



# Building Property Inclusivity

A REPORT ON SECTOR EVOLUTION  
& OPPORTUNITIES FOR FUNDERS



SUPPORTED BY



# Table of Contents

<b>1. Executive Summary</b>	<b>03</b>
<b>2. Sectoral Context and About the Report</b>	<b>07</b>
2.1 Context of Property Inclusivity	08
2.2 About the Report	09
<b>3. Landscape of Property Inclusivity in India</b>	<b>10</b>
3.1 Emergence of Property Inclusivity Challenges	11
3.2 Spectrum of Immovable Property	12
3.3 Socioeconomic Identity and Property Inclusivity	13
3.4 Nature of Interaction with Property	14
3.5 Property Inclusivity Challenges	15
<b>4. Evolution of Efforts to Build an Inclusive Property Landscape</b>	<b>16</b>
4.1 Overview of Key Developments over the Last Decade	17
4.2 Solution Ecosystem Advancing Property Inclusivity	18
4.3 Evolution of the Property Inclusivity Sector	19
4.4 Root Causes of Property Inclusivity Challenges	22
<b>5. Deep-diving into Property Inclusivity Challenges</b>	<b>23</b>
<b>6. Way Forward and Call to Action</b>	<b>60</b>
<b>7. Appendix</b>	<b>64</b>





# Executive Summary

## Executive Summary

In India, property – particularly land & housing – continues to be of enormous economic, social, and symbolic relevance. Access to land is fundamental for the livelihoods – and therefore to the lives – of a vast majority of low-income families, especially in rural and tribal areas. On the other hand, an increasing body of evidence suggests that access to secure and affordable housing, has significant positive impacts on the health, education, and economic prosperity of poor urban families.<sup>1</sup> Yet, the proportion of rural households in India that were marginal or landless rose from ~80% in 2002 to ~85% in 2018<sup>2</sup> and as per MoHUA, the urban housing shortage across India was at ~19 million houses between 2012-2017<sup>3</sup>.

Poverty and lack of access to property are inextricably linked. It is not surprising then, that the issues of land and particularly housing dominated people's lives and public narrative even through the extraordinary events of the COVID-19 pandemic.<sup>4</sup> However, the opposite is equally true. Property as an asset, in the hands of low-income families, not only positively impacts them during their lifetime but it also serves as a potential pathway to intergenerational economic prosperity, providing families with the opportunity to catapult themselves out of the poverty cycle, irreversibly.

Investing in an enabling ecosystem that is equipped to provide this opportunity to every Indian, has been at the heart of Omidyar Network India's Property Inclusivity portfolio for over a decade, and we have had the privilege to work with and learn from investee partners who have made this journey possible. This report looks back on a decade and reflects on how the sector has evolved, what have been key areas and enablers of progress, what remain areas of opportunity. It also considers learnings from ONI investments over the past ten years – individually and collectively. The evolution journey of a sector can be described across a spectrum starting from recognising and forging a common understanding of the risks, to building consensus on solutions, and finally, scaling up solutions to address the risk. We describe this journey through a five-stage framework - 'Latent', 'Nascent', 'Emerging', 'Mainstream', and 'Transformed'.



1

## **Currently, the Property Inclusivity sector is at the “emerging” stage, indicating policy-level progress, widespread recognition of challenges, and existence of siloed models of impact**

An increasing awareness of nuanced challenges coupled with early solutions - particularly in the form of state schemes, range of legislations, foundational research and extensive on-ground community building has enabled the sector to progress to the “emerging” stage. However, geography and community-level variances are high, and so are the needs and challenges they are faced with. Taking a community-first lens and tailoring solutions to meet their unique needs, will be critical in moving towards the vision of “property for all”.

2

## **The progress of the Property Inclusivity sector from “latent” to “emerging” has been spurred by a range of developments over the last decade, catalysed by key policy advancements**

Central and state governments have brought in several institutional innovations, adopted new technologies to improve land records management, promoted women land rights, and facilitated alternate dispute resolution, through programs such as the Digital India Land Records Modernisation Programme (DILRMP), The Forest Rights Act (FRA) 2006, and the Amendment of the Hindu Succession Act. The *Housing for All* program, the 2016 Real Estate (Regulation and Development) Act, the Affordable Rental Housing Complexes (ARHCs) Scheme have contributed towards improving supply and transparency in the housing market.

3

## **Advancing the Property Inclusivity sector from “emerging” to “mainstream” requires addressing 12 key challenges**

Property Inclusivity challenges arise at the intersection of three lenses – the type of property, socioeconomic identity, and nature of interaction with the property. A diverse range of Indians — along the lines of gender, geography and economic standing — interact with different types of property including housing and commercial properties, agricultural, common, and forest land, in a variety of ways including inheriting, owning, renting, using, or transferring a property. The intersection of these three lenses gives rise to 12 key Property Inclusivity challenges for individuals and communities. These include – exclusion from inheritance rights, disenfranchisement from land

ownership, unavailability of affordable rental housing, discrimination while renting, restrictions on usage and transfer of property, unlawful acquisition of land & forced evictions, suboptimal quality of property, un-resilient disaster construction, inefficient housing market, inaccurate and inaccessible recordkeeping, exclusion from housing finance, high incidence & pendency of property disputes. Unpacking these challenges and providing concerted solutions will accelerate property inclusivity goals.

4

## **While some of these challenges have seen steady progress, others remain unaddressed and can be opportunities to catalyse future action in the system**

Certain challenges including ‘Inaccurate and inaccessible record-keeping’ as well as ‘Restrictions on usage or transfer of property’ - have moved significantly in the last ten years due to concerted efforts and initiatives of the government and civil society. Challenges that need to be invested in include ‘Unavailability of affordable rental housing’, ‘Exclusion from housing finance’, and ‘High incidence and pendency of property disputes’.

5

## **Low-income communities often face a range of challenges that make it difficult for them to own, inherit, or productively leverage property**

In interacting with immovable property, be it directly or indirectly, Indians today face a variety of Property Inclusivity challenges, inhibiting their ability to utilise it in a productive way. These challenges are often more significant for some vulnerable personas – women, farmers, tribal communities – than others, which underlines the need to study the sector from the lens of the communities to enable an inclusive, equitable, and sustainable property landscape going forward.

6

## **Moving the sector to the “mainstream” stage, requires the ecosystem to leverage a diverse range of pathways**

Moving the sector from “emerging” to “mainstream” will entail three key thrusts - Scaling feasible, sustainable, and acceptable solutions by providing long-term incubatory capital, tailoring last-mile solutions to reach vulnerable communities and geographies, and building a self-sustaining community of actors with diverse and long-term funding support.

## SO WHAT ARE OPPORTUNITIES FOR INVESTMENT AND IMPACT FOR FUNDERS?

7

### Property as an asset can trigger cross-sectoral outcomes

Property as an asset has the potential to move low-income families and communities out of poverty in a sustainable way. It can therefore act as a critical lever to accelerate outcomes across other adjacent sectors such as women empowerment, agriculture and livelihoods, financial inclusion, migration and urban development, and climate change and conservation.

8

### Building a shared agenda with funders from adjacent sectors and across multiple stakeholder groups will be key in enabling cross-sectoral outcomes

Exploring common interests and outcomes at the intersection of property and adjacent sector outcomes, engaging in collaborative programming and co-funding, and leveraging innovative funding and financing models with a range of stakeholders including government, market-based players, civil society, banking and financial institutions, ecosystem builders and philanthropic foundations, will open new, bold, and catalytic pathways to accelerating impact on the ground.

**The report offers interesting pathways and lenses to reflect on sector evolution and impact, and we do hope you enjoy reading it. But reports don't create change, people do. We know that the communities have multi-faceted and inter-connected needs and aspirations. All stakeholders – especially the funding community – need to be more intentional in acknowledging, addressing, and actioning towards these on-ground realities – individually and collectively. We owe it to the communities that we all seek to serve.**





# **Sectoral Context & About the Report**

## 2.1 Context of Property Inclusivity

### **Land and housing are integral to wealth creation in India, with 84% of an average household's wealth invested in real estate.<sup>5</sup>**

Indian households rely heavily on immovable property as their primary asset, using land and housing to catalyse social and economic mobility. Immovable property can also function as a ladder to economic independence for marginalised communities like women and the tribal population, who have historically been denied autonomy over their land. Inclusive and equitable distribution of land can, therefore, unlock a wealth of opportunities for communities. These include improved financial security, accumulation of intergenerational wealth, and access to formal sources of credit. Moreover, it can also lead to improved development outcomes for the country - in areas of health (SDG 3), water & sanitation (SDG 6), decent and inclusive livelihoods (SDG 8), creating sustainable cities and communities for the future (SDG 11), and many more.<sup>6</sup>

### **However, misaligned incentives among actors, an overburdened land administration system, and a highly federated legal system inhibit inclusive, equitable, secure, and sustainable access to property for vulnerable communities.**

Vulnerable communities continue to be deeply marginalised in land and property. For instance, Scheduled Caste communities own only 9.5% of total land, despite forming about 16% of the population, and discrimination against gender and other minorities remains predominant in rental markets.<sup>7,8</sup> Moreover, a significant proportion of available land is locked in litigation, with over 60% of all civil cases in India relating to property disputes.<sup>9,10</sup> Lastly, despite the rising demand for affordable housing, driven by rural to urban migration, more than 10 million housing units remain unoccupied, suggesting systemic issues in addressing housing and land issues.<sup>11,12</sup>

### **Consequently, making property ownership, renting, transfer, and asset creation easier is the need of the hour.**

Property Inclusivity, as defined in this study, includes a spectrum of interactions that individuals and communities engage in, in relation to immovable property. It includes ownership, renting, and leasing as well indicators on quality of property and liveability. It also includes an array of enabling factors, such as property records, formal credit, regulation of the property market, and access to justice for property disputes.





## 2.2 About the Report

**This research was undertaken to investigate the evolution of the Property Inclusivity landscape over the last decade in India.**

**The objectives of this report are threefold:**

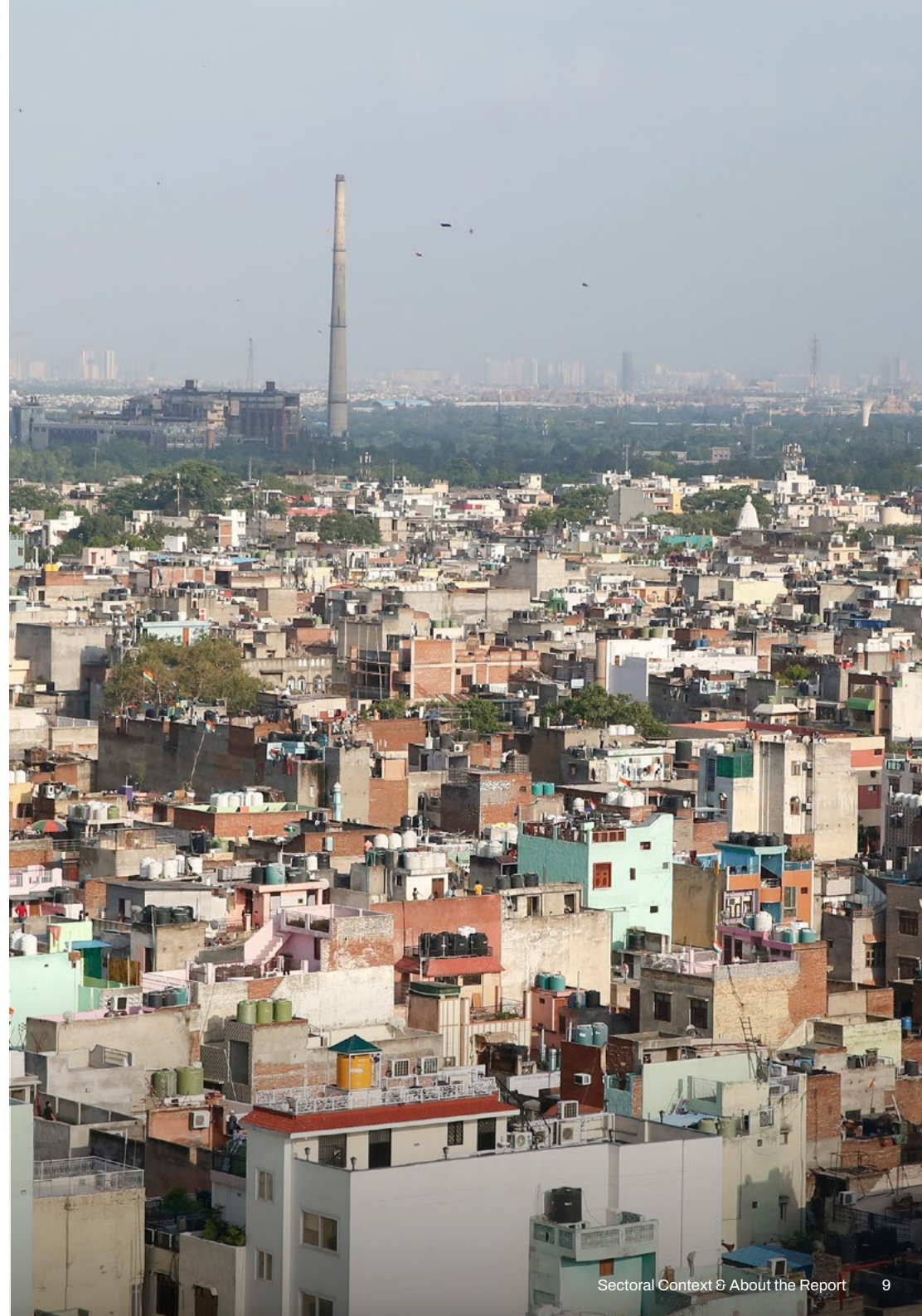
1. Build a landscape view of the themes within the domain of land and immovable property in India and chart their evolution between 2011 and 2021
2. Highlight efforts undertaken to address the challenges in the Property Inclusivity landscape
3. Identify pathways for funding-related interventions and capture learnings for a systems-approach towards addressing a complex developmental imperative such as Property Inclusivity

**The study used an exploratory and qualitative approach over the course of ten months to study the evolution of the Property Inclusivity landscape.**

While Property Inclusivity is primarily governed by the state, there is a high degree of involvement from civil society, grassroots organisations, academia and the private sector, creating a network of diverse stakeholders, with differing perspectives on interactions with property. To capture the complexity and diversity of the landscape, we conducted interviews with about **50 civil society organisations and sector-level experts** (see Appendix). This data was supported by a thorough review of available literature, such as white papers, landscape studies, ecosystem reports, news articles and policy analysis documents.

