

Supervision of the Implementation of A Sharia-Based Cash Tempo Scheme to Improve Access to Subsidized Housing Ownership

Ning Wijayanti^{1*}, Kukuh Trisnafi², Cindy Wakhidatul Maqfiroh³,
Muhammad Aswad⁴

State Islamic University of Sayyid Ali Rahmatullah Tulungagung

Corresponding Author: Ning Wijayanti: ningwijayanti46@gmail.com

ARTICLE INFO

Kata Kunci: Cash Tempo, Sharia Financing, Mentoring, Participatory Action Research (PAR)

Received : 20, March

Revised : 15, April

Accepted: 18, May

©2026 Wijayanti, Trisnafi, Maqfiroh, Aswad (s): This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRAK

The demand for subsidized home ownership continues to rise, yet many prospective buyers face barriers to financing due to limited upfront funds and a preference to avoid interest-based schemes. This study analyzes assistance in designing and implementing a cash-on-delivery payment model as an alternative aligned with sharia principles. Using a Participatory Action Research (PAR) approach, the study follows stages of problem identification, planning, implementation, and reflection, with data collected through observation, participation, and group discussions. The findings indicate that the scheme offers greater payment flexibility and attracts certain consumers, although financial constraints persist. For developers, it creates marketing opportunities but requires improved risk and cash flow management. Strengthening administration, mitigation strategies, and consumer education is essential.

INTRODUCTION

Home ownership is a primary need, serving not only as a place to live but also as a key indicator of community well-being and social stability. The Indonesian government, through the Housing Financing Liquidity Facility (FLPP) program, seeks to expand access for low-income communities to obtain decent and affordable housing. This program is implemented through subsidized Home Ownership Credit (KPR) schemes supported by banking institutions (Ministry of Public Works and Housing, 2021). Despite these efforts, field conditions indicate that not all prospective consumers can fully benefit from such facilities. Observations during the internship revealed that many individuals show strong interest in subsidized housing but face barriers when it comes to financing access. These barriers are not only economic but also related to personal preferences and values. As a result, the gap between housing demand and financing accessibility remains a persistent issue. This situation highlights the need for more inclusive and adaptive financing alternatives that can accommodate diverse community characteristics.

Field findings also indicate that reluctance to use bank-based financing is often influenced by religious considerations. Many prospective consumers prefer to avoid interest-based systems due to concerns about *riba*, which is prohibited in Islamic economics. *Riba* is considered unjust because it creates imbalance and potential harm in transactions, contradicting the principles of justice (*al-'adl*), balance (*tawazun*), transparency, and mutual benefit (Antonio, 2019:45; Karim, 2021:28). In addition, Islamic economic principles require that transactions be free from elements of *gharar* (uncertainty) and *maisir* (speculation), and must be based on clear and mutually agreed contracts (Ascarya, 2020:87). Increasing public literacy regarding Sharia financial principles has further strengthened these preferences. Empirical studies confirm that awareness of Islamic finance significantly influences consumer decisions in selecting financing products (Hidayat & Al-Banna, 2022; Rahman, 2023). These dynamics demonstrate that financial access is closely linked to value-based considerations.

Current practices among developers show limited innovation in providing non-bank financing alternatives, which exacerbates the mismatch between demand and accessible financing options (Karim, 2021:132). Sharia property financing traditionally utilizes contracts such as *murabahah*, *musyarakah mutanaqisah*, and *ijarah*, which emphasize fairness and the presence of real underlying transactions (Ismail, 2018:212; Wiroso, 2017:156). Alongside these models, more flexible approaches have emerged through direct agreements between developers and consumers. One such approach is the cash-term scheme, categorized as *ba'i muajjal*, where payments are made in installments without interest and based on clearly defined contract terms (Wirosa, 2017:172). This scheme offers advantages in terms of flexibility, transparency, and simplicity.

Research findings also indicate that such alternatives can enhance financial inclusion and expand access to housing for low-income groups (Fauzi, 2021; Nugroho, 2022). These characteristics make the scheme increasingly relevant in addressing current financing challenges.

