

## **Provisions of Public Housing Savings Policy Based on Public Welfare According to Sharia Economic Law**

Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>  
Sunan Ampel State Islamic University of Surabaya<sup>1,2</sup>  
[azharsaifuddin53@gmail.com](mailto:azharsaifuddin53@gmail.com)<sup>1</sup>; [surahyasin@uinsa.ac.id](mailto:surahyasin@uinsa.ac.id)<sup>2</sup>

**Abstract:** This study was conducted to measure the extent of the implementation of the People's Housing Savings (Tapera) policy by referring to Law No. 4 of 2016 and PP Tapera No. 25 of 2020 which will be combined using the principles of Sharia Economic Law. This program is an alternative solution to provide access to ownership of livable housing; with affordable housing prices for low and middle income groups. This study focuses on the suitability of the Tapera Program with the principles of Sharia Economic Law in terms of welfare. The research method used is an empirical-qualitative method with a case approach with a study of literature available from various financing platforms. The results show that Tapera is a solution to improve people's welfare by providing fulfillment of basic community needs, and easy financing using sharia principles. This study provides recommendations on adjusting the contract to support an effective program of the Tapera policy from the aspect of reporting and supervision that is more structured, transparent and accountable in order to fulfill public trust.

**Keywords:** *People's Housing Savings, Public Welfare, Sharia Economic Law.*

This is an open-access article under the [CC-BY-SA License](https://creativecommons.org/licenses/by-sa/4.0/).



## *Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

**Abstract:** Penelitian ini dilakukan untuk mengukur seberapa besar implementasi kebijakan Tabungan Perumahan Rakyat (Tapera) dengan merujuk pada Undang-Undang No 4 Tahun 2016 dan PP Tapera No 25 Tahun 2020 yang akan dipadukan dengan menggunakan prinsip-prinsip dari Hukum Ekonomi Syariah. Program ini menjadi sebuah solusi alternatif untuk memberikan akses kepemilikan perumahan yang layak huni; dengan harga perumahan yang terjangkau untuk golongan penghasilan rendah dan menengah. Penelitian ini berfokus pada kesesuaian Program Tapera dengan prinsip Hukum Ekonomi Syariah dalam aspek kemaslahatan. Metode penelitian yang digunakan adalah metode empiris-kualitatif dengan pendekatan *case approaches* dengan studi literatur yang tersedia dari berbagai *platform* pembiayaan. Hasil menunjukkan bahwa Tapera menjadi sebuah solusi untuk meningkatkan kesejahteraan rakyat dengan memberikan pemenuhan kebutuhan dasar masyarakat, dan pembiayaan yang ringan dengan menggunakan prinsip syariah. Penelitian ini memberikan rekomendasi pada penyesuaian akad untuk menunjang program yang efektif dari kebijakan Tapera dari aspek pelaporan dan aspek pengawasan yang lebih terstruktur, transparan dan akuntabilitas demi memenuhi kepercayaan masyarakat.

**Kata Kunci:** Tabungan Perumahan Rakyat, Kemaslahatan Umat, Hukum Ekonomi Syariah.

## INTRODUCTION

The government in order to regulate and distribute primary housing needs, they created a policy called the People's Housing Savings Policy (Tapera). This program is a strategic project carried out by Indonesia in order to make housing accessible to all levels of Indonesian society.<sup>1</sup> This program is aimed at a mutual cooperation model in building an affordable economy. The government created a safe and livable housing program at a more affordable price by subsidizing the taking of Home Ownership Credit (KPR)

---

<sup>1</sup> Rohmad Abidin dan Anggun Herawati, "Analisis Sentimen Publik Terhadap Kebijakan Program Tabungan Perumahan Rakyat (Tapera)," *Journal of Information System and Computer* 4, no. 1 (Juli 30, 2024): 14.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

for Homes. KPR itself is a credit program carried out for home ownership with a fairly long period or tenor of 10-20 years. In the context of national development, the need for housing is an extraordinary problem. The Tapera program is designed to provide a fairly complex answer for people who are classified as having low incomes. With the concept of mutual cooperation in the form of collective savings, it is hoped that participants consisting of employees, both from the formal and informal sectors, can set aside part of their income to be allocated for subsidy funds for the Tapera program.

It should be noted that the fund managed by the government is not only for the purchase of new homes, but is also used for the needs of renovation and sustainable housing development, therefore this program does not actually harm any party. Thus it can also be said that Tapera is quite complex because it not only takes care of the provision of housing but is also used to improve the environmental community by focusing on improving housing. Tapera, by solving housing problems, can also indirectly contribute to labor productivity, social inequality, workforce reduction and strengthening the overall economic structure.<sup>2</sup>

In the era of technological and globalization attacks that affect this development economy, the Tapera program is very relevant, this is because this project has an inclusive development instrument where people have the same opportunities and rights in getting decent housing. Sharia economics identifies that the Tapera rules have quite complex similarities due to the basic principles of Islamic economics. Islamic economics is based on the guidance of the Al-Quran and Hadith, where both models teach the importance of justice and overall welfare.<sup>3</sup> This project has the same legal similarity in the hadith that the

---

<sup>2</sup> Moh Ihsan, Aunur Rofiq, dan Khusnudin Khusnudin, "Polemik Tabungan Perumahan Rakyat (Tapera): Sebuah Kajian Dengan Pendekatan Interdisipliner," *Gulawentah: Jurnal Studi Sosial* 9, no. 1 (30 Juni 2024): 75, <https://doi.org/10.25273/gulawentah.v9i1.20497>.

