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Analysis of the Socio-Economic Impact of Agrarian Reform Through Access Arrangements

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Abstract

This study aims to analyze the effectiveness of agrarian reform implementation through the land access restructuring program in Karangtengah Village, Sukoharjo Regency, and to identify the factors influencing the success of its implementation. This study employs a qualitative method with a socio-legal approach to examine the gap between legal norms and empirical realities in the implementation of agrarian reform. Primary data was obtained through an interview with Aditya Dwi Prasetyawan, S.Ikom., serving as the First-Level Community Empowerment Officer in the Land Management and Empowerment Section of the Sukoharjo Regency Land Office. Secondary data was obtained through document analysis, specifically the 2024 Social Mapping Report on Agrarian Reform Access (ARA) Activities and various regulations related to agrarian reform. The research findings indicate that asset management through land certification has successfully enhanced legal certainty regarding community- d land; however, the effectiveness of access management in improving community economic well-being remains suboptimal. Major constraints include limited access to capital, technology, and markets, as well as weak coordination between the Sukoharjo Regency Land Office, the Sukoharjo Regency Government, and economic support institutions. Additionally, the distribution of assistance programs remains insufficiently inclusive and equitable. From a socio-legal perspective, this situation indicates a gap between the normative goals of agrarian reform and its implementation on the ground. Therefore, a more integrative, participatory, and sustainable agrarian reform policy model is needed so that agrarian reform not only results in the legalization of assets but also achieves social justice and improves community welfare.

Keywords

Agrarian Reform; Access Regulation; Socio-Legal; Social Justice; Community Empowerment.

Introduction

Land is an agrarian resource that plays a highly strategic, fundamental, and irreplaceable role in all dimensions of human life economically as the primary means of production, socially as a foundation for rural community bonds, and legally as a constitutionally guaranteed right. In the context of Indonesian society, land is the heart of food sovereignty and a fundamental pillar of household well-being.

Constitutionally, the state has laid a strong foundation through Article 33, paragraph (3) of the 1945 Constitution and Law No. 5 of 1960 on the Basic Agrarian Principles (UUPA), which mandate that all natural resources must be controlled by the state to be utilized to the greatest extent possible for the prosperity of the people,[1] however, in empirical terms, this noble ideal often clashes with the reality of agrarian structural inequality, and ironically, asset legalization often stops at the issuance of certificates without any tangible economic empowerment a situation that underscores the urgency of this research in Karangtengah Village. From a legal perspective, there is a theory by Jesse Ribot and Nancy Peluso (2003) that distinguishes between *the "right to* property" (the legal right to own) and *the "ability to benefit*" (the actual capacity to derive economic benefits from that right).[2] This means that legally holding a land certificate will have little impact if the owner lacks the

1 Indonesia. *Law No. 5 of 1960 on Basic Agrarian Principles*.

2 Jesse C. Ribot and Nancy Lee Peluso, "A Theory of Access," *Rural Sociology* Vol. 68, No. 2 (2003) 153–181, accessed April 8, 2026, https://10.1111/j.1549-0831.2003.tb00133.x.

necessary access to cultivate it. Implementation regulations regarding this matter are clarified in Article 1, Point 11 of Presidential Regulation No. 62 of 2023, which mandates the establishment of Access Arrangements.[3] Legally, the government must not stop at the stage of asset legalization but must provide capital, technology, and market support so that communities have a strong *bargaining* position in the economy.

However, the actual conditions on the ground in Karangtengah Village reveal a discrepancy with what is legally required. Although nearly all residents already hold land certificates, data from the Social Mapping Results of the Sukoharjo Regency Land Office indicates that many residents still have monthly incomes of only around Rp 2,000,000 to Rp 3,000,000; this data was collected from 100 respondents surveyed by field staff in Karangtengah Village.[4] Residents claim that land access management has not been effective due to a disconnect between land ownership and business support. For example, galvanized steel craftsmen in Gangin Hamlet, , still work manually and struggle with fluctuations in raw material prices due to a lack of institutional protection. Additionally, small and medium-sized enterprises (SMEs) in the snack food sector have been unable to grow due to obstacles related to formal permits such as the Business Identification Number (NIB) and P-IRT. There are also complaints that the Phase 1 2024 Agrarian Reform Access (ARA) program has not been

3 Indonesia. *Presidential Regulation No. 62 of 2023 on the Acceleration of Agrarian Reform*.

4 Sukoharjo Regency Land Office, "Data on the BHUMI GTRA and P3KE Applications in Sukoharjo Regency," (Internal Report, Sukoharjo, 2024), accessed on April 8, 2026, https://bhumi.atrbpn.go.id/.

distributed inclusively and tends to benefit only established groups. This demonstrates the existence of the "certificate in the closet" stigma, where legal rights are guaranteed, yet economically the asset remains a "dead asset" that is unproductive.[5]

Agrarian reform is a fundamental state policy aimed at restructuring the control, ownership, use, and utilization of land to make them more just, equitable, and sustainable for all Indonesians. This policy is grounded in the principle that land serves a vital social function; therefore, its management must not be solely oriented solely toward capital accumulation or the economic interests of a select few, but must be directed toward strengthening food sovereignty and the well-being of small communities. Within the context of national law, it is positioned as a strategic instrument to reduce acute agrarian inequality and serve as a solution to the problem of structural poverty in rural areas.

The implementation of agrarian reform should not be viewed merely as a routine administrative process or simply as the legalization of assets through the issuance of certificates, but rather as a process of socioeconomic transformation that requires changes in the structure of the relationship between communities and their natural resources so that the state can enhance the bargaining power of communities as active participants in agrarian development, in line with the government's efforts to promote equitable national development starting at the

[5] Najma Nuraprilliani and Ayang Fristia Maulana, "Community-Based Land Management in Supporting Agribusiness Systems and Enterprises in Indonesia," *Journal of International Multidisciplinary Research* Vol. 2, No. 1 (2024), 363–369, accessed on April 8, 2026, https://doi.org/10.62504/nz9vkb32.

village level, so that the success of agrarian reform is ultimately measured by the integration of legal certainty (asset management) and economic benefit (access management).

The main issue in this study is that the certificates issued do not guarantee economic improvement for their owners, as revealed by Ida Aju Pradnja Resosudarmo and Luca Taconi, in the journal "Forest Policy and Economics" in an article titled "Indonesia's Land Reform: Implications for Local Livelihoods and Climate Change," which asserts that land policies in Indonesia often only have a significant impact on local livelihoods when accompanied by adaptation to environmental changes and strong support for access.[6] This phenomenon is further underscored by Shonhe in his article titled "The Changing Agrarian Economy in Zimbabwe, 15 Years After The Fast Track Land Reform Programme," in which his study on the post-land-reform agrarian economy demonstrates that without systematic access arrangements, land redistribution tends to fail in creating sustainable economic transformation at the grassroots level.[7] In Indonesia, Simanjuntak & Maulana, in their article titled "Land Policy Reform and Its Impact on Farmers' Welfare in Indonesia," highlight the importance of community-based land management and policy reforms oriented toward farmers' welfare to prevent land certificates

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[6] Ida Aju Pradnja Resosudarmo and Luca Taconi, "Indonesia's Land Reform: Implications for Local Livelihoods and Climate Change," *Forest Policy and Economics* 108 (2019), accessed on April 8, 2026, https://10.1016/j.forpol.2019.04.007.

[7] T. Shonhe, "The Changing Agrarian Economy in Zimbabwe, 15 Years After the Fast Track Land Reform Programme," *Review of African Political Economy* Vol. 46, No. 159 (2019): 14–32, accessed April 8, 2026, https://doi.org/10.1080/03056244.2019.1606791.

from becoming merely passive assets.[8] In line with Endang Pandamdari's perspective in her article titled "Strengthening Agrarian Reform for the Substantive Prosperity of the People from the Perspective of National Land Law," agrarian reform must be situated within the framework of substantive people's prosperity, not merely administrative procedures.[9] Empirical conditions in Karangtengah Village underscore the urgency of this study, where despite nearly 100% certification achievement, data from the BHUMI GTRA application indicates the persistence of extreme poverty due to limited access to capital and technology in key sectors such as galvanized steel crafts and snack food MSMEs.

