

SVAMITVA Scheme for Providing Property Validation

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Rural India which still holds more than 60 per cent of the population is governed by the Gram Panchayats which do not have any buoyant source of income. Moreover, rural residents are not able to monetise their residential assets and land due to obscure land records and ambiguous land ownership documents. Therefore, India needed a solution which cannot only empower rural governance but also stand-alone farmers, and the answer to these woes came as the “SVAMITVA Scheme”. It is and will be acting as the stepping stone in uplifting the rural economy of India.

The one thing which is taught to every business or economics student is that there are four factors of production—Land, Labor, Capital, and Entrepreneur. Each of these, factors of production holds a significant role in the progress of the nation. Land, which is an immobile factor, is important because it is the basis of production for any business be it the manufacturing or service sector. Land can also be used as an instrument to obtain credit from

financial institutions. The usage of land parcels as collateral for loans is one of the significant modes through which any individual can access secure credit. In around, 50 per cent of the total retail loans and more than 80 per cent of the total agricultural loans, land has been used as collateral (Reserve Bank of India, 2014). But, the economy is not able to harness the full potential of land due to inaccurate land records and ambiguous land ownership details. The absence of quality land records especially



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affects the ability of marginal farmers to gain access to credit from formal institutions (Reserve Bank of India, 2015), suppressing a significant channel of credit and capital to the agricultural sector. This impacts the economic prospects of poor farmers and consequently the agrarian sector as a whole (World Bank, 2007). Apart from it, it hinders infrastructure projects and overall, ease of doing business in India.

Therefore, to resolve this issue at least at the village level, the government of India has launched the "SVAMITVA Scheme". It aims to provide an integrated property validation solution for rural India, engaging the latest drone surveying technology, for demarcating the inhabitant (Abadi) land in rural areas. It has been decades since the survey of rural land for Record of Rights (RoRs) has been last completed and in many states, the survey of Abadi land in villages has never happened. Thus, to provide clear ownership of rural land, this scheme is initiated by the Government of India.

Need of the Scheme

The unclear property claims have historically created lots of distress and trouble not only for the people of India but also for its economy. The effects of poor land record management, land disputes, and ambiguous right to property have some far-reaching consequences and some of them are described below:

- According to the census 2011, India has 6,40,867 villages. Most villages were surveyed and cadastral maps were prepared at 1:4,000 to 1:10,000 scales during the late 19th and early 20th centuries. The view of widespread development, there is a high need to update these maps and link them to RoRs.
- Land disputes have a severe impact on the growth of the nation. India loses nearly 1.3 per cent of economic growth annually as a result of disputed land titles (Mckinsey Global Institute, 2001)
- Due to litigation-related delays, several projects linked with land become dysfunctional. A report has revealed that due to the high incidence of conflicts related to land in India, an investment worth Rs. 19.7 trillion has been affected (Land Conflict Watch, 2020).

- Land-related disputes are also a heavy burden on the judiciary of the nation. Land-related disputes account for two-thirds of all pending court cases in the country and on average take 20 years to be resolved (NITI Aayog Reports).
- These disputes affect the supply of capital and credit for investment adversely and reduce productivity, as insecure landowners have less incentive to invest in their land.
- The clean land records and clear ownership of land facilitates the use of land as a factor of production. The analysis regarding the capacity of land as collateral for a loan can be less burden some if the desired information is available in land records.
- India has improved its Ease of Doing Business ranking from 142 in 2014 to 63 in 2022. It can improve more if litigation-free land can be provided to investors. The world bank report clearly states that the land parcels with uncontested land records regarding the dimension and area are accompanied by 23-43 percent higher chances of getting long-term investments compared to the cases where the land titles are in dispute (The World Bank Group, 2020)
- The third tier of our government system i.e. Panchayats do not have very buoyant sources of revenue. If the ownership of rural land is clear, then records of rights can be updated which will enable the gram panchayats to levy property taxes. This will not only empower them but also help in the development of rural India.

Therefore, to tackle the above issues, the SVAMITVA Scheme was launched by Hon'ble Prime Minister on National Panchayati Raj Day, 24 April 2021 with a resolve to enable the economic progress of Rural India by providing a "Record of Rights" to every rural household owner in the rural inhabited area. The scheme is implemented in a phased manner. Based on the successful implementation and outcome of the pilot phase in 9 States - Andhra Pradesh, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Uttar Pradesh, and Uttarakhand, so far, 31 States and UTs have signed MoU with the Survey of India for the

implementation of the SVAMITVA scheme in their States/UT. This scheme is a collaborative effort of the Ministry of Panchayati Raj, State Panchayati Raj Departments, State Revenue Departments, and the Survey of India and have the following objectives-

Objectives of the Scheme

According to the policy document of the scheme, the broad objectives of the scheme included:

- Capitalising property as a financial asset by the nation's rural population.
- Reduction in land or property-related disputes in rural areas
- Creation and updation of land records (RoRs) for rural planning.
- Provide the right of property to the true owner of rural land.
- Empowering the gram panchayats to levy and collect property tax, which would be available to the Panchayat for local use/ development work. This would provide the financial wherewithal to the Gram Panchayats.
- Creation of survey infrastructure and GIS (Geographic Information System) maps that can be used by any department or agency for proper planning of the area.