<sup>3</sup> Muhammad Nur Ishak, "Analysis Of Public Housing Savings Policy From The Perspective Of Islamic Economics: Social Welfare dan Distribution Justice," *Al-Kharaj:*

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

government is involved in the equalization and distribution of the national economy in terms of property to all levels of society.

Sharia Economic Law not only underlies the Tapera policy but also underlies policies such as zakat, sedekat and qardh al-hasan. Zakat is one of the obligations of Muslims in the third pillar of Islam. The concept of zakat itself is to set aside a small portion of one's money to be given to those who are more in need, this has the same concept as Tapera because it is the same as distributing existing wealth, this is done in order to reduce poverty and social inequality. Then alms are a voluntary gift that prioritizes a person's generosity and social solidarity, because this is not included in the obligation, it is just an activity that builds harmony among fellow human beings.<sup>4</sup>

Qardh al-hasan, is a state of borrowing without interest. This concept is important in Islamic economics, because this concept provides an inclusive financing model for those in need by freeing up additional interest from their loans.<sup>5</sup> Back to Tapera, where this is the government's effort to provide more economical and cheap housing financing for people from low-income groups. By copying the concept that has been explained previously, this program can be considered a solution to a modern Sharia Economic Law. This modern law is not free from creating welfare for the community, as well as providing opportunities for low-income people to get decent housing at a more affordable price.

This study aims to analyze the existence of the new Tapera policy from the perspective of Sharia Economic Law with a focus on the welfare of the people with this policy. The welfare in question is such as the fulfillment of basic needs in terms of food, clothing, shelter, education and health. Islam teaches that welfare is not only based on material aspects, but also on moral

---

*Journal of Islamic Economic and Business* 6, no. 2 (Juni 30, 2024): 2, accessed September 22, 2024, <https://ejournal.iainpalopo.ac.id/index.php/alkharaj/article/view/5178>.

<sup>4</sup> Yuyun Yunita, "Konsep Sedekah Dalam Islam," *Al -Mumtaz: Jurnal Pendidikan Dan Sosial Keagamaan* 1, no. 1 (Juni 13, 2022): 60.

<sup>5</sup> Hasan Kazak dan Hasan Basri Alim, "Qard Al-Hassan Model as an Institutionalised Method of Islamic Finance," t.t., 204.

## *Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

and spiritual aspects, with that it can create a society that has ethics and dignity. Both aspects are important because of the justice related to the distribution of wealth that is evenly distributed. This principle is used to avoid the concentration of wealth in only a few people, while the purpose of this principle is to access all levels of society.<sup>6</sup>

Research related to the Tapera policy is to integrate the principles of Sharia Economic Law in order to provide social welfare, not only that, this study needs to be studied further to determine the extent to which the government is involved in managing the distribution of housing and the financing mechanisms used. Is what is used in accordance with the aspects of Sharia Economic Law which can be taken as examples such as zakat, sedekah, and qard al-hasan. This study also refers to socio-economic factors by upholding the quality of life of many people. This approach is expected to provide complex insights into how this project can be implemented appropriately according to the concept proposed. Thus, this study can provide good results academically and practically and can also overcome the identification of obstacles in the Tapera program.<sup>7</sup>

## **METHOD**

Qualitative analysis was chosen for this study with a descriptive analytical method in studying the People's Housing Savings Policy (Tapera). The reason this was chosen was to make it easier for researchers to study more comprehensively related to the implementation of this Tapera project on the prospects of Sharia Economic Law. Then the data used by researchers is divided into 2 (two) data, primary and secondary. Primary data was obtained through several sources who are considered experts in the field being discussed. This interview activity was carried out in order to gain insight and

---

<sup>6</sup> Basudewa Samadera Pramudia et al., "Keadilan Sosial Dalam Program Tapera: Analisis Sosiologi Hukum Terhadap Kepatuhan Dan Efektivitas Kebijakan," *Jurnal Hukum Terapan dan Inovasi Hukum (JHTIH)* 6, no. 3 (Augustus 1, 2024): 35, accessed September 21, 2024, <https://journalpedia.com/1/index.php/jhtih/article/view/2995>.

<sup>7</sup> Ihsan, Rofiq, dan Khusnudin, "Polemik Tabungan Perumahan Rakyat (Tapera)," 76.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

understanding related to the implementation of the Tapera program in accordance with the concept of Sharia Economic Law. The interview process is a participatory observation by also conducting the workings of the Tapera management institution and its interactions with those affected, namely the community.<sup>8</sup> Then secondary data is managed with a literature study. This study involves various relevant literature in accordance with the discussion raised from various literature products such as books, journals and similar articles. Then do not forget the review of official documents that explain the products of the Tapera policy in the form of Government Regulations and Legislation.

