



Policy Implementation of the No Advance House Program at PT Pilar Ksatria Tidar Nusantara

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Abstract: Implementation of the Policy through the housing program without down payment, the company hopes to be able to catch up with the increasing demand for housing. Based on this, the authors can formulate this research problem, namely: How is the policy implementation of the house program without down payment at PT. Pilar Ksatria Tidar Nusantara Knights and what factors led to the implementation of the zero down payment housing program policy at PT. Pilar Ksatria Tidar Nusantara. In research on the implementation of subsidized housing, it was analyzed using the theory of Donald Van Meter and Van Horn (Suharsono, 2005:99) with six variables that affect implementation performance, namely: 1) Policy standards and targets, 2) Resources, 3) Inter-organizational communication and reinforcement activities, 4) Characteristics of implementing agents, 5) Economic, social and political environment 6) Attitudes of executors. The research approach that the authors use is descriptive qualitative, using key informants. Based on the results of the study that: 1) the implementation of the no-down payment housing program policy at PT. The Ksatria Tidar Nusantara pillar is good, as evidenced by the statements of both users and non-users who say this program is good and very useful for the community and 2) External constraints, namely the implementers involved in implementing the subsidized KPR program also experience various obstacles that External constraints do not only occur in policy implementers but also in society as the target group. These constraints include administrative problems such as KTPs that are not recorded at Disdukcapil, NPWP which has problems with entrepreneurs whose businesses have not been taxed while the conditions are that they must have an NPWP, as well as domiciles that do not match their original place of residence. Furthermore, the constraints on complaints from the public are related to communication which they feel has not reached them and other community acknowledgments such as some who feel that the entry fee is still too high even though it has been subsidized by the government.

Keywords: Implementation, policy, Houses without down payment

INTRODUCTION

Home ownership is one of the basic human needs besides clothing and food. In addition to functioning as a protector against all natural and weather disturbances as well as other living things, the existence of a house also has a multi-function as a center for family education, a place to foster relationships of love and brotherhood.

Home ownership as one of the basic needs and rights of every person guaranteed by the constitution must be owned by everyone, not only those with upper middle incomes, but by all Indonesian people. Regional growth and development that pays little attention to the balance of interests of low-income communities has resulted in difficulties for the community to obtain decent and affordable housing.

However, house prices continue to rise, making it difficult for people with low incomes to obtain housing. This makes low-income people complain about high house prices while those with low incomes are only able to rent or even live in the homes of relatives and even parents.

The house as a place to live has a very strategic role in the formation of character and personality as one of the efforts to build a complete, self-identified, independent and productive human being so that the fulfillment of a place to live is a basic need for every human being, which will continue to exist and develop according to the stages or human life cycle.

Broadly speaking, housing procurement for low-income people is strongly influenced by two aspects. First, the policy aspect, concerns the making of government policies, laws, regulations, institutions and programs in the housing sector. Second, the implementation aspect or activities that are micro in nature, concerning the implementation organization, funds, procurement of mature land or ready-to-build plots and the implementation of the construction of the housing itself.

Various efforts have been made to facilitate housing acquisition for the community. One of them is the zero rupiah down payment house program (hereinafter referred to as the 0 rupiah down payment house). 0 rupiah DP means that the bank still gets the down payment, it's just that it is borne (paid or subsidized) by another party, in this case PT. Tidar Archipelago Knight Pillar.

The 0 rupiah down payment housing program is PT. The Ksatria Tidar Nusantara pillar which aims to make it easier for people who don't have a house to own their own property but is hampered by the problem of a sizable down payment. The 0 rupiah DP house program is expected to be a solution for people to have a place to live.

The performance of the implementation of the subsidized housing program is a dynamic process in which policy makers have an interest in obtaining an outcome that is in accordance with the objectives that are influenced by the six variables proposed by Donald Van Meter and Van Horn (Suharsono, 2005:99).

Based on the above, related to the financing policy taken by PT. Pilar Ksatria Tidar Nusantara in the form of a 0 rupiah down payment housing program needs to be analyzed comprehensively.

