

ANALYSIS OF FACTORS DETERMINING LAND REGISTRATION COSTS AND THEIR IMPACT ON AFFORDABILITY FOR LOW-INCOME COMMUNITIES

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Abstract

This study aims to analyse the factors that determine land registration costs and their impact on the affordability of registration services for low-income communities in Indonesia. The method used is a literature review, examining regulations, scientific studies, policy reports, and documentation related to land administration and registration costs. The results of the study show that land registration costs are influenced by national regulations, technical measurement costs, complex bureaucracy, and the existence of unofficial fees that increase the burden on the community. High costs and complicated procedures are major obstacles for low-income communities in obtaining land certificates, thereby negatively impacting their access to legal certainty, asset protection, and economic opportunities. This study recommends the need for simplified procedures, cost transparency, supervision of illegal levies, as well as subsidies and the use of digital technology to improve the affordability of land services for the poor.

Keywords: Land Registration Fees, Affordability, Low-Income Communities, Land Certificates, Land Policy, Illegal Levies.

Introduction

Land is a resource of strategic value in human life, not only from an economic perspective but also from a social and political perspective. Land ownership is often the basis for livelihoods, both in terms of meeting housing needs and as a productive asset to improve family welfare (Detik.com, 2025). In the context of national development, land is also an important factor in investment, infrastructure development, and urban and rural development. Therefore, legal certainty regarding land rights is an urgent and non-negotiable requirement, because only with strong legality can a person have legal protection for their assets (Kusuma, 2019b).

In Indonesia, the land law system is comprehensively regulated in the Basic Agrarian Law (UUPA) No. 5 of 1960, which affirms the rights of the people to land and their obligations. Land registration is positioned as an important instrument to provide legal certainty for land rights holders. The Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (ATR/BPN) is authorised to carry out land administration tasks, including the land registration process. However, despite clear regulations, implementation in the field faces various challenges related to costs, procedures, and the affordability of land registration services (, 2020b).

One of the crucial issues in land registration practices is the high costs that must be borne by the community. These costs include several components, ranging from