Descriptive analysis is carried out by dividing it into several steps. First, collective compilation by identifying the main theme related to social welfare. Second, the author conducts an analysis to connect with the principles of Islamic Economic Law including the zakat, sedekah, and qardh al-hasan schemes. Furthermore, third: conducting a comparison with findings from primary and secondary data related to the objects used.<sup>9</sup> This is done by verifying data for gaps, suitability, and what options should be targeted by the Tapera program policy. Fourth, validating and proving the existence of this research is also done by triangulating the data used in several sources of interview results, observations, and policy documents. The results of the study will be presented in a comprehensive descriptive manner by conducting a critical analysis of the policies that regulate this housing with reference to Islamic Economic Law. The findings in question such as social welfare and distribution justice will be linked to the theory of al-maslahah in the principles of Islamic Economic Law to provide broader insight. With the method used; the author can obtain a more comprehensive picture related to the extent to

---

<sup>8</sup> Debi Anggraeni dkk., “Pengaruh Pemotongan Gaji Terhadap Tapera (Tabungan Perumahan Rakyat) Pada Mahasiswa Kelas Karyawan Di Universitas Bina Sarana Informatika,” *Profit: Jurnal Manajemen, Bisnis Dan Akuntansi* 3, no. 3 (27 Juni 2024): 143, <https://doi.org/10.58192/profit.v3i3.2299>.

<sup>9</sup> Deddy, Mulyana, *Metodologi Penelitian Kualitatif* (Bandung: Rosda, 2001), 12.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

which the provisions of Tapera have an impact on society. This is done so that it can be a correction and support the effectiveness of the policy in the future.<sup>10</sup>

## **HISTORY OF TAPERA POLICY**

President Jokowi ratified the implementation of people's savings or known as the Tapera Law. The Tapera Law is contained in Law Number 4 of 2016 concerning People's Housing Savings, this legislation was passed with the aim of completing the rules of PP Tapera No. 25 of 2020 concerning the Implementation of People's Housing Savings. This regulation contains the implementation of Tapera contribution collection, where the responsibility will be handed over to the Tapera management body or can be called BP Tapera. The regulation also requires civil servants, TNI and Polri soldiers, workers in BUMN and BUMD companies, and private company workers to participate in this activity.

The calculation in this program is that participants are 3% of income consisting of 0.5% borne by the employer, 2.5% borne by workers whose salaries are deducted. Regulation no. 16 was made with the background to fulfill the needs of Indonesian citizens in accordance with the mandate of the 1945 Constitution. Therefore, the function of this policy is to be an effort to fulfill primary needs by collecting funds for the purchase of long-term housing for the Indonesian people.<sup>11</sup> During the Covid-19 period, the Tapera Law became a great polemic among the community. The addition of taxes from income reductions also triggered strong rejection from the community. Even the Indonesian Employers' Association (APINDO) also conducted a judicial review of the implementation of the Tapera Law. This rejection was based on the burden of reducing existing income such as BPJS health contributions, for workers 1%, Employers 4%. BPJS Employment contributions for workers old

---

<sup>10</sup> Pramudia Et Al., "Keadilan Sosial Dalam Program Tapera," 35.

<sup>11</sup> Marojahan JS Panjaitan, "Pengembangan Sistem Ekonomi Kerakyatan Dalam Perspektif Negara Hukum Kesejahteraan Berdasarkan UUD 1945," *Jurnal Wawasan Yuridika* 26, no. 1 (2012): 460, <https://doi.org/10.25072/jwy.v26i1.27>.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>

age security 3.7%, accident insurance 0.24-1.74%, death insurance 0.3%, pension insurance 2%, severance pay reserves 8%. With the existing deductions, they already feel burdened with quite large deductions. Although the government's intention is to carry out the mandate of the 1945 Constitution, it is also expected that the benefits are also given voluntarily without any obligation to follow them.<sup>12</sup>

The meaning of benefits is to carry out welfare without burdening the community, if such benefits will burden the community, then instead of prospering, it can actually become misery for the people. In the Tapera Law, it is based on the 1945 Constitution which states, "Everyone has the right to live in prosperity physically and mentally, to have a place to live, and to have a good and healthy living environment and has the right to obtain health services." However, it should also be noted that the 1945 Constitution is not regulated in such a way in the mechanism for implementing it, although we know that in the Basic Law of this state it does regulate a direction that is fundamental to the state, not as a regulatory mechanism.<sup>13</sup>

In constitutional science, there is a concept of checks and balances where the president has a dominant power in the country where he is also continuous in making legislative products which often become a problem in his unilateral consistency in government. To minimize the existence of these problems, the ideals of the Indonesian state in realizing people's welfare (welfare state) must be returned. The realization of this term can be achieved if a community implements good governance.<sup>14</sup>

In the implementation of good governance, there are legal principles in good governance such as limiting the creation of regulations by the government. In the case of Tapera, it must be reviewed whether this is suitable

---

<sup>12</sup> Tazkiya Amalia Nasution, "Analisis Yuridis Undang-Undang Tabungan Perumahan Rakyat Ditinjau Dari Perspektif Good Governance," *Lex Renaissance* 6, no. 4 (2021): 840, <https://doi.org/10.20885/JLR.vol6.iss4.art13>.

