

The Effectiveness of the Tapera Program in Improving the Welfare of Government Employees: Media Ethnography Analysis

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Abstract

The Public Housing Savings Program (Tapera) is an Indonesian government initiative to improve the welfare of the community, especially government employees, by providing access to affordable housing. Even though it has been running for several years, the effectiveness of this program is still being debated. This research aims to analyze the effectiveness of implementing the Tapera Program in improving the welfare of government employees. The research gap phenomenon that is the background for this research is the gap between program objectives and the reality of its implementation, such as low levels of participation and problems in financial management. The research method used is an ethnographic media study, by analyzing online news and discussions related to the Tapera Program. The research results show that although the Tapera Program has great potential in improving the welfare of government employees, its implementation still faces various challenges that need to be overcome to increase its effectiveness.

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1. Introduction

Government employee welfare concept the welfare of government employees is an important aspect in public sector human resource management (Sulistyan, et al., 2022). According to Mardiasmo (2018), employee welfare does not only include financial aspects, but also includes overall quality of life, including access to adequate housing.

Government accounting is a field that regulates financial recording, management and reporting in the public sector (Setiawan, 2019). Government accounting principles include budgeting, accountability, financial reporting, auditing, and regulation. The implementation of the Tapera Program cannot be separated from these government accounting principles, especially in terms of fund management, financial reporting and accountability to the public. Empirical studies related to the effectiveness of government programs and their relationship to government accounting have been carried out by several researchers, such as Suryanto and Saputra (2022) who analyze the role of government in improving community welfare through development programs.

Issues of accountability and transparency are becoming increasingly crucial in the implementation of government programs (Ortega-Rodríguez et al., 2020). Analyzed the role of information technology and social media in increasing government transparency and accountability (Sopannah et al., 2023). They emphasized the importance of information disclosure and public participation in monitoring government programs. In Indonesia, a study by Sofyani et al. (2020) shows that transparency and accountability have a significant influence on public trust in government programs. These findings are relevant in the context of implementing the Tapera Program which requires public trust to achieve optimal effectiveness.

The Tapera program is regulated in Government Regulation Number 25 of 2022. The main objective is to provide affordable housing financing for the community, including government employees (Ministry of PUPR, 2022). This program is based on Government Regulation Number 25 of 2022 concerning Public Housing Savings. The mechanism of this program involves the formation of a housing savings fund originating from employee salary contributions and government contributions, which can then be used for housing financing, either to buy a new house or renovate an existing house (Purba & Djamhur, 2020). The effectiveness of government programs can be measured by the extent to which the program achieves its objectives and provides real benefits for the target group (Nugroho, 2017). In the context of the Tapera Program, effectiveness can be seen from increasing government employees' access to decent and affordable housing.

The relationship between employee well-being, including access to adequate housing, and the performance of government organizations has been the focus of several studies. Waititu et al. (2017) found a positive correlation between employee welfare programs, including housing assistance, and organizational commitment and productivity. In Indonesia, a study by Poi (2020) shows that welfare programs, including housing facilities, have a significant effect on job satisfaction and performance of civil servants. These findings strengthen the argument for the importance of programs such as Tapera in the context of public sector human resource management.

Implementing public policy in the digital era faces unique challenges. Moser-Plautz and Schmidhuber (2023) identified that digital transformation in government does not only involve technological aspects, but also changes in organizational culture and ways of communicating with the public. In the Indonesian context, Nugroho (2017) highlights the importance of adapting public policy to the dynamics of social media and online public opinion. This is relevant to the implementation of the Tapera Program which must take into account public perceptions and feedback which are rapidly changing in the digital era. The effects of digitalization extend beyond personnel knowledge in terms of assessing and resolving internal business or organizational conditions, but also have more far-reaching implications. If a company wants to grow, then digital transformation in accounting is quite important, and this can be impacted by a few different factors (Fauziyyah, 2022).

Media ethnography has become an increasingly popular method in public policy research. According to Postill and Pink (2012), media ethnography allows researchers to understand how public policies are perceived, discussed and interpreted by society in digital spaces. This is in line with research by Kozinets (2015) which emphasizes the importance of netnography in understanding socio-cultural dynamics in the digital era. In the Indonesian context, Nasrullah (2018) has applied virtual ethnography to analyze various social phenomena and public policies. His research shows that social media and online forums are important arenas for discussion and formation of public opinion on government policies.