LITERATURE REVIEW

Implementetion Concept

In simple terms implementation can be interpreted as implementation or implementation. Browne and Wildavsky (Usman, 2004:7) argue that "implementation is an expansion of activities that adjust to each other".

According to Syaukani et al (2004: 295) implementation is a series of activities in order to deliver policies to the community so that these policies can bring the expected results. The series of activities includes, First, the preparation of a set of follow-up regulations which are the interpretation of the policy. Second, preparing resources to drive implementation activities including facilities and infrastructure, financial resources and of course determining who is responsible for implementing the policy. Third, how to deliver concrete policies to the community.

Meanwhile, according to Daniel A. Mazmanian and Paul A. Sabatier in Wahab (2005:65) explain the meaning of this implementation by saying that understanding what actually happens after a program is declared valid or formulated is the focus of attention on policy implementation, namely events and activities arising after the ratification of state policy guidelines, which include both efforts to administer as well as to cause real consequences/impact on society or events.

Gratitude in Surmayadi (2005: 79) suggests that there are three important elements in the implementation process, namely: (1) the existence of a program or policy being implemented (2) the target group, namely community groups that are targeted and determined to receive benefits from the program, change or improvement (3) implementing elements (Implementors) either organizations or individuals to be responsible for obtaining the implementation and supervision of the implementation process.

Based on this view, it is known that the actual implementation process does not only involve the behavior of administrative bodies that are responsible for implementing the program and generates adherence to the target group, but also involves a network of political, economic and social forces that can directly or indirectly influence the behavior of all parties involved. involved in setting directions so that public policy goals can be realized.

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Policy Concept

Policy can be defined as a series of program plans, activities, actions, decisions, attitudes, to act or not to act carried out by the parties (actors), as a stage for solving the problems faced. Policy determination is an important factor for organizations to achieve their goals (Iskandar, 2012: 141). Furthermore, the policy has two aspects (Thoha, 2012:65), namely:

a. Policy is social practice, policy is not a single or isolated event.

Thus, policy is something that is produced by the government which is formulated based on all events that occur in society. This incident grows in the practice of social life, and is not an event that stands alone, is isolated, and is foreign to society.

b. Policy is a response to events that occur, both to create harmony between conflicting parties, and to create incentives for joint action for parties who receive irrational treatment of the joint effort.

Policy can be stated as an effort to achieve certain goals, as well as an effort to solve problems by using certain means, and in certain time stages.

Policy implementation is a continuation of the process of formulating and establishing policies. So that the implementation of policies can be interpreted as actions taken, both by individuals and government groups, which are oriented towards achieving the goals outlined in policy decisions. Regarding the success of public policy, Islamy (2010) states that a state policy will be effective if it is implemented and has a positive impact on society, in other words, the actions or deeds of humans who are members of society are in accordance with what is desired by the government or the state.

Policy Implementasi

The implementation of a policy is the culmination of a regulation or policy being made. The implementation stage in general is how a policy is issued that becomes an answer to the problems experienced by the community so that it is implemented optimally and can answer these problems. In order to better examine a public policy implementation, it is necessary to know the variables and factors that influence it. There are many models that can be used to analyze a policy implementation.

According to the theory of Donald Van Meter and Van Horn (in Agustino, 2006: 139) defines policy implementation as actions carried out either by individuals or officials or government or private groups directed at achieving the goals that have been set. outlined in policy decisions.

Furthermore, Donald Van Meter and Van Horn (Suharsono, 2005:99) suggest that there are six variables that affect implementation performance, namely: 1) Policy standards and targets, 2) Resources, 3) Inter-organizational communication and strengthening activities, 4) Characteristics of implementing agents, 5) The economic, social and political environment 6) The attitude of the executors.

Another thing stated by the two experts above is that the path that connects policy and work performance is separated by a number of independent variables that are interrelated. The independent variables are: 1) Policy size and objectives, 2) Policy sources, 3) Characteristics or nature of implementing agency/agency, 4) Communication between related organizations and implementation activities, 5) Attitude of implementers and 6) Economic, social and political environment.