At the research site in Karangtengah Village, the main challenge lies in how to translate the nearly 100% land certification ratenas recorded in the BHUMI GTRA application into the empowerment of self-reliant communities. Access management itself is a crucial series of follow-up activities specifically designed to empower beneficiary communities so they can manage their land productively through enhanced access to capital, appropriate technology, and marketing networks. Without robust access management, land certificates risk becoming merely "dead assets" that do not provide significant economic value, as reflected in efforts to facilitate business permits such as the

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8 Oktavia Veronika Simanjuntak and Ayang Fristia Maulana, "Land Policy Reform and Its Impact on Farmers' Welfare in Indonesia," *Journal of Business Law* Vol. 13, No. 1 (2024), pp. 1–8, accessed April 8, 2026, https://doi.org/10.47709/jhb.v13i01.3529.

9 Endang Pandamdari, "Strengthening Agrarian Reform for People's Prosperity from the Perspective of National Land Law," *Nawasena Agraria Law Journal* Vol. 1, No. 1 (2023) 49–63. Accessed on April 8, 2026, https://doi.org/10.25105/jhna.v1i1.16592.

Business Identification Number (NIB) for galvanized steel craftsmen and snack food MSME operators in Karangtengah Village.

The ultimate goal of access reform is to foster local economic independence and competitiveness by strengthening institutions such as farmers' groups or MSMEs, so that communities have strong bargaining power within the economic value chain and act as a driving force that transforms land from merely a legal security into active working capital that spurs collective income growth.

In this approach, social change refers to the systematic transformation of social structures, patterns of interaction, and the values and norms of rural communities, as evidenced by how artisans and farmers in the village of Karangtengah have begun to coordinate within cooperative business groups to address market challenges. In this context, the pillar of access management plays a crucial role in shifting individual mindsets which previously focused solely on meeting dailytoward an organized entrepreneurial mindset, while simultaneously strengthening local institutions and fostering collective awareness in the sustainable management of agrarian resources.

These social changes are linked to economic shifts in the community, which are closely tied to improvements in financial conditions and productivity through livelihood diversification and the creation of new jobs, as evidenced by data from the Social Mapping Report of the Sukoharjo Regency Land Office, which indicates that the economic potential of Karangtengah Village in the home-based metal processing industry (galvalum) and chip production is expected to emerge as a positive outcome of targeted access management, although field reports indicate challenges such as fluctuations in raw material prices and stagnant income levels ranging from Rp 2,000,000 to Rp 3,000,000. Conceptually, access restructuring serves as a bridge connecting the phase of legal certainty with the realization of community welfare; failure to manage access to capital or markets will hinder this socio-economic transformation process, thereby making the integration of individual capacity building and improvements to the collective economic system the core of the envisioned agrarian transformation so that the community of Karangtengah Village can truly achieve financial independence and substantive social justice.

The significance of this study is particularly crucial because Karangtengah Village has achieved nearly 100% land certification according to data from the BHUMI GTRA app, yet in reality, according to BHUMI GTRA Application data, there are still residents in Karangtengah Village classified as living in poverty a phenomenon previously identified by Ida Aju as a failure of agrarian reform if it merely focuses on assets without access,[10] making this study aimed at addressing the limitations of prior research.

The scientific novelty of this study lies in its success in revealing that the 2024 Phase 1 Agrarian Reform Access (ARA) program has drawn complaints from the community, specifically from Mrs. Reni Wahyuni, a banana chip maker and resident of Karangtengah Village specifically Kubukan RT 01 RW 07 who served as a research informant in this

[10] Ida Aju Pradnja Resosudarmo and Luca Taconi, *"Indonesia's Land Reform: Implications for Local Livelihoods and Climate Change"*

study. She complained about the unequal distribution of aid, which only benefited established groups, according to qualitative data obtained directly from an interview conducted on May 7, 2026. Therefore, this study aims to evaluate the effectiveness of cross-sectoral collaboration between the National Land Agency (BPN) and the Local Government in providing sustainable assistance to formulate an inclusive intervention model so that the significant potential of galvalum crafts and agriculture in Karangtengah Village can be converted into improved sustainable livelihoods

This study is an empirical research project aimed at examining how laws on agrarian reform, particularly those regarding access to land, are actually implemented and perceived by the community in Karangtengah Village, Sukoharjo Regency. The research questions in this article focus on how the restructuring of post-certification assistance policies can be carried out to eliminate the stigma of "certificates gathering dust in a drawer" and transform them into a driving force for an equitable and inclusive economy in Karangtengah Village. The method used is a qualitative approach with a descriptive-analytical nature, which involves describing actual conditions in the field while analyzing the alignment between legal regulations and the realities on the ground. The data used consists of primary and secondary data. Primary data was obtained directly from the community, MSME actors, and relevant parties such as the Land Office through interviews and observation. Meanwhile, secondary data comes from legislation, scientific journals, books, and official reports, such as data from the BHUMI GTRA application and data from the Sukoharjo Regency Land Office. Data collection techniques were conducted through in-depth interviews, field observations, and documentary studies. Subsequently, the collected data was analyzed qualitatively through a process of grouping, simplification, and drawing conclusions by linking applicable legal regulations with actual conditions in the community, supported by relevant theories to understand the relationship between land ownership and its economic benefits.A participatory approach was employed, in which data was processed using geospatial-based applications to visualize the distribution of economic potential based on certified land parcels.

A. The Discrepancy Between Legal Certainty and Economic Benefits: A Case Study of Land Certification in Karangtengah

Based on the results of the social mapping conducted by the Sukoharjo Regency Land Office as part of the Agrarian Reform Access (ARA) Phase 1 activities for 2024 in Karangtengah Village, where the data was obtained through an interview with Aditya Dwi Prasetyawan, S.Ikom. as the First-Level Community Self-Reliance Facilitator in the Land Management and Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026, it is evident that achievements in the aspect of Asset Management through the land certification program can be considered highly successful administratively; however, this success has not yet fully addressed the community's primary issue, namely the improvement of economic well-being. Nearly all of the 100 respondents already possess land certificates as a form of legal certainty regarding land ownership, whether from government programs such as PRONA or other certification initiatives. Ownership of these certificates essentially provides legal security for the land held and, in theory, opens opportunities for the community to access economic resources, such as bank loans and asset-based business development . However, in practice, this legal certainty has not yet translated into tangible economic benefits, thereby creating a disparity between the normative goals of agrarian reform and the socio-economic realities on the ground.

This situation is evident in the fact that residents' income levels have shown little or no increase; the majority of respondents still fall into the low- to middle-income category, with no significant improvement despite having legally registered assets. The community's economic structure, dominated by the informal sector—such as small-scale trade, home-based food businesses, and simple industries like galvanized steel crafts indicates that economic activities remain small-scale and have not yet evolved toward more productive and sustainable directions, according to the results of the Social Mapping conducted by the Sukoharjo Regency Land Office for Phase 1 of the 2024 Agrarian Reform Access (ARA) Phase 1, 2024, in Karangtengah Village, where the data was obtained through an interview with Aditya Dwi Prasetyawan, S.Ikom., as the First-Level Community Empowerment Specialist in the Land Management and Empowerment Section of the Sukoharjo

Regency Land Office, conducted on April 6, 2026. In other words, land ownership has not been able to serve as a driving factor for community economic transformation; rather, it functions merely as an administrative guarantee without a direct impact on improving the quality of life.

One of the main factors contributing to this situation is limited access to effective and inclusive capital; furthermore, limited access to technology and innovation also serves as a major obstacle to improving the community's economic productivity. Based on the results of the Social Mapping conducted by the Sukoharjo Regency Land Office as part of the Agrarian Reform Access (ARA) Phase 1 Activity in 2024 in Karangtengah Village data obtained through an interview with Aditya Dwi Prasetyawan, S.Ikom. as the First-Level Community Empowerment Specialist in the Land Management and Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026, the majority of business operators still rely on traditional methods in their production processes, whether in the agricultural sector or in home-based industries. For example, in the galvalum industry one of the village's key potential sectors production processes are still carried out in a rudimentary manner without adequate technological support, thereby limiting efficiency and production capacity. Similarly, food-based SMEs continue to face challenges in packaging, product standardization, and business licensing, which ultimately restrict their access to broader markets. The lack of innovation and technology utilization makes it difficult for these businesses to grow, keeping them at a small scale.

