



Untapping Economic Potential of Rural India Through SVAMITVA Property Cards

The SVAMITVA Scheme was conceptualized to issue property cards for documentation of ownership of the land, paving the path for financial inclusion and sustainable rural development. The Scheme strengthens the role of Panchayati Raj institutions in rural development. Accurate land records serve as a foundation for better governance, enabling datadriven decision-making and efficient implementation of government schemes.

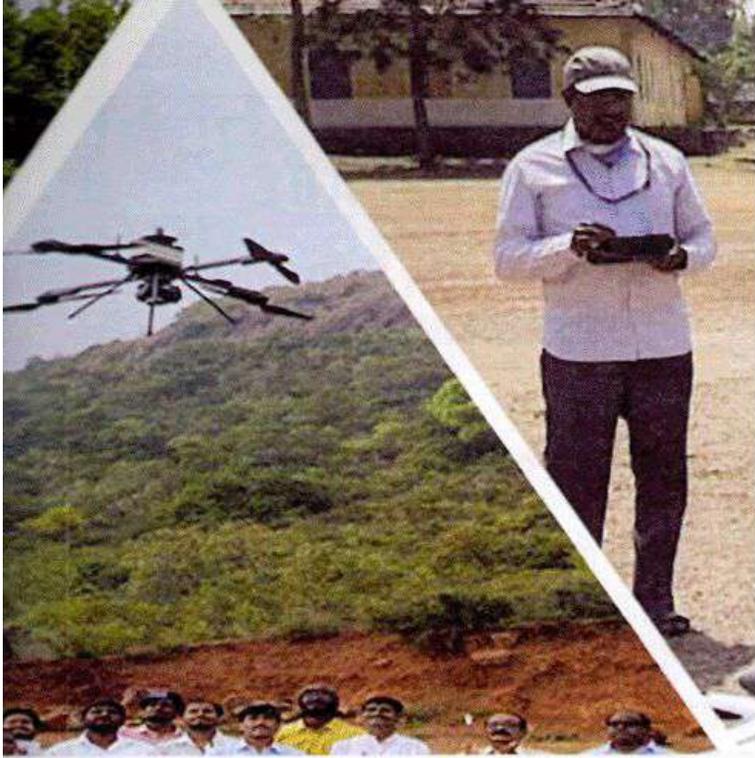
***Dr. Bijaya Kumar Behera**

Land is one of the critical and primary factors for most of the economic activities. However, the inhabited areas (Abadi land) of rural India have long remained untouched by significant land reforms in terms of scientific survey and maintenance of records. With limited surveys and non-availability of accurate maps, these areas faced issues like presumptive property ownership, unresolved disputes, and lack of access to institutional credit which are often contingent upon submission of collateral. Since land is one such widely acceptable instrument of

collateral, an undisputed and well recorded land piece facilitates bank assistance. Recognizing these challenges, the SVAMITVA Scheme was conceptualized to issue property cards backed by state revenue or Panchayati Raj Acts. These cards provide formal documentation of ownership, paving the way for financial and inclusion and sustainable rural development.

In a landmark initiative to empower rural India, the SVAMITVA Scheme was launched by the Prime Minister, Sh. Narendra Modi on National Panchayati Raj Day on 24th April, 2020. Aimed at providing "Record of Rights" to every rural household owner in inhabited areas,

The author is an Economic Adviser, Ministry of Panchayati Raj, Govt. of India. Email: behera.bk@nic.in