From the above opinion, it can be concluded that the concept of policy implementation leads to an activity or an activity that is dynamic and responsible for implementing the program and setting the goals of the policy so that in the end it will get a result that is in accordance with the goals or objectives of the policy itself.

Home Concept Without Down Payment

According to the Indonesian dictionary, standard is a certain size that is used as a benchmark. Meanwhile, down payment comes from English, "down payment is a initial payment made at the time of purchase; the balanced to be paid later" which is part of the payment made at the beginning of the purchase, while the rest will be paid later. How long the payment period is determined according to the agreement between the seller and the buyer (<http://www.googlescheller.com>).

By taking into account the Zero Rupiah Down Payment in buying a house, what is actually meant is buying a house through a Home Ownership Credit (KPR) with a Down Payment of Zero Rupiah. In other words, KPR without Down Payment.

The term DP Zero Rupiah in buying and selling in practice is buying and selling in installments or installments. The first payment or installment is considered a down payment or down payment. Installment sale and purchase is a sale and purchase agreement in which payment or settlement of the price is made in stages or in installments or in installments and the first payment or installment is considered a DP or down payment and immediately, the ownership of the goods being sold has been transferred to the buyer, only the payment is made in installments or installments.

METHODS

This study uses a qualitative design because it is more precise in finding results because informants can explain or describe in more depth the reasons, opinions and one's perceptions of a phenomenon that occurs. Qualitative research according to Sulistyono (2006: 78)

qualitative aims to obtain a complete picture of a matter from the point of view of the human being studied, related to the ideas, perceptions, opinions, or beliefs of the people being studied, all of which cannot be measured by numbers.

This type of research is descriptive, namely research to photograph individual phenomena, situations or groups that are happening at the moment. Tidar Archipelago Knight Pillar. Descriptive according to Sulisty (2006: 110) is to try to find an appropriate and sufficient description of all activities, objects, processes, and people. While the research approach is descriptive qualitative, namely research that gives a careful description of individuals or certain groups about the circumstances and symptoms that occur (Koentjaraningrat, 2003: 89).

The data sources in this study were primary data obtained from direct observation or interviews, while secondary data were obtained from books, journals, articles and documentation sources related to the focus of this research. Data according to Mukhtar (2013: 89) is all empirical and documentary information obtained in the field as a support towards scientific or academic construction of knowledge.

The subjects in this study were employees in this study who would be interviewed in depth, namely employees and the community because they were related to the research problems discussed implementing the policy for a house program without down payment at PT. Tidar Archipelago Knight Pillar. Research subjects according to (Mukhtar, 2013: 89) are people who are in social situations defined as informants in a study or known as informants.

The research object is the main goal in research because to obtain data that only focuses on the research to be carried out so that the data is valid in this study the object is the implementation of the no down payment housing program policy at PT. Tidar Archipelago Knight Pillar. The research object according to (Sugiyono, 2013: 13) is a scientific target to obtain data with specific goals and uses about something objective, valid, reliable about a certain variable thing.

The selection of informants in this study using purposive sampling is "Selection of samples is carried out by researchers based on criteria determined by researchers" (Sulisty, 2006: 202). Snow ball with this model the researcher can start with a small example and then this example chooses his friends to serve as an example. Researchers will also take selected informants as many as 5 people.

A snow ball is "Determining the next sample so that the number of samples gets bigger and bigger, likened to a snowball that gets bigger and bigger" (Sulisty, 2006: 203). To be used as a source of data through interviews, but if it reaches a saturation point, only 5 informants are taken, but if the information has not been fulfilled, then it will be continued with new informants until they actually get the information needed.