Another issue identified in the results of the Social

Mapping conducted by the Sukoharjo Regency Land Office as part of the Agrarian Reform Access (ARA) Phase 1 Activity for 2024 in Karangtengah Village is the weak role of economic institutions at the village level; this data was obtained through an interview with Aditya Dwi Prasetyawan, S.Ikom. who serves as the First-Level Community Self-Reliance Facilitator in the Land Use Planning and Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026. Although various institutions such as farmer groups, village-owned enterprises (BUMDes), and other community organizations formally exist, the roles of these institutions have not been optimal in supporting community economic development. Institutions that are supposed to function as collective means to enhance capacity, strengthen bargaining power, and open access to markets and capital have not been able to fulfill their roles effectively. The community still tends to run businesses individually without strong synergy, making it difficult to achieve economies of scale and higher competitiveness. This indicates that the restructuring of access in agrarian reform has not deeply addressed the aspect of institutional strengthening, which is key to community-based economic development.

Table 1. Comparison of Achievements in Asset Management and Access Management in Karangtengah Village

Aspect	Asset Management (Land Certification)	Access Management (ARA Phase 1 Program)
Achievement rate	Nearly 100% (86% other certifications,	Still limited, not yet evenly distributed

	14% PRONA)	
Impact on legal certainty	High (provides legality and protection of rights)	Moderate (facilitates NIB/P-IRT, but not yet optimal)
Impact on income	Low (majority of income is Rp2–3 million/month)	Low (no significant increase yet)
Access to capital	Not automatic (people are reluctant to take out loans due to risk aversion)	Not yet effective (credit schemes are not yet inclusive)
Access to technology	Not available	Virtually nonexistent (production remains manual/traditional)
Economic institutions	Weak (individual businesses; village-owned enterprises not yet operating optimally)	Weak (short-term support, not sustainable)
Benefit distribution	Administratively equitable	Not inclusive (tends to benefit established groups)

Source: Compiled from the results of the Social Mapping of Agrarian Reform Access (ARA) Phase 1 Activities in 2024 by the Sukoharjo Regency Land Office and the results of an interview with Aditya Dwi Prasetyawan, S.Ikom., Community Self-Help Activist and First Expert in the Land Use Planning and Empowerment Section of the Sukoharjo Regency Land Office, April 6, 2026.

Furthermore, the implementation of Phase 1 of the Agrarian Reform Access (ARA) Program in 2024 also faces challenges regarding the uneven distribution of benefits, which have not yet fully reached the intended recipients. Based on the results of the Social Mapping conducted by the Sukoharjo Regency Land Office regarding the Phase 1 of the 2024 Agrarian Reform Access (ARA) Program in Karangtengah Village, there is a perception among the community that assistance and empowerment programs are primarily received by certain groups, particularly those who already have relatively stable businesses or have close ties to existing institutional structures. Meanwhile, communities in more vulnerable economic conditions have not yet gained adequate access to these programs. This situation creates disparities in the distribution of benefits and has the potential to widen social gaps at the village level. Additionally, a lack of transparency in the beneficiary selection process and weak inter-agency coordination also impact the effectiveness of program implementation.

On the other hand, the results of the Social Mapping conducted by the Sukoharjo Regency Land Office as part of the Agrarian Reform Access (ARA) Phase 1 activities for 2024 in Karangtengah Village also indicate that the ARA program remains short-term in nature and is not yet supported by sustainable assistance mechanisms. This data was obtained through an interview with Aditya Dwi Prasetyawan, S.Ikom. who serves as the First-Level Community Empowerment Facilitator in the Land Use Planning and Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026. In fact, the success of community empowerment is not determined solely by the provision of initial assistance, but also by the presence of consistent support processes in business development, capacity building, and adaptation to market dynamics. The recommendations outlined in the mapping results of the Sukoharjo Regency Land Office such as the need for business licensing facilitation, entrepreneurship training, production facility assistance, and strengthened market access indicate that many aspects remain unaddressed in the implementation of ARA Phase 1. This simultaneously underscores that the program has not yet fully addressed the community's actual needs.

Thus, upon comprehensive analysis, the disparity between legal certainty and economic benefits in Karangtengah Village stems from the suboptimal management of access as an integral part of agrarian reform. Land title ownership has indeed provided a strong legal foundation; however, without being supported by access to inclusive capital, adequate " " technology, strong institutions, and fair and sustainable program distribution, the expected economic benefits will not be realized. In this context, land certificates ultimately risk becoming "dead assets" that are unproductive, as they cannot be integrated into the broader economic system. Therefore, to address these issues, a reevaluation of agrarian reform policies is needed policies that focus not only on asset legalization but also on comprehensively strengthening access arrangements. The government must ensure that every land certificate recipient also receives tangible support in the form of appropriate access to capital, business training and mentoring, technology utilization, and integration into broader markets. Furthermore, transparency and fairness in program distribution must be prioritized so that the benefits of agrarian reform can be felt equitably by all segments of society. With a more integrated and sustainable approach, agrarian reform is expected not only to provide legal certainty but also to serve as an effective instrument in tangibly improving the economic well-being of the community.

1. Certificates as Dead Assets: Barriers to Accessing Capital and Technology

The phenomenon of "certificates as dead assets" in Karangtengah Village cannot be separated from the disparity between legal certainty and the community's economic capacity to utilize these assets. Based on the results of a social mapping survey conducted by the Sukoharjo Regency Land Office among 100 respondents, the majority of the community already holds land certificates, with 86% obtained through other certification programs and 14% through PRONA. However, ownership of these assets has not been directly proportional to improved well-being, as reflected in the community's income levels, which remain predominantly in the range of Rp2,000,000–Rp3,000,000 per month. This indicates that the legalization of assets has not yet been able to drive significant economic transformation, highlighting the failure to translate legal certainty into economic value. Conceptually, land certificates should be usable as collateral to secure financing from formal financial institutions. However, based on findings from the mapping results of the Sukoharjo Regency Land Office, many people do not take advantage of this opportunity due to fears of credit risks, particularly the risk of default triggered by income instability. This is where the theory of Ribot and Peluso is put to the test, where *"access through* capital" remains a closed door even though *"access through* law" has been wide open.[11]

Furthermore, not all members of the community possess sufficient financial literacy to manage loans productively, so they tend to avoid accessing credit even though they have assets that can be used as collateral. On the other hand, financial institutions have not yet fully adapted to the characteristics of small businesses in rural areas, so the available financing schemes often do not align with the community's needs and capabilities.[12] As a result, the land certificates they hold do not function optimally as a tool for accessing capital.

This condition is reinforced by Amartya Sen's *capability approach*, which states that well-being depends not only on the ownership of resources, but on an individual's ability to convert those resources into tangible benefits.[13] In the context of this study, limited financial literacy, low entrepreneurial capacity, and income instability prevent people from productively utilizing land certificates as collateral for credit. The instability of people's income which largely depends on the informal sector with fluctuating

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11 Jesse C. Ribot and Nancy Lee Peluso, "A Theory of Access," *Rural Sociology* Vol. 68, No. 2 (2003), 153–181, accessed April 8, 2026, https://10.1111/j.1549-0831.2003.tb00133.x.

12 Rusmiati et al., "Empowerment of Small and Micro Enterprises: Challenges Faced and Solutions," *Anggaran: Journal of Economics and Accounting* Vol. 3, No. 3 (2025) 133–144, accessed on April 24, 2026, https://doi.org/10.61132/anggaran.v3i3.1681.

13 Iswahyudi and Naupal, "Toward a Capability-Oriented Social Policy: An Analysis of the Thoughts of Amartya Sen and Martha Nussbaum," *Multikultura* Vol. 3, No. 4 (2024) 666–679, accessed on April 21, 2026, https://10.7454/multikultura.v3i4.1071.

demand and prices leads them to be reluctant to use land certificates as collateral for credit. According to Alya and Fikri in their article titled "Investment Decisions: The Role of Disposition Effects, Herding Behavior, and Risk Perception," from a behavioral economics perspective, this situation reflects risk aversion, where individuals tend to avoid high-risk decisions even if they have the potential to yield benefits.[14] Furthermore, from the perspective of financial institutions, Etty Mulyati and Fajrina Aprilianti Dwiputri, in their article titled "The Principle of Prudence in Analyzing Collateral as a Safeguard for Banking Credit Agreements," explain that the application of the principle of prudence (*prudential banking*) limits credit access for low-income groups, resulting in restricted access to mainstream banking products and financial services that hinder the utilization of assets as productive capital.[15] This situation indicates a mismatch between the design of the formal financing system and the economic characteristics of rural communities.

Based on an interview with Aditya Dwi Prasetyawan, S.Ikom., Senior Community Empowerment Officer in the Planning and Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026, the next obstacle is the lack of ongoing support for business

[14] Alya Qotrun Nada and Muhammad Ali Fikri, "Investment Decisions: The Role of Disposition Effects, Herding Behavior, and Risk Perception," *Journal of Management and Digital Business* Vol. 5, No. 3 (2025) 873–894, accessed on April 21, 2026, https://doi.org/10.53088/jmdb.v5i3.2361.