Mentoring becomes a strategic mechanism in facilitating the development and implementation of such alternative schemes. It is defined as a participatory empowerment process that aims to enhance individual and group capacity while encouraging independence (Suharto, 2017:93). The approach positions the community as the central actor in development, ensuring that solutions emerge from actual needs rather than external imposition (Adi, 2018:121). Mentors function as facilitators who bridge knowledge, needs, and practical action, creating a continuous process of social learning. This concept aligns with empowerment theory, which emphasizes improving access to resources, strengthening decision-making capacity, and building self-confidence (Zimmerman,2000:44). Effective mentoring is characterized by participatory involvement, a needs-based approach, problem-solving orientation, and long-term sustainability (Suharto, 2017:105; Adi, 2018:134). These characteristics ensure that mentoring contributes to meaningful and lasting change.

The implementation of mentoring in this study was conducted during an internship at PT. Griya Karya Sentosa using a Participatory Action Research (PAR) approach. This method integrates cycles of reflection and action, allowing stakeholders to collaboratively identify problems and formulate solutions (Kemmis & McTaggart, 2014:11). The process involved developers, marketing teams, and prospective consumers in designing a financing model that aligns with field conditions and community values. The resulting innovation is a cash-term payment scheme, an installment-based system conducted directly between consumers and developers without interest. This scheme provides payment flexibility, enhances accessibility to home ownership, and strengthens trust between parties. It also opens opportunities for developers to expand their market reach through adaptive strategies. The mentoring process therefore functions not only as an academic exercise but also as a practical and sustainable solution that bridges housing needs with Sharia principles.

IMPLEMENTATION AND METHODS

This community service activity uses the Participatory Action Research (PAR) approach, a method that integrates active participation, concrete action, and collaborative reflection between researchers and their subjects. This approach was chosen because it can produce solutions that are not only conceptual, but also applicable and aligned with real needs in the field (Creswell, 2018:14; Kemmis & McTaggart, 2014:11). In the context of this activity, PAR involves students, developers, marketing teams, and potential consumers in

formulating and implementing financing schemes that comply with Sharia principles.

The PAR method was implemented in several stages. The first stage was problem identification (planning), conducted through observation and direct participation during the internship. At this stage, it was discovered that some potential consumers were highly interested in subsidized housing but faced financing challenges due to their rejection of interest-based banking systems. The second stage was action planning, which involved formulating alternative solutions in the form of cash-on-deposit payment schemes through discussions with the developer and marketing team. The third stage was action implementation, where the designed scheme was introduced and simulated to potential consumers as a financing alternative.

The next stage is observation, which involves observing consumer responses and the effectiveness of the cash-for-provision scheme. The data obtained is then analyzed qualitatively to determine the extent to which the proposed solution addresses the existing problems. The final stage is reflection, which is conducted through an evaluative discussion among all parties involved to assess the scheme's strengths, limitations, and potential for future development. Through this PAR cycle, community service activities not only produce practical solutions but also foster ongoing collaborative learning.

Data collection techniques in this activity include: (1) direct observation of marketing activities and interactions with consumers; (2) active student participation in field activities; and (3) focus group discussions (FGD) with developers and the marketing team. With this approach, the data obtained is contextual and able to describe real conditions in the field comprehensively.

After data collection, analysis was conducted using a descriptive qualitative approach based on the interactive analysis model developed by Miles, Huberman, and Saldaña. This analysis encompasses three main stages: data condensation, data display, and conclusion drawing/ verification, which are conducted simultaneously and repeatedly throughout the research process (Miles et al., 2019:12). This approach emphasizes that data analysis is a continuous process, from data collection to final conclusions.

The data condensation process was carried out by sorting and focusing relevant information from observations, participation, and Focus Group Discussions (FGDs). Next, the data was presented in descriptive narrative form to identify problem patterns and responses from consumers and developers. The final stage was carried out by drawing conclusions that were repeatedly verified through a reflection process in the PAR cycle. Furthermore, to strengthen the validity of the findings, data analysis also referred to qualitative research principles that emphasize the interpretation of meaning, social context, and

direct researcher involvement in understanding the phenomena studied (Creswell & Creswell, 2018:185). Thus, the results of the analysis were not only descriptive but also able to explain the effectiveness of the implementation of the cash tempo scheme contextually and in depth.