According to Miles and Huberman (Emzir, 2012: 129), namely the data analysis model takes place or flows with the approach "Data reduction data collection, data display, verification/drawing conclusions". There are three kinds, namely: Data reduction is done to sharpen, select, focus, discard, and organize data so that a final conclusion can be obtained. The data obtained in the research has a very large amount so that the data must be selected in order to get data that is more appropriate and effective. The data model is a collection of structured information that can describe conclusions and take action. The data presented is a reduction of data from interviews with informants. The final step in data analysis is drawing and verifying conclusions. Verification is carried out when researchers conduct research such as recording or re-checking in order to obtain valid results. While drawing conclusions becomes a new knowledge that describes an object.

RESULT AND DISCUSSION

Implementation of housing program policies without DP

The actual implementation of the policy does not only concern the behavior of the administrative bodies responsible for implementing the program and engendering obedience to the target group, but also involves the network of political, economic and social forces which can directly or indirectly influence the behavior of all those involved. and which ultimately affects both the expected and unexpected impacts. Van Meter and Van Horn (in Wahab, 2008: 65) formulate implementation as actions taken either by individual officials or government or private groups directed at achieving the goals outlined in policy decisions. To see the implementation of the no-down payment policy at PT. Pilar Ksatria Tidar Nusantara is based on indicators of the implementation analysis of Van Meter and Van Horn theory, which have been explained previously that policy performance is influenced by several interrelated variables, these variables are policy standards and objectives, resources, inter-organizational communication related, organizational characteristics executors, the social, economic and political environment as well as the attitudes of the executors.

a. Policy standards and goals

Policy standards and targets that run in the 0% DP housing program at PT. Pilar Ksatria Tidar Nusantara is contained in the Regulation of the Minister of Public Works and Public Housing of the Republic of Indonesia Number 20/PRT/M/2014. Residential developers (real estate developers) or commonly also abbreviated as developers (developers) are individuals or companies working to develop a residential area into housing that is livable and has economic value so that it can be sold to the public.

b. Resource

The importance of increasing the human resources of PT. Pilar Ksatria Tidar Nusantara are needed so that building houses and livable environments for the community and participating in selecting the eligibility of prospective buyers are not solely for profit.

c. Communication between related organizations

In order for the policy to be implemented effectively, what is the standard objective must be understood by the individuals (implementors). Those who are responsible for achieving the standards and objectives of the policy, therefore the standards and objectives must be communicated to implementers. Communication within the framework of conveying information to policy implementers regarding standards and objectives must be consistent and uniform from various sources of information.

In the house program without down payment at PT. Pilar Ksatria Tidar Nusantara, communication and coordination have been going well between stakeholders, it has been proven that the process is in accordance with the planning of each stakeholder. In communicating home products without down payment to PT. Pilar Ksatria Tidar Nusantara, the developers conveyed to the public with advertising media that is easily accessible everywhere. Several home information facilities without down payment at PT. Pilar Ksatria Tidar Nusantara can be seen in the form of placing billboards in crowded places and distributing brochures.

d. Characteristics of Executing Agents.

The focus of attention on implementing agencies includes formal organizations and informal organizations that will be involved in implementing policies. This is important because the performance of policy implementation will be greatly influenced by the exact characteristics that match those of the implementing agents. The Standard Operating Procedure (SOP) was developed as an internal guide to the time and resource constraints of implementers and the desire for uniformity in the workings of complex and widely dispersed organizations. The absence of SOP between employees causes overlapping of the 0% DP housing program.

e. Socioeconomic and Political Environment.

Housing conditions and the environment can be used as indicators of the level of community welfare, especially public health. Inadequate housing facilities and unhealthy environmental conditions greatly affect the health of the occupants of the house. Home facilities here are not fully defined as the completeness of household furniture, but rather focus on housing quality standards in relation to floor area, floor type, wall type, roof and lighting. The non-conducive social, economic and political environment can be a source of problems from the failure of policy implementation performance. Therefore, policy implementation efforts require a conducive external environment.