[15] Etty Mulyati and Fajrina Aprilianti Dwiputri, "The Principle of Prudence in Analyzing Real Property Collateral as Security for Banking Credit Agreements," *ACTA DIURNAL Journal of Notarial Law* Vol. 1, No. 2 (2018) 134–148, accessed on April 21, 2026, https://jurnal.fh.unpad.ac.id/index.php/acta/article/view/164.

development. Based on the results of the mapping of the ARA Phase 1 program, the Sukoharjo Regency Land Office has not yet been able to address the real needs of the community, particularly regarding consistent and sustainable support. Existing empowerment programs tend to be short-term and focused on administrative outputs , such as training or permit facilitation, without ensuring the sustainability of their impact. Without continuous support in the form of financial literacy, business management, and marketing strategies, the community lacks the capacity to productively utilize access to capital. As a result, land certificates do not develop into economic capital but remain as passive assets.

Furthermore, the lack of economic institutional safeguards further exacerbates the community's vulnerable position. Findings from a mapping study conducted by the Sukoharjo District Land Office indicate that although institutions such as village-owned enterprises (BUMDes) and business groups exist, their role in supporting community economic activities remains suboptimal. The community continues to operate businesses on an individual basis without collective support, making it difficult to achieve economies of scale and strengthen their bargaining position in the market. According to Silahul Mu'min in an article titled "Are Institutions Important for Economic Growth? Empirical Evidence from ASEAN," from an institutional economics perspective, weak institutions increase transaction costs and economic uncertainty, thereby hindering business growth.[16]

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[16] M. Silahul Mu'min, "Are Institutions Important for Economic Growth? Empirical Evidence from ASEAN," *Bina Ekonomi* Vol. 28, No. 2 (2024)

Furthermore, limited access to technology is also a major obstacle. Most business owners still use traditional production methods, including in the galvalum industry, which is the village's key economic potential. The lack of innovation and technology keeps businesses small-scale and hinders their growth. According to Supriadin and Wardan's theory of economic development, low technology adoption limits productivity and competitiveness, thereby hindering increases in community income.[17] Without adequate technological support, community enterprises will remain small-scale with low value-added, making them unable to support business expansion through formal financing. Consequently, land certificates in this context become passive assets that are not integrated into the productive economic system.

Table 2. Barriers to Accessing Capital and Technology in the Utilization of Land Certificates

Type of Barrier	Field Description	Structural Causes	Impact
Access to capital	The public does not use land certificates as collateral for loans.	1. Risk aversion (fear of default) 2. Low financial literacy 3. Prudential banking (banks are reluctant	Certificates become 'dead assets'; no business expansion.

142–154, accessed on April 21, 2026, https://10.26593/be.v28i2.7381.142-154.

[17] Supriadin & Wardan, "The Impact of Information Technology Advancements on Business and Economic Transformation in Indonesia," *Economica Insight* Vol. 2, No. 1 (2025), 21–30, accessed April 21, 2026, https://doi.org/10.71094/ecoin.v2i1.200.

		to extend credit to microenterprises).	
Access to technology	Galvalum craftsmen still use manual tools; food MSMEs lack modern packaging.	1. No assistance with appropriate technology 2. Training is not sustainable 3. Limited capital for technology adoption.	Low productivity; weak competitiveness; low value added.
Business mentoring	The training program is short -term and lacks monitoring.	1. The program focuses on administrative outputs 2. There is no follow-up.	Knowledge gained is not applied; business development remains stagnant.

Source: Compiled from the results of the Phase 1 2024 Social Mapping of Agrarian Reform Access (ARA) activities by the Sukoharjo District Land Office, as well as the results of field interviews with the community of Karangtengah Village in 2026.

Critically, this situation indicates that agrarian reform policies still tend to focus on asset restructuring without being balanced by a comprehensive strengthening of access arrangements. The ARA program, which is supposed to serve as a bridge between assets and welfare, still faces implementation challenges, such as a lack of program sustainability, weak coordination, and a failure to reach the intended beneficiaries. This reflects a policy implementation gap, where policy design is not fully and effectively implemented at the grassroots level. Thus, the phenomenon of certificates as dead assets in Karangtengah Village is the result of structural limitations within the economic system and policies. Without integration between access to capital, sustainable assistance, institutional strengthening, and technology adoption, land certificates will remain passive assets incapable of significantly driving the community's socio-economic transformation.

2. The Non-Inclusive Distribution of the ARA Program Phase 1 in 2024

The distribution of benefits from the Phase 1 of the Agrarian Reform Access (ARA) Program in 2024 in Karangtengah Village reveals a fundamental issue regarding equitable access, as the program has not fully reached the most vulnerable groups in the community. This is based on an interview with Mrs. Reni Wahyuni, a banana chip maker and a resident of Karangtengah Village, specifically in Kubukan RT. 01 RW. 07. She complained that the program tends to benefit groups that are already relatively economically established, both in terms of business and social networks, as obtained directly from the interview on May 7, 2026. This condition reflects an inequality in the distribution of benefits, which contradicts the primary objective of agrarian reform as an instrument for equitable welfare.

From a distributive justice perspective, John Rawls, through *the difference principle,* asserts that public policies should be designed to provide the greatest benefit to the least advantaged groups.[18] However, in the implementation

[18] Intan Handayani, Salira Niti Syara, Sarassati Garnita, and Laika Fisailillah, "JOHN RAWLS: PHILOSOPHY OF LAW," *Nusantara: Journal of Education,*

of the ARA at the village level, this principle has not been fully realized. Community groups that already have established businesses, good access to information, and strong social networks tend to find it easier to access programs, whether in the form of capital assistance, training, or market access. Conversely, economically disadvantaged groups face barriers in accessing these programs, often due to limited information, administrative capacity, or low business capabilities. This phenomenon can be further analyzed through the concept *of elite capture*, as articulated by Dian Herdiana, wherein the distribution of public resources tends to be dominated by groups possessing social, economic, or political power.[19] In the context of Karangtengah Village, as outlined in the Village Head's Decision No. 188/20/21.2001/VIII/2025, the "Mantab Jaya" Cooperative Business Group (KUB), which operates in the more established sectors of banana chip and tempeh processing, is not only better prepared administratively but also better able to capitalize on the opportunities provided by the program. This creates structural inequality, where already strong groups continue to grow, while weaker groups remain left behind.

Table 3. Analysis of the Distribution of the Phase 1 Agrarian Reform Access Program in 2024 Based on the Principle of Distributive Justice

Principle of Distributive Justice	Ideal Conditions	On-the-Ground Reality	Disparity

Arts, Science, and Social Humanities Vol. 3, No. 1 (2025), 1–15, accessed on April 21, 2026, https://doi.org/10.11111/nusantara.

19 Dian Herdiana, *Villages and the Trap of Extreme Poverty: Root Causes, Policy Evaluation, and Solution Models* (Padang: Liteerasi Langsung Terbit, 2026), 48.

Difference principle (priority for the least fortunate groups)	The greatest benefits are given to the poorest and most vulnerable communities.	Aid is more easily accessible to established groups (KUB 'Mantab Jaya').	Elite capture occurs; poor groups are marginalized.
Transparency	Publication of beneficiaries and selection criteria is open.	Closed selection process; lack of outreach.	Limited access to information for marginalized residents.
Participation	Community involvement in planning and evaluation.	No mechanism for active participation.	Top-down policies.
Accountability	Complaint and correction mechanisms are in place.	No effective complaint channels.	Irregularities are difficult to correct.

Source: Compiled from an interview with Ms. Reni Wahyuni, a banana chip MSME operator in Karangtengah Village, May 7, 2026, as well as data from the 2024 Phase 1 Agrarian Reform Access (ARA) Program of the Sukoharjo Regency Land Office.

Additionally, there is a gap in access to capital assistance, which is one of the main factors contributing to the program's lack of inclusivity. The available capital assistance has not fully reached micro-entrepreneurs in the early stages of their business or those who have not yet established a stable business. From a financial inclusion perspective, this situation indicates a failure to create equitable access to financing sources. Small business groups with limited assets, no credit history, and unfamiliarity with the formal banking system tend to be excluded from existing financing schemes. Consequently, programs that are supposed to serve as a bridge to enhance economic capacity fail to reach the groups most in need of intervention. Gaps are also evident in market access, where business owners who already have established distribution networks are at an advantage compared to new or small-scale entrepreneurs. The ARA program has not yet fully succeeded in opening inclusive market access for all business owners, particularly regarding broader product marketing. In the theory of local economic development, market access is a key factor in increasing value added and business sustainability.[20] Without support in marketing, distribution, and networking, small businesses will remain trapped in limited business scales and unable to compete optimally.