**The study adopted mitigating strategies to combine different data and literature sources to build robust evidence on the state of Property Inclusivity in India.**

The limited availability of comparable data and the absence of robust quantitative data was overcome by selecting a cohort of diverse stakeholders for primary interviews, representing the government, the civil society and the private sector. Moreover, the study captured state-level variations and experiences of different population groups by triangulating multiple data sources from existing landscape research, private databases, and news articles.





# **Landscape of Property Inclusivity in India**

**12 Key challenges that arise at the intersection of immovable property,  
socioeconomic identity and nature of interaction with property**

## 3.1 Emergence of Property Inclusivity Challenges

**Property Inclusivity challenges arise at the intersection of immovable property, socioeconomic identity and nature of interaction with property.**

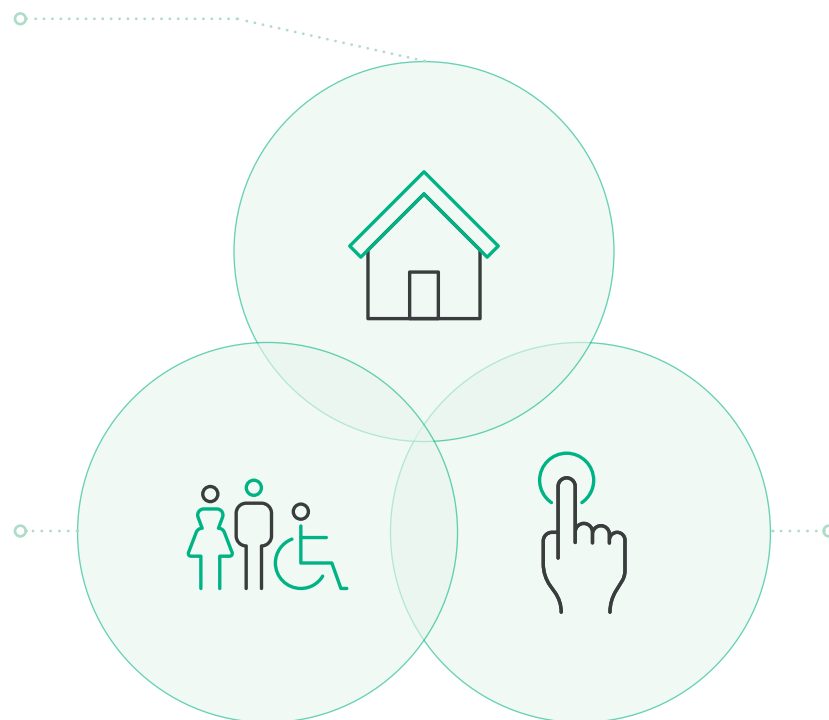
A diverse range of Indians — along the lines of gender, class, caste, and economic standing — interact with immovable property in a variety of ways. These interactions could involve actions like inheriting, owning, renting, using, or transferring a property or experiences with respect to a property's disaster-resilience or livability, or encounters with existing enabling structures. It is from these interactions that we see the rise of Property Inclusivity challenges for individuals and communities.

### **SPECTRUM OF IMMOVABLE PROPERTY**

Immovable property includes both formal and informal land, buildings, hereditary allowances, rights of ways, etc. More specifically, it spans across a plethora of property types — housing properties, commercial properties, agricultural properties, common lands, and forest lands.

### **SOCIOECONOMIC IDENTITY AND PROPERTY INCLUSIVITY**

Any individual or community's interactions with immovable property is strongly linked with their social and economic position, creating an inequitable structure of accessing and leveraging property.



### **NATURE OF INTERACTIONS WITH PROPERTY**

Along with direct interactions with immovable property (owning, renting, using, transferring, etc.), the study also focuses on indirect interactions. These include, among others, the domain of housing finance, property records management, and property-related disputes.

## 3.2 Spectrum of Immovable Property

**Immovable property encompasses many types of property, depending on the purpose of its use and location. It includes both commercial and residential real estate, agricultural land, forest land, and common land.**

Individuals and communities engage with immovable property in a variety of ways, beginning with finding a property and accessing means to secure possession or ownership of it. It also involves protecting their rights over property, and aiming to unlock the social and economic benefits of secure access to property. Crucially, the manner of interaction with immovable property is governed by property rights determinants. These determinants are succession & ownership, renting & leasing, usage & transfer, and quality of property. Additionally, gaps in external enabling factors, such as property records, also give rise to Property Inclusivity challenges.

The nature of interaction with the varying types of immovable property is predicated on the social and economic identity of individuals. Economic standing, gender, caste, religion and geographic location continue to govern parameters of property access, ownership and security.

It is at the intersection of type of immovable property, the form of interaction, and the identity of individuals that a range of challenges to Property Inclusivity emerge. Some issues, such as the complexity and inefficiency of the real estate market affect all Indians, regardless of identity, although the degree of impact may differ across communities. However, other challenges arise due to socioeconomic identity, leading to exclusionary risks that specifically affect certain marginalised communities and vulnerable groups.



### TYPE OF IMMOVABLE PROPERTY



**Housing property**  
(HIG, MIG, LIG housing, slums, etc)



**Commercial property**  
(industries, tech parks, etc.)



**Agricultural property**  
(sown area, fallow land, etc.)



**Common land**  
(barren land, grazing land, etc.)



**Forest areas**  
(reserved, protected, unclassified, etc.)

Exhibit 1: Types of Immovable Property

The state of Property Inclusivity varies disproportionately across a diverse range of socially and economically marginalised communities, further amplified by the nature of their interaction with various types of immovable property.

Socioeconomic identity is a strong determinant factor for an individual's vulnerability to various Property Inclusivity challenges. For example, informal workers residing in the working-class neighbourhoods of urban centers are more likely to experience insecure rights over their property and are at higher risk of being forcibly evicted from their homes. Agricultural land-holding patterns also map onto existing gender, caste, and class inequalities,

with communities marginalised along these lines forming a significant proportion of the rural landless.

The personas developed below are intended to represent the broad spectrum of individuals and communities who are vulnerable to Property Inclusivity challenges, across both rural and urban India.



**Mansuri,** a tribal woman of Santhal tribe in Jharkhand who is now a nomad as she was forcibly evicted from her home in the forest



**Deepti,** a transgender woman in Odisha, who makes a living through folk dances & is unable to inherit her ancestral property



**Bimla,** a widowed woman from Punjab, is a daily wage labourer, who couldn't utilise her husband's agricultural land after he passed away



**Ramu,** a farmer cultivating on leased land in Banswara, Rajasthan, can't access government benefits as he does not own the land



**Aqsa** is an engineering student from a low-income household in Mumbai, who is originally from Ratlam, Madhya Pradesh



**Asif** is a shopkeeper's assistant who is moving to Kolkata and is currently in search of a house for his family



**Joseph,** a migrant car driver from a Scheduled Caste community who lives in a dilapidated slum dwelling in Mumbai



**Diya,** an unmarried working woman, living alone in Bangalore



**Jogeshu,** a fisherman from Assam lives in a temporary self-built home, on the banks of the Brahmaputra river

Exhibit 2: Personas Vulnerable to Property Inclusivity Challenges

## 3.4 Nature of Interactions with Property

### An individual or a community can interact with immovable property in five ways.

As previously stated, immovable property has the potential to propel socioeconomic mobility, improve development outcomes, and restore autonomy over resources for marginalised communities. As an asset, land is also a crucial lever of accessing credit, bringing excluded communities into the fold of formal financial avenues. However, the full realisation of this potential remains inhibited by a range of challenges to inclusivity in the land and property ecosystem.

In this study, five Property Inclusivity determinants were identified as governing an individual or a community's interactions with immovable property. These determinants include direct interactions with property, such as succession & ownership, renting & leasing, usage & transfer, and quality of property, as well as interactions with enabling structures such as property records, housing market, and financial institutions. These determinants are briefly outlined in the figure on the right.

Twelve Property Inclusivity challenges were identified at the determinant points, which form the basis of this report's investigation. The study tracked the evolution of the Property Inclusivity ecosystem by individually assessing the movement of these twelve challenges between 2011-21, with a focus on improvements in the lived experiences of excluded personas and geographies.

The figure on the next page outlines how the aforementioned Property Inclusivity determinants give rise to Property Inclusivity challenges, and also provides a brief description of the challenges themselves.



### PROPERTY INCLUSIVITY DETERMINANTS



**Succession and Ownership**  
challenges related to inheritance and ownership of land or property



**Renting and Leasing**  
problems faced while renting or leasing housing units or agricultural parcels



**Usage and Transfer of Property**  
challenges relevant to usage of agricultural, forest or common land for purposes such as generating livelihoods or entrepreneurship



**Quality of Property**  
challenges regarding quality and safety of property



**Enabling Structures**  
challenges that affect supporting processes/ structures like records management, financing, judicial support, etc.

Exhibit 3: Property Inclusivity Determinants

## 3.5 Property Inclusivity Challenges



At the intersection of immovable property, social and economic vulnerabilities, and different types of interactions, we identify **12 key challenges** that currently inhibit the creation of an inclusive property landscape.


PROPERTY INCLUSIVITY DETERMINANTS	CHALLENGE	DESCRIPTION
 <b>Succession and Ownership</b>	Exclusion from inheritance	Discriminatory provisions persist in succession laws across all communities, disproportionately affecting marginalised genders such as women, transgender and non-binary people
	Disenfranchisement from land ownership	Land ownership patterns map onto historic inequalities, disenfranchising marginalised castes, adivasis/tribal people and slum dwellers
 <b>Renting and Leasing</b>	Unavailability of affordable rental housing	The demand for affordable rental housing in urban areas has increased due to rural-to-urban migration, but this demand has not been met by either the state or market
	Discrimination while renting	Members of historically marginalised groups such as members of socially-weaker communities & unmarried women face discrimination from brokers, agents & homeowners while looking for homes to rent
 <b>Usage and Transfer of Property</b>	Restrictions on usage and transfer of property	Legal restrictions on the usage and transfer of agricultural and forest land have counterproductive effects on farmers, adivasis and tribal people, who are unable to exercise full autonomy over their property
	Forced evictions and acquisition of land	Unlawful acquisition of land driven by an increasing number of commercial and development projects displaces communities who lack bargaining power, such as adivasis, tribal people, informal workers and slum dwellers
 <b>Quality of Property</b>	Suboptimal liveability of property	Due to a combination of geographic and economic factors, the quality of civic amenities is lacking in both rural and urban areas, with this deficiency primarily affecting economically and socially weaker sections of society
	Unresilient disaster construction	Climate-change & natural disasters have significant impacts on property, requiring resilient construction material and methods
 <b>Enabling Structures</b>	Inefficient housing market	The immovable property market in India is characterised by high levels of opacity & information asymmetry with no redressal avenues
	Inaccurate and inaccessible record-keeping	Property records do not capture all mutations in property, and their quality, accuracy & accessibility is compromised
	Exclusion from housing finance	Economically & socially disadvantaged groups, such as women, face hurdles in accessing formal credit & financial assistance
	High incidence & pendency of property disputes	Property disputes account for the majority of cases on judicial dockets, with improper evidence & low capacity inhibiting effective redressal

Exhibit 4: Property Inclusivity Challenges



# Evolution of Property Inclusivity Landscape in India

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Key developments in the sector, its overall evolution over the last decade,  
and current state of specific challenges





## 4.1 Overview of Key Developments over the Last Decade

The Property Inclusivity sector has seen a range of developments over the last decade, catalysed by an array of organisations working to advance this landscape.

Developments in this landscape are not confined to one pillar, but stretch across a range of different domains:

- **Policy** as state priorities shifted towards affordable housing and strident regulation of the real estate market
- **Implementation and practice** through the sustained involvement of grassroot organisations such as Jan Sahas and FES
- **Research and knowledge** with the emergence of collaborative knowledge networks producing key insights for the ecosystem, such as the Property Rights Research Consortium
- **Technology solutions** through the increasing involvement of the private sector, adoption of digital technologies and emergence of digital financing to address Property Inclusivity challenges
- **Affordable financing** through the increasing emergence of key affordable housing finance players to bridge the housing credit gap



### Snapshot of Key Developments

#### 2011 - 2014

##### Emergence of affordable housing finance companies

- RBI circulars encouraging Affordable Housing Finance in 2001, 2006, 2014 and their updated versions
- SEWA Grih Rin Ltd. and Aadhar Housing Finance Ltd began in 2011

#### 2015 - 2016

##### Focus on affordable housing and digitisation of land records

- Digital India Land Records Modernization Programme 2.0, 2015
- 'Affordable Housing for All' under PMAY, 2015
- Real Estate (Regulation & Development) Act, 2016

#### 2017 - 2021

##### Revival of tenancy law reforms

- Model Tenancy Act 2021 to make rent laws more equitable
- Ministerial group to revive the Agricultural Land Leasing Act, 2016

## 4.2 Solution Ecosystem Advancing Property Inclusivity

The Property Inclusivity sector is a vibrant landscape, teeming with a range of organisations representing think tanks, civil society, academia, state agencies, technology companies, financial institutions and funders, among others.

This diverse array of stakeholders have played a pivotal role in advancing Property Inclusivity to the emerging stage in India and catalysing its progress by adopting variety of pathways, such as supporting direct implementation, capacity-building, research, and innovative finance and technology.



Exhibit 5: Actors in the Property Inclusivity Ecosystem

\*This list is not exhaustive

## 4.3 Evolution of the Property Inclusivity Sector

The Property Inclusivity sector is at the **'emerging stage'**, which indicates recognition of Property Inclusivity challenges by key stakeholders and emergence of early, varied solutions.