Process of the Scheme

1. An MoU is signed between Survey of India and respective states government in which state governments oblige to undertake amendments in States/UTs Rule and Acts to take the drone-based survey and provisions for Property Cards under the SVAMITVA Scheme.
2. To sensitise the local population and take them through the scheme methodology and benefits, the IEC activities will be undertaken in the identified villages by the panchayats.
3. Sites will be identified for the establishment of a Continuously Operating Reference Stations (CORS) network. The CORS network would support the establishment of Ground Control Points, which is an important activity for accurate Geo-referencing, ground truthing, and demarcation of Land.

4. Thereafter, there will be notification of villages for the survey, and demarcation of boundaries of Abadi and parcels using chuna lines will be undertaken.
5. The next set of activities is related to the survey of the land. Rural inhabited (Abadi) areas would be mapped by Survey of India using a drone Survey.
6. These images obtained through drone survey are then processed by Survey of India for the creation of property maps and high-resolution Spatial data. It would generate high-resolution and accurate maps to confer ownership property rights.
7. Post-survey activities include the ground truthing of the maps and ownership data collection by the State Revenue Department and Gram Panchayat. During the ground truthing if any inquiry or objection is raised by the land owners, then these objections will be resolved with the help of gram sabha, land owners, and a review of the existing documents. If needed, created maps can be corrected post-ground verification.
8. Thereafter, the printing and distribution of property cards to village household owners are done by State.
9. To monitor the scheme, online monitoring systems have been placed and program management units are constituted at the National and state level.

Achievements/Progress of the Scheme

S. No.	Component	Number
1.	Drone Survey (completed Villages)	2,23,835
2.	Maps handover to states (completed Villages)	1,87,043
3.	Land Parcel Digitized	6,24,85,859
4.	Maps provided for query (completed Villages)	91,546
5.	Cards prepared (completed Villages)	58,885
6.	Card distributed (completed Villages)	52,504
7.	CORS Monumentation	959
8.	CORS integrated with control centers	730

Source: svamitva.nic.in

One of the major achievements of the scheme is that 1:500 scale maps generated through the drone survey are of very high accuracy which the conventional methodology does not provide. This will help in the proper planning of rural areas. Moreover, editable and geo-tagged maps are produced at a fraction of the cost without the need for line-of-sight.

The CORS network which is established under the scheme helps in providing the accuracy of the 5-centimeter level and benchmarks the location. This piece of infrastructure can be further used by other departments like Revenue Department, Gram Panchayat (GP), Public Works Department, Rural Development Department, Agriculture, Drainage and Canal, Education, Electricity, Water, Health, etc. for the survey and implementing or using GIS-based applications.

It also facilitates the Gram panchayats to formulate Gram panchayat Development Plans which in turn helps to generate funds from the government and private sectors.

Even after having so many benefits, there are some challenges in the schemes which are needed to be addressed. The next section deals with these challenges and some ways to tackle them.

Challenges and Recommendations

1. The legal sanctity of the property cards issued under the scheme is the biggest challenge under the scheme. If the state government is not able to provide legal validity to these property cards, these will be just another document that does not prove any ownership of the land. Therefore, to give them legal validity, it is important that under State Revenue Act, the property cards should be listed as documents requiring stamp duty payment.
2. The participation of the local population in the whole process is very important. Until the population under question is not satisfied with the process of mapping Abadi areas, the implementation of the scheme in the particular area is not feasible.
3. The implementation of the scheme in the states requires the state governments to amend their various land revenue acts. Also, various states have different record-keeping

practices and under the scheme, all these practices have to be aligned. This is an arduous task and therefore states should be asked to form proper committees to ensure that the laws of the state are amended and proper handholding of revenue officers is done for efficient record keeping.

4. Although, the scheme is successful in identifying the conflicts related to rural land, still it does not spell out the mechanism to resolve these property-related conflicts. In this regard, various other departments have done a considerable job. For example, NITI Aayog along with the Department of Land Resources has drafted a Model Conclusive Land Titling Act and Rules. These kinds of efforts along with the Swamitva Scheme can provide some conclusive resolutions for the land-related woes of the nation.
5. One of the major objectives of the scheme is to empower the third tier of our democracy i.e Gram Panchayats by providing them with enough convenience and cost-effectiveness to levy a property tax. But, the legislature of some states has not rendered this power to their gram panchayats. Therefore, all states must review their property tax-related laws, their assessment and recording practices to capture all property details for tax assessment and ensure the timely updation of tax registers.
6. It is quite necessary that while undertaking the mapping exercise, the rights of the weak and marginalised communities are also preserved. These are the communities that have been historically excluded from involvement in growth as well as those continuing to face other barriers to participation in the process of development. In the case of rural areas, these communities include sharecroppers, small and marginal farmers, SCs and STs women, etc.

Overall, the SVAMITVA scheme is a solution-based approach to the land-related woes of rural India. It helps poor rural residents to mobilise funds through the monetisation of their residential assets. Moreover, procuring drone-based technology from Indian vendors will simultaneously help the Indian service sector to grow. Therefore, it will not be an exaggeration to call the "SVAMITVA Scheme" the flag bearer of the new Aatma Nirbhar Bharat. ■