

Readying the Ground

Property cards a good step, but the real need is conclusive titling

ONE -LAKH FARMERS receiving property cards under the Swamitva scheme is, without doubt, a step forward toward establishing clear land ownership in the country; as the prime minister highlighted in his speech at the distribution of the cards, this will help them secure credit against the land. Economist Hernando de Soto, nearly three decades ago, had estimated that 80% of the world is undercapitalized as a result of insecure property right; in 1997, he wrote, \$ 9.3 trillion (\$15 trillion in today's terms) was lying as dead capital in the developing and underdeveloped nations. However, Swamitva can only be the first step; the endgame is conclusive titles, a recommendation made by numerous committees on land and property reforms.

In the late 1980s, the DC Wadhwa committee had pushed for titling based on the Torrens system in force in Australia, where the state provides compensation if a land title granted by it is successfully challenged. Despite the land record modernization scheme-one of the first steps towards conclusive titling-starting in 1988, and being repurposed as National Land Records Modernization Programme (NLRMP) in 2008, full digitization has not been achieved. The Digital India Land Records Modernization Programme dashboard shows that land records in 90.1% of villages across the country have been digitized across the country. But, an analysis shows that only 61% of these villages have digitized mutation records. That means the remaining 39% records may have digitized land records, but these have not yet been updated. Besides, only 41% records have a clear record of rights; maps have been linked in only 40% of the cases. Survey or resurvey work has been completed in a meager 11% villages. As per the 2019-20 NCAER Land Records and Services Index States that have implemented land reforms have done better on the digitization of records, but lag in terms of quality of land records. Madhya Pradesh, which tops the table, scores 2.5 out of 5 in terms of updating ownership and 2 out of 5 for recording encumbrances (whether a property is free from legal and monetary liabilities or not.)

A property card may help secure credit, but without clear titles, the large tenancy that is envisioned to happen under the new farm reforms may not happen till the time the Centre rolls out a comprehensive land titling law. The first attempt was made in 2011, following recommendations of the Financial Services Committee in 2009, and then again in 2013. Some states have implemented their own laws. Rajasthan did this in 2016 for urban settlements, and Maharashtra announced a law in 2019. But if the Centre does not bring a comprehensive titling law, little will change on the ground. The government can setup fast-track land-dispute courts (as done in Mexico) or can implement the Torrens model or follow through with the idea of title

insurance under the RERA Act. NITI Aayog announced last year that it would be working on a model law, but enacting the law will be the onus of the Centre. Land reforms can't be shelved any longer, especially given how land disputes (accounting for nearly two-thirds of all civil cases) choke the courts.

Digital DIVIDEND

Kerala becomes the first state to have 100% digitally - equipped public sector Schools

ALL PUBLIC SECTOR schools in Kerala are now digitally enabled. With the pandemic having underscored the importance of incorporating digital technologies in education delivery, the state's achievement is praiseworthy. Government schools in Kerala are now equipped with hi-tech classrooms. The public education rejuvenation programme was one of the flagship schemes of the present dispensation. Around 45,000 high-tech classrooms were available for class 8 to 12 in 4,472 government and government-aided high schools and higher secondary schools. Also, 11,275 primary schools have been equipped with modern digital laboratories.

The Kerala government's investment in modernizing public sector schools comes at a time when such investment isn't prioritized by most governments. With financial assistance from the Kerala Infrastructure Investment Fund Board, apart from MP/MLA funds, and even contributions from local bodies, Kerala should offer a cue for the other states to follow. Such investment ensures that digital access doesn't become a barrier to education had students been trained in accessing education digitally before the pandemic, a major hurdle for rolling out online education could have been dealt with. Going forward, children from backward classes can get conversant with digital tools; the Kerala Infrastructure and Technology for Education, a state government establishment to promote digital technology in education, provided free software for 2 lakh laptops given to the schools. Such digital impetus builds on the already high digital penetration in the state. The wide digital gap in the other states, with the exception of Himachal Pradesh, show how much work needs to be done if rural India is to be truly and fundamentally digitally empowered.
