4. CONCLUSION

From the analysis above, it's clear that the lecturer housing at Pesantren Sunan Drajat never been financed by the Triguna credit scheme. Based on this finding, one could say that P2BPK has never been applied here. From this unfortunate reality, some conclusions can be drawn here:

- The 25 lecturer housing which were built in Pesantren Sunan Drajat is exactly based on the study prepared by Architecture Department of ITS. Adjustment was made to the site plan due to real condition of site which is slightly narrow than the area presented in the design drawings.

- No one of the housing occupants has the same name as the original list of housing applicants' names. Although only 9 respondents (from 25 housing dwellers had been targeted) had been interviewed, through conversations (out of the questionnaire context) with the Kyai's close assistant, it was found out that no one of the initial lecturers applied for the housing credit, occupied the housing lecturers.

- There was principal difference between the aims of Triguna credit scheme which is helping those from informal sector to build his individual housing and the wish of the Kyai to provide his lecturers with housing facilities using his own land and fund. Actually this plan could still conform to the Triguna scheme if the Kyai allowed the 25 lecturers to apply the housing credit together (through Mu'tawannah co-operative) and pay the monthly instalments individually. During the proposal study prepared by Architecture Department ITS, there was real need of housing among the Pesantren lecturers. It seems, however, the Kyai had the intention to use the 25 housing above as an additional facilities to stimulate the lecturers. By providing housing facilities for the lecturers, they could not easily leave the Pesantren and move to work in other institutions.

- The role of the Kyai in his Pesantren is very strong. He is respected not only by all of his santri (students/pupils) or the Pesantren lecturers. No one will openly criticise his arguments. This situation may explain the difference between the initial housing applicants’ names and the real housing occupants' names.

- From the findings above, it seems that the existence of development consultant within this P2BPK program is very important. He/she can be a middleman to the above situation and he/she has to explain all the options and risks that may arise from certain decisions. So, when the study had been prepared by Architecture Department’s team, it should be followed by the development consultant to assist all related housing development parties, including the Bank's staffs. Unfortunately, there is no regulation regarding fee for a development consultant. It should be mentioned in Triguna housing loan to avoid any disputes among related parties later on.