An ecosystem's response to challenges undergoes an evolution over a period of time, with each stage indicating the degree of an ecosystem's maturity in confronting a systemic issues. These stages were developed with certain key principles in mind. These include recognising that policy developments do not directly translate to improvements in lived experiences and the critical criterion of inclusion, both for communities and geographies.

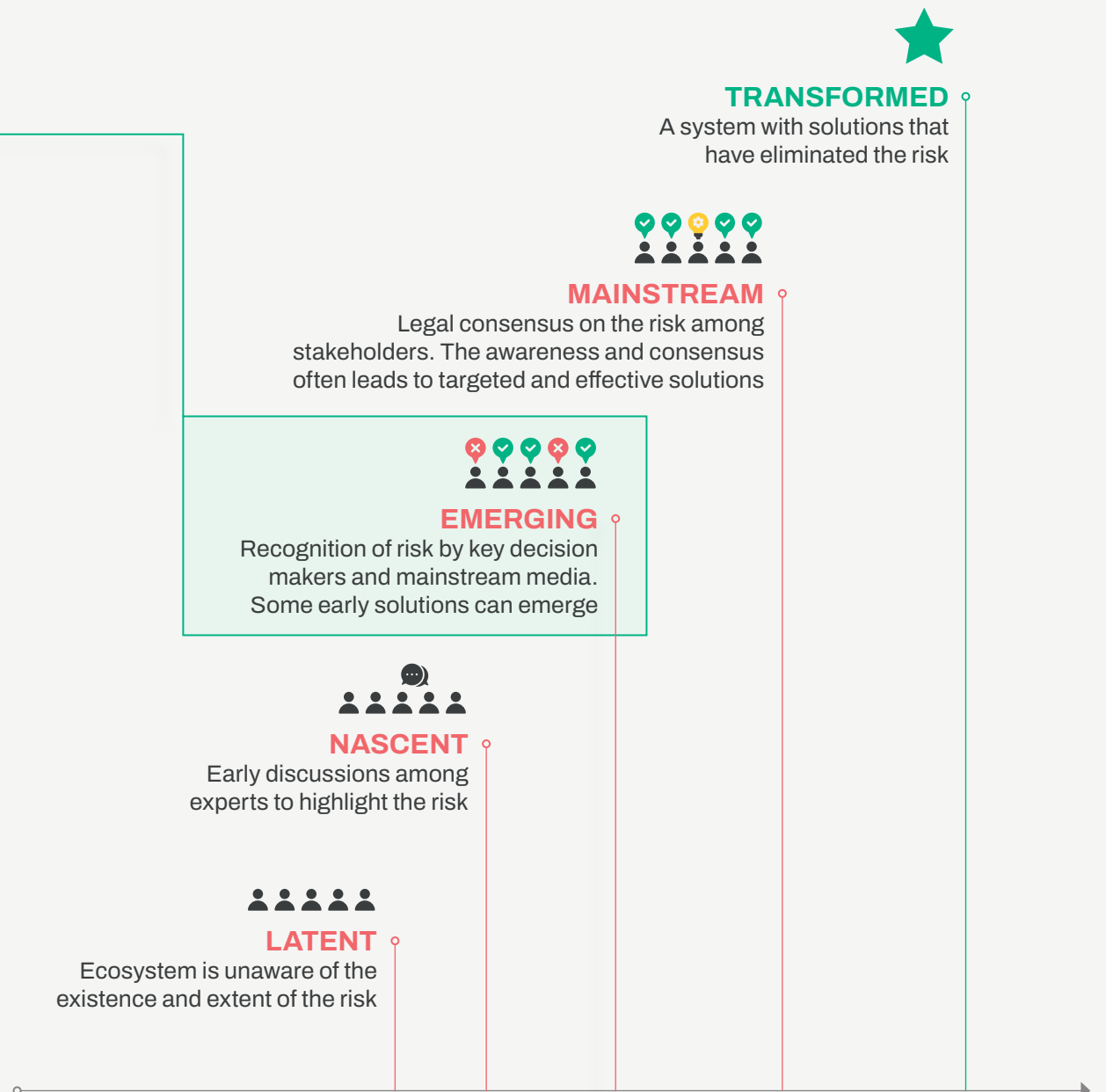
The figure on the right outlines in brief, the five stages of ecosystem evolution.

The Property Inclusivity sector is currently at the emerging stage, in which key stakeholders have a high level of awareness of challenges. Consequently, this stage is characterised by high levels of activity from a range of actors, who have differing perspectives and offer different solutions. As a result, in this stage, a wide array of new solutions and interventions have emerged.

However, in this stage, geography and community-level variances are high, with some vulnerable communities and geographies excluded from the ambit of existing solutions. Gaps in implementation, limited last-mile access to solutions and lack of community capacity are key factors for diverging progress pathways.

Therefore, in order to move the Property Inclusivity ecosystem to the mainstream stage, the following elements are critical:

- Special focus on excluded communities and geographies
- Emergence of ecosystem consensus
- Salient and scalable solutions
- Multi-faceted focus on all Property Inclusivity challenges



# Evolution of Property Inclusivity Challenges

**Moving the Property Inclusivity sector to the mainstream stage requires a combination of increasing recognition of unaddressed and emerging issues, scaling novel, salient and sustainable multistakeholder solutions, and improving last-mile access.**

Watershed regulatory and policy developments were enacted in the last decade, such as the Real Estate (Regulation and Development) Act 2016 and the Digital India Land Records Modernization Programme (DILRMP), which have driven a high degree of reform in the real estate market and have revamped property records for the digital era. These efforts have been central to the progress of the Property Inclusivity landscape. Alongside state-led interventions, civil society and grassroots organisations have also played a pivotal role, by undertaking consistent and sustained efforts to enhance last-mile accessibility of land rights schemes and increase community involvement in the Property Inclusivity discourse.

However, some issues in the landscape have seen limited response from the ecosystem. Issues of discrimination in the rental market and vulnerability of property to climate change, thus implicating lives and livelihoods, have been unaddressed, due to which they have remained in the nascent stage. These challenges have also not been recognised as a key priority for state agencies. In other instances, mature risks recognised by the ecosystem, and especially the state, have nevertheless been confined to their respective stages. For example, land acquisition has rendered communities vulnerable to dispossession and forced evictions for several years, but implementation of key legislations such as the LARR 2013 remain extremely limited. Key protections such as social impact assessments, community consent and environmental assessments have been bypassed, leaving this risk stagnant in the emerging stage. Similarly, passing of the Real Estate (Regulation and Development) Act, 2016 (RERA act) moved the challenge of 'complex housing market' to the mainstream stage. However, its unequal adoption across states has limited the further evolution in the challenge's status.



The figure on the following page presents the evolution of the 12 identified Property Inclusivity challenges over the last decade, indicating varying degrees of movement (momentous, incremental, none) across challenges. The rationale for mapping the challenges can be found in the Appendix.

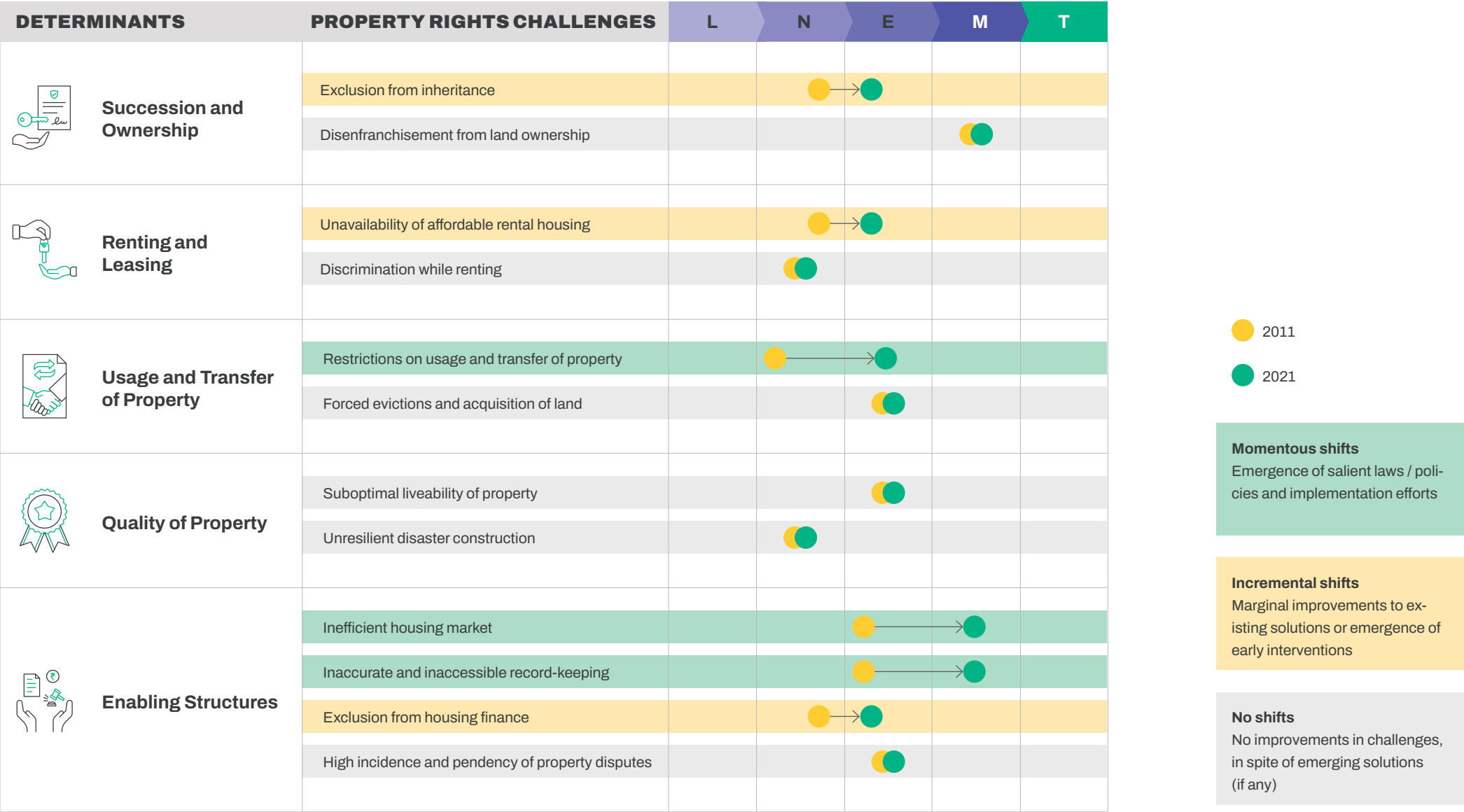


Exhibit 6: Evolution of Property Inclusivity challenges between 2011 - 21

## 4.4 Root Causes of Property Inclusivity Challenges

**Entrenched social norms, limitations in individual and state capacity, infrastructural constraints, a stagnant policy landscape and misaligned incentives operate both to cause challenges, as well as inhibit progress towards solving them.**

Challenges in Property Inclusivity can be primarily attributed to a web of interlocking factors. While these factors work in combination to cause the Property Inclusivity challenges identified in this study, some factors bear greater responsibility than others when considering a particular challenge. For example, social norms is the central factor causing the challenge of discrimination while renting, while the issue of inaccurate and inaccessible record-keeping can be attributed to limitations in state capacity and infrastructure. The key components of these causal factors are outlined as follows:

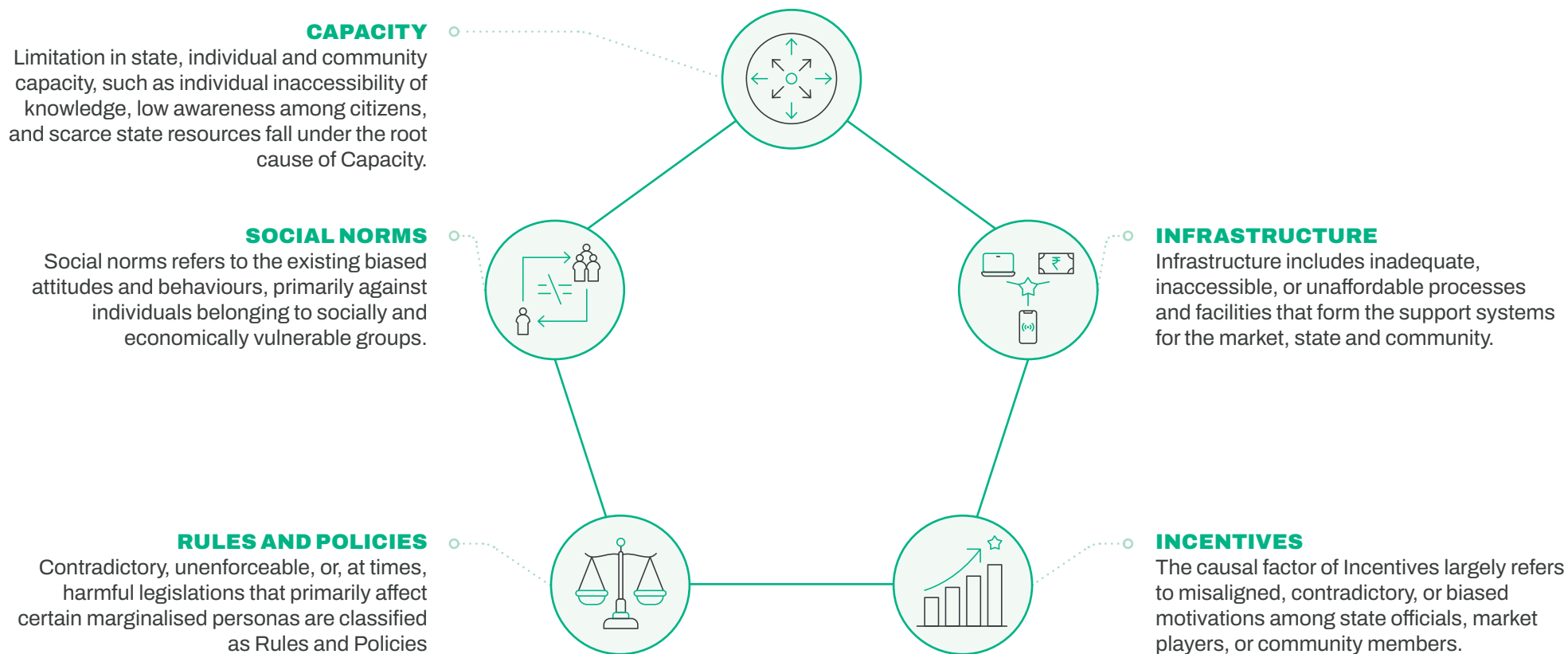


Exhibit 7: Root Causes of Challenges



# Deep-diving into Property Inclusivity Challenges

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Reasons for the current state of the 12 challenges, their impact on communities, and relevant areas of focus for the solution ecosystem

## Exclusion from Inheritance

Biased inheritance practices based on one’s gender identity are present across communities, although the passage of legislations, such as the Hindu Succession (Amendment) Act, 2005, represent a step in the right direction.