RESULTS AND DISCUSSION

Problem Identification (*Planning*)

Observations and participation during the internship program indicate that public interest in subsidized housing is quite high, particularly among low-income groups seeking their first home. This is evident in the intensity of potential customers' interactions with the marketing team, including inquiries regarding house prices, locations, amenities, and purchase procedures. Some potential customers have even demonstrated their commitment by conducting site visits and requesting payment simulations. This indicates that subsidized housing has strong market appeal, both in terms of demand and interest.

During follow-up communication, it was discovered that this interest did not always continue to the transaction stage. One of the main obstacles expressed by potential customers was limited initial funding, particularly for a down payment (DP) within a relatively short timeframe. Although some customers had the ability to pay in installments, they struggled to meet the substantial initial payment requirements. This delayed the decision-making process, and in some cases, potential customers even chose not to proceed with the purchase.



Figure 1. Problem Identification Process (*Planning*)

Besides the financial aspect, another prominent factor is the preference of some consumers for the financing system they use. In several interactions, potential consumers openly expressed objections to using financing through banking institutions, particularly interest-based financing. The reasons given were generally related to personal beliefs and a desire to avoid practices deemed inconsistent with their principles. This situation indicates that purchasing decisions are influenced not only by financial capacity but also by considerations of values and trust. Furthermore, from a marketing perspective, this situation has

an impact on hindering the conversion of interest into transactions. There are situations where potential consumers who had previously actively communicated and expressed interest ultimately discontinued the process because they did not find a financing scheme that suited their needs and preferences. This indicates a mismatch between available financing schemes and the actual conditions of potential consumers in the field.

Thus, the problem identification results indicate that barriers to purchasing subsidized housing lie not only in limited purchasing power but also in limited financing options that can accommodate consumer needs and preferences. These findings provide an important basis for formulating more adaptive and contextual alternative solutions, thereby bridging the gap between the high demand for housing and the low realization of transactions on the ground.

Action Plan

Based on the results of the problem identification, the next stage focuses on formulating alternative solutions that can address the obstacles faced by potential consumers. This process is carried out through participatory discussions involving students, developers, and the marketing team. The discussions take place in stages and adapt to the dynamics in the field, prioritizing the exchange of information related to experiences interacting with consumers and obstacles that frequently arise in the sales process. This participatory approach aligns with the principles of Participatory Action Research (PAR), which emphasizes the active involvement of all stakeholders in formulating contextual and applicable solutions (Kemmis & McTaggart, 2014:14). In this process, students play a role in conveying empirical findings obtained during mentoring activities, particularly regarding the reasons consumers discontinue purchases.

The developer provided considerations from a business feasibility perspective, such as cash flow requirements, payment risks, and transaction management mechanisms. The marketing team also provided insights into consumer responses to the various payment schemes currently offered. This collaboration demonstrated that the planning process is not only conceptual but also considers practical and implementable aspects. It is emphasized that the success of a mentoring program is greatly influenced by the integration of field needs and the capacity of implementers (Suharto, 2017:105).

The discussion led to the need for a more flexible payment scheme that would be less reliant on bank financing. This led to the development of a *cash-on-delay payment scheme*, a system of installment payments made directly to the developer over a specified period. This scheme was considered an alternative

because it was deemed capable of addressing two key challenges faced by consumers: limited initial funds and a preference for avoiding interest-based financing systems. This finding aligns with community service activities, which demonstrated that innovative needs-based financing schemes can increase accessibility and interest in homeownership (Pratama, 2022; Sari et al., 2021).