From a policy governance perspective, this situation reflects the suboptimal implementation of the principles of good governance, as defined by the United Nations Development Programme, which include transparency, participation, and accountability.[21] The mechanism for determining program beneficiaries is still not fully based on

[20] Fitriani and Anindiya Hukmi, "A Study of the Role of Infrastructure in Regional Economic Development," *Economica Insight* Vol. 2, No. 1 (2025) 43–52, accessed April 21, 2026, https://doi.org/10.71094/ecoin.v2i1.204.

[21] I Gede Made Suwanda and Muhammad Baharudin Zubakhrum Tjenreng, "Implementation of Good Governance Principles in Improving the Quality of Public Services: A Case Study of Local Governments," *Jurnal PKM Manajemen Bisnis* Vol. 5, No. 1 (2025), 271–282, accessed on April 21, 2026, https://doi.org/10.37481.

the *actual* needs of the community (*needs-based targeting*), but rather tends to be administrative and lacks community participation. The minimal community involvement in the program planning and evaluation process results in policies that are less responsive to on-the-ground conditions. Furthermore, from a public policy analysis perspective, this situation indicates the existence of a policy implementation gap the discrepancy between policy objectives and their actual implementation on the ground.[22] By design, the ARA program aims to improve community welfare through access management; however, in its implementation, the program has not yet been able to reach the groups most in need. This indicates that policy success is determined not only by good planning but also by appropriate and context-sensitive implementation mechanisms.

Critically, the lack of inclusivity in the distribution of the ARA program has the potential to cause long-term impacts in the form of the reproduction of socioeconomic inequality at the village level. A program that is intended to function as a tool for redistribution can actually reinforce structures of inequality if it is not designed and implemented inclusively. Therefore, a reformulation of policy is needed that prioritizes vulnerable groups, through transparent, data-driven selection mechanisms that involve active community participation. Thus, the distribution of the Phase 1 ARA Program for 2024 in Karangtengah Village has not been fully inclusive, as disparities in access to capital assistance

22 Riyo Arie Pratama et al., "Policy Analysis in Local Government," *Unisan Journal: Journal of Management and Education* Vol. 04 No. 08 (2025), 120–130, accessed on April 21, 2026, https://journal.an-nur.ac.id/index.php/unisanjournal/article/view/4363.

and markets persist, alongside a tendency toward dominance by more established groups. Without improvements in governance and distribution mechanisms, this program risks failing to achieve its primary objective as an instrument for equitable community welfare.

B. The Effectiveness of Access Management in Driving Socio-Economic Change

Access restructuring in agrarian reform is a key instrument that determines whether the ownership of assets in the form of land certificates can be transformed into improved community well-being. Within a conceptual framework, access restructuring serves not only as a complement to asset restructuring but also as the primary mechanism for connecting communities with economic resources, such as capital, technology, and markets. However, based on findings in Karangtengah Village, the effectiveness of access management through the Phase 1 Agrarian Reform Access Program (ARA) for 2024 remains limited and has not yet been able to produce significant socio-economic changes. This indicates that the interventions implemented have not fully addressed the root causes of the problems faced by the community. One prominent form of intervention is the facilitation of business permits, such as the Business Identification Number (NIB) and the Home Industry Food Permit (P-IRT). Normatively, business legality is a crucial prerequisite for integrating business actors into the formal economy. By holding an NIB and P-IRT, business actors are expected to access various opportunities, such as formal financing, business partnerships, and market expansion. From an economic development perspective, business legality also plays a role in increasing consumer confidence and strengthening the position of business actors in the supply chain.[23] However, in the context of Karangtengah Village, holding business permits has not automatically resulted in increased income or business expansion.

This is due to the fact that business legalization has not been accompanied by an increase in production capacity or access to other supporting factors. Many business operators already hold an NIB or P-IRT, but still face limitations in terms of capital, technology, and marketing. Consequently, licensing facilitation tends to stop at the administrative level without yielding significant economic benefits. From the perspective of access theory, this situation indicates that formal access has not been followed by substantive access, so the economic benefits of business legality cannot be fully realized.[24]

In addition to facilitating business permits, based on an interview with Aditya Dwi Prasetyawan, S.Ikom., a Senior Community Empowerment Officer in the Planning and

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23 Rosna Sahara Lubis, et al., "Assistance in Accelerating Business Legality (NIB) and Halal Certification for MSME Actors in Bandar Kumbul Village to Improve Access to Capital and Business Protection," *Journal of Community Service and Educational Research* Vol. 4, No. 4 (2026), 22891-22896, accessed on April 21, 2026, https://doi.org/10.31004/jerkin.v4i4.5829.

24 Rakhel Gabriela Fuah et al., "Analysis of the Effectiveness of the OSS on Accessibility, Legality, and Competitiveness of MSMEs at the SABOAK Sunday Market in Kupang City," *Journal of Entrepreneurship and Strategic Management*, Vol. 4, No. 2, (2026), 91–119, accessed on April 21, 2026, https://doi.org/10.52434/jesm.v4i02.631.

Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026, the ARA program also includes technical and marketing assistance aimed at enhancing the capacity of business operators. This assistance includes training in production, product quality improvement, packaging, and marketing strategies. In a capability-based approach, improved well-being depends heavily on individuals' ability to utilize the resources they possess. Therefore, assistance is a crucial element in building community capabilities. However, based on an interview with Aditya Dwi Prasetyawan, S.Ikom., as the First-Level Community Empowerment Specialist at the Land Management and Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026, research findings indicate that the assistance provided remains short-term and lacks sustainability. The training programs provided are not followed by consistent monitoring and evaluation, making it difficult to ensure that the knowledge and skills acquired are actually applied in business practices. Additionally, marketing support remains limited and has not yet been able to open up broader market access for business operators. Many of the products produced are still marketed locally with limited reach, so the potential for increased income has not yet been maximized. In this context, the assistance has not succeeded in creating business independence, but has merely provided a temporary stimulus.

The effectiveness of land access management is also affected by ongoing weaknesses in interagency coordination. Based on an interview conducted on April 6, 2026, with Moehammad Haikal Hannad, S.Si., a Senior Land

Management Specialist in the Land Management and Empowerment Section of the Sukoharjo Regency Land Office, coordination challenges primarily arise between the Sukoharjo Regency Land Office, the Sukoharjo Regency Local Government specifically the Cooperative Agency and the Industry and Trade Agency and financial institutions such as banks disbursing the People's Business Credit (KUR). Agrarian reform is a cross-sectoral policy involving various actors, such as ministries/agencies, local governments, financial institutions, and the private sector. However, in practice, coordination among these parties has not yet functioned optimally. Programs implemented by each agency tend to operate in isolation without clear integration. From a governance perspective, this situation indicates a low level *of policy* integration, which is a critical factor in the successful implementation of public policies. This lack of coordination results in interventions provided to the public that are not synchronized. For example, business operators have received assistance with business permits, but this has not been followed by adequate access to capital or marketing support. Consequently, programs that should complement one another have instead become fragmented and ineffective. This indicates that the structuring of access has not been designed as an integrated system, but rather as a collection of standalone programs.

In addition, program sustainability poses a major challenge in organizing access. ARA programs tend to be implemented for a limited period of time, without clear follow-up mechanisms. From a public policy analysis perspective, this situation indicates that the programs are more oriented toward achieving short-term outputs than long-term outcomes.[25] Consequently, the program's impact on improving community well-being is temporary and fails to create structural change. The lack of sustainability also contributes to low levels of community self-reliance. Without ongoing support, business operators will revert to their previous business practices once the program ends. This indicates that the program has not yet succeeded in building the community's capacity permanently. In the theory *of local* economic *development*, the success of community empowerment is highly dependent on the existence of a sustainable ecosystem, which includes integrated access to capital, technology, markets, and institutions.[26]

Table 4. Evaluation of the Effectiveness of the Access Management Intervention (Phase 1 of the Agrarian Reform Access Program)

Type of Intervention	Activities	Results Achieved	Weaknesses / Gaps
Facilitation of business permits (NIB, P-IRT)	Assistance with NIB and P-IRT applications.	Some business operators have obtained formal legal status.	Legal status is not followed by access to capital, technology, or markets; benefits remain

[25] Arie Wijaya and Aris Munandar, "Community Empowerment from a Public Policy Perspective: A Systematic Literature Review," *PAPATUNG: Journal of Public Administration, Government, and Politics* Vol. 9, No. 1 (2026), 127–139, accessed on April 21, 2026, https://doi.org/10.54783/japp.v9i1.1567.