**Only 1 in 10 women in India inherit agricultural property.**<sup>13, 14</sup>

Inheritance of agricultural land is governed by state laws, resulting in varying degrees of discrimination across India, especially pronounced in the North-Western and North-Eastern parts of the country.<sup>15</sup>

**Transgender and non-binary individuals are made to choose between their inheritance rights, or forcibly live as their assigned gender.**

Inheriting property is a crucial avenue for building intergenerational wealth and catalysing social mobility in India. Inheritance is governed by community-specific personal laws, which disadvantage transgender, and non-binary individuals.<sup>16</sup>



### MANIFESTATION OF THE RISK

Inheritance is defined as titles and property that pass on to a person’s heirs upon their death as per their wishes, usually outlined in a will. In the absence of a will, however, inheritance is governed by a system of personal laws that govern the rights of heirs and determine how property passes on in the event of death.<sup>17</sup>

The challenge of exclusion from inheritance encompasses the legal dimension of discriminatory inheritance laws as well as patriarchal sociocultural norms that continue to impede equitable access to inheritance rights.<sup>18, 19</sup> An unequal legal landscape coupled with discriminatory social norms disenfranchise marginalised groups, such as women and transgender people, from accessing their rightful inheritance.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Mansuri is a tribal woman of the Santhal tribe, who lives in Jharkhand with her parents. In her community, inheritance practices are governed by ancient and uncodified customary practices, rather than enacted legislation, in order to preserve the cultural autonomy of tribal communities. According to the customs of her tribe, however, only sons are permitted to inherit property. Consequently, upon the death of Mansuri’s father, all ancestral property was divided among her male cousins, leaving her without a share. She remains unaware of her constitutional right against discrimination, especially with the continued operation of deeply patriarchal customary practices. The lack of land to her name also inhibits her ability to be economically independent and affects her social standing especially in regards to her involvement with familial or community matters.



Over the last 10 years, the ecosystem’s response to exclusion from inheritance rights has moved from the nascent to the emerging stage, driven largely by knowledge production & research, direct capacity-building, field interventions, and judicial action.

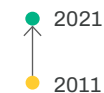
Transformed

Mainstream



Emerging

Nascent

Latent



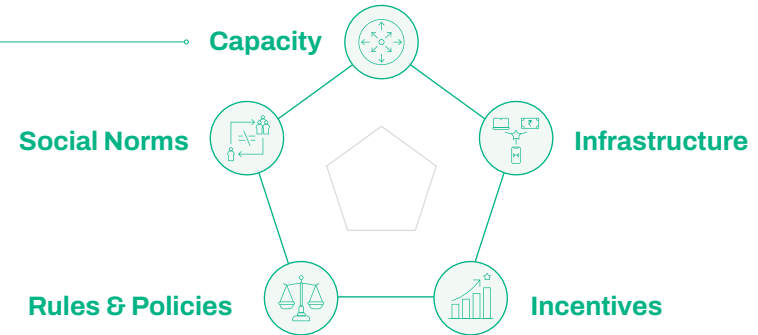
## Key Trends and Developments in the Ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>Legal measures, namely, legislations, policy recommendations and judgments, affirming the right to inheritance and self-determined identity for tribal women and transgender people have gained momentum</b></p>	<ul style="list-style-type: none"> <li>In <i>Revanasiddappa &amp; Anr v. Mallikarjun &amp; Ors</i>, the Supreme Court affirmed the inheritance rights for children born to unmarried women, ruling that a child born to a couple in a live-in relationship is entitled to inherit a share in their parents’ property.<sup>20</sup></li> </ul>	<ul style="list-style-type: none"> <li>In the case of <i>NALSA v. Union of India</i>, the Supreme Court held that transgender people have the fundamental right to self-determine their gender.<sup>21</sup></li> <li>In <i>Bahadur v. Bratiya &amp; Ors</i>, the High Court of Himachal Pradesh ruled that tribal women are entitled to inherit property as per the Hindu Succession Act, and not tribal customs and norms if the norms are discriminatory.<sup>22</sup></li> <li>In <i>Sweetey v. General Public</i>, the High Court of Himachal Pradesh ruled that a transgender guru part of the customary guru-chela system, is entitled to inherit property of their chela upon their death, regardless of gender identity.<sup>23</sup></li> </ul>	<ul style="list-style-type: none"> <li>Uttar Pradesh amended its Revenue Code in 2019 and 2020, conferring inheritance rights in agricultural land for transgender people.<sup>24</sup></li> <li>In <i>Vineeta Sharma v. Rakesh Sharma</i>, the Supreme Court held that women have equal coparcenary rights in ancestral property, irrespective of whether their father predeceased the 2005 Amendment.<sup>25</sup></li> </ul>
 <p><b>Grassroots and rural collectives have been working to create awareness and enabling exercise of rights among communities, beneficiaries and state officials</b></p>	<ul style="list-style-type: none"> <li>Landesa launched the Girls Project with the Government of West Bengal, which is a community-led intervention that aims to improve property rights literacy among girls and provide linkages to government agencies to enable them to access property rights.<sup>26</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Working Group for Women’s Land Ownership (WGWLO) in Gujarat started Swabhoomi Kendras to improve legal literacy around women’s land rights. Additionally, this programme conducted trainings for elected representatives and patwaris in 15 districts of Gujarat, sensitising them on the property and inheritance rights of women.<sup>27</sup></li> </ul>	<ul style="list-style-type: none"> <li>WGWLO also instituted legal clinics to enable women’s legal access and help them in enforcing rightful claims to property, especially with respect to inheritance rights.<sup>28</sup></li> <li>Prakriti Women conducted gender-sensitisation trainings for officials, educating them about the property rights of women and girls.<sup>29</sup></li> </ul>



## Root causes of the challenge

All the five factors contribute to the emergence of this challenge, highlighting the need for a multi-pathway approach to reducing its impact on the ecosystem.



### INTERVENTION SPOTLIGHT



#### **Building Ecosystem 'Capacity' | Landesa's research improved ecosystem awareness of the tribal women's inheritance rights and women's rights to inheriting agricultural land.**

Landesa's research on the inheritance practices of tribal communities in Jharkhand, and their implications for tribal women, was a pioneering research initiative. Leveraging years of grassroots experience and community connect, Landesa provided crucial information for the ecosystem on how tribal women navigate discrimination within their communities. Involving community members in research practices and elevating the lived experiences of disenfranchised women was crucial to ensuring the success of Landesa's research initiative.<sup>30, 31</sup>



*Tribal women's land rights are governed by their non-codified customary tribal laws, which even though written, are not codified. These laws often say that women can use the land for maintenance as long as they are alive, but they cannot be the title holders to the land. This makes the men drive widows out of the house, or have them sent away, or sent back to their parents house, where they are remarried, and once remarried, make them stay away from the land for a specific number of years. Consequently, these women lose the right to maintenance of that piece of land.*

**Director of a leading global land rights organisation**

## 2 Succession and Ownership

# Disenfranchisement from Land Ownership

Absence of ownership rights due to historically entrenched systems and a lack of awareness of existing laws have been key factors in this challenge. Current land ownership patterns largely mimic historic inequalities, thereby affecting socially and economically marginalised communities.

**Scheduled Caste communities who make up 16.6% of India's population, own just 9.5% of the total land.**<sup>32</sup>

There have been regulatory and community interventions focussed on increasing property titles for slum dwellers, women and tribal people.<sup>33,34</sup> However, implementation of land distribution schemes across states has been compromised by biased incentives and poor state capacity, due to which the number of landless individuals has decreased slowly.<sup>35,36</sup>

**The percentage of women with house/land registered in their name in was around 35% in 2015-16 and it dipped to 22.7% in 2020-21.**<sup>37</sup>

Gaps in the implementation of land redistribution programs and tenancy laws, poor awareness of existing protections, and the limited success of titling schemes, have contributed to the persistent exclusion of these groups from land ownership.<sup>38</sup>



## MANIFESTATION OF THE RISK

Land ownership in India is contingent on legacy laws, disproportionately excluding caste-oppressed and tribal communities, small farmers, slum dwellers and women. Further, biased social norms, patriarchal structures, and economic distress inhibit their ability to own property.

Despite distribution of land titles under targeted schemes, entrenched prejudice and the power asymmetry has resulted in upper caste communities refusing to cede control over land.<sup>39,40</sup> There has been a consistent effort to support such cases through land titling schemes, legislative protections, such as the Model Tenancy Act, 2021 and state conferred property rights, like the The Property Rights to Slum Dwellers Act, 2012.<sup>41</sup> However only a handful of states have seen the translation of these policies into positive outcomes on the ground.<sup>42,43</sup>

## HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Ramu is a landless farmer from Rajasthan, who seasonally works on land leased from larger farmers. However, his wages are unreliable and below the market average, and he is unable to sustain his family of 4. His family has never had land to its name, primarily due to inter-generational cycles of debt and existing norms in his native village. While owning land would allow his family to improve their quality of life significantly - through farming or even leveraging it as a collateral for loans to set up a small business - economic hardships and lack of access to adequate land or financial help, continue to push him and his family into further poverty.

The uniformity in legislative measures, such as schemes and laws, undertaken by states to confer ownership rights for marginalised groups has been pivotal in moving this risk to the mainstream stage. Addressing gaps in implementation of these schemes and policies could further move this risk into the transformed stage.

Transformed

Mainstream

Emerging



Nascent

Latent

2021  
2011



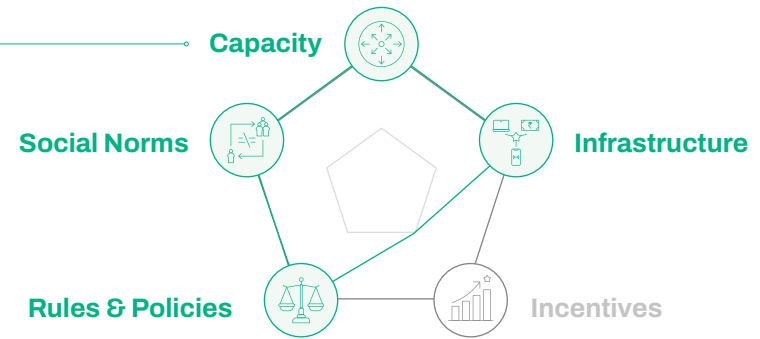
### Key Trends and Developments in the Ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>There has been a consistent focus on creating governmental regulations to support slum dwellers</b></p>	<ul style="list-style-type: none"> <li>The Property Rights to Slum Dwellers Act, 2012 deemed that any permanent resident living within a slum area of a city as of 1<sup>st</sup> Jan 2010, would be entitled to a house at an affordable cost.<sup>44</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2016, 55 slums in the city of Nagpur were regularised under a plan to recognise more than 25,000 families who live there as legal residents. Each family was given a land title for joint ownership between the man and woman.<sup>45</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2017, the state of Odisha implemented the JAGA mission, a programme to improve the ownership rights of slum dwellers and undertake slum upgradation.<sup>46</sup></li> <li>By 2021, patta schemes or government issued land rights certificates initiatives were launched by State governments in Karnataka, Tamil Nadu, Odisha, Punjab and Andhra Pradesh. A patta provides details of the owner of a piece of land.<sup>47</sup></li> </ul>
 <p><b>There has been significant growth in inclusivity practices for women, dalits, tribals and transgender people, primarily through legislations and land distribution efforts</b></p>	<ul style="list-style-type: none"> <li>Maharashtra State Women's Commission proposed a legislation that would enable women to become co-owners in their husband's property.<sup>48</sup></li> <li>National Legal Service Authority v. Union of India recognised that third gender persons were entitled to fundamental rights such as to self-determine of their gender, and rights to safe living spaces.<sup>49</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Draft National Land Reforms Policy (2013) aimed to distribute land to rural landless poor, restore land unjustly taken from Dalits and tribals while also protecting their land rights.<sup>50</sup></li> <li>Under the Pradhan Mantri Awas Yojana (Urban - 2015), women were given preference during the application processes for housing.<sup>51</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Forest Rights Act (2006) provided rights to allocation of forest land for developmental purposes. As of March 2020; 19,83,504 title deeds were distributed.<sup>52</sup></li> <li>The Transgender Persons (Protection of Rights) Act (2019) provided transgender people with protections against discrimination while renting or owning a house.<sup>53</sup></li> <li>The Uttarakhand government introduced an ordinance in 2021 giving co-ownership rights to women in their husband's ancestral property.<sup>54</sup></li> </ul>



## Root causes of the challenge

Gaps in the implementation of existing rules and policies and limitations in state capacity, coupled with biased social norms and infrastructure constraints, contribute to the persistence of this challenge.



### INTERVENTION SPOTLIGHT



**Building ‘Capacity’ | Jan Sahas facilitated faster and easier access to legal land entitlements for marginalized communities including farmers, tribals and women-headed households by bridging the capacity deficit for both communities and the state.**

Jan Sahas worked to confer land ownership for Dalit and Adivasi communities in Madhya Pradesh. By partnering with the Madhya Pradesh government, Jan Sahas provided the technical capability, bandwidth and infrastructure that the government lacked. They have also launched multiple programmes over the years to address issues of land rights amongst marginalised communities, such as their 2006 Land and Property Rights Program in the Malwa region to raise concerns of illegal encroachment.<sup>55</sup> Through their work, they distributed agricultural land used for grazing to nearly 3.5 lakh members of these communities.