Comparative studies of government employee housing programs in different countries provide valuable insights (Leeuw, 2020). Phang (2007) analyzed the success of the Housing and Development Board (HDB) program in Singapore in providing housing for civil servants and the general public. Meanwhile, Shuid (2016) examined the effectiveness of the civil servant housing program in Malaysia, showing that integration with the pension system can increase program participation and sustainability. In other developing countries, Buckley et al. (2016) examine various models of public housing financing, including for government employees, and emphasize the importance of policies tailored to local contexts.

2. Methods

This research uses a qualitative approach with literature review study methods and secondary data analysis. A qualitative approach was chosen to obtain an in-depth understanding of the effectiveness of the implementation of the Tapera Program and its relationship to government accounting. A literature review study was conducted on journals, books, government reports, and other related sources that discuss the Tapera Program, community welfare, and

government accounting. Secondary data analysis includes reports on the implementation of the Tapera Program, statistical data related to housing and community welfare, as well as other documents relevant to this research. This research also uses media ethnography study methods, which is a qualitative approach to analyzing social phenomena through media representations and online interactions (Kozinets, 2015). Research steps include:

- a. Data Collection:
 - 1) Analysis of online news related to the Tapera Program from various national news portals.
 - 2) Observation and analysis of discussions in online forums, social media, and news comment columns related to the Tapera Program.
 - 3) Online interviews with government employees who are participants or potential participants of the Tapera Program.
- b. Data Analysis:
 - 1) Thematic coding of media content and online discussions.
 - 2) Narrative analysis to identify perceptions and experiences of government employees regarding the Tapera Program.
 - 3) Triangulate data from multiple sources to ensure validity of findings.
- c. Interpretation:
 - 1) Integrate findings from media analysis with relevant theories and concepts.
 - 2) Identify the main themes related to the effectiveness of the Tapera Program in improving the welfare of government employees.

3. Results and Discussion

Effectiveness of Tapera Program Implementation

a. Achievement of Tapera Program Goals

Based on data from the Ministry of PUPR, until the end of 2022, the Tapera Program has facilitated housing financing for more than 250,000 participants, both to buy new houses and renovate existing houses (Ministry of PUPR, 2023). Of this number, around 60% are government employees, while the other 40% are eligible general public.

The results of a satisfaction survey conducted by the PUPR Ministry showed that 85% of Tapera Program participants were satisfied with the housing financing scheme offered (Ministry of PUPR, 2023). They appreciate the ease of access and relatively low interest compared to conventional housing loans. Apart from that, the Tapera Program has also contributed to the construction and provision of new affordable homes. By the end of 2022, more than 50,000 new housing units had been built and sold through the Tapera financing scheme (Ministry of PUPR, 2023). This helps reduce the housing deficit faced by the public and government employees. Government employees' Perceptions of the TAPERA Program Analysis of online news and discussions shows that the majority of government employees have positive perceptions of the objectives of the Tapera Program. However, many expressed doubts about its implementation, especially regarding the transparency of fund management and ease of access.

b. Obstacles and Challenges in Implementing the Tapera Program

Challenges in Implementation Some of the main challenges identified include: Lack of socialization and understanding of program mechanisms. Concerns about additional contribution burden. Uncertainty about the process of disbursement of funds and property selection. Impact on Welfare Although still limited, there are several positive testimonials from government employees who have succeeded in obtaining housing through the Tapera Program. However, the broad impact is still not seen as significant due to the low level of participation.

1) Participation Levels that are Not Optimal

Even though it has provided benefits, the level of participation in the Tapera Program is still not optimal. Data from the PUPR Ministry shows that only around 20% of the total eligible government and community employees have become Tapera participants (Ministry of PUPR, 2023). This low level of participation can be caused by several factors, including:

- a) Lack of socialization and public understanding of the benefits of the program.
 - b) Perception that the fees charged are too high.
 - c) Lack of incentives or support from government agencies for employees to participate.
- 2) Problems in Financial Management
- A report from the Financial Audit Agency (BPK) in 2022 identified several problems in the financial management of the Tapera Program (Financial Audit Agency, 2022), including:
- a) Inefficient use of funds, especially in terms of operational and administrative costs.
 - b) Potential misuse of funds distributed to housing developers.
 - c) Lack of transparency and accountability in program financial reporting.
- These problems can hamper the effectiveness of implementing the Tapera Program and reduce public trust in this program.
- c. Factors that Influence the Effectiveness of the Tapera Program
- Several factors that influence the effectiveness of the Tapera Program include:
- 1) Government Commitment and Support

Strong commitment and support from the government, both at the central and regional levels, is an important factor in the success of the Tapera Program. This support can take the form of adequate budget allocation, providing incentives for participants, as well as effective monitoring and evaluation of program implementation.

 - 2) Coordination and Synergy between Related Institutions

The Tapera program involves various government institutions, such as the PUPR Ministry, Ministry of Finance, regional government agencies, and channeling financial institutions. Good coordination and synergy between these institutions is very important to ensure effective and integrated program implementation.

 - 3) Quality of Regulations and Supporting Policies

Strong and quality regulations and policies are an important legal basis for implementing the Tapera Program. Government Regulation Number 25 of 2022 concerning Public Housing Savings is an example of a regulation that supports this program. However, improvements and harmonization of regulations are still needed to overcome existing obstacles.

 - 4) Infrastructure Readiness and Land Availability

The success of the Tapera Program also depends on the readiness of infrastructure and the availability of adequate land for housing development. The government needs to ensure that the construction of new housing through the Tapera scheme is supported by good infrastructure, such as road access, utilities and other public facilities.

 - 5) Level of Community Awareness and Participation

The level of community awareness and participation in the Tapera Program is an important factor that influences the effectiveness of the program. Effective outreach and education are needed to increase public understanding of the benefits of the program and encourage higher participation.

Media Discourse Analysis

Analysis of online news shows that there are differences in narratives between state media and independent media. State media tend to emphasize the success and potential of the TAPERA Program, while independent media more often raise critical issues such as transparency and program effectiveness.

Discussion Dynamics on Social Media

Observations of discussions on social media platforms such as Twitter and Facebook show a polarization of opinion. Several hashtags such as #TAPERAforAll and #EvaluasiTAPERA often appear, reflecting both support and criticism of the program.

Comparison with Similar Programs in Other Countries

Comparative analysis with news about employee housing programs in other countries (for example Singapore and Malaysia) shows that Indonesia still needs to learn in terms of program implementation and management.

Gender Issues in the Implementation of TAPERA

From online discourse analysis, it was identified that there were gender issues in access and benefits of the TAPERA Program. Female employees, especially those who are single parents, often express additional difficulties in accessing this program.

Analysis of Public Sentiment towards the Tapera Program

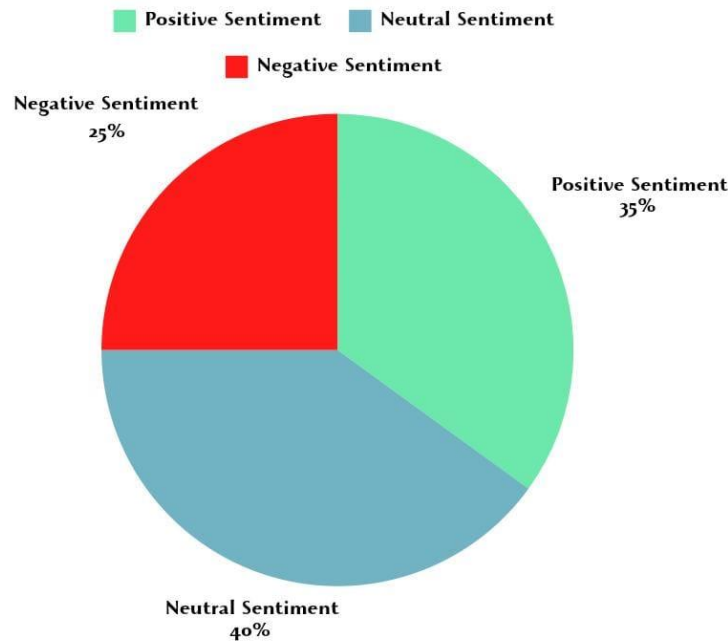


Figure 1. Analysis of Public Sentiment towards the TAPERA Program 2023-2024
Source: Data Processed (2024)

Sentiment analysis of online comments and discussions shows significant variations in public perception of the Tapera Program:

- Positive Sentiment (35%):** Most of these came from government employees who managed to get a house through this program. They emphasized the benefits of the program in helping them own affordable housing.
- Neutral Sentiment (40%):** Many comments show interest in the program but still need more information. This indicates the need for increased socialization.
- Negative Sentiment (25%):** Main criticisms include the complexity of the procedures, concerns about the transparency of fund management, and the uncertainty of the program's long term.