[26] Antonius Ary Setyawan et al., "Community Empowerment in Enhancing Local Economic Self-Reliance: Research," *Journal of Community Service and Educational Research* Vol. 4, No. 1 (2025), 1494–1503, accessed on April 21, 2026, https://doi.org/10.31004/jerkin.v4i1.1769.

			administrative.
Technical assistance for production	Training in production, packaging, and marketing strategies.	Knowledge has increased, but on-the-ground production practices have not significantly changed.	Short-term training; no monitoring or evaluation.
Marketing assistance	Efforts to expand access to local markets.	Market reach remains limited.	No partnerships with distributors or digital platforms.
Inter-agency coordination	Coordination among BPN, local government (Cooperative Agency, Industry and Trade Agency), and the banking sector.	Each institution operates independently.	Weak policy integration; fragmented programs.
Program sustainability	No post-program support	Temporary impact; communities	No ongoing assistance or follow-up.

	mechanisms.	revert to previous practices.	

Source: Compiled from an interview with Aditya Dwi Prasetyawan, S.Ikom., Sukoharjo Regency Land Office, 2026.

Critically, this situation indicates that access management in Karangtengah Village still faces fundamental challenges in terms of policy design and implementation. The approach taken remains administrative and short-term in nature, and is not yet grounded in the community's actual needs. The program has not yet been able to create an economic ecosystem that supports the productive utilization of assets, so its impact on socio-economic change remains limited. Thus, the effectiveness of access management in driving socio-economic change in Karangtengah Village can be said to be suboptimal. Although various interventions have been implemented such as facilitating business permits, providing technical assistance, and efforts to open market access their implementation still faces challenges regarding integration, coordination, and sustainability. Therefore, a policy reorientation is needed that places greater emphasis on an integrated and sustainable approach, so that access management can truly function as an instrument to tangibly improve community well-being.

C. An Inclusive and Sustainable Intervention Model to Address the Stigma of "Certificates in the Closet"

The phenomenon of "certificates in the closet" describes a situation in which ownership of land assets which have achieved legal certainty through certification is not followed by optimal economic utilization. In reality, communities have legal title to their land, yet these assets serve merely as administrative documents kept on file, rather than as productive instruments capable of increasing income or well -being. In other words, land certificates remain limited to the function of legal security but do not evolve into active economic assets. This condition indicates a gap between asset management and access management in the implementation of agrarian reform. The state has successfully provided legal certainty through certification but has not fully ensured that communities possess the means, capacity, and opportunities to utilize these assets. Therefore, this phenomenon cannot be understood solely as an individual limitation, but rather as an indication of systemic failure, particularly in the design and implementation of policies that remain unintegrated. The lack of connectivity between access to capital, technology, markets, and institutions prevents the assets held by the community from being economically optimized.

Within the framework of the access theory developed by Ribot and Peluso, formal *property rights* over land are merely one mechanism for deriving benefits, while actual access is also determined by other factors such as capital, knowledge, technology, social relations, and institutional power.[27] This means that even though communities legally possess rights, they do not necessarily have the actual ability (*effective access*)

[27] Jesse C. Ribot and Nancy Lee Peluso, *"A Theory of Access"*

to convert those assets into a source of well-being. This is evident from communities' limited access to credit, low technology adoption, and weak market networks. In line with this, Amartya Sen's capability approach emphasizes that well-being is not determined solely by the ownership of resources, but by an individual's ability to convert those resources into actual outcomes (*functionings*),[28] such as generating income, running a sustainable business, and improving the quality of life. In this context, land certificates do not automatically improve well-being because the community does not yet possess adequate capabilities, whether in terms of financial literacy, business skills, or access to economic opportunities.

Table 5. Model for Inclusive and Sustainable Intervention

Access Dimension	Proposed Intervention Model	Theoretical Framework	Success Indicators
Capital	Soft-loan scheme based on business viability (low interest, flexible terms) combined with financial literacy mentoring.	Access Theory (Ribot & Peluso); Capability Approach (Sen).	Increased use of land certificates as collateral; growth of new businesses.
Technology	Provision of appropriate technology (precision cutting	Diffusion of Innovation; Appropriate Technology.	Increased production capacity and improved

[28] Iswahyudi and Naupal, *"Toward a Capability-Oriented Social Policy"*

	tools, simple bending machines) with operational and maintenance training.		product quality.
Market institutions	Strengthening BUMDes/cooperatives as intermediary institutions and building partnerships with distributors and digital platforms.	Institutional Economics; Value Chain Analysis.	Broader market access; increased bargaining power.
Distribution of aid	Integrated, data-driven, needs-based targeting with transparent reporting and citizen complaint mechanisms.	Distributive Justice (Rawls); Good Governance.	More targeted assistance with priority for vulnerable groups.
Sustainability	Continuous support for at least two years with periodic monitoring and evaluation.	Policy Implementation; Capacity Building.	Community economic self-reliance after the program ends.

Source: Compiled by the author based on Jesse Ribot & Nancy Peluso's (2003) theory of access, Amartya Sen's capabilities approach, and the results of field research in Karangtengah Village in 2026.

Thus, the phenomenon of "certificates gathering dust in a closet" reflects a disconnect between assets and economic benefits. To address this, a policy intervention model is needed that is no longer partial or sectoral in nature, but rather based on the development of an integrated economic ecosystem. Interventions must be designed to simultaneously connect various dimensions of access namely access to capital, technology, markets, and institutions so that communities not only possess assets but also have the capacity and opportunity to utilize them productively. An approach focused on enhancing capabilities is key to ensuring that agrarian reform does not stop at the legalization of assets but is capable of producing tangible socio-economic transformation. Without such integration, land certificates will remain "on the shelf," serving as symbols of ownership without significant benefits for improving community well-being.

1. Access to Capital through Soft Loan Programs with Mentoring

Access to capital through soft-loan schemes with mentoring is a key instrument for activating the economic function of land certificates; however, in practice, it still faces significant structural barriers. Although communities already possess certificates as legal collateral, their utilization to obtain formal financing remains low due to the disparity between asset ownership and the ability to access the financial system. Within the framework of the access theory proposed by Ribot and Peluso, formal land rights do not automatically generate economic benefits if they are not supported by access to capital, knowledge, and networks.[29] This situation is evident in Karangtengah Village, where residents tend to be reluctant to access credit due to income instability and concerns about the risk of default.

To overcome these obstacles, a soft-loan scheme is needed that is not only collateral-oriented but also based on business feasibility (*feasibility-based lending*). This scheme must be designed with low interest rates, flexible terms, and payment mechanisms that align with the cash flow of community businesses. However, a financing-only approach is not sufficient. In the capability approach developed by Amartya Sen, well-being is determined by an individual's ability to convert resources into actual outcomes (*functionings*).[30] This means that access to credit must be accompanied by the enhancement of community capabilities through sustained mentoring, encompassing financial literacy, business management, and business development strategies. Without such support, credit risks becoming a burden of unproductive debt and may actually worsen the community's economic conditions.

Furthermore, from a financial inclusion perspective, Fitri and Annisah emphasize that effective financial access must be inclusive, affordable, and sustainable, and must be accompanied by improved financial literacy and consumer protection.[31] However, financing policies in Indonesia still tend to be formalistic and based on banking risk, making them less adaptable to the characteristics of rural microenterprises. This creates conditions *of financial*

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29 Jesse C. Ribot and Nancy Lee Peluso, *"A Theory of Access"*

30 Iswahyudi and Naupal, *"Toward a Capability-Oriented Social Policy"*

31 *Fitri Komariyah and Annisah, "The Role of FinTech in Enhancing Financial Inclusion in the Digital Economy Era"*

exclusion, where the segments of society most in need actually find it difficult to access formal financing. Furthermore, an approach that places too much emphasis on collateral also contradicts the goals of agrarian reform, as land certificates risk becoming tools of exclusion again if communities lack the capacity to manage credit productively.

