Land Ownership – The Key to Upliftment

What is the issue?

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- FSG - A social consultancy, recently published its research on urban housing in India.
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- It finds that ‘land ownership’ holds the key for millions to access associated social benefits.
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Why is Ownership the Key?

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- An estimated additional 1.8 million people are homeless in India.
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- A quarter of India’s urban population (37 million households) live in slums.
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- Many people in slums have little control over the property they live on - which usually is their only asset.
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- Therefore, a publicly recognition of ownership becomes necessary for access to many social benefits and formal sector loans.
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- Owning land boosts health profiles, educational outcomes and gender equality and the converse is equally true.
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- Hence, housing ought to rank higher than education and health in priority and is the first step for providing a decent life & livihood.
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- A decent habitat for the poor will not only contribute towards their well-being but also catalyse overall social and economic growth.
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What are the challenges for India?

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- **Slums -** An estimated 58% of slum areas have open drainages, 43% transport water from outside, 34% have no public toilets.
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- There is an extensive need to repair existing housing stock and enhance essential services as presently they are seriously defecient.
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- **Growing Demand -** India is urbanising fast and around 38% of India (540 million people) will be urbanised by 2025.
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- Experts estimate that 18 million households in India are in dire need of better low-income housing.
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- All these, when paired with a shrinking supply of land and high construction costs - leads to a growing slum population.
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- **Relocation -** Several attempts to relocate slum dwellers to better housing have failed.
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- This is mainly because new sites are usually in the outskirts that hampers access of residents to employment, schools and other amenities.
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- Slum-dwellers hence favour upgradation of existing facilities and secure tenancy in-situ (in the same place).
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What are the FSG Recommendations for Improved Housing?

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- **Increasing Legal Supply -** Government should create an environment that increases the supply of affordable, legal shelters with tenure security.
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- **Slum upgradation -** Informal settlements that isn’t a hinderance for the larger public need to be upgraded through public services.
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- Services such as roads, electricity, water supply and sanitation need to be taken up.
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- Such actions are found to create a high level of perceived tenure security without a formal change of legal status.
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- This will als0 encouraged local private investments & locality improvisation activities.
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- **Ownership -** There is also a recommendation for providing basic ownership and property rights to traditional dwellers.
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- Recognition of ownership eliminates the fear of eviction and incentivises area improvisation by owners themselves.
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What are the proposed Ownership Modules?

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- Property rights has conventionally meant the right to use, develop and transfer property.
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- But FSG advocates a variation for regularised slum property.
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- It envisions Property rights for informal housing that guarentee the owner-occupant a heritable & mortgageable document only.
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- While securing the property for residential use, it denies the sale or rental rights to the owner.
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- Alternatively, giving property rights on time stipulated lease can be considered.
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- Also, certain restricted property transfer modules such as only between low-income groups can be considered.
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- Restrictions on ownership are mainly intended to prevent misuse and deter prolefereation of slums in future.
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Source: Businessline

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