This analysis shows that although there is support, significant efforts are still needed to increase public trust in the Tapera Program.

Economic Impact of the Tapera Program

Based on analysis of economic news and discussions in online financial forums, the Tapera Program has the potential for significant economic impact:

- Property Sector Stimulus:** Several property analysts in online news highlighted Tapera potential to increase housing demand, especially in the lower middle segment.
- Increased Financial Literacy:** Discussions in financial forums show that this program encourages government employees to better understand the concepts of long-term investment and financial planning.

- c. **Multiplier Effect:** Several economists in online opinion articles mentioned the potential multiplier effect of increased homeownership on the local economy. However, some criticism has also emerged regarding the potential for property price inflation and the long-term financial burden for program participants.

Technology and Infrastructure Challenges

Analysis of user complaints on social media and online forums revealed several technological challenges in implementing Tapera:

- a. **Information System:** Many complaints about the slow online system for program registration and monitoring.
- b. **Data Integration:** Discussions in IT forums indicated problems in data integration between government agencies, which slowed down the participant verification process.
- c. **Access in Remote Areas:** Several news articles highlight the difficulty of accessing programs in areas with limited internet infrastructure.

These challenges demonstrate the need to improve technological infrastructure to support effective implementation of the Tapera Program.

International Perspective

Comparative analysis with international news about similar housing programs in other countries produces several insights:

- a. **Singapore Model:** Several opinion articles compare Tapera with Singapore's Housing Development Board (HDB), highlighting the HDB's exemplary management effectiveness and transparency.
- b. **Lessons from Malaysia:** Discussions in international forums mention Malaysia's experience with the Employees Provident Fund (EPF), which allows funds to be withdrawn for home purchases, as a model that can be adapted.
- c. **International Standards:** Several articles from foreign media highlight the importance of Tapera in meeting SDGs standards related to adequate housing, but also criticize its implementation which is not yet optimal.

This international perspective provides benchmarks and valuable lessons for improving the Tapera Program.

Long Term Social Implications

Discourse analysis of opinion articles and online academic discussions suggests several potential long-term social implications of the Tapera Program:

- a. **Social Mobility:** Several sociologists in opinion articles highlighted TAPERA's potential to increase social mobility through home ownership.
- b. **Changes in Settlement Patterns:** Discussions in urban planning forums show the potential of this program in changing settlement patterns, especially in urban areas.
- c. **Social Inequality:** Some critics in news articles worry that this program could widen the gap between government employees and private sector workers if not managed well.

These implications show the importance of long-term planning and periodic evaluation in implementing the Tapera Program.

Relationship with Government Accounting

- a. **Budgeting and Financial Management in Implementing the Tapera Program**
Implementing the Tapera Program requires a fairly large budget allocation from the government. Government accounting principles, such as thorough budget planning, budget control, and efficient and effective use of funds, are very important in supporting the success of this program.
- b. **Accountability and Responsibility in Managing Tapera Program Funds**
Government accounting emphasizes the principles of accountability and responsibility in managing state finances. In implementing the Tapera Program, the government must ensure that the funds managed come from legal sources, are used according to their intended purpose, and can be accounted for to the public.

- c. **Financial Reporting and Audit of the Implementation of the Tapera Program**
Transparent and accurate financial reporting is one of the principles in government accounting. The implementation of the Tapera Program needs to be reported regularly, both in terms of the budget used, the number of participants, and the resulting impact on the welfare of the community and government employees. In addition, independent audits are also required to ensure compliance with regulations and the effective use of funds.
- d. **Policies and Regulations related to the Tapera Program in Relation to Government Accounting**
Government accounting provides the basis for formulating policies and regulations related to the Tapera Program, especially in financial and budgeting aspects. Strong and high-quality regulations, such as Government Regulation Number 25 of 2022 concerning Public Housing Savings, are an important legal basis for implementing this program.