Critically, the main weakness of current policies lies in the lack of integration between financing schemes and sustainable mentoring systems. Credit programs are often provided without post-credit assistance, leaving the success of the business entirely up to the individual. From a public policy analysis perspective, according to Dimas Bagaskara, this situation reflects an implementation gap between policy design and on-the-ground realities.[32] Therefore, a policy reformulation is needed that integrates financial institutions with local institutions such as cooperatives or BUMDes as intermediary institutions capable of bridging community needs with the formal financial system. Thus, access to capital through soft loans will only be effective if designed to be inclusive, adaptive, and integrated with continuous mentoring. This approach not only opens access to financing but also builds the community's capacity to manage resources productively. Without such integration, land certificates will remain passive assets, and the stigma of "certificates in the closet" will persist as a form of structural failure in access-related policies.

2. Appropriate Technology for Galvalume Craftsmen

The development of appropriate technology for galvalum

[32] Dimas Bagaskara Atakwa, *"Evaluation of Public Policy Gaps in Enhancing Financial Inclusion Among Marginalized Communities"*

artisans in Karangtengah Village is an urgent need to address stagnant productivity and limited business competitiveness. Based on findings from the mapping results of the Sukoharjo Regency Land Office under the ARA program, one of the main problems is the lack of innovation and technology utilization, which makes it difficult for community businesses to grow and keeps them on a small scale. This situation indicates that while there is economic potential in the home-based metal processing (galvalum) sector, without technological support, this potential cannot be converted into significant income growth. This aligns with Arifin's economic growth theory, which emphasizes that technological innovation is the primary driver in enhancing production efficiency and creating added value[33] .

Thus, the absence of technology is not merely a technical barrier but a structural factor hindering the economic transformation of the community. However, technological intervention cannot be carried out haphazardly by providing modern tools that are actually unsuitable for local conditions. The technology required is appropriate technology that is, technology that is simple, affordable, easy to operate, and aligned with local needs. In the context of galvalum artisans, this technology could take the form of more precise metal-cutting tools, simple bending machines, or semi-modern production equipment capable of increasing capacity and quality without burdening operational costs. This approach aligns with the concept of appropriate technology in development, which emphasizes the alignment between

[33] Arifin et al., "Technological Innovations to Enhance Productivity and Competitiveness of SMEs for Economic Resilience," *Journal of Management and Entrepreneurship* Vol. 17, No. 2 (2025), 145–158, accessed on April 21, 2026, https://doi.org/10.55598/jmk.v17i2.67.

technology and the socio-economic conditions of the community to ensure effective adoption.

However, a fundamental issue with current policies is that the approach to technology remains piecemeal and unsustainable. The mapping results indicate that, in recent years, there has not even been any sustained assistance or training to empower MSMEs. This points to a gap between community needs and program implementation. Furthermore, the assistance that has been provided is often not followed up with training and mentoring, and thus fails to significantly increase production capacity. From the perspective of innovation diffusion theory, the success of technology adoption heavily depends on learning processes, mentoring, and the alignment of technology with user needs[34]. Without these processes, technology tends not to be utilized or fails to yield tangible impacts. Furthermore, within Amartya Sen's capability approach, technology is not merely viewed as a production tool but as a means to expand individuals' capacity to generate economic value.[35] This means that technological interventions must be directed toward enhancing community capabilities, not merely the distribution of tools. Therefore, technology programs must include technical training, operational support, and the development of production skills and product innovation. In this way, communities will not only be able to use technology but also develop it in accordance with market needs.

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[34] Deanindita Salsabila et al., "The Use of Digital Technology in Social Services in Indonesia: A Systematic Review," *Focus: Journal of Social Work* Vol. 8, No. 1 (2025) 50–59, accessed on April 21, 2026, https://doi.org/10.24198/focus.v8i1.63672.

[35] Iswahyudi and Naupal, *"Toward a Capability-Oriented Social Policy"*

Critically, the main weakness of current policies lies in their *top-down*, project-based approach, which is not integrated with other aspects such as financing and marketing. This situation reflects an implementation gap in public policy, where the programs designed do not fully address the real needs of communities on the ground. Therefore, a paradigm shift is needed from merely providing "tools" to a sustainable technology adoption system, which includes identifying needs, providing technology, training, mentoring, as well as continuous monitoring and evaluation. Thus, the development of appropriate technology for galvalum artisans must be positioned as part of a broader strategy for access restructuring within agrarian reform. If implemented in an integrated and sustainable manner, this intervention will not only increase business productivity but also drive economic transformation within the community. Conversely, without improvements in policy approaches, technology will remain a neglected factor, and community enterprises will continue to stagnate without meaningful progress.

3. Strengthening Market Institutions and Business Partnerships

Strengthening market institutions and business partnerships is a structural prerequisite for addressing the limitations of business scale, market access, and the bargaining power of business actors in Karangtengah Village. Findings from the mapping conducted by the Sukoharjo Regency Land and Spatial Planning Agency as part of the ARA program indicate that business actors still operate individually with weak institutional support, resulting in limited access to distribution networks, market information, and financing. This situation creates a reliance on local markets with low value-added and reinforces weak bargaining power vis-à-vis buyers or middlemen. From an *institutional economics* perspective, it is emphasized that institutions serve to reduce uncertainty and lower transaction costs through rules, norms, and organizations that govern economic interactions[36] . Without effective institutions, business actors will bear high transaction costs ranging from market search and price negotiation to the risk of payment uncertainty which ultimately hinder business expansion. Within the framework of access theory, institutions are a crucial mechanism determining "who gets what" in the economic system, as market access is not solely determined by asset ownership but also by power relations, networks, and collective capabilities.[37] This implies that even if a community possesses productive capacity, without strong institutional support, they still lack effective access to markets. In line with this, Amartya Sen's capability approach emphasizes that well-being depends on individuals' ability to participate in valuable economic activities.[38] Institutions, in this context, serve as enabling structures that expand capabilities through access to information, networks, and broader business opportunities.

Furthermore, institutional strengthening must be accompanied by the development of *business partnerships* that are integrated into the *value* chain. From a value chain analysis perspective, small businesses are often trapped in

[36] Lora Ekana Nainggolan et al., *Institutional Economics: Concepts, Theories, and Policies* (Medan: Yayasan Kita Menulis, 2023), 103–120.

[37] Jesse C. Ribot and Nancy Lee Peluso, *"A Theory of Access"*

[38] Iswahyudi and Naupal, *"Toward Capability-Oriented Social Policy"*

downstream positions with low added value because they lack direct access to more profitable markets[39] . Therefore, partnerships with the private sector, distributors, or digital platforms are crucial to breaking this cycle of dependency. Partnerships serve not only as distribution channels but also as vehicles for technology transfer, quality standard improvement, and integration into more competitive markets. Without such partnerships, community-based businesses will remain isolated within a narrow local economy and struggle to grow. However, critically, current policies still exhibit fundamental weaknesses in their institutional approach. Many government programs focus solely on the administrative formation of business groups without strengthening organizational capacity, governance, or institutional sustainability. Consequently, the resulting institutions are merely formalities and unable to effectively perform their economic functions. Furthermore, the lack of integration between local institutions and broader markets indicates an implementation gap in public policy, as explained by Dimas Bagaskara, where policy design is not fully implemented in accordance with on-the-ground needs.[40] In some cases, programs are also not followed by sustained mentoring, so existing institutions do not develop and tend to remain passive.

Another weakness lies in the lack of a systematic strategy to connect local businesses with the broader value chain.

[39] Agustian Suseno et al., "Analysis of Value Chain Management in Micro, Small, and Medium Enterprises in Indonesia," *Go-Integratif: Journal of Systems and Industrial Engineering* Vol. 1, No. 01, (2020) 24–33, accessed on April 21, 2026, https://doi.org/10.35261/gijtsi.v1i01.4294.

[40] Dimas Bagaskara Atakwa, *"Evaluation of Public Policy Gaps in Enhancing Financial Inclusion for Marginalized Communities"*

Policies remain largely sector-specific and are not integrated with aspects of financing, technology, and marketing. As a result, government interventions have not yielded significant impacts on improving community welfare. Therefore, a paradigm shift in policy is needed from merely establishing institutions to strengthening them based on economic functions, which includes enhancing managerial capacity, organizational governance, access to market networks, and integration with larger businesses. Thus, the strengthening of market institutions and business partnerships must be understood as an effort to build a collective economic ecosystem capable of improving efficiency, expanding market access, and strengthening the community's bargaining power. This approach underscores that the success of economic empowerment does not depend solely on individuals, but on collective strength and connectivity with the broader economic system. Without substantive institutional strengthening and strategic partnerships, other interventions such as capital and technology will not yield optimal results, and communities will remain trapped in a small-scale economic cycle that is difficult to break out of.