<sup>13</sup> Panjaitan, "Pengembangan Sistem Ekonomi Kerakyatan dalam Perspektif Negara Hukum Kesejahteraan Berdasarkan UUD 1945," 460.

<sup>14</sup> Nasution, "Analisis Yuridis Undang-Undang," 838.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

to be implemented in the state in Indonesia. In Law No. 4 of 2016, Article 54 Workers or Employers are one of the suppliers of contributions for the realization of Tapera. This refers to the principle of carefulness, it is explained that the government must review whether a regulation has urgency and is in accordance with the aspirations of the community.<sup>15</sup>

### **ALIGNMENT OF TAPERA POLICY WITH ISLAMIC ECONOMIC PRINCIPLES**

Research that focuses on Tapera policy from the perspective of Sharia Economic Law is measured from the prospect of social welfare, where this research will measure the extent to which this program can explore the network of community layers. From the perspective of muamalah in the context of the welfare of the community, it can be highlighted on the importance of decent living needs in terms of physical but also not leaving morals and spiritual.<sup>16</sup> Tapera by providing access to decent housing at a more affordable price with the concept of mutual cooperation, this is taken from the concept of subsidies from the community back to the community. This can create economic stability, because if everyone can have a house, it will reduce the unemployment rate in Indonesia. In line with the concept of Sharia Economic Law on the balance of holistic life emphasis. The obstacles obtained from this new concept are in the existing accountability and transparency, this is necessary because it is an aspect that supports the trust and efficiency of the budget that has been set.

This policy will lead to a close alignment with the principles of Islamic Economic Law such as zakat, sedekah, and qardhul hasan. The concept of Tapera is by collecting funds from the community and returning them to the community with the concept of mandatory participants, this paradigm can be

---

<sup>15</sup> Nasution, 838.

<sup>16</sup> Parthiban S. Gopal dkk., "Kesejahteraan Dalam Pembangunan Komuniti Program Perumahan Rakyat (PPR): Suatu Pemerhatian Awal," *Malaysian Journal of Social Sciences and Humanities (MJSSH)* 6, no. 10 (10 Oktober 2021): 293, <https://doi.org/10.47405/mjssh.v6i10.1065>.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

equated with zakat. This zakat is a collection of mandatory funds from the community that will be returned to the community with a note to the poor, with such a concept it is hoped that social solidarity will arise in the future. The financing scheme for this policy is by not using interest, this is also the same as the qardh al-hasan model.<sup>17</sup> Tapera provides a solution regarding the relief of light housing debt burdens, therefore this policy is a good policy and can create a government contribution to its community and do not forget also does not violate the concept of Islamic Economic Law.

The implementation of this provision can be said to have been successful due to the spike in social welfare data from the lower and middle income groups. Basically, Tapera participants have benefited from this program, some who have been interviewed revealed an increase in their quality of life, This is due to easier and more affordable access compared to previous housing.<sup>18</sup> By becoming an owner, it can be said that financially they are more secure and safe, they are no longer worried about losing their homes due to an unexpected incident. Thus, holistic welfare emerges by prioritizing Islamic economic goals based on Sharia Economic Law. The results of Tapera can bear fruit in the mechanism for the birth of public policies that focus on aspects of community welfare and morals of Indonesian society.

Welfare is shown by the ideal distribution, this is a strong commitment of this Tapera policy. However, this success is also accompanied by several obstacles such as access that has not reached all areas in Indonesia, especially in remote and rural areas. This is reinforced by data that some Tapera funds are more easily accessed by people living in urban areas compared to people living

---

<sup>17</sup> Rochman, "Tinjauan Hukum Islam Terhadap Sistem Transaksi Kredit Pemilikan Rumah (KPR) Di Bank Tabungan Negara Syariah (BTN Syariah) Semarang | Rochman | Humani (Hukum dan Masyarakat Madani)," 168, diakses 22 September 2024, <https://journals.usm.ac.id/index.php/humani/article/view/1425/911>.

<sup>18</sup> I Gusti Ngurah Aristiawan, "Analisis Hukum Terhadap Kebijakan Kepesertaan Tabungan Perumahan Rakyat Bagi Pekerja Di Indonesia," *Jurnal Ilmiah Raad Kertha* 7, no. 2 (August 12, 2024): 6.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>

in villages. This inequality is a disparticipation in some communities in villages and is unable to reach the people there.<sup>19</sup>

This challenge needs to be fixed in the distribution system in the implementation of the Tapera policy. In overcoming it, there also needs to be a strategy and several steps to improve the accessibility infrastructure of the Tapera program in the interior to support the existence of this policy service.<sup>20</sup> This also requires support from community leaders there to facilitate this program, because in reality this cannot run well if it only relies on the government. This network is carried out in order to be able to take a middle ground on the decisions made in the community, with this effort it is hoped that it can help with the inequality of access to the provisions of Tapera and can be effective in the distribution process that is fair and can reach all levels of society.

