

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

advantaged groups tend to easily obtain land certification, while disadvantaged groups are left behind. This ultimately widens the social gap in terms of legal certainty over land (Hikmany, 2024) .

In response to this issue, the Indonesian government has launched a number of strategic policies, one of which is a land registration fee subsidy. The subsidy is provided through the *Complete Systematic Land Registration* (PTSL) programme, which aims to accelerate the process of legalising land assets for all levels of society. Through this programme, most of the registration costs are borne by the state, so that the community only needs to bear certain non-formal additional costs such as stamp duty or boundary markers. This initiative is expected to reduce the economic burden on low-income families and provide equal opportunities for all citizens to obtain land certificates in their own names (Ardani, 2023) .

In addition to subsidies, there is also a low-cost financing policy approach that involves financial institutions, cooperatives, and village-owned enterprises (BUMDes). This scheme provides opportunities for the community to pay land registration fees through easy instalment mechanisms or low-interest loans. With this kind of scheme, the cost barrier that was previously an obstacle can be gradually minimised (Mootalu, 2023) . The availability of low-cost financing is believed to be able to expand access for the poor to legal land ownership certificates, while also increasing awareness of the important value of land asset legality for family livelihoods (Harry, 2022) .

However, the effectiveness of government subsidies and low-cost financing is not always directly proportional to the goal of equal access. In many cases, there are obstacles in implementation, such as limited subsidy budgets, complicated bureaucratic practices, and a lack of information disseminated to the public. Similarly, affordable financing schemes are sometimes difficult for rural communities to access due to the limitations of local financial institutions. This situation raises an important question: to what extent can these two policy instruments actually address the problem of land registration inequality in Indonesia? (Ali, 2021)

Academic studies on subsidy policies and land accessibility show differences in effectiveness across regions. Some literature asserts that subsidies are indeed capable of increasing community participation in registering land, especially in areas with high levels of legal awareness (Smith, 2022) . However, on the other hand, there are studies that show implementation disparities, where subsidies only reach a portion of the community and have not fully reached the most vulnerable groups. The same applies to low-cost financing schemes, which on the one hand help the lower-middle class, but on the other hand still leave a psychological burden in the form of fear of increasing debt even with low interest rates (New America Foundation, 2021) .

From the perspective of land administration law, land certificates serve a vital function, namely as a means of proving legal and valid ownership in the eyes of the law. Land certificates are also a key prerequisite for obtaining certain public services, such as

applying for bank loans, buying and selling property, and securing government assistance (Mauliandi, 2019) . Thus, for poor communities, land certificate ownership not only enhances legal status but also opens up broader economic opportunities. Without the support of subsidy policies and low-cost financing, these opportunities would be difficult to obtain (Asian Development Bank, 2010) .

From a development economics perspective, subsidies and low-cost financing for land registration can be interpreted as a form of *investment in human capital* and *social capital*. By owning land certificates, communities are more encouraged to invest in productive activities, increase their sense of security regarding their assets, and strengthen their family economic structure. This is in line with the view that guaranteed land rights will increase the community's motivation to manage land sustainably (Nugroho, 2023) . Therefore, the success of subsidy and low-cost financing policies is closely related to the acceleration of inclusive development.

However, the effectiveness of these two instruments is also greatly influenced by non-economic factors, such as government socialisation, the role of community leaders, and the capacity of the land bureaucracy. Without effective public communication, subsidies and low-cost financing schemes will merely become administrative programmes, without bringing about significant change in society. Other factors that often hinder progress are the continued practice of brokering, illegal levies, and low transparency in the land registration process. These obstacles show that the effectiveness of subsidies and low-cost financing is not only a matter of policy, but also of good governance (Primastya, 2020) .

Based on the above explanation, this study attempts to answer the question of the extent to which government subsidies and low-cost financing schemes are effective in realising equitable access to land registration in Indonesia. This study is important because it provides a more objective picture of the advantages and disadvantages of these two instruments through a comprehensive literature review. The results of this study are expected to enrich the academic discourse in the field of land policy and serve as practical recommendations for the government, stakeholders, and the wider community in their efforts to achieve more equitable, fair, and inclusive legal certainty over land.

Research Method

The research method used was a literature review, which involved collecting, examining, and synthesising various relevant scientific sources on government subsidy policies and low-cost financing schemes for land registration. The data sources included legislation, official government policies, reports from relevant ministries/institutions, national and international journal articles, and previous research discussing the effectiveness of land policies (Eliyah & Aslan, 2025) . The analysis was conducted using a descriptive-qualitative approach with content analysis to compare various findings in

the literature to identify patterns, strengths, limitations, and the effectiveness of both policy instruments in promoting equitable access to land registration (Torraco, 2020) .