Planning for a *cash-on-delivery scheme* is not carried out directly in its final form, but rather through a process of preparing payment simulations tailored to house prices and the average consumer's ability. During this stage, several adjustments are made, such as determining the down payment amount, payment term, and the number of installment installments that are feasible without burdening either party. This process also considers the balance between flexibility for consumers and business sustainability for developers, particularly in maintaining the stability of the company's cash flow (Brigham & Houston, 2019:211). Thus, the action planning stage in this activity not only generates solution ideas but also produces an initial payment scheme design that is contextual and based on field needs. This approach reinforces the fact that solutions formulated through a participatory process tend to be more adaptive and have a greater chance of being implemented effectively. The results of this planning then serve as the basis for the implementation stage to determine the extent to which the designed scheme is accepted and implemented in practice.

Implementation of Action (*Action*)

The implementation phase of the action was carried out by introducing a *cash-on-deposit payment scheme* to potential customers during the marketing process. This implementation was not directly implemented through a formal policy, but rather began through interpersonal communication between the marketing team and potential customers. The scheme, designed in the previous phase, was presented as a payment alternative, particularly to customers who had previously expressed difficulties with the available financing system.

Based on the results of the mentoring, the payment scheme was designed taking into account the subsidized housing price structure of Rp166,000,000. In its implementation, consumers are required to make an initial payment in the form of a minimum 30% down payment (DP) of Rp50,000,000 and a booking fee of Rp1,000,000. The remaining payment of Rp116,000,000 can then be paid off in installments over a maximum period of 12 months. To provide flexibility, two alternative payment schemes are offered, namely payment in three installments or two installments, so consumers have a choice that can be adjusted to their respective financial capabilities. More details are shown in the following calculation table:

Table 1. Calculation of Cash Term Scheme

Description	Nominal		
FLPP / Subsidized House Prices	:	Rp. 166,000,000	
Booking Fee	:	Rp. 1,000,000	
First Payment			
Minimum down payment 30%	:	Rp. 50,000,000	(Rounded to 50 million)
Booking Fee	:	Rp. 1,000,000	+
		Rp. 51,000,000	
The next payment can be paid in the next 12 months, maximum 3 payments			
The following is the existing payment scheme:			
Cash Tempo Payment Scheme without Interest 3 times Pay			
Underpayment	:	Rp. 116,000,000	
Installment 1	:	Rp. 35,000,000	
Installment 2	:	Rp. 35,000,000	
Installment 3 / Settlement	:	Rp. 46,000,000	
Cash Tempo Payment Scheme without Interest, Pay 2 times			
Underpayment	:	Rp. 116,000,000	
Installment 1	:	Rp. 50,000,000	
Installment 2/ Settlement	:	Rp. 66,000,000	

**Source: Primary Data Developer PT GKS*

During the implementation process, the scheme was delivered directly, with detailed explanations of the payment mechanism, timeframe, and consequences that consumers must meet. In several interactions, potential consumers responded differently. Some consumers stated that the scheme was easier to understand and felt more suited to their circumstances because it involved no interest and was not tied to monthly installments. However, others were still considering it due to limitations in managing cash flow for installment payments over a relatively short period.



Figure 2. Assistance through the residential home construction process

In terms of implementation, the *cash-on-delivery scheme* provides a new experience for the marketing team in offering housing products with a more flexible approach. The marketing team needs to adjust its communication methods by emphasizing aspects of direct agreements, payment clarity, and consumer benefits. Furthermore, this implementation also requires clear payment recording and arrangements to ensure the transaction process remains orderly and can be monitored. Overall, the implementation phase demonstrates that the *cash-on-delivery scheme* can be implemented as an alternative in the marketing process, although it is still in the adjustment phase. Responses from potential consumers indicate that payment flexibility is a factor that is considered, but remains dependent on each individual's financial situation. This suggests that implementing the solution in the field requires a gradual adaptation process before it can be implemented more widely.

Activity Impact Analysis (Reflection)

Based on the results of the gradual implementation, the *cash-on-delivery payment scheme* demonstrated a change in the response of some potential consumers to the financing alternatives offered. Consumers who previously tended to abandon the purchase process due to limited payment schemes began to show renewed interest when presented with more flexible options that did not involve bank financing. This indicates that the availability of alternative payment schemes influences the continued interest of consumers in the purchase process, although it has not yet fully resulted in a transaction decision. This finding aligns with community service findings that demonstrate that innovative, locally needs-based financing schemes can increase community interest and participation in accessing housing ownership (Sari et al., 2021; Pratama, 2022).