A state government that we were working with recently was interested to capture the impact of their recently executed land distribution program. Consequently, our analysis revealed that people in that state didn’t know where their allocated land parcels were, or how to even reach those parcels. We also noticed instances where the land was not even disbursed to them, or it was in a disputed land and the forest department wouldn’t allow them to cultivate those lands.

**Leading practitioners at a community-led land and livelihoods-based organisation**

## Unavailability of Affordable Rental Housing

The rural-to-urban migration observed in the last few years has also increased the demand for affordable rental housing. While a significant shift in the policy environment came about in 2015, shortages continue to persist, especially for economically weaker sections of society.

As per latest data from the MoHUA, urban housing shortage across India was at 18.78 million houses between 2012-2017.<sup>56</sup>

Limited implementation of policies, high costs, combined with skewed incentive structures has led to vacant housing stock in India, despite high demand. Majority of the shortage is driven by a lack of infrastructure and land available to construct houses, especially given that developers prefer to focus on high-end, luxury housing, which is often used as tools of long-term capital gains.

Only four states namely Tamil Nadu, Assam, Uttar Pradesh, Andhra Pradesh have amended their rent control legislations in line with the Model Tenancy Act, 2021.<sup>57</sup>

Tenancy and land rights acts can provide tenants protections against forced evictions, untold rises in rents, and can clearly demarcate responsible authorities. However, the take-up of such laws among states has been low, with about 20 states continuing to retain outdated rent control laws.



### MANIFESTATION OF THE RISK

India has the second-largest urban population in the world, on track to surpass 675 million people by 2035.<sup>58</sup> The demand for affordable rental housing has increased due to high migration from rural to urban areas. However, urban housing has not been able to keep up with the growing demands. Policy interventions and private investments since 2015 have placed emphasis on providing affordable rental housing. Rent-control legislation, although poorly executed in certain states, also act to keep the market affordable for a large segment.

Although the unavailability of rental housing is a universal challenge, economically weaker sections are significantly more likely to face housing shortages. Additionally, skewed incentives within the housing market has also led to speculative investments, turning housing units into unoccupied assets. The absence of comprehensive databases on patterns of housing vacancies has further limited the creation of geographically targeted solutions.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Diya, a first-generation urban migrant, moved to Bangalore as part of her new job as an entry level computer programmer at an MNC. While her salary is above average for the city, living expenses within Bangalore are extremely high. She has been looking for a rental house within her budget for over 3 months, while living in a PG with inadequate facilities. Most of the places within her budget are far away from her workplace, and the city, in general. The commute to and fro work is hectic and expensive for her, making it an impractical solution.

A shift in the policy outlook from ownership of housing to rental housing was a catalyst in moving the ecosystem from a nascent stage in 2011 to emerging in 2021.

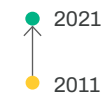
Transformed

Mainstream

Emerging

Nascent

Latent



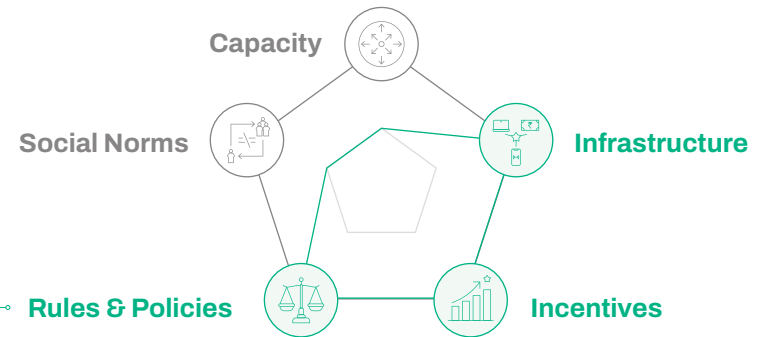
### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>Policy interventions and schemes have begun to place an emphasis on creating affordable rental housing spaces</b></p>	<ul style="list-style-type: none"> <li>Jawaharlal Nehru National Urban Renewal Mission (2005) scheme was introduced to update rent control laws to increase housing stock, to aid the development of the urban sector.<sup>59</sup></li> </ul>	<ul style="list-style-type: none"> <li>The National Urban Housing and Habitat Policy (2015) had the goal of providing affordable housing for all by earmarking land for lower-income groups in new housing projects, while also pushing to update rental laws.<sup>60</sup></li> <li>Under the Pradhan Mantri Awas Yojana (2015), the Affordable Rental Housing Complexes Scheme was launched to provide housing close to workplaces for urban migrants and the urban poor.<sup>61</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Model Tenancy Act was passed in 2021. Under the Act, the landlord and tenant are required to sign a written agreement which specifies the rent, period of tenancy and other related terms. Conditions for the eviction of tenant are also clearly laid out.<sup>62</sup></li> </ul>
 <p><b>There is a rise in private investments within the domain of housing</b></p>	<ul style="list-style-type: none"> <li>Private investor activity gained momentum in 2010, which enabled the creation of 300,000 units in the top eight cities.<sup>63</sup></li> </ul>	<ul style="list-style-type: none"> <li>There was a rise in private co-living players, such as Zolo, and professionally managed student accommodations operations since 2015.<sup>64</sup> Additionally, such companies began partnerships with developers in major Indian cities to create more affordable housing.</li> </ul>	<ul style="list-style-type: none"> <li>The co-living market in India crossed USD 200 million in 2021, with growth expected at a double-digit rate in the upcoming years.<sup>65</sup></li> </ul>



## Root causes of the challenge

Outdated and poorly implemented policies, combined with an incentive structure that encourages a vacant housing stock, have contributed to increasing the extent of this challenge.



### INTERVENTION SPOTLIGHT



**Improving ecosystem's awareness | PRRC published a research paper in 2021 examining India's housing vacancy paradox through the lens of outdated rent control laws and poor contract enforcement.**

The study highlighted the need for reforming rent controls laws and the processes to enforce contracts, to ensure affordable rental housing for all. It found that pro-tenant legislation did not incentivise landlords in providing for affordable rentals, while also showcasing the need to account for the legacy of older rental control laws, to ensure that a balance is struck between incentives to landlords and the rights of tenants. The paper also calls for the effective implementation of existing laws as well an implementation of novel ways to combat vacancy, such as vacancy taxes. The work conducted by PRRC also highlights the need for a comprehensive database of vacant houses, to improve transparency and identify the root cause of vacancy issues that led to a rise in rental pricing.<sup>66</sup>

“ NITI Aayog's initiative to create a model land Tenancy Act was a key step towards addressing this challenge. However, since this is a state subject, its adoption across states is currently highly limited.

Senior researcher at a leading academic research institution



## Discrimination while Renting

In the absence of legislative action and solutions, the ecosystem sees involved efforts by researchers and experts to draw attention, create awareness, and build evidence on discrimination in rental markets.

**41% of Dalit individuals and 66% of Muslims people either faced rejection or received different terms of renting by homeowners while attempting to rent homes in NCR.**<sup>67</sup>

Members of religious minorities, caste oppressed communities, and unmarried women encounter high levels of discrimination in the rental market. While private housing and co-living providers have emerged, they have largely focussed on the high-income segments of the consumer base, which are out of reach for economically and socially vulnerable personas.

**The Model Tenancy Act 2021 does not explicitly govern discriminatory practices of owners, landlords and brokers.**

Additionally, while the RERA 2016 confers on states the autonomy to counter housing discrimination, no such effort establishes these regulatory capacities for rental markets. Similarly, incentive-based solutions, like tax breaks for landlords, have been absent from the existing policy discourse.



### MANIFESTATION OF THE RISK

During the rental process, owners, neighbours and community members often discriminate against prospective tenants on the basis of race, colour, religion, nationality, gender, sexual orientation, familial status, and/or disability. Examples of housing discrimination include charging higher fees to some tenants, refusing to show homes in certain areas, differential treatment in the application process, denial of accommodation, and maintaining lower quality of amenities and property infrastructure.

Discrimination while renting property is a challenge that personas marginalised on the basis of caste, religion and gender encounter frequently. Discussions have been limited to certain sections of society and has deterred the creation of a common vocabulary, limiting awareness and stymying solutions within the ecosystem. The absence of targeted legislative action and poor enforcement of constitutional rights leaves marginalised sections of society without equal access to rental spaces and housing.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Deepti, a transgender woman is looking for a home in Odisha. After being outrightly rejected by multiple homeowners, she finally came upon an apartment that was suitable for her. However, during the vetting process, she was subjected to invasive and dehumanising interrogations about her personal life, and was charged exorbitant fees by the broker. She was finally able to settle into the property, only to find that her neighbours continued to intrude on her day-to-day life, despite her following all of the society's by-laws. Deepti encounters prejudice on a daily basis, but its manifestation in the housing market raises her cost of living and compromises her ability to earn efficiently.

Over the last 10 years, the sector’s response to discrimination while renting has remained in the nascent stage, due to an overall lack of salient legislative or regulatory solutions from key decision makers.

Transformed

Mainstream

Emerging



Nascent

Latent

● 2021  
↑  
● 2011

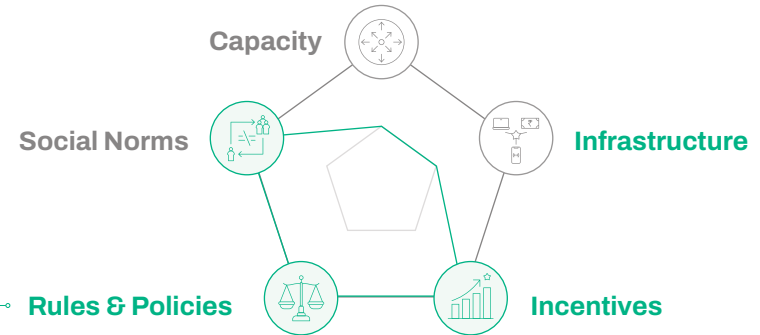


### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>Research published by civil society organisations or articulated by official committees and judgements has improved awareness of the challenge</b></p>	<ul style="list-style-type: none"> <li>The Sachar Committee Report (2006) recommended creating an Equal Opportunity Commission to provide legal redressal for complaints related to discrimination in the rental market.<sup>68</sup></li> </ul>	<ul style="list-style-type: none"> <li>In the case of NALSA v. Union of India (2014), the Supreme Court affirmed that transgender people have the right to self-determine their gender identity. However, the remark was restricted to inheritance rights and not rental rights.<sup>69</sup></li> <li>Research efforts were also propagated extensively, like The India Housing Report on the state of housing in India. Using data, opinion pieces, technical reports and in-house research, it attempts to provide a view of the current happenings in the ecosystem.<sup>70</sup></li> </ul>	<ul style="list-style-type: none"> <li>The International Commission of Jurists (ICJ) published a report carrying testimonials of transgender people who have faced housing-related challenges, highlighting the extent and prevalence of this issue in the housing market.<sup>71</sup></li> </ul>
 <p><b>Limited market-driven and legislative solutions have emerged but have not scaled up effectively</b></p>		<ul style="list-style-type: none"> <li>The Lok Sabha introduced an anti-discrimination and equity bill, but it was not passed.<sup>72</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Transgender Persons (Protection) Act was passed in 2019, prohibiting discrimination against transgender people seeking housing. However, the implementation of these protections has seen limited uptake.<sup>73</sup></li> <li>The Model Tenancy Act (2021) aims to streamline the process of renting housing units, but does not focus on discrimination.<sup>74</sup></li> </ul>

## Root causes of the challenge

While prejudicial social norms are the primary cause for this challenge, absence of adequate safeguards, in the form of legislations, and misaligned incentives also contribute to its exacerbation.



### INTERVENTION SPOTLIGHT



**Providing policy recommendations | By highlighting lived experiences, ICJ was able to showcase the extent and prevalence of discrimination faced by the LGBTQ+ community in the domain of housing and provide actionable policy inputs.**

ICJ's report in 2019 sought to identify obstacles to housing for LGBTQ+ individuals, by documenting their lived experiences. The report noted that LGBTQ+ persons looking for housing encountered violence ranging from physical force, involuntary institutionalization to forced evictions. They also faced systemic discrimination by homeowners and were effectively segregated to living in spaces lacking in basic amenities. In many cases, individuals were vulnerable to homelessness. In light of these findings, ICJ recommended creating comprehensive anti-discrimination laws, and amending existing laws, to keep in line with international standards. It also recommended that state officials undergo training and develop a uniform, accessible and understandable process for identity documentation.<sup>75</sup>

“Market plays an exclusionary role in case of renting and leasing, wherein people belonging to socially-weaker communities are usually relegated to less developed areas of the city. The prices of most of the upcoming developmental projects are so high that various groups, including women, are unable to afford these places.

A leading expert on land ownership practices

## Restrictions on Usage & Transfer of Property

Limited awareness of the processes regarding claims disbursement under Forest Rights Act (2006) and low buy-in of land liberalisation measures amongst key stakeholders are some of the key issues that affect both personas and states.

The proportion of rural households that were **marginal or landless rose from ~80% in 2002 to ~85% in 2018.**<sup>76</sup>

While marginalisation of farmers has increased, there has also been a focus on improving their land rights through legislative and policy actions like the National Land Reforms Policy (2013). However, liberalisation of agricultural land has faced extensive pushback due to its potential negative effect on land distribution initiatives.

The FRA has the potential to restore the rights of forest dwellers to **over 100 million acres of forest land, but only ~15% of this potential has been realised.**<sup>77</sup>

The Forest Rights Act (2006) enabled forest-dwelling communities to claim forest land for purposes of their development and/or livelihoods. However, low awareness of its processes and lagging incentive structures have limited its implementation. Bihar, Goa, Himachal Pradesh, Chhattisgarh, Tamil Nadu, and Uttarakhand have provided the least number of claims under the FRA.



### MANIFESTATION OF THE RISK

Legal restrictions on agricultural and forest land have had counterproductive effects on communities of farmers and adivasis, who are dependent on them. For instance, restrictions placed on the selling of property has limited socioeconomic mobility for some groups. Limited data on the amount of land acquired by governments and the purposes of such acquisition has also led to high levels of information asymmetry.