There is a link between economic conditions and the priority level of housing needs for every human being. For low-income groups, there are 3 priority levels of housing needs, namely:

- 1) The distance factor is a top priority. The main priority in choosing a house is the location that determines the distance between the residence and the activities of its inhabitants. The construction of houses carried out by developers in locations far from the city center and to go to work and school is a major obstacle for low-income people because it creates additional transportation costs, especially fuel and time prepared for travel.
 - 2) Land and house status factors are the second priority. Currently, the ownership of the house being sold by the developer is a Building Use Rights Certificate (SHGB) which is not acceptable to the community. However, it can be upgraded to a Freehold Certificate (SHM) after a certain period of time.
 - 3) The form factor and the quality of the house are the third priority. Subsidized houses offered by the developer have almost the same shape and quality. With a non-finishing 36 m² building area, there are not many choices that can be made by low-income people, so it becomes the last priority.
- f. Attitude of executors.

The attitude of the implementers in the housing program without DP includes three important things, namely: (a) the implementer's response to the policy, which will affect his willingness to implement the policy, (b) cognition, namely his understanding of the policy, and (c) the preference of values that are owned by the implementer. Understanding of stakeholders, especially developers in interpreting the housing program without DP at PT. The Tidar Nusantara Knight Pillar is good enough. At the time of the research, there were houses offered by the developer by giving 0% DP.

Factors that Obstacle Policy Implementation of a house program without a down payment at PT. Pilar Ksatria Tidar Nusantara

Obstacle factors are factors that hinder an implementation process both from within and from outside Internal barriers according to Hansen and Mowen are based on their origin, namely factors that limit companies that come from within the company, for example limited machine hours (Hansen, 2007).

Internal constraints must be utilized optimally to increase throughput as much as possible without increasing inventory and operational costs. External barriers are factors that limit companies that come from outside the company, for example market demand or the quantity of raw materials available from suppliers. External constraints in the form of the volume of products that can be sold can be overcome by finding markets, increasing market demand or by developing new products.

Constraints that occur internally in this case are PT. Pilar Ksatria Tidar Nusantara as the oversight of this housing lies in consumers' lack of awareness of the existing regulations, so that later it will make it difficult for the developer as the one responsible for the housing. And also within the scope of housing, namely residents as users of the 0% DP housing service, they also feel that there are obstacles such as public facilities that are still inadequate. It is

recorded at Disdukcapil, NPWP that experiences problems with entrepreneurs whose businesses have not been taxed while the conditions are that they must have an NPWP, as well as domiciles that do not match their original place of residence. Furthermore, the last obstacle was also faced, namely complaints from the public related to communication that they felt had not reached them and an understanding of 0% down payment.

The factors that led to the implementation of the no down payment housing program policy at PT. Pilar Ksatria Tidar Nusantara have not been fulfilled and must receive improvements in the implementation of resources. Implementers of the 0% DP housing program who have never been given training and information provided by PT. Pilar Ksatria Tidar Nusantara.

CONCLUSION

Conclusion

- a. From the results of the study it was found that the implementation of the no-down payment housing policy at PT. Pilar Ksatria Tidar Nusantara are already good, as evidenced by the statements of the community, both users and non-users who say this program is good and very useful for the community.
- b. External constraints, namely the implementers involved in the implementation of the subsidized mortgage program, also experienced various obstacles, namely that external constraints did not only occur to policy implementors but also to the community as the target group. These constraints include administrative problems such as KTPs that are not recorded at Disdukcapil, NPWP which has problems with entrepreneurs whose businesses have not been taxed while the conditions are that they must have an NPWP, as well as domiciles that do not match their original place of residence. Furthermore, the constraints on complaints from the public are related to communication which they feel has not reached them and other community acknowledgments such as some who feel that the entry fee is still too high even though it has been subsidized by the government.

Recommendations

- a. Direct socialization regarding the programs or activities carried out related to the implementation of the no down payment house program policy to the community needs to be carried out and organizing socialization providing education and information regarding the implementation of the no down payment housing program policy at PT Pilar Ksatria Tidar Nusantara.
- b. Related coordination and information clarity must be improved, and it is necessary to increase budgetary resource support and improve the quality of human resources through education and training related to the housing program at PT Pilar Ksatria Tidar Nusantara.

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