The most visible impact from a consumer perspective is the additional payment options available, tailored to individual financial circumstances. The *cash-on-deposit scheme* allows consumers to arrange payments in installments without interest, making it more suitable for some consumers. This aligns with Islamic financing principles, which emphasize flexibility and fairness in transactions (Ascarya, 2020:102). However, not all consumers are immediately able to take advantage of this scheme, particularly those facing short-term cash flow constraints. This demonstrates that despite increased flexibility, financial capacity remains a key consideration in decision-making, as found in research on consumer behavior in housing financing (Nugroho & Hidayat, 2020).

From a developer perspective, implementing this scheme provides new insights into developing marketing strategies that are more adaptive to market needs. The *cash-on-deposit scheme* opens up opportunities to reach consumer segments previously unaccommodated by existing financing systems.

Furthermore, direct interaction during the payment process has the potential to enhance trust between developers and consumers. This aligns with findings that direct relationships and transparency in transactions can increase consumer trust in the property sector (Rahman, 2023). However, implementing this scheme also requires further consideration regarding payment risk management and the sustainability of the company's cash flow, as explained in the concept of property financial management (Brigham & Houston, 2019:211).

Overall, this mentoring activity demonstrates that a participatory approach through PAR can help identify problems more specifically and generate more contextual solutions. The resulting impact extends not only to changes in the technical aspects of financing but also to the developer's perspective on consumer needs. These results align with various PAR-based community service activities that demonstrate that direct stakeholder involvement can produce more applicable and sustainable innovations (Wibowo et al., 2022). However, these results are preliminary and require further testing to determine their long-term effectiveness. Therefore, it can be concluded that the *cash-for-property scheme* has the potential to be a relevant financing alternative in the context of subsidized housing, particularly for consumers who avoid the banking system. While it does not fully resolve all problems, this scheme contributes to expanding financing options and encouraging innovation in Sharia-compliant property marketing practices.

Sustainability Analysis

cash-for-payment scheme in subsidized housing financing requires consideration of several aspects, including economic feasibility, institutional readiness, and market acceptance. Economically, this scheme is fundamentally feasible because it offers consumers a more flexible payment mechanism without the involvement of interest. However, the sustainability of this scheme is highly dependent on the developer's ability to manage cash flow, given that payments are made in installments over a specific period. Therefore, more thorough financial planning is required to prevent this scheme from disrupting the company's operational stability.

From an institutional perspective, the implementation of the *cash-on-deposit scheme* still requires adjustments in terms of administrative systems and transaction management. In practice, developers need a clear payment recording mechanism, a system for monitoring consumer payment progress, and a written agreement to minimize potential future risks. Furthermore, standard operating procedures (SOPs) are needed to ensure consistent implementation and adequacy of specific situations.

Meanwhile, in terms of market acceptance, mentoring results indicate that the *cash-on-deposit scheme* has the potential to be accepted by some consumers, particularly those who avoid bank-based financing. However, the level of acceptance varies and is heavily influenced by each individual's financial situation. Therefore, the sustainability of this scheme also requires consumer education regarding the payment mechanism and the consequences to avoid misunderstandings during the transaction process.

Overall, the sustainability of the *cash-for-term scheme* offers potential for further development, but requires strengthening in terms of managerial, administrative, and marketing strategies. The mentoring provided in this activity can be a first step in encouraging more adaptive financing innovation, although its implementation still needs to be refined through ongoing evaluation and adjustments. Therefore, the program's sustainability is determined not only by the success of its initial implementation but also by the ability of all parties to consistently manage and develop the scheme in the future.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the mentoring activities conducted, it is recommended that developers consider implementing a more structured cash-on-delivery scheme as an alternative financing option for subsidized housing. Strengthening of administrative aspects is necessary, such as developing standard operating procedures (SOPs), payment recording systems, and monitoring mechanisms to minimize the risk of late payments or defaults. Furthermore, a more robust financial management strategy is needed to maintain the company's cash flow stability in the face of a phased payment model.

