevention In Public Housing Savings (Tapera) By The Good Corporate Governance Principles."

II. Research Methods

This research falls under the category of normative legal research, which according to Soerjono Soekanto, is legal research that examines library data or secondary data, namely reviewing and analyzing policies along with literature related to the legal issues that are the topic of the research. In principle, this research implements a variety of approaches as methods to address the issues and main topics from various perspectives, including legislative approaches, conceptual approaches, and historical approaches. The legislative approach referred to in this research involves analyzing policies and regulations directly related to the legal topic under study, which is the People's Housing Savings. Meanwhile, the conceptual approach in this case is used to delve into the concept of good corporate governance as an effort to prevent the potential for corruption from the People's Housing Savings. Historical research is the history of the legal regulation journey related to the regulation of the People's Housing Savings since its inception.

This research applies the literature study data collection technique, which involves gathering more abundant documents such as the justification process based on written, pictorial, or archaeological sources (Gottschalk, 1986). In this study, data analysis was conducted by the researcher using a descriptive qualitative analysis method to obtain objective research results. This process is based on the data that has been collected, both from primary and secondary sources, to

address the problem formulation in accordance with the scope of the research. The data that has been collected will be selected and adjusted to fit the research topic with the aim of providing an overview, explaining, and answering the questions discussed in this research.

III. Results And Research Discussion

3.1 Factors causing corruption in the management of the People's Housing Savings (TAPERA) through previous institutions

The People's Housing Savings Program (TAPERA) is a concrete manifestation of efforts to support the availability of decent housing for the community in Indonesia. Housing is a piece of vacant land that is built upon, used, or serves as a place of residence, such as single-family houses, condominiums, and apartments. (AIREA, 2001). The TAPERA program was launched by the government as a national strategic project to address the issue of the availability of decent housing in Indonesia, which has reached a crisis stage. As stated in the RPJMN 2020-2024, the housing sector plays an important role in strengthening Indonesia's economy. This is certainly in line with the aspirations of the Indonesian nation as outlined in the 1945 Constitution of the Republic of Indonesia to create a prosperous and prosperous society.

As mandated in Article 28H paragraph (1) of the 1945 Constitution of the Republic of Indonesia, it can be interpreted that every Indonesian citizen has the right to welfare and to have a place to live. The article provides an understanding that the government must ensure the welfare of the people, one of which is having a place to live. In addition, Law No. 1 of 2011 provides clarity regarding the granting of special rights to the poor, which includes relevant provisions. The principles of justice and affordability as conditions in the implementation process are guaranteed by the government, ensuring that every member of society, including the poor, has access to decent housing. Article 5 on the Rights and Obligations for all Indonesian citizens to have the right to occupy, enjoy, and own decent housing, and the government is responsible for providing ease and assistance to low-income communities in obtaining decent housing. (Intan Carrisa, 2024). MBR who do not yet have a house are guaranteed to receive a decent house, while participants who are not in the MBR category will receive old-age savings and home repair financing as their benefits (Dr. Ir. Dedy Dewanto, 2021)

In its implementation, TAPERA certainly has a history of formation leading up to the enactment of Law No. 4 of 2016 concerning People's Housing Savings as its legitimate legal basis. The Civil Servants' Housing Savings (TAPERUM-PNS), which was an earlier program established in 1993. TAPERUM-PNS became the government's initial step to provide easy access to housing finance specifically for Civil Servants. In its journey, TAPERUM-PNS did not succeed maximally in achieving its goals, leading to its transition to TAPERA. Law No. 4 of 2016 emerged as a problem solver and also a solution in achieving public interest, which in this case is the housing backlog. Although on the other hand, there are still apartments or houses that are rarely occupied, indicating a

discrepancy between the targets and the achieved goals. The TAPERA program, in principle, is a supporting element in advancing Indonesia's welfare through savings allocated for the provision of decent housing. Unlike TAPERUM-PNS, which is only participated in by Civil Servants (PNS), TAPERA involves participation with a broader scope, encompassing all workers in Indonesia.

We need to understand together that the plan to support housing availability with a contribution collection system sourced from the community is classified as vulnerable. A good financial management system and integrity in oversight will create significant opportunities for potential corruption. The reception of the establishment of TAPERA as a law has been quite massive among the public. The public's concern about the TAPERA program is based on the TAPERUM-PNS program, which did not succeed optimally. This is evidenced by the submission of a judicial review petition for Law No. 4 of 2016 concerning TAPERA by labor unions, workers, and employers. This is evidenced by the submission of material judicial review requests for Law No. 4 of 2016, specifically case numbers 86/PUU-XXII/2024, 96/PUU-XXII/2024, and 134/PUU-XXII/2024.