Results and Discussion

Government Subsidies in Equalising Access to Land Registration

Government subsidies are a public policy instrument designed to ease the economic burden on the community in exercising their rights, including in the context of land ownership. In this case, subsidies are provided to reduce the cost of land registration so that it is accessible to low-income groups (Primastya, 2020) . The basic principle of this subsidy is to provide a stimulus so that the process of legalising land ownership does not become an expensive and burdensome obstacle, thereby increasing the rate of land certificate ownership among vulnerable communities. With this subsidy, it is hoped that there will be better equalisation of access to land administration services (Benson, 2016) .

In Indonesia, one of the most significant subsidy programmes implemented is the Complete Systematic Land Registration Programme (PTSL) managed by the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency (ATR/BPN). PTSL provides subsidies for land registration costs with the aim of reaching all villages and sub-districts comprehensively within a certain period of time. This programme not only simplifies the registration process, but also contributes directly in the form of reducing the costs that must be paid by the community, so that more landowners are encouraged to apply for land registration and obtain official certificates (Firdausy, 2024) .

Government subsidies in the PTSL programme typically cover the costs of surveying services, certificate issuance, and registration administration, which are traditionally quite significant expenses. With the waiver or reduction of these costs, low-income communities who were previously hesitant due to financial constraints can now register their land (Abdulai, 2011) . In addition, this subsidy also has a positive psychological impact by encouraging the community to be more confident in managing land legality, as they do not feel burdened by high costs, which are often the main reason for neglecting land ownership rights (IDH Sustainable Trade Initiative, 2023) .

The success of government subsidies in expanding access to land registration is greatly influenced by the subsidy distribution mechanism itself. If subsidy distribution is transparent and targeted, the impact of equal access will be felt. The government must ensure that the data collection on subsidy recipients is carried out carefully, so that the groups that really need it, especially small farmers and poor communities in remote areas, truly benefit. Simple administrative practices and intensive socialisation are also needed so that the community is aware of the subsidy assistance and how to obtain these services (Barry, 2016) . However, in practice, there are a number of challenges that need to be addressed regarding the effectiveness of these government subsidies. One of the main problems is the limited institutional capacity of the National Land Agency

(BPN) to manage and execute the PTSL programme on a massive and simultaneous scale. Often, limitations in human resources and infrastructure cause the data collection and verification process to be slow, so that subsidies that have actually been allocated cannot be optimally distributed to the target community. This obstacle slows down the achievement of the government's target of equitable land registration (Richardson, 2024).

In addition, there are still inefficiencies and overlaps in the administrative process that result in hidden costs for the public, even though registration fees have been officially subsidised. Brokering, illegal fees, and complicated bureaucracy are significant obstacles that reduce the benefits of these subsidies. This situation means that the subsidy is not fully felt by the community as a reduction in costs, but rather creates additional informal costs that are difficult for the government to control (Rahdania, 2023).

In the context of equity, government subsidies must also consider fair distribution and not solely focus on the quantity of certificates issued. This means that the government must be able to reach citizens in remote areas and communities with the most vulnerable socioeconomic conditions. Sometimes, greater attention is given to more strategic or easily accessible areas, resulting in inequality in access. Therefore, a special strategy is needed so that subsidies can bring equal benefits to all levels of society (Dwi Purwanto, 2024).

A number of studies show that the success of government subsidies in equalising access to land registration is also largely determined by the pattern of partnership between the government, the community and the private sector. For example, the involvement of village or sub-district governments, community leaders and social institutions helps in the socialisation and assistance of the registration process (HSBC International Services, 2019). This collaboration is key because a motivated and well-guided community can access the subsidy programme more quickly and easily, which has a significant impact on increasing the number of land certificate ownerships. In addition, information technology and service digitalisation also play an important role in increasing the effectiveness of subsidies (Hamid, 2023). The use of online registration applications, digital maps, and integrated databases speeds up the registration process and reduces the risk of corruption or misuse of subsidy funds. Thus, subsidies can be distributed on time and on target, while the community receives easier and more efficient services. The development of this technology also supports transparency and accountability at the programme implementation level (Jamaluddin, 2021).

In terms of programme sustainability, government subsidies must be designed not only to be short-term, but also to be a continuous process to serve all the needs of people who do not yet have certificates. Consistent annual budget planning and strict monitoring and evaluation are the main foundations for ensuring that subsidies can continue to run and adapt to the dynamic needs of the community and developments

in land policy. This is so that the programme remains relevant and provides maximum benefits for the main actors, namely the landowners (Sari Dewi, 2020) .