It remains crucial to preserve the autonomy of vulnerable communities over their land and protect them from the asymmetry of power in the land purchase market. However, simultaneously, unnecessarily cumbersome restrictions on the usage and transfer of their property needs to be diluted, to enable them to use their land freely for their own fit purposes.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Bimla is a widowed farmer living in the peri-urban areas of Punjab. Upon the death of her husband, she inherited a farmland of one acre, but was bereft of her husband's earnings that were indispensable for the household. Being a daily wage labourer with several pending debts, she has also had to look for different means to sustain her family of 3 children. The absence of available farmhand labour and the declining productivity of her farmland meant that she could not use this land to sustain her household. In order to alleviate her financial burdens, she had planned to sell her farmland to a local developer. However, the cumbersome legal procedures associated with selling agricultural land for commercial purposes have lengthened the process, while also increasing her legal fees.

Key legislative steps and grassroots efforts by nonprofits have led to a more equitable use of forest and agricultural land for economic purposes, moving the challenge into ‘emerging’ stage.

Transformed

Mainstream



Emerging

Nascent

Latent

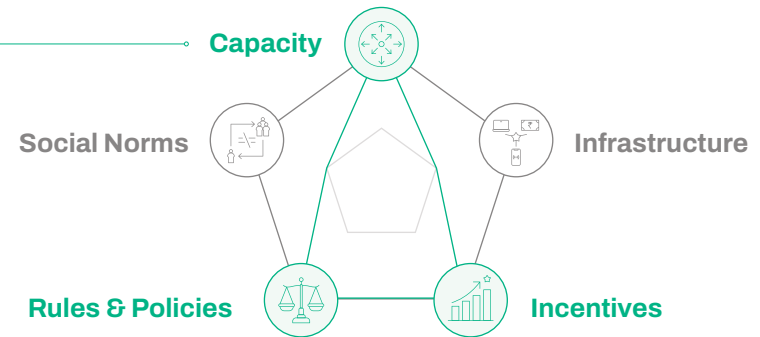


### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>Focus on regulatory mechanisms for improving the existing legal landscape to enable usage and transfer of agricultural land has increased</b></p>	<ul style="list-style-type: none"> <li>The Forest Rights Act (FRA, 2006) allowed tribal communities and forest-dwellers to access minor forest produce, use land for grazing purposes, convert leases into land titles, and protect, regenerate, or conserve forest land.<sup>78</sup></li> <li>Between 2009 and 2011, the states of Andhra Pradesh, Rajasthan, and Haryana, updated their land ceiling law to allow for non-agricultural use of land.<sup>79</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Draft National Land Reforms Policy (2013) aimed to distribute land to rural landless poor, restore land unjustly taken from caste oppressed communities and tribes, while also protecting their land rights.<sup>80</sup></li> <li>The National Policy for Farmers (2007) called for the preservation of ‘prime’ farmland in rural areas, preventing their sale for commercial purposes and safeguarding livelihoods that depended on the land.<sup>81</sup></li> <li>In 2014, amendments were made to the Uttar Pradesh Zamindari Abolition and Land Reforms Act (1950) to allow real estate developers to use fertile agricultural land.<sup>82</sup></li> <li>In 2016, NITI Aayog set up a committee to create the model land leasing act to uniformise and ease the process of leasing agricultural land.<sup>83</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2020, amendments were made to the Karnataka Land Reforms Act (1961) to liberalise farmland ownership.<sup>84</sup></li> </ul>
 <p><b>There is an increasing focus among nonprofits in building capacity and awareness around FRA amongst government officials and tribals</b></p>		<ul style="list-style-type: none"> <li>In 2012, Ekta Parishad was one of the leading organisations advocating for better access of tribal communities and small farmers to productive land.</li> <li>Additionally, organisations like Jan Sahas and Foundation for Ecological Society have provided relevant support to governments in improving the claims process under the FRA (2006).</li> </ul>	<ul style="list-style-type: none"> <li>Pradan is currently working on capacity building within forest-dwelling communities and popularise the claim making processes under FRA (2006).</li> </ul>

## Root causes of the challenge

Outdated policies and misaligned incentives were the primary causes of this challenge. However, solutions today lag in terms of the scale of their implementation and the available state capacity.



### INTERVENTION SPOTLIGHT



**Building capacity | FES worked with key stakeholders within the ecosystem, bringing about awareness and impacting the creation of appropriate policies.**

Foundation for Ecological Society (FES) worked with local communities to build their capacities to leverage existing systems and processes for land rights claims, using technology, resources and forest plans. They partnered with state governments to improve the management of common lands and inform policy design. In Odisha, Maharashtra, Rajasthan, and Chhattisgarh, FES conducted capacity-building workshops and created the 'Prakriti Karyashala' with state governments to strengthen and improve the implementation of the FRA (2006). In Odisha, FES worked on FRA claims in 19 districts, facilitating the entire process for local communities. FES worked closely to influence the working of Panchayat sub-committees in Karnataka, Rajasthan and Andhra Pradesh to increase the economic use of common lands in rural areas.<sup>85</sup>

“ Implementation of forest rights is largely a state subject. Some states have been very proactive, while others are still picking up pace. For instance, Odisha's recent work has been very proactive, especially in terms of using different approaches to support the tribal community of the state.

Executive Director at a civil society organisation

## Forced Evictions and Acquisitions of Land

Land acquisition continues to be a significant cause for displacement, especially among certain vulnerable groups, despite the passage of laws such as the Land Acquisition, Rehabilitation, and Resettlement Act (2013) which aimed at protecting land and providing relief to the displaced.

**Approx. 65 million people have been displaced since independence for development projects, the highest in the world.**<sup>86</sup>

Despite making up only 8% of the population, more than 40% of the displaced were from tribal communities.<sup>87</sup> Skewed incentives that privilege the position of industries and developers over communities and individuals, have led to poor compensation and unlawful acquisitions for development purposes.

**There is limited transparency on data and reasons for land acquired by governments and/or private players.**

This deficit of disaggregated data and the purposes of such acquisitions has led to high levels of information asymmetry and a lack of transparency around land acquisition.



### MANIFESTATION OF THE RISK

Acquisition of land for development initiatives involves displacement, putting those living in vulnerable locations with insecure property titles, like Adivasis and slum dwellers, at a higher risk. A lack of property titles affirming ownership, limited awareness of existing protections and a limited ability to navigate bureaucracy has meant that vulnerable communities continue to be pushed to locations that are susceptible to acquisition.

The passage of the Land Acquisition, Rehabilitation, and Resettlement Act (2013) (LARR) was pivotal in allowing transparency and providing relief to displaced communities. However, with limited awareness and knowledge of mechanisms under the law, LARR's legal protections have remained sparsely executed.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Mansuri is a tribal woman of the Santhal tribe in Jharkhand whose community has lived in the area for many generations. Their resources, sources of food and sustenance, their communal beliefs and sense of being are all connected to the forest land. However, their land is under threat of acquisition for developmental purposes due to rich deposits of Bauxite. Once approval has been given to the highest bidder, her community will be forcibly evicted from lands that have been passed through generations. However, her awareness of existing protections as well as the means to access them are limited. Consequently, her inability to attend public consultations or seek relevant legal aid will keep her aloof from the decision-making process.

Existing solutions in the ecosystem were helpful in moving the challenge to the emerging stage before 2014. But state-level rollbacks has resulted in uneven implementation of provisions, keeping this challenge in the emerging stage.

Transformed

Mainstream

Emerging



Nascent

Latent

2021  
↑  
2011



### Key trends and developments in the ecosystem

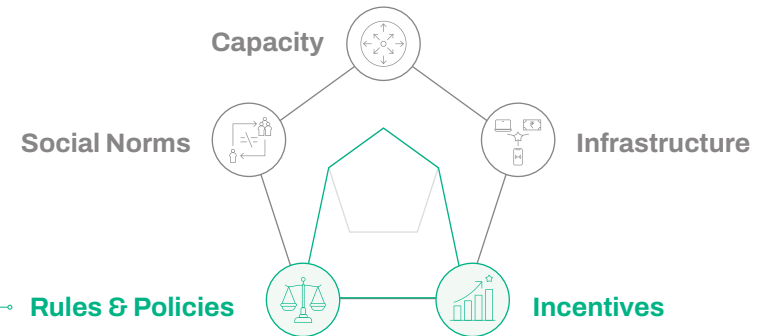
Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>There is a rise in judicial interventions and legal support to affirm protections from displacement due to acquisition</b></p>		<ul style="list-style-type: none"> <li>The Land Acquisition, Rehabilitation, and Resettlement Act (LARR) was passed in 2013, aimed to provide transparent and equitable rehabilitation/resettlement to personas affected by land acquisitions. It laid out minimum requirements of consent required before the commencement of development projects.<sup>88</sup></li> <li>In 2014, the government tried to amend LARR (2013) through an ordinance and then through a bill. Subsequently, states created their own laws, which led to dilution of the central act on the state level.<sup>89</sup></li> </ul>	<ul style="list-style-type: none"> <li>By 2018, Tamil Nadu, Telangana, Gujarat, Haryana, Maharashtra, Jharkhand, and Andhra Pradesh had largely made changes to the central LARR 2013 act. Additionally, 14 states also made minor changes to the LARR 2013, weakening its effects.<sup>90</sup></li> <li>Ajay Maken vs Union of India (2019) was a case concerning the legality of the demolition of Shakur Basti in Delhi. The Delhi High Court held that slum-dwellers possess the right to housing and shall be protected from forced and unannounced eviction.<sup>91</sup></li> </ul>
 <p><b>There is an increase in community-led interventions, protests and collective resistance against proposed acquisition</b></p>	<ul style="list-style-type: none"> <li>In 2011, the Uttar Pradesh government bought fertile farmland to build an expressway. However, farmer protests broke out when the government sought to acquire more.<sup>92</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2014, community agitations in Odisha were able to push back Vedanta, who were looking to build in the state and encroach upon tribal sacred land.<sup>93</sup></li> <li>In 2016, protests in Odisha led to the shifting of a POSCO project, which would have led to widespread displacement of forest dwelling communities.<sup>94</sup></li> </ul>	<ul style="list-style-type: none"> <li>Ongoing farmer protests are pushing back on land acquisition for industrial growth in Krishnagiri.<sup>95</sup></li> </ul>





## Root causes of the challenge

Skewed incentives and limited implementation of policies have resulted in this challenge. Consequently, addressing it requires improving execution and creating rules that do not permit unlawful acquisitions and evictions.



### INTERVENTION SPOTLIGHT



**Building the ecosystem's awareness on 'Rules and Policies' that protect the displaced | HLRN created various tools and handbooks to help assess, document, and assist those affected or are susceptible to forced evictions.**

HLRN set up an observatory in 2016 to document, highlight, monitor and address the issue of forced evictions by collecting data, which they published through reports that analysed the statistics. Through a handbook on UN guidelines, HLRN aimed to improve awareness of the policymaking ecosystem on global rules and policies concerning forced evictions and displacement due to developmental needs. They also assisted communities in the aftermath of forced evictions and loss of housing, through monetary compensation, and by providing legal awareness.<sup>96</sup>

“ LARR has been a step in the right direction with proper safeguards in place to protect the interests of the beneficiaries,. However, all this remains largely on paper. For instance, in instances where the governments executed negotiated purchases to build highways, the poor farmers with their low level of literacy and digital literacy remain at a disadvantage.

Urban planning expert at a global institute

## 7 Quality of Property

### Suboptimal Liveability of Property

Due to gaps in urban planning and limited implementation of existing state and central-level schemes, slum dwellers, landless farmers, and low to middle income households are most at-risk of facing this challenge. Efforts are needed to scale existing solutions and maximise implementation.

The proportion of the urban population living in slums rose from around 30% in 2010 to 35% in 2018.<sup>97</sup>

Sections of society such as slum dwellers and marginal or landless farmers, are burdened by the informal nature of their work, limiting their income and restricting their choice of neighbourhoods.

Only 76% and 58% of the sanctioned houses have been delivered under the PMAY-G and PMAY-U schemes, respectively.<sup>98, 99</sup>

Existing schemes have lagged in their implementation, and promised goals have not been achieved within the proposed timelines. Additionally, the lack of institutional financing has hurt individually-undertaken projects.



#### MANIFESTATION OF THE RISK

Geographic and economic factors have excluded the needs of vulnerable populations from urban planning exercises. Communities such as marginal and landless farmers, and slum dwellers bear the brunt of this challenge, facing issues such as congestion in houses, poor climate resilience, pending renovations, limited access to civic amenities, etc.

Schemes and other efforts to address these issues have had limited results due to lack of implementation at scale among marginalised populations. The Access (In)Equality Index, 2021, ranks all states and UTs on the basis of their access to basic amenities, highlighting a stark disparity between state-level implementation of existing schemes such as the Pradhan Mantri Awas Yojana (2015) - Urban and Gramin.

#### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Due to intergenerational marginalisation, Joseph is forced to live with his parents and siblings in a one room slum in Dharavi. The levels of congestion have increased over time due to the rapid migration trends, while the absence of clean toilets and sanitation facilities has created an unhealthy environment, forcing the family's women to travel out of the neighbourhood for their basic needs. He was promised a house under the PMAY, but due to lagging implementation and procedural delays, he is yet to access the promised funds. Multiple institutions and organisations have undertaken slum upgradation programmes, but due to his inability to show proof of land ownership, he has not been able to reap the benefits of such programmes. Today, Joseph continues to negotiate the subpar living conditions with his growing family.

While both the government and grassroots organisations have been working on this challenge, efforts are needed to scale these solutions and move the risk to the mainstream stage.