Considering that TAPERA is a transformation of TAPERUM-PNS, the basis for its establishment being Presidential Decree (Keppres) No. 14 of 1993, as amended by Presidential Decree No. 46 of 1994 concerning the Housing Savings for Civil Servants. The implementation of TAPERUM-PNS is very minimal in terms of utility, where the utility percentage only shows a figure of 0.2%. The low percentage in the success of TAPERUM-PNS is based on the following factors:

1. The program's objectives were not achieved, and the benefits did not align with the participants' needs, such as the provision of a small and relatively low down payment assistance to obtain a house;
2. The difficult administrative process has hindered many participants from accessing the program, resulting in complicated benefit claims, whether when processing home ownership or during retirement.
3. The funds that are not absorbed by the large contributions that become deposits in the BAPERTARUM-PNS account, resulting in low indicators of the success of this program. The management of participant funds is not utilized well in terms of its benefits (Irsa, 2013);
4. The lack of socialization about this program to the participants has resulted in many civil servants not understanding how to utilize the funds;

The potential for corruption is a situation where there is an opportunity for corruption to occur due to system weaknesses, lack of oversight, and gaps in policies. Although the potential for corruption is defined as not having occurred yet, it should already receive special attention and preventive measures so that the risk of corruption can be minimized. According to Klitgaard, corruption is an act that deviates from the function of one's position with the aim of gaining personal

benefits, social status, a sum of money, and also disobedience to policies within the organization. Therefore, it is necessary to present accountable financial reports. To determine the accountability of the financial statements, a financial audit is conducted by the BPK as the internal supervisor (Klitgaard, 1988). The projection of welfare improvement packaged in the TAPERUM program involves various groups of workers for fund acquisition, thus requiring mechanisms in good governance to reduce the risk of conflicts of interest that could lead to potential corruption. Therefore, the role of external supervisors, a systematic evaluation process, and the comprehensive presentation of financial reports are needed to ensure that authority remains limited and directed, thereby reducing the potential for corruption.

The TAPERUM-PNS program, which has transitioned into TAPERUM and is now managed by BP TAPERUM, is not free from the potential for corruption. Although information related to corruption cases in TAPERUM-PNS is limited in detail regarding indications of corruption and issues in the management of TAPERUM-PNS funds. However, concerns about the implementation of the new TAPERUM program remain a focus in society, especially regarding the potential misappropriation of funds within the program. Aside from TAPERUM-PNS, there is a program at PT Asabri where the mechanism for fund collection is through the accumulation of funds from program participants. Then, in 2021, the public was shocked by the corruption case of PT Asabri with a total loss of 22.78 trillion. The PT Asabri case was caused by fraud in the financial statements and abuse of authority that occurred. Based on the existing experience, the potential for corruption in TAPERUM should be identified as early as possible. The integrity of BP TAPERUM is highlighted to then become accountable for the implementation of the program.

In principle, BP TAPERUM was established to realize the ownership of decent and affordable housing, especially for participants who fall into the category of Low-Income Communities (MBR), through economically viable funding based on the principle of mutual cooperation among all participants. The ownership of decent and affordable housing is a manifestation of the vision outlined by BP TAPERUM. The final outcome that BP TAPERUM aims to achieve is a financing mechanism with optimal utilization and enhancement of the national economy. Good governance is the principle required in the implementation of the TAPERUM program to prevent corruption practices, as the large budget to be managed can become a breeding ground for potential corruption.

3.2 Prevention of Corruption Crimes in Public Housing Savings (TAPERUM) Can Be Implemented Through the Principles of Good Corporate Governanc

The implementation of a policy must include three important elements: identifying problems and needs, elaborating on the issues and strategies to meet those needs, and formulating the policy. These three important elements need to be accompanied by transparency and accountability to prevent any deviations that could become future problems for both the government and the wider

community. The implementation of Law No. 4 of 2016 concerning TAPERA and its derivative regulations requires support related to strong regulations. The right regulations will become an important instrument in sustaining the wheels of government, regulating society, and limiting the power of stakeholders. Policy formulation is a matter of concern because it involves the lives of the community to close the door to potential corruption.

In Article 23 paragraph (1) of the Tapera Law, it is emphasized that the funds obtained will be allocated to (1) home ownership loans (KPR); (2) home renovations; (3) home construction. In paragraph (2), it is explained that participants who do not meet the criteria for utilizing the funds or who have retired are entitled to receive a refund of the TAPERA funds along with the accrued interest. In relation to this matter, the continuity of the return of funds to TAPERA participants who do not meet the requirements to obtain subsidized housing needs to be realized according to the procedures so that the vision and mission set forth can proceed as intended. Therefore, the affirmation regarding the management of TAPERA funds not being utilized for purposes other than housing needs as regulated by the relevant laws and regulations has been embodied in a regulation.

Referring to PP No. 25 of 2020 as a derivative regulation of the TAPERA Law, it is explained that the amount of TAPERA savings is determined based on a certain percentage of the reported monthly wages for workers or the average monthly income over a year for self-employed workers. Article 15 stipulates that participant savings are set at 3% of the salary, both for employees and self-employed workers. For workers, the payment of TAPERA contributions is divided between the worker and the employer, with 2.5% borne by the worker and 0.5% by the employer. Meanwhile, self-employed workers must bear the payment of the TAPERA deposit amounting to 3% of their income themselves. The deposits that have been made through the Custodian Bank are recorded into the participants' accounts, which will then receive investment participation units. Subsequently, the TAPERA deposits will be allocated into cultivation funds, utilization funds, and reserve funds, as stipulated in Article 18 of Government Regulation Number 25 of 2020. (Marip Pasah, 2024).

