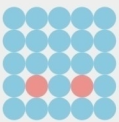




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ABSTRACT

The Impact Analysis of Land Certification Program on the Access of Banking Credit and the Increase of Farmers' Income in Bekasi District

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The background of this research is the high poverty rate in Indonesia, particularly in rural areas where majority of people are farmers. One of the constraints faced by “petani gurem”—small farmers having less than 0.2 hectare of farmland—in increasing their income is the limited access towards economic resources, particularly banking capital, resulting in the low prosperity rate of the farmers and rural people in general. Land certification program is not by itself able to resolve problems. The research objectives are: (1) to identify factors influencing farmers' decision whether or not to certify their land, (2) whether or not to utilize the certificate as collateral, (3) to analyze the impact of land certification program on farmers' income. The primary data were obtained through questionnaire to find out: (i) the number of respondents who have or do not have the Property Right Certificate (SHM=Sertifikat Hak Milik) of their land; (ii) the number of SHMs utilized as collateral; and (iii) who are asked on income. Respondents are 90 farmers from Sukamanah, Sukarukun, Karangsentosa, and Sukaraya village. Bekasi District. The research findings show that there are 58 farmers decided to certify their land and 30 of them utilized their certificates as collaterals. Land Certification Program has not by it self significantly influenced on the farmers' income. However, the influence will become significant (increase the income) after the certificates are utilized as collaterals.

Keywords: Land Certification Program, Bekasi District. Logit Model Regression Analysis, Income Analysis Mann-Whitney Method.

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