Transparency and accountability are important in the management of Tapera funds. This finding proves that the public is asking for accountable transparency to ensure transparent distribution and to ensure that the funds are used for the benefit of the wider community. The obligations desired by the community arise because of distrust and the need for information related to the continuity of funds managed in the Tapera policy process.<sup>21</sup> This transparency is used to maintain public trust and can ensure effective continuity in accordance with the goals and expectations of the Tapera policy project. By providing all major access to the community, it is also to understand how

---

<sup>19</sup> Gopal dkk., “Kesejahteraan Dalam Pembangunan Komuniti Program Perumahan Rakyat (PPR),” 294.

<sup>20</sup> Ishak, “Analysis Of Public Housing Savings Policy From The Perspective Of Islamic Economics,” 7.

<sup>21</sup> Barbara Putri dan Ruslan Prijadi, “Public Fund Optimization for Housing Finance (Case Study: Tabungan Perumahan Rakyat, Indonesia),” dalam *Proceedings of the 5th International Conference on Economics, Business and Economic Education Science, ICE-BEES 2022, 9-10 August 2022, Semarang, Indonesia* (Proceedings of the 5th International Conference on Economics, Business and Economic Education Science, ICE-BEES 2022, 9-10 August 2022, Semarang, Indonesia, Semarang, Indonesia: EAI, 2023), 3, <https://doi.org/10.4108/eai.9-8-2022.2338624>.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

Tapera is collected and allocated for the needs of public housing subsidies. In addition, this can also facilitate community participation and can jointly monitor indications of embezzlement of funds so that fund management can be controlled for the social needs of the community.

Management based on transparency and accountability can be carried out in various ways such as implementing an open reporting system that can be accessed by all parties, especially the participants concerned who are directly involved in the beneficiaries of the Tapera policy. This can be a comprehensive and clear information field for the community, both in the use of funds, independent supervision and so on. Therefore, it is hoped that this method can become a benchmark for the Tapera fund management system which can gain a trusting response from the public.<sup>22</sup>

### **SOCIAL AND ECONOMIC IMPACT OF TAPERA POLICY**

Tapera proves that this policy can have a positive impact on social and economic conditions and has long-term benefits for the community. Access to the community can increase economic and social stability, and can also invite all levels of society to participate in more responsive economic activities. Tapera participants can allocate their income more effectively and securely with proof of ownership of a residence and are not burdened with expensive installments. This is what will encourage economic turnover and can build on opportunities for sustainable socio-economic infrastructure development. The community can contribute to something greater in economic activities that are basically in line with the principles of Islamic economic law. Islamic economic law emphasizes the importance of collective public welfare.<sup>23</sup> This principle explains that individual welfare is usually not far from public welfare. Thus, the community involved will be able to participate indirectly in economic activities that are in accordance with Islamic principles.

---

<sup>22</sup> Abidin dan Herawati, “Analisis Sentimen Publik Terhadap Kebijakan Program Tabungan Perumahan Rakyat (Tapera),”, 14.

<sup>23</sup> Ihsan, Rofiq, dan Khusnudin, “Polemik Tabungan Perumahan Rakyat (Tapera),” 76.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

This makes the community more benefited publicly, not only in the individual realm, thus creating inclusive economic development. By providing access to decent housing, it can have a positive impact on the community level which also simultaneously shows that the implementation of this policy is in line with the principles of Islamic Economic Law. This principle through public policy will provide an effective and sustainable solution to respond to socio-economic challenges by prioritizing holistic welfare for all members of society.<sup>24</sup> However, from this effective sustainability, it is also inseparable from the obstacles caused by this policy. However, along with the obstacles, it would be better to focus on the improvements that will be made. The first is the distribution that still cannot reach underdeveloped areas. For this reason, more and special access must be provided to people living in rural areas and the like to first improve access to infrastructure. This is done so that it can reach all lines and development can be carried out fairly and in accordance with the initial objectives of the formation of the Tapera policy.