Periodic fund withdrawals as regulated in the legal protection regulations for Tapera participants need to be optimized to ensure legal protection for all participants. Through regulatory improvements related to the administration and management of the People's Housing Savings (Tapera), it will provide participation guarantees for the community and consider accommodating Tapera participants from businesses/institutions that wish to become Participants, particularly those participating in the fund as savings (Asril, 2022). The withdrawal of funds from the public is considered burdensome for many participants, especially for the MBR (low-income communities) who are the primary target in providing decent housing.

From the perspective of cooperation carried out in its implementation, BP TAPERA is related to the field of development. The provision of houses resulting from construction is carried out by BP TAPERA with the involvement of various other parties. One of them is a developer such as 1. The

Indonesian Housing and Settlement Developers Association (APERSI); 2. The Indonesian Real Estate Association (REI); 3. The National Housing Development Corporation (PERUMNAS). Each of the developer associations has a target for the construction of subsidized houses set by the government. In the context of housing subsidies, developers play an important role in building and supplying housing stock at affordable prices. Various involvements in the implementation of TAPERA certainly pose a challenge in the context of the potential emergence of corruption.

Governance is a mechanism for managing something. Governance refers to all activities carried out by power holders (stakeholders) as policy makers that are integrated with the interests and goals of the state in order to advance and improve the welfare of the people. As a prevention of potential corruption, despite the Constitutional Court Decision No. 25/PUU-XIV/2016 regarding the removal of the word "may" in the Anti-Corruption Law. However, in the elements of Article of Law No. 31 of 1999 jo Law No. 20 of 2001, it is regulated regarding state financial losses as outlined in Articles 2 and 3. The financial loss to the state, according to the conceptual elements of the article, contains a formal offense that is said to potentially be considered as causing state loss.

The implementation of good corporate governance principles is something that must be upheld in the execution of TAPERA. Good corporate governance has proven to be the foundation in the formation of systems, structures, and the sustainability of the company. In achieving good corporate governance, there are several aspects that determine its success, which include:

1. Transparency or openness of information

The TAPERA program must be easy to use and understand for stakeholders. In addition to compliance with regulations, transparency highlights that there are other important issues that must be addressed clearly and promptly by investors, creditors, and other stakeholders. This does not diminish the obligation to protect confidential information.

2. Accountability

The principle of performance accountability in a transparent and fair manner, with proper management, measured and aligned with the interests of the Company, while still considering the interests of shareholders and other stakeholders (Check and Balances System) and the clarity of task distribution, authority, and responsibilities of each corporate organ. The principle of accountability is a prerequisite necessary to achieve high work performance.

3. Accountability

The principle of bearing responsibility, which means complying with applicable laws and regulations and fulfilling responsibilities towards society and the environment (social responsibility) to prevent business failures in the workplace and to gain recognition as a good corporate citizen.

4. Independence

The principle of managing the Company independently, so that each organ in its activities does not dominate each other and does not interfere with other organizations until a healthy principle is achieved, every decision is made based on the goal of identifying conflicts of interest.

5. Equality and Fairness Principle

Where in carrying out its activities, the Company must sincerely pay attention to the interests of shareholders and stakeholders based on the principles of fairness and justice; this includes the equal participation of employees in training, career development, and task execution. (Rinitami Njatrijani, 2019)

In order to facilitate the TAPERA program, every framework governing the implementation of TAPERA must adhere to policy. Public participation must be included as one of the determining aspects of policy. Income deductions that are used as contributions to the TAPERA program need to consider oversight from the community, which is an output of the income deduction. In line with the times, the community can be involved through the use of technology, namely an application used for monitoring that is integrated with customer accounts.

III. Conclusion

TAPERA is one of the programs that has an important role in overcoming the housing backlog in Indonesia, moreover improving the welfare of the Indonesian people as stated in Article 28H paragraph (1) of the 1945 Constitution of the Republic of Indonesia. Highlighting the importance of TAPERA must go hand in hand with the implementation of the principles of good corporate governance (Good Corporate Governance) as an effort to prevent potential corruption. As a strategic program that aims to overcome the housing backlog and improve community welfare, TAPERA faces challenges in the form of risks of misappropriation of funds and vulnerabilities in management. We can see that in previous corruption cases that occurred with funding schemes that were more or less similar to PT ASABRI, TAPERA management requires transparency, accountability, strict supervision and supportive regulations.

TAPERA is expected to be a solution in providing decent housing for low-income people (MBR) using a mutual cooperation system approach. However, implementation must ensure legal protection for participants and appropriate management of funds to achieve the program vision. With good governance, TAPERA has the potential to not only overcome housing problems but also support sustainable economic development in Indonesia.

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