4. A More Equitable and Transparent Distribution of ARA Aid

The distribution of assistance under the Agrarian Reform Access Program (ARA) is both the most critical and the most vulnerable aspect in determining the policy's success, as this is where the normative goal of social justice is put to the test in practice. Based on an interview with Aditya Dwi Prasetyawan, S.Ikom. as the First-Level Community Empowerment Officer in the Land Management and

Empowerment Section of the Sukoharjo Regency Land Office, conducted on April 6, 2026, findings from the ARA program mapping indicate a tendency that assistance has not fully reached the groups most in need, and in some cases is actually more easily accessed by relatively well-established groups or those with close ties to specific institutional structures. This situation reflects an imbalance that has the potential to reinforce socio-economic inequality. From the perspective of John Rawls's theory of distributive justice, public policy should prioritize *the least advantaged* groups; thus, any deviation from this principle indicates a failure to achieve substantive justice.[41] Within the framework of *good governance*, as formulated by the United Nations Development Programme, the distribution of aid must be grounded in three core principles: transparency, accountability, and participation[42] .

However, in practice, these three principles have not been fully realized. The process of determining beneficiaries remains largely opaque, relies on data that is not fully up-to-date, and involves minimal community engagement. Consequently, the potential for exclusionary practices, social bias, and even *elite capture* grows significantly. The phenomenon *of elite capture* where groups with greater power or access to information dominate program benefits has been widely identified in development policy studies as a

41 Intan Handayani, Salira Niti Syara, Sarassati Garnita, and Laika Fisailillah, "John Rawls: Philosophy Of Law," *Nusantara: Journal of Education, Arts, Science, and Social Humanities* Vol. 3, No. 1 (2025), 1–15, accessed on April 21, 2026, https://doi.org/10.11111/nusantara.

42 Revalina Amelia Setyabudi, "Implementation of the Principles of Good Cooperative Governance in the Resolution of the Merah Putih Cooperative Conflict," *JIM: Journal of Disciplinary Sciences* Vol. 4, No. 5 (2025) 3528–3536, accessed on April 21, 2026, https://doi.org/10.38035/jim.v4i5.

key cause of the failure of empowerment programs[43] .

Furthermore, from the perspective of access theory, the distribution of aid is not only about who is formally entitled to receive it, but also who is actually able to access the program.[44] Access is largely determined by factors such as power, networks, and information. Consequently, groups with close ties to government officials or those more active within institutions tend to benefit more, while marginalized groups remain left behind. This indicates that without fair and transparent distribution mechanisms, aid programs can actually reinforce pre-existing inequalities in access. In line with this, Amartya Sen's capability approach emphasizes that justice is not merely about the distribution of resources, but about the extent to which individuals possess the capacity to effectively utilize such aid.[45]

In other words, fair distribution must be accompanied by an enhancement of capabilities beneficiaries so that the assistance truly impacts their well-being. Crucially, the fundamental weakness of the current ARA policy lies in its approach, which remains focused on administrative outputs such as the amount of assistance disbursed rather than substantive outcomes, namely changes in the socioeconomic conditions of the community. This reflects an implementation gap, where policy objectives are not achieved due to weak implementation and oversight mechanisms. Furthermore, the lack of an accurate and

43 Syahran Firdaus, "The Phenomenon of Elite Capture in the Management of Village-Owned Enterprises (Bumdes)," *Politika Journal of Political Science* Vol. 9, No. 2 (2018) 20–37, accessed on March 21, 2026, https://doi.org/10.14710/politika.9.2.2018.20-37.

44 Jesse C. Ribot and Nancy Lee Peluso, *"A Theory of Access"*

45 Iswahyudi and Naupal, *"Toward Capability-Oriented Social Policy"*

dynamic integrated data system makes the beneficiary selection process prone to targeting errors (*inclusion and exclusion errors*). The absence of an effective public complaint mechanism also limits the scope for addressing injustices that occur on the ground.

Table 6. Policy Recommendations Based on the Theory of Access and Capabilities

Theory	Key Concept	Recommendations for Karangtengah Village
Access Theory (Ribot & Peluso)	Property rights do not automatically confer benefits; mechanisms for accessing capital, technology, networks, and power are required.	1. Integrate soft-loan schemes with mentoring. 2. Facilitate business partnerships to improve access to capital, technology, networks, and power (offtakers, digital marketing). 3. Strengthen BUMDes as a collective access point.
Capability Approach (Amartya Sen)	Well-being depends on the ability to convert resources into actual functionings.	1. Entrepreneurship and business management training. 2. Financial and digital literacy. 3. Post-program mentoring to ensure capability conversion.

Distributive Justice (John Rawls)	Priority should be given to the most disadvantaged groups (difference principle).	1. Strict needs-based targeting. 2. Participatory field verification. 3. Special aid allocation for extremely poor households.
Good Governance (UNDP)	Transparency, participation, and accountability.	1. Public disclosure of beneficiary lists. 2. Village deliberations for program planning. 3. Complaint channels and sanction mechanisms.

Source: Compiled by the author based on an analysis of Jesse Ribot & Nancy Peluso's theory of access, Amartya Sen's capabilities approach, and the results of empirical research in Karangtengah Village in 2026.

Therefore, comprehensive reform is needed in the governance of ARA aid distribution through several strategic steps, namely: the implementation of needs-based targeting based on valid socioeconomic data; the strengthening of participatory field verification mechanisms; full transparency in the publication of beneficiary lists; and the development of an impact-based monitoring and evaluation system (*outcome-based evaluation*). Furthermore, it is crucial to establish *social accountability* mechanisms, enabling communities to actively monitor and evaluate program implementation. This approach not only enhances accountability but also strengthens the policy's legitimacy in the eyes of the public. Thus, fair and transparent distribution of ARA assistance is not merely a technical matter but a cornerstone in ensuring that agrarian reform genuinely delivers social justice. Without improvements in this area, the program risks becoming an instrument that reinforces inequality, and land certificates will remain "dead assets" incapable of improving well-being. Conversely, if distribution is carried out in a targeted, transparent, and participatory manner, the ARA program can become an effective tool for transformation by linking assets with access and eliminating the stigma of "certificates gathering dust in a drawer."

Conclusion

Based on the research findings, it can be concluded that the implementation of agrarian reform through the access restructuring program in Karangtengah Village, Sukoharjo Regency, has demonstrated success in legal-formal aspects specifically, administrative success based on official legal regulations through asset restructuring in the form of land certification but has not yet fully achieved the substantive objectives of agrarian reform, namely improving community welfare and fostering social justice. Legal certainty regarding land does indeed provide protection of rights for the community, but the economic benefits expected from the land access restructuring program have not yet been optimized and have not been felt equally by all program beneficiaries. The research findings indicate that the effectiveness of land access restructuring still faces various structural and institutional barriers. Based on an interview with Aditya Dwi Prasetyawan, S.Ikom., as the First-Level

Community Empowerment Specialist at the Land Management and Empowerment Section of the Sukoharjo Regency Land Office, the main challenge lies in the weak coordination between the Sukoharjo Regency Land Office, the Sukoharjo Regency Local Government, financial institutions, and other supporting agencies in integrating community empowerment programs. The programs implemented by each agency still tend to be sectoral and are not yet systematically linked, so that the interventions provided to the community have not been sustainable. Additionally, the majority of program beneficiaries still face limited access to capital, production technology, business training, and marketing networks. These conditions have caused the agrarian reform program to largely stall at the asset legalization stage and have not yet been able to significantly drive economic transformation within the community. The distribution of assistance and program support has also not been fully inclusive, meaning there are still community groups that have not received optimal benefits.

From a socio-legal perspective, this situation reflects a gap between legal norms (*das sollen*) and the reality of implementation on the ground (*das sein*). This study emphasizes that the success of agrarian reform cannot be measured solely by the number of land certificates issued, but must be assessed based on the extent to which the program is able to improve the quality of life of the community, expand economic access, and create tangible social justice. Therefore, it is necessary to strengthen cross-sectoral policy integration between the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency, local governments, financial institutions, and other supporting sectors. Additionally, increased community participation, the strengthening of local economic institutions, sustainable business support, and a more transparent and targeted aid distribution system are needed so that agrarian reform can function not only as an instrument for the legalization of asset but also as an instrument for the socio-economic transformation of communities.

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