From a consumer perspective, it's crucial to educate consumers about the cash-on-deposit payment mechanism, including their rights and obligations within the transaction, to foster a clear understanding and reduce the potential for misunderstandings. This education can also be developed as part of broader Islamic financial literacy.

For future researchers and community service implementers, it is recommended to conduct further studies with a broader scope and longer timeframe to more comprehensively measure the effectiveness and sustainability of this scheme. Furthermore, the PAR-based mentoring model that has been implemented can be replicated in other sectors with similar problem characteristics, thus optimizing its contribution to sharia economic development and community empowerment.

REFERENCES

- Adi, I. R. (2018). *Intervensi Komunitas dan Pengembangan Masyarakat Sebagai Upaya Pemberdayaan Masyarakat*. Jakarta: Rajawali Pers.
- Antonio, M. S. (2019). *Bank Syariah: Dari Teori Ke Praktik*. Jakarta: Gema Insani.
- Ascarya. (2020). *Akad dan Produk Bank Syariah*. Jakarta: Rajawali Pers.
- Brigham, E. F., & Houston, J. F. (2019). *Fundamentals of Financial Management* (15th ed.). Boston: Cengage Learning.
- Creswell, J. W., & Creswell, J. D. (2018). *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches* (5th ed.). Thousand Oaks, CA: Sage Publications.
- Fauzi, A. (2021). Analisis Pembiayaan Syariah Terhadap Akses Kepemilikan Rumah Masyarakat Berpenghasilan Rendah. *Jurnal Ekonomi Syariah*, 6(2), 145–156.
- Karim, A. A. (2021). *Ekonomi Mikro Islam (Edisi Revisi)*. Depok: Rajawali Pers.
- Kemmis, S., & McTaggart, R. (2014). *The action research planner: Doing critical participatory action research*. Singapore: Springer.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2019). *Qualitative Data Analysis: A Methods Sourcebook* (4th ed.). Thousand Oaks, CA: Sage Publications.
- Nugroho, A., & Hidayat, T. (2020). Perilaku Konsumen dalam Memilih Pembiayaan Perumahan Berbasis Syariah. *Jurnal Manajemen dan Bisnis*, 5(3), 201–210.
- Hidayat, R., & Al-Banna, H. (2022). Faktor-Faktor yang Mempengaruhi Minat Masyarakat Terhadap Pembiayaan Perumahan Syariah. *Jurnal Keuangan Islam*, 8(1), 23–35.
- Ismail. (2018). *Perbankan Syariah*. Jakarta: Kencana.
- Pratama, D. (2022). Pendampingan Skema Pembiayaan Alternatif Dalam Meningkatkan Akses Perumahan Masyarakat. *Jurnal Pengabdian kepada Masyarakat*, 4(1), 55–63.
- Rahman, F. (2023). Kepercayaan Konsumen Dalam Transaksi Properti Berbasis Syariah. *Jurnal Ekonomi dan Bisnis Islam*, 9(2), 112–124.
- Sari, N., Putri, A., & Lestari, D. (2021). Inovasi Pembiayaan Perumahan Berbasis Syariah Dalam Kegiatan Pengabdian Masyarakat. *Jurnal Pengabdian Ekonomi*, 3(2), 89–98.
- Suharto, E. (2017). *Membangun Masyarakat Memberdayakan Rakyat*. Bandung: Refika Aditama.
- Wibowo, A., Santoso, B., & Rahmawati, E. (2022). Implementasi Participatory Action Research Dalam Pemberdayaan Ekonomi Masyarakat. *Jurnal Pengabdian Multidisiplin*, 5(1), 33–42.
- Wirosa. (2017). *Produk Perbankan Syariah*. Jakarta: LPFE Usakti.
- Zimmerman, M. A. (2000). Empowerment Theory: Psychological, Organizational And Community Levels Of Analysis. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 43–63). New York: Springer.