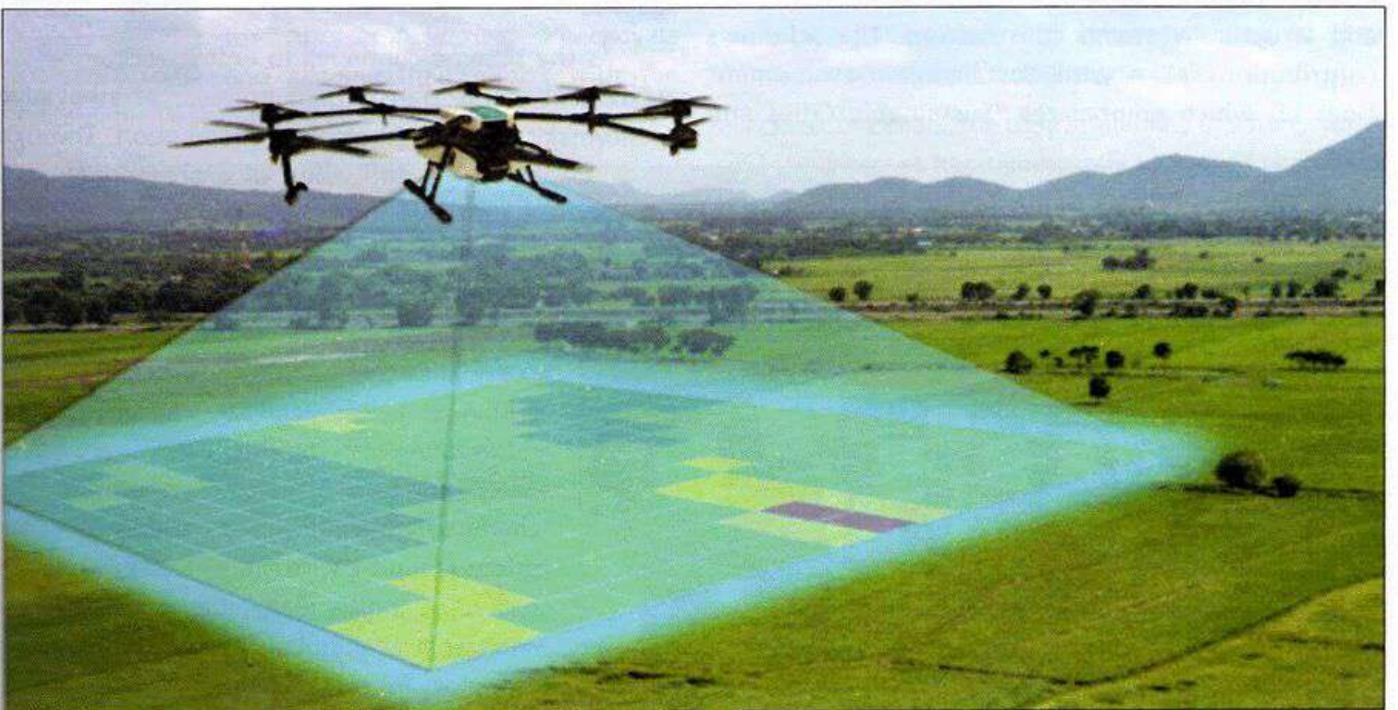


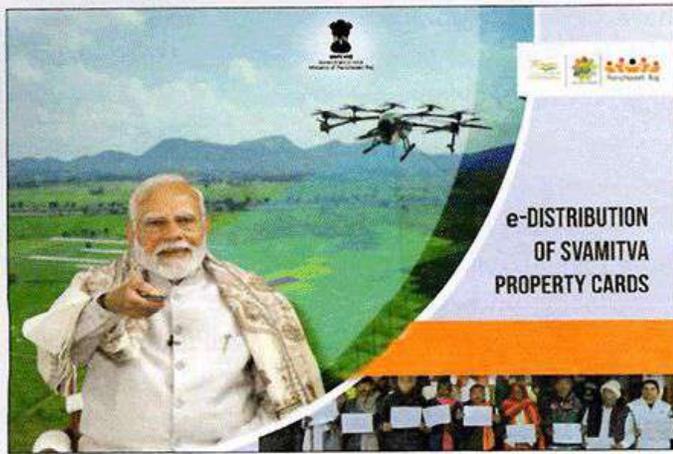
have signed Memorandums of Understanding (MoUs) with the Survey of India, ensuring a coordinated effort in surveying rural inhabited areas.

Millions of property cards have been generated and distributed across the country. So far more than 2.41 crore property cards have been prepared covering more than 1.61 lakh villages. The adoption of advanced drone technology underpins the scheme's success. High-resolution maps of Abadi areas are generated, enabling precise property delineation. This technological intervention ensures accuracy, transparency, and efficiency in documenting rural properties.

The availability of accurate land records is mitigating property disputes, which have historically burdened rural communities and clogged judicial systems. By reducing conflict, the SVAMITVA Scheme is fostering social harmony and enabling smoother community interactions. In addition, the issuance of property cards is unlocking untapped economic potential in rural areas at both its micro and macro aspects. Property owners are now monetising their assets by accessing bank loans to expand businesses, invest in better housing, or improve agricultural productivity. This shift is reducing dependency on informal lenders and fostering a culture of financial independence. This fulfils the vision of the Government in significant push towards revitalizing the rural economy and showcasing India's commitment to financial inclusion, self-reliance, and

this transformative scheme is unlocking the economic potential of rural assets and driving comprehensive village-level planning. The scheme, in its phased implementation, is revolutionizing land governance and fostering economic self-reliance in rural communities. The SVAMITVA Scheme was first rolled out in a pilot phase across six states-Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand, and Madhya Pradesh. On 11th October 2020, approximately one lakh property cards in 763 villages were distributed. Following the successful pilot, the scheme was expanded nationwide on 24th April 2021. To date, 31 States and Union Territories





the creation of opportunities for entrepreneurship, employment, and business establishment in Grameen Bharat. The monetization of rural assets through the SVAMITVA Scheme stands as a testimony to the transformative power of technological interventions, empowering rural households and reinforcing their pivotal role in Viksit Bharat (Developed India).

Beyond financial empowerment and inclusion including gender inclusion by issuing property cards in the name of female owners or jointly with male partners, the SVAMITVA Scheme is driving structured village development. The creation of detailed maps supports spatial planning and the introduction of Development Control Regulations (DCR) in Panchayats. These measures formalize unorganized development and ensure optimal land use. The establishment of Building Permission Systems further enhances safety standards and promotes aesthetically and structurally sound construction. The scheme's contributions align with Sustainable Development Goal 11, which emphasizes "Sustainable Cities and



Communities." By encouraging planned growth and sustainable practices, SVAMITVA is nurturing rural areas as hubs of economic activity and improved quality of life.

The Scheme strengthens the role of Panchayati Raj institutions in rural development. Accurate land records serve as a foundation for better governance, enabling data-driven decision-making and efficient implementation of government schemes. Additionally, the revenue generated through the Building Permission System, calculation and collection of property tax and other initiatives contributes to the Own Source Revenue (OSR) of Panchayats, bolstering their financial autonomy.

As the scheme continues to unfold, it stands as a testament to the transformative power of innovative policymaking and technological intervention. Through SVAMITVA, the vision of a prosperous, self-reliant rural India is steadily becoming a reality. The success of the SVAMITVA Scheme calls for its continual evolution. Collaboration with financial institutions can further simplify access to credit, while integrating new technologies like artificial intelligence (AI) and machine learning (ML) can enhance data analysis for rural planning. Furthermore, the scheme's framework can be a model for other nations grappling with similar land governance challenges. India's leadership in this domain positions it as a global pioneer in leveraging technology for rural development. □