The problem in remote areas is access to financial services and involvement in all government programs, especially the Tapera program. Therefore, concrete steps are needed to reach these areas. The steps are by improving the infrastructure sector, aspects that need to be improved are such as banking or small basic financial institutions. Then also access to tax offices and government services so that they can reach certain areas there. Government and financial services are very important and must be easily accessible, and do not forget that infrastructure renewal must also be accompanied by training and assistance by the local government so that it is used effectively. Increasing understanding and skills by the community can have an impact on improving access services there. Through this access, it is hoped that it can facilitate access and distribution of funds in remote areas significantly and effectively. By doing so, it will ensure the benefits of Tapera in remote areas and overcome these problems and can be re-distributed by all levels of society in accordance

---

<sup>24</sup> Gopal, et al., "Kesejahteraan Dalam Pembangunan Komuniti Program Perumahan Rakyat (PPR),", 294.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

with the objectives and principles of Islamic Economic Law and the creation of Tapera policies.<sup>25</sup>

Second, the problem of accountable transparency in the management of Tapera participant associations. Today's management is actually accountable transparency, but not in the aspect of urban areas (Jabodetabek). For the expansion of the whole of Indonesia, it should be done again with effectiveness tests and several ways such as the procurement of reports every month or decade to follow up on joint supervision of the use of Tapera funds.<sup>26</sup> By providing comprehensive and transparent reports and also not forgetting to use independent supervisory institutions both within the government and also outside the government. This is done in order to make the use of funds efficient and oversee the purpose of Tapera's establishment. Reporting will help explain how and for what purpose the Tapera funds are collected. All of this must be included in the report that must be reported periodically on all details of funds on the use and income of Tapera funds.

All work funded by Tapera should be included in the report on the results and impacts of the development carried out. Providing detailed information to the public can help increase community contributions to Tapera participation for complex welfare.<sup>27</sup> Strict supervision carried out by independent supervisors is also considered quite important. This is usually done by custodian banks to conduct periodic audits to manage Tapera funds and do not forget to investigate any indications of violations or misuse. Strict supervision carried out will also result in public trust in the collection of Tapera funds. Therefore, through these steps, it is hoped that there will be transparency and accountability in every management of Tapera funds which will help the sustainability of these Tapera funds properly and take maximum benefits for the welfare of the community.

---

<sup>25</sup>Aristiawan, "Analisis Hukum Terhadap Kebijakan Kepesertaan Tabungan Perumahan Rakyat Bagi Pekerja Di Indonesia,,6.

<sup>26</sup> Putri dan Prijadi, "Public Fund Optimization for Housing Finance (Case Study," 3.

<sup>27</sup> Ishak, "Analysis Of Public Housing Savings Policy From The Perspective Of Islamic Economics," 10.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

Third, the problem of integration in the principles of Sharia Economic Law. The Tapera financing scheme is clearly required to instill and use a financing model that is in accordance with the concept of Sharia Economic Law. This use includes all uses of financial service instruments such as the concepts of zakat, sedekah, and qard al-hasan. For example, in housing financing that does not use the concept of usury or often referred to as additional costs but rather uses rent. That way, the concept used will apply more of the principles of Islamic Economic Law while receiving benefits from the policy.<sup>28</sup>

The implementation of the concept of zakat, alms, and qardh al-hasan must also be expanded in the concept of its use. The funds collected must be a contribution for participants with the concept of zakat and social alms to help those in need. This was chosen because not everyone gets the same benefits between high, middle and low income people. In addition, it also uses the concept of qardh al-hasan which is an interest-free loan to ease the burden of Tapera participants. By prioritizing the principles that have been explained in this Tappera financing, it is hoped that this program will foster and socialize policies with the principles of Islamic Economic Law.

The last is the involvement of many stakeholders consisting of community leaders, the general public and government officials who run it. All of this must synergize together to increase the effectiveness of the Tapera program.<sup>29</sup> With the involvement of all parties in planning and implementation as well as evaluation, it will produce many holistic benefits to the community, because in reality the community also needs this subsidy policy to regulate the area where they live. By involving all aspects of society in this activity, it is hoped that it can help to make it effective and provide maximum impact. Not only that, they can also become agents to support and facilitate community

---

<sup>28</sup> Junaidi Safitri, "Implementasi Konsep Zakat Dalam Al-Qur'an Sebagai Upaya Mengentaskan Kemiskinan Di Indonesia," *At-Tasyri': Jurnal Ilmiah Prodi Muamalah* 9, no. 1 (2017): 4.

<sup>29</sup> Ishak, "Analysis Of Public Housing Savings Policy From The Perspective Of Islamic Economics," 11.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

participation in a particular area. Certain organizations also have a significant role in shaping and inviting their communities to participate. Therefore, by involving many communities, it can facilitate and help the success of the Tapera policy.

The practical implementation will increase access to remote areas and can also increase transparent management reporting and integration with the principles of Islamic Economic Law. Tapera participants will receive benefits including low and middle income communities. The impact of these benefits will also result in a significant increase in the quality of life and support their social economic access. Thus, the Tapera program will be a tool to encourage social economic inclusion in accordance with the teachings of Islamic economic law which is based on the welfare of the people. In addition, several of these steps will also encourage the quality of public trust in the community, by ensuring transparency and accountability in the management of Tapera funds, it can be said that it will also support the effectiveness of this program in carrying out its mission. The appropriate financing scheme will be in line with Islamic Economic Law and will be able to attract more Muslim participants, considering that Indonesia is a country with a Muslim majority.<sup>30</sup>