Furthermore, government subsidies also serve as a means of socio-economic intervention that can reduce structural inequalities between rich and poor groups in terms of land ownership. By providing equal opportunities through subsidies, poor communities can obtain guaranteed land ownership, which has long been a source of social injustice. This programme is a form of land service redistribution that does not physically change land ownership but provides proportional access to legality and legal protection for the land they own (Pratiwi, 2018) . However, it should also be noted that government subsidies cannot run effectively without the support of clear regulations, clean governance, and supervision from various parties, including the community. If existing regulations overlap or conflict with each other, the implementation of subsidies will face difficulties. Similarly, without strict supervision and community participation, the potential for misuse and deviation in the use of subsidy funds can increase, making the goal of equal access difficult to achieve (Meridia Company, 2021) .

In a global context, the experiences of other countries in using subsidies to equalise access to land registration can be valuable lessons for Indonesia. For example, several countries in Southeast Asia and Latin America have implemented similar subsidy schemes with diverse approaches and diverse results. Comparative studies show the importance of adjusting subsidies to the social, economic, and cultural characteristics of local communities in order for programmes to be more effective and sustainable (Sari, 2024) .

A substantial evaluation of government subsidies must include various indicators, such as an increase in the number of certificates issued, geographical distribution of beneficiaries, quality of registration services, and public perception of the subsidies. Only through a comprehensive evaluation can obstacles be identified and new policy potentials for improving the programme be discovered. This study will explore previous findings to provide a comprehensive picture of the effectiveness of government subsidies in the context of equitable access to land registration (Li, 2024) .

Thus, government subsidies are an important instrument in realising equitable access to land registration, especially for communities that have faced economic constraints. Through programmes such as PTSL, subsidies can significantly reduce costs and simplify the process of legalising land rights. However, their effectiveness is highly dependent on good programme management, transparency, and technological support and community partnerships. Thus, subsidies are not just a matter of financial assistance, but also a strategic effort to strengthen the social and economic foundations of the community through legal and secure land ownership.

Low-Cost Financing Schemes as an Alternative for Land Registration Access

The low-cost financing scheme is one of the policy innovations designed to overcome cost barriers in the land registration process, especially for low-income communities who are unable to pay the registration fees in full. In principle, this scheme provides convenience in the form of low-interest instalments or soft financing that allows people to pay land registration fees in stages. This way, people do not have to bear a large financial burden at the outset, which is often the main reason they do not register the land they own (VanMaaten, 2025) .

In many developing countries, low-cost financing has been recognised as an effective instrument for increasing financial inclusion, particularly in the context of productive assets and land title legalisation. In the Indonesian context, this scheme has also been introduced as a complementary alternative to government subsidies. With this approach, the public can access land registration services even though they are not completely free of charge. However, the financing provided with lenient requirements and low interest rates makes it affordable (Thamrin, 2021) .

Low-cost financing schemes are usually implemented through various institutions, including savings and loan cooperatives, microfinance institutions, village-owned enterprises (BUMDes), and even banks with special microcredit products. The existence of these institutions is very important because they are able to bridge the community's need for flexible financing that can be adjusted to the payment capabilities of low-income groups. In addition, the involvement of local institutions also increases the community's trust in participating in existing financing programmes (California Strategic Growth Council, 2025) .

Technically, low-cost financing schemes usually set a relatively small loan ceiling with flexible tenors, so that the monthly or periodic instalments that must be paid by the public are not burdensome (Sari, 2024) . In addition, simple document requirements and application processes are also an added value that makes it easy for the public to access these financing facilities. Thus, this scheme is designed to be inclusive and not become an additional administrative burden for people who already have limited resources and knowledge (Meridia Company, 2021) .

Experience in the field shows that low-cost financing schemes have great potential to reach segments that are unable or unwilling to apply for direct subsidies from the government due to various considerations, including uncertainty regarding the timing of subsidy distribution. While subsidies tend to be passive, low-cost financing schemes provide the community with an active option to manage land registration payments independently but affordably, thereby increasing their sense of responsibility and ownership of their own land legalisation process (Zatira, 2022) . However, the effectiveness of low-cost financing schemes is highly dependent on several key factors, such as the capacity and professionalism of the institutions providing the financing, local financial market conditions, and the level of financial literacy among the community. If

financing institutions are unable to manage credit risk properly, this scheme has the potential to cause debt problems or payment defaults that are detrimental to the community (Pratiwi, 2018). Therefore, financial assistance and education are important aspects of its implementation.