Transformed

Mainstream

Emerging

Nascent

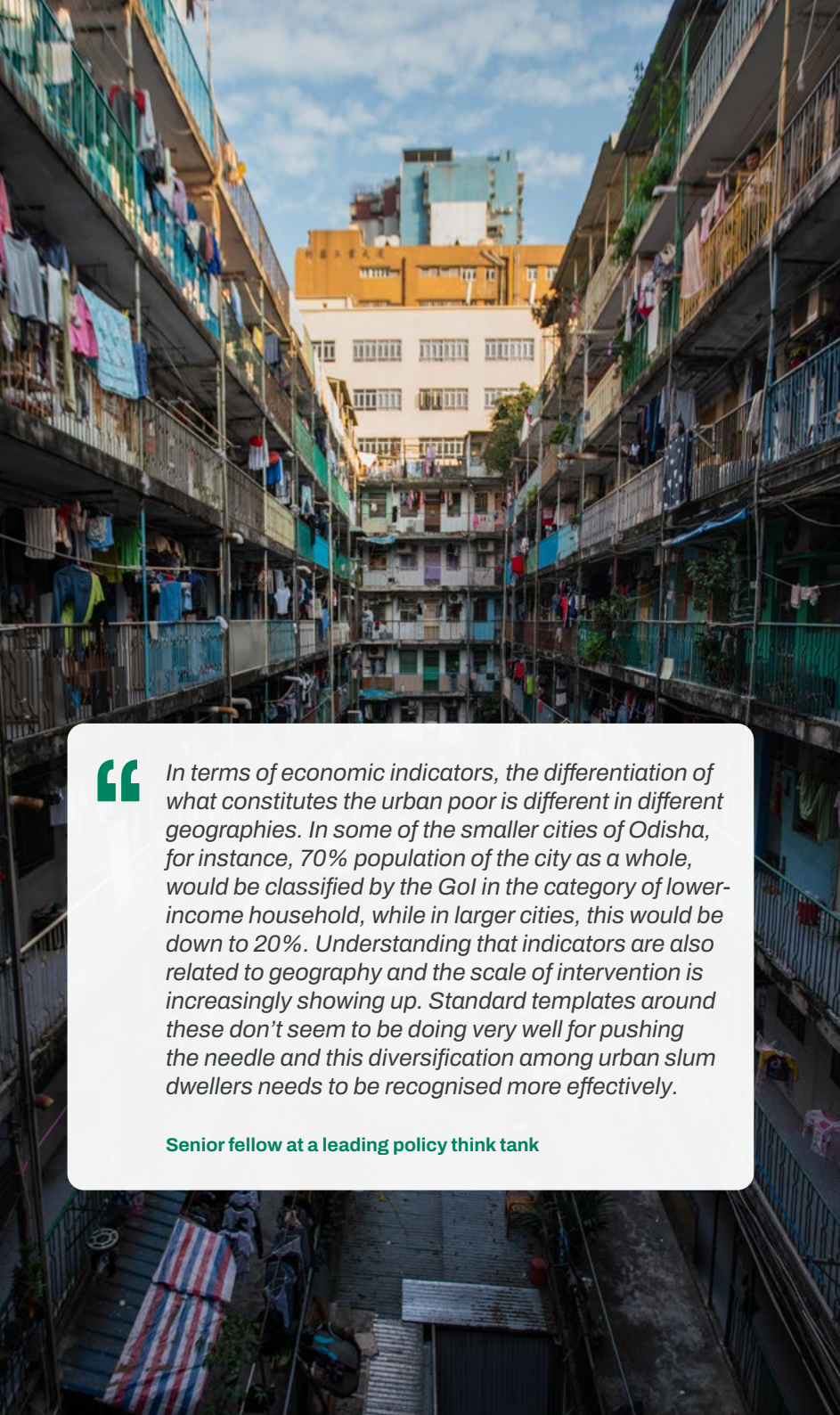
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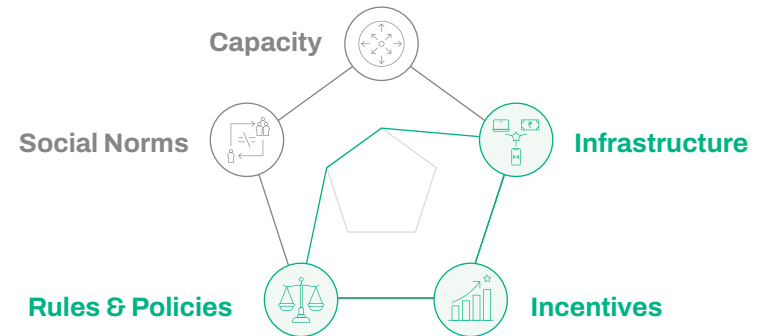
### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>Legislations and schemes to provide safe, livable and affordable housing were created and implemented</b></p>	<ul style="list-style-type: none"> <li>Indira Awas Yojana and Rajiv Awas Yojana (2011) provided cash subsidy to rural persons to construct and upgrade their housing units.<sup>100</sup></li> <li>Schemes like the Integrated Housing and Slum Development Program, and Jawaharlal Nehru National Urban Renewal Mission (2005) were implemented to improve the living conditions of the urban poor.</li> </ul>	<ul style="list-style-type: none"> <li>In 2015-16, a set of model bye-laws were created for states to implement to improve standards of housing, but the status of implementation of these laws are currently unclear.<sup>101</sup></li> <li>The Pradhan Mantri Awas Yojana (2015) subsumed previous schemes, and created clear targets for housing, especially for individuals from low to middle income families.<sup>102</sup></li> </ul>	<ul style="list-style-type: none"> <li>Odisha Land Rights to Slum Dwellers Act (2017) was introduced with the aim of assigning land rights to identified slum dwellers for redevelopment.<sup>103</sup></li> <li>In 2017, Odisha Urban Wage Employment Programme was aimed at converting slums into pucca housing units.<sup>104</sup></li> </ul>
 <p><b>The participation of nonprofits in upgrading slums and scaling existing solutions has grown</b></p>		<ul style="list-style-type: none"> <li>Under the Odisha Land Rights to Slum Dwellers Act, Tata Trusts worked towards the denotification of slums in Odisha.<sup>105</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2020, Habitat for Humanity ‘s ShelterTech created a platform for entrepreneurs and startups that work on innovative solutions for affordable and livable housing. This leverages HFH’s long standing partnerships and experience to enable informed investing and mentoring, helping solutions scale up.<sup>106</sup></li> <li>Geospatial technology has been leveraged to improve urban planning and increase community involvement under the JAGA Mission (2020).<sup>107</sup></li> </ul>



## Root causes of the challenge

A lagging policy scheme landscape, low quality of existing digital infrastructure, and limited incentives among builders to create affordable housing are key root causes for this challenge.



### INTERVENTION SPOTLIGHT



**Leveraging technology to implement programmes | Using spatial technologies, TATA trusts contributed towards Odisha government's slum redevelopment efforts under the JAGA mission.**

Tata Trusts worked towards the upgradation and holistic redevelopment of slums within Odisha by providing them with basic amenities, in collaboration with the Odisha government. Through the use of spatial technology and GIS systems, through drones, they mapped out the slum areas within Odisha and were able to provide basic amenities to over 550 slums, successfully addressing over 16% of the states' designated slums.<sup>108</sup>



*In terms of economic indicators, the differentiation of what constitutes the urban poor is different in different geographies. In some of the smaller cities of Odisha, for instance, 70% population of the city as a whole, would be classified by the Gol in the category of lower-income household, while in larger cities, this would be down to 20%. Understanding that indicators are also related to geography and the scale of intervention is increasingly showing up. Standard templates around these don't seem to be doing very well for pushing the needle and this diversification among urban slum dwellers needs to be recognised more effectively.*

Senior fellow at a leading policy think tank

## Unresilient Disaster Construction

Several regions in India are prone to floods, earthquakes, fires, and other natural calamities. Despite the growing threat of climate change-induced natural disasters, the ecosystem has not focussed on anticipatory disaster-resilient construction, instead focusing on post-disaster reconstruction, relocation, and rehabilitation.

**75% of India's districts are vulnerable to disasters.**<sup>109</sup>

As per the National Disaster Management Authority's index on disaster-resilience, 13 states in India rank below the national average, predominantly in the Northern and North-Eastern part of the country.<sup>110</sup>

**In 2019, India was the 7th most affected by climate change in the world.**<sup>111</sup>

According to the Weather, Climate Catastrophe Insight for 2019, the Indian monsoon floods was the deadliest event globally, with 1700+ fatalities and an economic loss of over \$10 billion.<sup>112</sup>



### MANIFESTATION OF THE RISK

Climate-change & natural disasters have significant impacts on property, requiring resilient construction material and methods. Although this is a universal challenge that affects all personas, households in low-income and middle-income brackets are uniquely vulnerable, due to their geographic location, economic constraints, and limited awareness.

Disaster-resilient infrastructure is designed to reduce the impact of natural disasters or weather-related phenomena. Some examples include elevated stilts or foundations to prevent flood damages and earthquake-proof materials to create resilient building structures.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Jogeshu, a fisherman in Assam, lives with his wife and his parents in a *kachcha* house at the riverbanks. His earnings depend, primarily, on the river fish that he catches from the vast network of rivers that flow through the state. His wife later sells this produce in the local market. But in the last decade or so, heavy rains have increased the incidence of floods, which combined with other disasters, like landslides, have affected the structural integrity of his home and put his family at risk. Limited knowledge of climate-resilient construction materials and techniques has also hindered his ability to live in safe conditions. This situation has forced him to rely on relief aid provided by the state government, which is often delayed, forcing him to reconstruct his house in ad-hoc ways to make it till the next season.

Sporadic efforts exist through community-based institutions that undertake assessments and provide rehabilitation and relocation support, largely in a post-disaster environment.

Transformed

Mainstream

Emerging



Nascent

Latent

● 2021  
↑  
● 2011

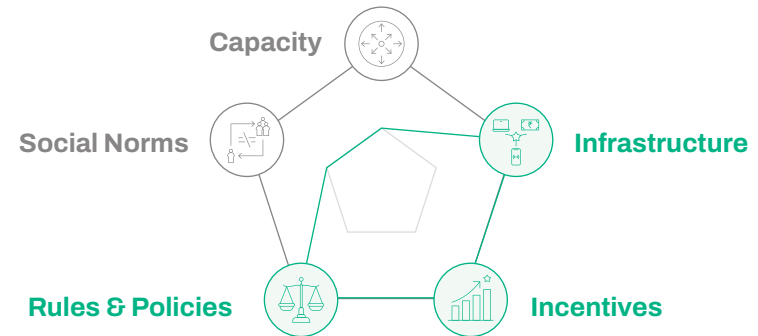


### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>State-led interventions prescribing construction standards were created</b></p>	<ul style="list-style-type: none"> <li>Interventions such as the National Disaster Management Act (2005) and the creation of the National Disaster Response Forces in 2006 provided some level of protection via reconstruction efforts rather than resilience-building.<sup>113</sup></li> <li>National Building Code of India (2005) and the National Centre For People's Action In Disaster Preparedness, Manual for Hazard Resistant Construction, 2007 prescribed specific pre-disaster building guidelines.<sup>114</sup></li> </ul>	<ul style="list-style-type: none"> <li>The 15th Finance Commission ideated on incentives for states on their performance across SDGs, one of which was disaster-resilient infrastructure.</li> <li>Additionally, the Model Building Bye-Laws were also updated in 2016 to include sustainability provisions such as rainwater harvesting, disaster management guidelines for different building types and specified processes for building plan approval.<sup>115</sup></li> <li>India also joined the alliance of private companies looking to improve resilient infrastructure, called ARISE.<sup>116</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2022, India classified the Coalition for Disaster Resilient Infrastructure, (created in 2019), as an international organisation.<sup>117</sup></li> </ul>
 <p><b>Direct interventions were undertaken by key actors to improve disaster-resilience in select geographies</b></p>	<ul style="list-style-type: none"> <li>Habitat India partnered with the state of Tamil Nadu to build disaster-resilient homes in tsunami-affected coastal villages, post the 2004 earthquake and tsunami in Tamil Nadu.<sup>118</sup></li> </ul>	<ul style="list-style-type: none"> <li>Community based micro-Climate Resilience was taken up in Gorakhpur in 2016. The aim was to design and build new types of flood-resilient and affordable houses by using locally available bricks, with indigenous techniques that made the process less energy intensive.<sup>119</sup></li> <li>MIT worked with Aga Khan Agency to offer courses and assistance on redesigning disaster-resilient housing in Saurashtra.<sup>120</sup></li> <li>SEEDS used concrete materials and better leveraged technologies to build flood resistant homes in Assam.<sup>121</sup></li> <li>UNDP provided disaster-resilient material and aided reconstruction that kept in mind the topography and soil sensitivity of Kerala's flood-ridden districts.<sup>122</sup></li> </ul>	

## Root causes of the challenge

Interventions addressing unaffordability of appropriate material and improving compliance with building regulations are required to ensure anticipatory disaster-resilience in construction.



### INTERVENTION SPOTLIGHT



**Creating Geography Specific ‘Infrastructure’ | SEEDS India adapted existing indigenous techniques to develop climate resilient housing in Assam in 2019. By using a community based approach, SEEDS was able to incorporate the needs of the community in flood preparedness and climate resilience.**

“Assam-type” buildings have not been able to withstand intensified calamities, due to the lack of use of advanced construction materials, hindering the ability of populations living below the poverty line to lead a normal life, especially post-disaster. SEEDS’ intervention in Golaghat district of Assam made the dwellings stronger by using concrete materials and better technologies. The techniques used were an adaptation of an existing concept of ‘Chang Ghar’, where bamboo stilts and wooden poles served dual functions of keeping floodwaters and wild animals at bay.<sup>123</sup>



Action by civil society groups, such as collectives set up by us to construct dams to solve the water crisis in villages or to grow elephant grass to deal with the issue of erosion in Assam, go a long way in highlighting the importance of community-led solutions in a local context that can be replicated across the country. However, it is also important to note that community-led solutions, by themselves, cannot be enough and local and state governments need to come forward to bring about sustainable change for the people.

**Grassroots practitioner with a large-scale community-based land rights organisation**

## Inefficient Housing Market

The introduction of the Real Estate Regulatory Act (RERA, 2016) addressed long standing issues within the housing market. However, the lack of transparency, presence of information asymmetry and misaligned incentives has limited its implementation across various states.