This study can result in positive Tapera, where this program has a potential role to encourage the welfare and equality of the people. However, it should be remembered that this is a new program and has several obstacles and barriers, therefore there needs to be an optimization of the policy so that it can run effectively and can be more beneficial for the majority of society. This study also explains the aspect of the similarity of the financing scheme in accordance with Islamic Economic Law. First, the researcher highlighted the importance of this policy being in line with the scheme and values of Islamic Economic Law. It is concluded that this Islamic Economic Law contains all aspects of the welfare of the people, so that if this program is in line, it can also be ensured that Tapera has the opportunity to benefit the interests of the people. Thus, the researcher analyzed the extent to which the Tapera policy is similar

---

<sup>30</sup> Ishak, 8.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

to Islamic Economic Law, which is based on the reference for socio-economic welfare.<sup>31</sup>

In this context, identification was found in the existence of decent housing which is an aspect of basic human needs which will automatically increase daily needs and also support spiritual and moral aspects.<sup>32</sup> This explanation is the basis for the existence of needs that must be met to achieve a balance in life. Tapera, provides affordable housing with livable conditions and can be distributed to all aspects of society, both for development and for sustainability or often referred to as renovation. However, it must also be accompanied by accountable transparency for management in order to attract participants and gain trust from the community. The principle of economics explains that creating a system based on equality by distributing wealth is very important to achieve the fifth principle of Pancasila. This study provides important insights into how Tapera implements its policies in accordance with the principles of Islamic Economic Law. Through this discussion, the researcher provides an evaluation for the development of Tapera to be more effective in the future. This study will provide a valuable contribution to the development of the Tapera program in the future so that it becomes better and can achieve all its missions to prosper society universally and in accordance with Islamic teachings.

## CONCLUSION

This study concludes that the People's Housing Savings (Tapera) policy has a lot of potential to improve social welfare and also equity in accordance with the principles of Islamic Economic Law. It was found that Tapera has resulted in more decent housing access at more affordable prices to help low

---

<sup>31</sup> Gopal dkk., "Kesejahteraan Dalam Pembangunan Komuniti Program Perumahan Rakyat (PPR)," 296.

<sup>32</sup> Abidin dan Herawati, "Analisis Sentimen Publik Terhadap Kebijakan Program Tabungan Perumahan Rakyat (Tapera)," 14.

*Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah*

Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>

and middle income people. This is in line with the objectives of Islamic Economic Law which emphasizes universal welfare. Identification was carried out on several obstacles to its implementation such as access that cannot get the same benefits, especially in remote and rural areas, as well as accounting reporting that is not yet transparent.

Quick steps must be taken such as improving infrastructure to support financial services, such as the provision of ATM, Bank, Cooperative and similar financial services. In addition, this study also emphasizes the importance of involving all parties who can attract participants to contribute to Tapera participation. Starting from community leaders, religion and stakeholders. This step will bring Tapera to be able to meet the needs of community aspirations holistically. It is hoped that this policy will bring maximum benefits to participants who follow it and can increase access to housing and equity for all citizens in Indonesia.

## REFERENCE

- Abidin, Rohmad, dan Anggun Herawati. “Analisis Sentimen Publik Terhadap Kebijakan Program Tabungan Perumahan Rakyat (TAPERA).” *Journal of Information System and Computer* 4, no. 1 (30 Juli 2024): 13–19. <https://doi.org/10.34001/jister.v4i1.1002>.
- Anggraeni, Debi, Justian Megi, Melati Miftahul Janah, Nadilla Dwi Karunia, dan Shinta Tamira. “Pengaruh Pematangan Gaji Terhadap Tapera (Tabungan Perumahan Rakyat) Pada Mahasiswa Kelas Karyawan Di Universitas Bina Sarana Informatika.” *Profit: Jurnal Manajemen, Bisnis Dan Akuntansi* 3, no. 3 (27 Juni 2024): 141–43. <https://doi.org/10.58192/profit.v3i3.2299>.
- Aristiawan, I. Gusti Ngurah. “Analisis Hukum Terhadap Kebijakan Kepesertaan Tabungan Perumahan Rakyat Bagi Pekerja di Indonesia.” *Jurnal Ilmiah Raad Kertha* 7, no. 2 (12 Agustus 2024): 1–8. <https://doi.org/10.47532/jirk.v7i2.1166>.
- deddy, mulyana. *metodologi penelitian kualitatif*. bandung: rosda, 2001.

***Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah***

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

- Gopal, Parthiban S., Nor Emyzura Ahmad Tamizi, Maslina Mohammed Shaed, Nor Malina Malek, dan Mohd Haizzan Yahaya. “Kesejahteraan Dalam Pembangunan Komuniti Program Perumahan Rakyat (PPR): Suatu Pemerhatian Awal.” *Malaysian Journal of Social Sciences and Humanities (MJSSH)* 6, no. 10 (10 Oktober 2021): 292–302. <https://doi.org/10.47405/mjssh.v6i10.1065>.
- Ihsan, Moh, Aunur Rofiq, dan Khusnudin Khusnudin. “Polemik Tabungan Perumahan Rakyat (Tapera): Sebuah Kajian Dengan Pendekatan Interdisipliner.” *Gulawentah: Jurnal Studi Sosial* 9, no. 1 (30 Juni 2024): 72–86. <https://doi.org/10.25273/gulawentah.v9i1.20497>.
- Ishak, Muhammad Nur. “Analysis Of Public Housing Savings Policy From The Perspective Of Islamic Economics: Social Welfare And Distribution Justice.” *Al-Kharaj: Journal of Islamic Economic and Business* 6, no. 2 (30 Juni 2024). <https://doi.org/10.24256/kharaj.v6i2.5178>.
- Kazak, Hasan, dan Hasan Basri Alim. “Qard Al-Hassan Model as an Institutionalised Method of Islamic Finance,” t.t.
- Mufid, moh. *Filsafat Hukum Ekonomi Syariah*. Jakarta: Prenada Media, 2021.
- Nasution, Tazkiya Amalia. “Analisis Yuridis Undang-Undang Tabungan Perumahan Rakyat Ditinjau Dari Perspektif Good Governance.” *Lex Renaissance* 6, no. 4 (2021): 833–46. <https://doi.org/10.20885/JLR.vol6.iss4.art13>.
- Panjaitan, Marojahan JS. “Pengembangan Sistem Ekonomi Kerakyatan dalam Perspektif Negara Hukum Kesejahteraan Berdasarkan UUD 1945.” *Jurnal Wawasan Yuridika* 26, no. 1 (2012): 445–63. <https://doi.org/10.25072/jwy.v26i1.27>.
- Pramudia, Basudewa Samadera, Della Setiyawati, Nugroho Dwi Rinaryanta, dan Sonia Jasmine Savitri. “Keadilan Sosial Dalam Program Tapera: Analisis Sosiologi Hukum Terhadap Kepatuhan Dan Efektivitas Kebijakan.” *Jurnal Hukum Terapan dan Inovasi Hukum (JHTIH)* 6, no. 3 (1 Agustus 2024). <https://journalpedia.com/1/index.php/jhtih/article/view/2995>.

***Ketentuan Kebijakan Tabungan Perumahan Rakyat Berbasis Kemaslahatan Umat Menurut Hukum Ekonomi Syariah***

*Muhammad Azhar Saifuddin<sup>1</sup>, Achmad Yasin<sup>2</sup>*

- Putri, Barbara, dan Ruslan Prijadi. "Public Fund Optimization for Housing Finance (Case Study: Tabungan Perumahan Rakyat, Indonesia)." Dalam *Proceedings of the 5th International Conference on Economics, Business and Economic Education Science, ICE-BEES 2022, 9-10 August 2022, Semarang, Indonesia*. Semarang, Indonesia: EAI, 2023. <https://doi.org/10.4108/eai.9-8-2022.2338624>.
- Rahmawati, Fina, 'Analisis Hukum Dan Syariah Dalam Budaya Digital', *Al-Hiwalah: Journal Syariah Economic Law*, 2.1 (2023), pp. 37–53, doi:10.47766/alhiwalah.v2i1.1473
- Rizal, Syamsul, Muammar Khadafi, Zulhamdi, Zulhamdi, 'Sharia Economic Dispute Resolution Model According to Qanun No. 11 of 2018 Concerning Sharia Financial Institutions', *Al-Hiwalah: Journal Syariah Economic Law*, 3.1 (2024), pp. 66–86, doi:<https://doi.org/10.47766/alhiwalah.v3i1.2893>
- Safitri, Junaidi. "Implementasi Konsep Zakat Dalam Al-Qurâ€™an Sebagai Upaya Mengentaskan Kemiskinan Di Indonesia." *At-Tasyri': Jurnal Ilmiah Prodi Muamalah* 9, no. 1 (2017): 1–15. <https://doi.org/10.47498/tasyri.v9i1.32>.
- "Tinjauan Hukum Islam Terhadap Sistem Transaksi Kredit Pemilikan Rumah (KPR) Di Bank Tabungan Negara Syariah (BTN Syariah) Semarang | Rochman | Humani (Hukum dan Masyarakat Madani)." Diakses 22 September 2024. <https://journals.usm.ac.id/index.php/humani/article/view/1425/911>.
- Yunita, Yuyun. "Konsep Sedekah Dalam Islam." *Al Mumtaz: Jurnal Pendidikan Dan Sosial Keagamaan* 1, no. 1 (13 Juni 2022): 59–72. <https://doi.org/10.47902/mumtaz.v1i1.18>.
- Zulhamdi, *Hukum Bisnis* (Cv. Pusdikra Mitra Jaya), doi:[https://scholar.google.com/citations?view\\_op=view\\_citation&hl=id&user=rIY\\_zfsAAAAJ&citation\\_for\\_view=rIY\\_zfsAAAAJ:ISLTfriuPkkqC](https://scholar.google.com/citations?view_op=view_citation&hl=id&user=rIY_zfsAAAAJ&citation_for_view=rIY_zfsAAAAJ:ISLTfriuPkkqC)