In addition, low-cost financing schemes also face obstacles in terms of accessibility to financial institutions, especially in remote areas where banking and financial facilities are still very limited. These geographical conditions are a major obstacle because it is difficult for the community to directly access financing mechanisms. To overcome this, the active role of the government and various stakeholders is needed to build a more equitable financing network, for example through the development of village-owned enterprises (BUMDes) and village cooperatives as intermediaries (Sari Dewi, 2020).

One crucial aspect in the success of low-cost financing schemes is public trust in the providers. In some cases, people are reluctant to take advantage of financing facilities because they fear the risk of accumulating interest or uncertainty regarding repayment terms. Therefore, it is important to have transparency in the financing mechanism, including clear and easy-to-understand instalment payment simulations, as well as consumer protection to prevent burdensome lending practices (Jamaluddin, 2021).

In its implementation, low-cost financing schemes are often combined with socialisation programmes and expert assistance to increase public understanding of the importance of land legality and registration procedures. This assistance plays a significant role in overcoming the psychological barriers of people who fear complicated administrative processes and uncertainty regarding costs. Through this process, the community is more motivated to use financing facilities and follow all land registration procedures correctly (Hamid, 2023).

From a policy perspective, low-cost financing schemes require adequate regulatory support as a legal basis in order to operate in a stable and credible manner. These regulations must ensure the protection of the rights of financing recipients and regulate the governance of the financial institutions concerned to avoid harmful practices. The existence of regulations also provides assurance for financing institutions to obtain legal certainty and be able to carry out their role effectively in providing access to land registration (HSBC International Services, 2019). In addition, low-cost financing schemes have positive social implications. By providing easy access to land registration, people who initially did not have certificates can improve the legal status of their assets, thereby opening up opportunities for business development and access to other forms of capital. Empowering the community economically through land legality can contribute to improving welfare and reducing poverty in a sustainable manner (Dwi Purwanto, 2024).

The experiences of several regions in Indonesia show that successful low-cost financing models are those that adopt a participatory and inclusive approach, in which the community is actively involved in the planning and implementation of programmes. This model strengthens the sense of ownership of the process and results, thereby increasing the community's commitment to making payments and maintaining land ownership documents properly. This approach also minimises the risk of default and fosters a culture of good administration at the community level (Rahdania, 2023).

Information technology can also strengthen the implementation of low-cost financing schemes, for example by utilising digital applications for credit applications, tracking instalment payments, and communication between lenders and borrowers. Digitising these processes not only provides convenience and efficiency, but also increases transparency and accountability, thereby reducing the potential for irregularities that could jeopardise the sustainability of financing programmes (Richardson, 2024).

However, low-cost financing schemes must also be wary of potential risks that may arise, such as over-indebtedness by people who utilise various financing options simultaneously. Therefore, strict regulations and regular monitoring are necessary to ensure that the financing provided is in line with people's ability to pay and does not place a counterproductive burden on beneficiaries. Periodic evaluations are also important to adjust the scheme to changes in socio-economic conditions (Barry, 2016).

Thus, low-cost financing schemes are a promising alternative in expanding access to land registration for people who cannot fully rely on government subsidies. By providing flexible and affordable payment mechanisms, these schemes help overcome cost barriers that have been a major obstacle. However, the success of this scheme requires good synergy between the government, financial institutions, and the community, as well as adequate regulatory, educational, and technological support in order to provide sustainable positive impact in realising equitable access to land registration.

Conclusion

Government subsidies are a crucial instrument in accelerating equitable access to land registration, especially for low-income communities. Through programmes such as PTSL, subsidies have succeeded in reducing the cost of registration, which has been a major obstacle for communities in obtaining legal certainty over the land they own. However, the effectiveness of subsidies is highly dependent on transparent distribution mechanisms, efficient bureaucratic management, and equitable dissemination of information in order to reach all segments of society, especially in remote and underserved areas.

Meanwhile, low-cost financing schemes have emerged as an effective and flexible alternative in overcoming cost constraints by providing instalment plans with

low interest rates. This scheme is able to reach people who do not fully rely on subsidies, and provides them with the opportunity to manage their payments independently without losing access to land registration services. The success of low-cost financing schemes is greatly influenced by the capacity of financing institutions, the level of financial literacy among the public, and adequate regulatory and technological support to ensure a transparent and sustainable process.

Overall, these two policy instruments complement each other in promoting equitable access to land registration. Government subsidies provide direct incentives in terms of reducing administrative costs, while low-cost financing schemes offer long-term solutions that are more adaptable to the needs of the community. Therefore, an integrated policy combination, supported by good governance and synergy between the government, financial institutions and the community, is essential to achieve inclusive, fair and equitable legal certainty over land in Indonesia.

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