

## THE EFFECTIVENESS OF GOVERNMENT SUBSIDIES AND LOW-COST FINANCING SCHEMES IN EQUALISING ACCESS TO LAND REGISTRATION

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### Abstract

This study aims to examine the effectiveness of government subsidies and low-cost financing schemes in supporting equitable access to land registration in Indonesia. The approach used is a literature review, collecting and analysing various scientific sources, regulations, and reports related to land policy. The results of the study show that government subsidies, particularly through the Complete Systematic Land Registration (PTSL) programme, significantly reduce the cost of land registration, thereby increasing the number of certificates issued to low-income communities. On the other hand, low-cost financing schemes offer a flexible alternative by providing easy instalment payments and low interest rates, thereby reaching communities that have difficulty accessing direct subsidies. These two instruments complement each other in expanding access to land registration, but their successful implementation is highly dependent on transparency, bureaucratic management, public financial literacy, and adequate regulatory support. This study recommends that subsidy and low-cost financing policies be managed in an integrated manner to ensure fair, inclusive, and sustainable access to land ownership.

**Keywords:** government subsidies, low-cost financing, land registration, equal access, land tenure, PTSL.

### Introduction

Land plays a fundamental role in society, in terms of social, economic and legal aspects. Legally recognised land ownership is not only a symbol of control over resources, but also an important prerequisite for communities to gain better economic access through legal certainty. In the context of national development, land is a vital instrument that supports infrastructure development, agricultural activities, industry, and settlements (Donor Platform, 2025). However, the reality on the ground shows that many communities, especially low-income groups, still face difficulties in registering their land. This inequality has led to irregularities in land administration, resulting in rampant land disputes and low land utilisation in productive activities (Krismantoro, 2023).

Land registration is essentially an effort by the state to provide legal certainty for landowners through the issuance of certificates. However, the land registration process is not simple. Relatively high costs, complicated bureaucratic processes, and limited information about the importance of land registration are major obstacles for poor communities in rural and urban areas. This situation has a direct impact on the low rate of valid land certificate ownership. With this difference in access, economically