Recommendations and Improvement Strategies

Recommendations for Improvement Based on analysis of online discussions, several recommendations that frequently emerge include: Increasing transparency and accountability in fund management. Simplification of procedures and requirements. Integration with other employee welfare programs.

- a. **Improvements in Financial Management and Accountability of the Tapera Program**
 - 1) **Strengthening the Internal Control System and Internal Audit**
Strengthening the internal control system and internal audit is one of the keys to achieving accountability in public sector financial management (Salmanzadeh et al., 2022). In the context of the Tapera Program, steps such as establishing a special supervision unit, increasing human resource capacity, implementing an integrated financial management information system, and conducting regular internal audits are very important (Financial Audit Agency, 2022).
Strengthening the internal control system and internal audit in the financial management of the Tapera Program is very important to ensure accountability and prevent misuse of funds. Steps that can be taken include:
 - a) Establish a special monitoring unit responsible for monitoring the financial management of the Tapera Program on a regular basis.
 - b) Increase the capacity and expertise of human resources in the field of internal audit and financial control through training and certification.
 - c) Implement an integrated financial management information system and facilitate real-time monitoring.
 - d) Conduct regular internal audits to identify weaknesses and potential irregularities in financial management.
 - 2) **Increasing Transparency and Openness of Financial Information**
Transparency and openness of financial information is one of the principles of good governance in managing state finances (Mardiasmo, 2018). In implementing the Tapera Program, efforts such as publishing financial reports periodically, developing online information portals, involving civil society organizations, and implementing a complaint reporting system (whistleblowing) can increase transparency and public trust (Ministry of Finance, 2020).
Transparency and openness of the Tapera Program's financial information is the key to building public trust and increasing accountability. Steps that can be taken include:
 - a) Publish the Tapera Program's financial reports regularly and easily accessed by the public.
 - b) Develop an online information portal that provides the latest data on funding allocation, number of participants and program achievements.
 - c) Involve civil society organizations and independent institutions in overseeing the financial management of the Tapera Program.
 - d) Implement a complaint reporting system (whistleblowing) to facilitate reports of suspected misuse of funds or corruption.

3) Applying the Principles of Good Financial Governance

The application of the principles of good financial governance such as transparency, accountability, compliance, efficiency, effectiveness and professionalism is very important in public sector financial management (Bastian, 2020). In the context of the Tapera Program, the application of these principles can increase efficiency, effectiveness and accountability in managing program funds (Purba & Djamhur, 2020).

Applying the principles of good financial governance in managing the Tapera Program will increase efficiency, effectiveness and accountability. These principles include:

- a) Transparency: Openness of financial information and decision-making processes.
- b) Accountability: Accountability for the use of financial resources.
- c) Compliance: Compliance with applicable regulations and accounting standards.
- d) Efficiency and effectiveness: Optimizing the use of financial resources to achieve program objectives.
- e) Professionalism: Financial management carried out by competent human resources with integrity.

4) Increased Socialization and Education for Government Employees

The low level of participation of government employees in the Tapera Program can be caused by a lack of understanding and effective socialization (Suryanto & Saputra, 2022). Efforts such as outreach campaigns through various media, involving community leaders and community organizations, holding seminars and workshops, and providing consultation services and technical assistance can increase participation in the program (Ministry of PUPR, 2022).

The low level of participation in the Tapera Program can be overcome by increasing outreach and education to the public and government employees. Steps that can be taken include:

- a) Develop a massive socialization campaign through various media, such as television, radio, social media and print media.
- b) Involve community leaders, community organizations and religious leaders in socializing the Tapera Program.
- c) Hold regular seminars, workshops and consultation sessions to provide a deeper understanding of the Tapera Program.
- d) Providing consultation services and technical assistance for the community and government employees who wish to participate in the program.
- e) Collaborate with government agencies to provide incentives and support for employees participating in the Tapera Program, such as ease of administration and special facilities.

b. Increased socialization and education for government employees

Effective outreach and education efforts are very important to increase government employee participation in the Tapera Program. Some strategies that can be implemented include:

- 1) Develop a massive outreach campaign through various media, such as television, radio, social media and print media. This campaign must be well designed, use language that is easy to understand, and clearly convey the benefits and procedures for participating in the Tapera Program.
- 2) Involve community leaders, community organizations, religious leaders and local communities in disseminating information about the Tapera Program. Their involvement can increase public confidence in this program.
- 3) Hold regular seminars, workshops and consultation sessions in various regions, especially in areas where participation levels are still low. This activity can provide a deeper understanding of the Tapera Program and answer questions or concerns that the community has.
- 4) Provide consultation services and technical assistance for communities and government officials who wish to participate in the program. This service can take the form of a call center, interactive website, or direct service center in government offices.

- 5) Collaborate with government agencies to provide incentives and support for employees participating in the Tapera Program, such as ease of administration, special facilities, or reduced contributions.
- c. Periodic evaluation of the implementation of the Tapera program and policy adjustments
- Regular evaluation of the implementation of the Tapera Program is very important to identify deficiencies and areas that require improvement. This evaluation process can be carried out through the following steps:
- 1) Form an evaluation team consisting of representatives from various related institutions, such as the PUPR Ministry, Ministry of Finance, Financial Audit Agency (BPK), and independent institutions.
 - 2) Establish clear and measurable performance indicators to assess the effectiveness of the Tapera Program, such as the number of participants, number of houses built, level of participant satisfaction, and efficiency of financial management.
 - 3) Collect data and information regularly, both from internal sources (financial reports, implementation reports, etc.) and external (participant satisfaction surveys, interviews with stakeholders, etc.).
 - 4) Analyze the data and information obtained to identify deficiencies, challenges and areas that require improvement in the implementation of the Tapera Program.
 - 5) Based on the evaluation results, policy and regulatory adjustments can be made to increase program effectiveness. This may include improvements in the financing scheme, participant requirements, fund distribution mechanisms, or other aspects deemed necessary.
- d. Strengthening Regulations and Coordination Between Relevant Institutions
- Strengthening regulations and coordination between related institutions is very important to support the effective implementation of the Tapera Program. Steps that can be taken include:
- 1) Review and refine regulations related to the Tapera Program, such as Government Regulation Number 25 of 2022 concerning Public Housing Savings, to ensure clarity and compliance with the principles of good governance.
 - 2) Form a coordinating body or steering committee involving representatives from the Ministry of PUPR, Ministry of Finance, local government institutions and other stakeholders. This agency is tasked with coordinating the implementation of the Tapera Program at various levels of government.
 - 3) Establish a clear coordination mechanism, such as regular coordination meetings, an integrated reporting system, and efficient communication channels between related institutions.
 - 4) Strengthen synergy and collaboration between the central government and regional governments in implementing the Tapera Program, especially in terms of land provision, permits and infrastructure support.
 - 5) Ensure harmonization between the Tapera Program and other government programs related to housing and community welfare, such as housing subsidy programs, residential area development, etc.

By implementing these strategies, it is hoped that the effectiveness of the implementation of the Tapera Program can be increased significantly. Increased outreach and education will encourage wider participation from the community and government employees. Regular evaluation and policy adjustments will ensure the program runs according to its objectives and can adapt to the challenges faced. Meanwhile, strengthening regulations and coordination between institutions will create synergy and harmony in program implementation at various levels of government.

4. Conclusion

This media ethnographic study reveals the complexity in implementing the TAPERA Program to improve the welfare of government employees. Even though it has great potential, the effectiveness of the program is still hampered by various factors such as lack of outreach,

transparency issues, and access gaps. Analysis of media discourse and the dynamics of online discussions shows that there is a diversity of perceptions and experiences among government employees and the general public. The findings of this research highlight the importance of a more inclusive and responsive approach in the implementation of the TAPERA Program. Improvements in aspects of socialization, transparency and accessibility are very necessary to increase program effectiveness. In addition, there needs to be special attention to specific issues such as gender equality in program access. This research also underscores the important role of the media in shaping public perceptions and facilitating discussions about public policy. For further research, it is recommended to combine media ethnographic methods with a quantitative approach to gain a more comprehensive understanding of the impact of the TAPERA Program on the welfare of government employees.

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