**31 out of the 36 states and UTs have adopted RERA's rules and regulations.**<sup>124</sup>

Across Assam, Manipur, Mizoram, Meghalaya, and Sikkim, state-level regulatory authorities under RERA 2016 have not been set up. Additionally, West Bengal and Jammu and Kashmir have only recently set up their portals.<sup>125</sup>

**The housing market from a demand perspective, is estimated to have grown by 59% between 2020 and 2021.**<sup>126</sup>

Skewed incentives during buying have influenced the use of housing and real estate investments for speculative purposes, driving up the housing prices.



### MANIFESTATION OF THE RISK

The immovable property market in India has been characterised by high levels of opacity & information asymmetry, in spite of existing protections and processes that safeguard the interests of a buyer. There is limited awareness of existing protections, rising prices and mechanisms that make buying property opaque. Additionally, the lack of reliable redressal avenues affects all individuals that engage with the housing market.

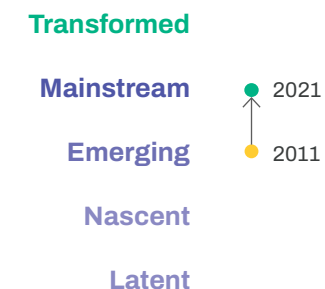
The introduction of the Real Estate Regulatory Act (RERA, 2016) was a key step in making the housing market more secure, by ensuring a more transparent engagement between buyers and sellers. Between 2014 and 2020, India's real estate sector jumped up six spots on Jones Lang LaSalle's Global Real Estate Transparency Index (GRETI), an acknowledgement of the efficacy of reforms.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Asif, a shopkeeper's assistant, is looking to buy his first house in Kolkata. His family of 3 kids, his wife and parents plan to reside with him. Finding a house within his desired neighbourhood, however, with easy access to the amenities, has been a struggle. Upon finding a house that met his needs, the broker demanded 40% cash upfront. He requested the broker for more time and access to the relevant property records for loan applications. However, the broker indicated hesitancy and has delayed the sharing of these records. Asif also noted significant quality issues upon closer inspection of the house, making it a harder decision to invest money into the house. While looking for protective mechanisms under RERA, he found out that the state is yet to comply with its rules.



The Real Estate Regulatory Act (RERA), 2016 was a pivotal development in regulatory reform for the housing market sector, which propelled the risk from emerging to mainstream. Focussing on realising its full potential through targeted solutions and scalable implementation across all states consistently will be key in moving this risk to the transformed stage.



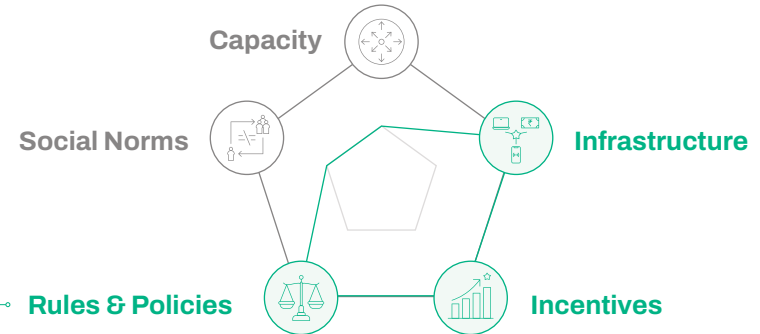
### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>The growth of governmental solutions to address issues of transparency within the real estate sector</b></p>	<ul style="list-style-type: none"> <li>Providing affordable housing opportunities has been a long-standing solution in the country, either through subsidised housing or free units like with the Indira Awas Yojana (1986) and Rajiv Awas Yojana (2011). However, with PMAY, onus was placed on improving supply of affordable housing, rather than reforming the overall housing market.</li> </ul>	<ul style="list-style-type: none"> <li>In 2015, the Pradhan Mantri Awas Yojana - a combination of previous housing schemes, was introduced to provide affordable housing to individuals through a range of channels.<sup>127</sup></li> <li>RERA (2016) was introduced by the Central government to protect the interests of homebuyers by establishing a regulatory authority in each state, along with dispute resolution mechanisms too.<sup>128</sup></li> </ul>	<ul style="list-style-type: none"> <li>Judicial interventions and state-led changes to RERA Rules were being carried out to make the system more transparent.</li> </ul>
 <p><b>Market and government focused efforts in establishing online portals to enable housing transactions</b></p>	<ul style="list-style-type: none"> <li>Online platforms such as housing.com and Magic Bricks enabled transparent listing of houses. However they were targeted at middle to high income groups.<sup>129</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2014, the advent of the online portal, NoBroker, led to further disruption of the housing market by directly connecting sellers with buyers.<sup>130</sup></li> </ul>	<ul style="list-style-type: none"> <li>The government launched the Confederation of Real Estate Developers' Associations of India (CREDAI) Awaas App in 2022 to allow buyers to virtually explore RERA-approved projects from 220 Indian cities.<sup>131</sup></li> <li>The government also launched the National Real Estate Development Council's (NAREDCO) online portal in 2022 to allow buyers to access information and house dimensions on RERA-registered projects.<sup>132</sup></li> </ul>



## Root causes of the challenge

Lack of transparency, information asymmetry, skewed incentives, and regulatory gaps continue to remain key causes for this challenge.



### INTERVENTION SPOTLIGHT



**Enhancing existing 'Rules and Policies' | BCG's extensive assessment research on RERA across states was a first of its kind. They also provided recommendations to key stakeholders including the government, on how to better implement and access to these protections.**

The report assessed the execution of RERA along the lines of transparency, accountability, customer empowerment, grievance redressal and overall confidence in the sector. While 5 out of 6 Consumers sought redress through RERA, only 22% of those consumer were satisfied with the existing redressal systems. However, they also saw high levels of confidence across stakeholders, with 76% of consumers who were aware of RERA only willing to buy RERA properties in the future. Based on this data, BCG recommended driving consumer awareness, fast-tracking processes, driving compliance and transparency across states and defining policy guidelines that allowed quick resolution & accountability.<sup>133</sup>

“ Awareness of RERA seems to be one of the biggest challenges in the ecosystem today. For example, almost 70% of the consumers knew that there is something called 'RERA', but if you actually double click and ask them what does RERA mean, people didn't know the specifics. People didn't know that there needs to be agreement which is, sort of a master agreement, not based on the whims and the fancies of the buyer. All of this led us to the fact that there needs to be a bit more, actually, a lot more, consumer awareness, and especially more in the lower tier towns.

A partner at a global consulting firm

## Inaccurate and Inaccessible Record-Keeping

National level interventions for the digitisation of records, via the Digital India Land Records Modernisation Programme, saw widespread adoption across multiple states. However, misaligned incentives across key actors have led to issues of inaccuracy and poor quality still exist, but are seeing limited solutions.

The **DILRMP 2.0 was launched in 2015, to centralise and digitise land records to improve accessibility.**

This national-level programme saw success due to its ability to reduce dependence on intermediaries, provide information on eligibility for certain governmental schemes, and allow web-enabled access to records.

**However, as of 2021, more than 50 percent of states had digitised less than half of their land records.**<sup>134</sup>

According to the LRSI 2021, the implementation of the DILRMP has been lagging behind in certain pockets of the country, especially the north-east and the UTs of Jammu and Kashmir, and Ladakh. Issues of limited capacity in land administration, lacking digital literacy amongst stakeholders, sparse internet penetration and a single-language UI design has limited the effectiveness of the DILRMP.<sup>135</sup>



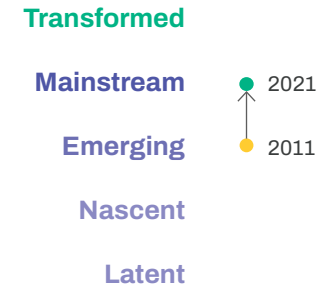
### MANIFESTATION OF THE RISK

Land administration and record-keeping in India today has a colonial legacy and follows systems instituted by the British Raj. Existing methods of property record-keeping do not capture all mutations in property, and their quality, accuracy & accessibility are compromised. Officials occupying positions of land administration, such as Revenue Officers and District Collectors, are not incentivised to maintain credible and accurate records. Inaccurate and inaccessible record-keeping requires solutions at a structural level like centralisation of land records through the Digital India Land Records Modernization Programme (2016). While this programme improved digitisation and accessibility, it has had limited effect on the problems of existing inaccuracy and inconsistencies. Combined with varying levels of implementation across different property types, this situation has resulted in a compromised quality of digital records.



### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Aqsa is a young woman who inherited a 5 acre land from her father through his will, upon his passing. However, her inheritance was contested by her uncle who believed that the original land belonged to him, and not her father. Therefore, as the rightful owner, he stated that the land in question should be restored to his possession. An attempt to look up official land records on ownership information did not provide the necessary clarifications as information regarding this piece of property had not been updated since the 1990s. This property dispute has brought about disarray within the family and has also prevented Aqsa from using the land to improve her economic conditions.

Centralised digitisation has succeeded in moving the challenge from emerging to mainstream. However, to move the risk to the transformed stage, focus must now be placed on creation solutions revolving around issues of low quality and inaccuracy of these digitised land records and scaling them effectively across different states.

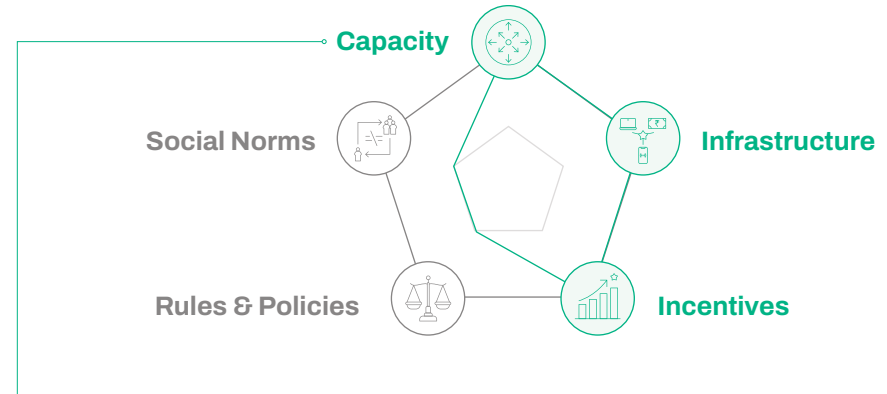


### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>There has been a rise in the frequency of solutions focussed on digitising existing land records and uniformising them</b></p>	<ul style="list-style-type: none"> <li>National Land Record Modernization Programme (NLRMP) was launched before 2011 to modernize land managements, minimize scope of immovable property disputes and enhance transparency within the system<sup>136</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>The centrally funded Digital India Land Record Modernization Programme (DILRMP), a scaled up version of the National Land Record Modernization Programme (NLRMP) was launched in 2016 to develop a centralised systems of land record management.<sup>137</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2018, the National Generic Document Registration System (NGDRS) was launched to allow online property registration facilities across the country.<sup>138</sup></li> <li>In 2021, as part of the SVAMITVA scheme, resurveying of lands were undertaken and drone mapping of land parcels were done to facilitate the use of property as a financial asset.<sup>139, 140</sup></li> </ul>
 <p><b>Feedback loops to check for the accuracy of records and quality have been implemented in disconnected pockets</b></p>		<ul style="list-style-type: none"> <li>Stakeholder-led institutions and multilateral institutions such as NCAER, Jan Sahas, IGIDR, IIHS and NIPFP conducted various assessments of the impact of the central digitisation programme, focussing on the efforts undertaken by different states.<sup>141, 142, 143</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Jansunwai portal and app (2016) were launched in Uttar Pradesh and Maharashtra launched the Lokseva portal as grievance redressal mechanisms for the public.<sup>144, 145</sup></li> </ul>

## Root causes of the challenge

Misaligned incentives between state departments, poor digital infrastructure, and limited state capacity, together, have led to this challenges' emergence.



### INTERVENTION SPOTLIGHT



**Enhancing existing 'Capacity' | NCAER's Land Records and Services Index (N-LRSI) survey was the foremost exercise at ranking and mapping states' efforts in records digitisation under DILRMP. This has allowed transparency in showcasing states that are lagging behind.**

National Council of Applied Economic Research (NCAER) conducted an assessment study of the implementation of DILRMP across all states and union and territories. Post the study, Bihar and Madhya Pradesh conducted collaborative events with NCAER. Consequently, Bihar even saw a strong rise in its ranking in the next two consecutive years. NCAER's LRSI Index is released every year, providing year on year updates on levels of implementation under the rules and regulations under DILRMP.<sup>146</sup>

“ Every state in India has different historical land records systems, either zamindari or ryotwari, and so, digitizing them is not easy. It is not about using a specific software, but also about changing the way you're recording the system. There exists a clear difference between rural and urban records, with the former doing much better than the latter. Additionally, even if top performing states are good on the digitisation side, they are not performing very well on the accessibility side.

Leading researchers at a leading policy think-tank

## Exclusion from Housing Finance

While housing finance is a widely accepted tool to possess property amongst high-income groups, vulnerable low income groups, like people in informal occupations and women, have remained excluded from the existing system.

**Growth of the Affordable Housing Finance model has been minimal, with traditional House Financing Companies and Standard Commercial Banks still relying on high-ticket loans to high income groups.**

As of December 31, 2021, the total loan book of AHFCs stood at Rs 66,221 crores, forming only 6% of the overall loan book of housing finance companies (HFCs).<sup>147</sup>

Most AHFCs focus on lower income groups, but presence of women-specific products is yet to be scaled. Additionally, there is limited awareness even amongst marginalised groups and certain states like Kerala, Goa and North-eastern India, are lagging behind in coverage of AHFCs.<sup>148</sup>



### MANIFESTATION OF THE RISK

Economically & socially disadvantaged groups face hurdles in accessing formal credit & financial assistance. In such a situation, home loans and financial assistance can allow people of different income brackets to afford safe and quality housing. However, due to discriminatory and patriarchal norms, marginalised communities are excluded from being able to access these opportunities at a large scale.

While solutions to encourage affordable housing finance have been emerging consistently - in the form of interest subsidies and targeted schemes by the government and through Affordable Housing Finance Companies (AHFCs) by the private sector, their reach among the most marginalised has remained limited. Consequently, a vast proportion of the country's population often finds itself struggling to own a home.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Bimla is a widowed farmer living in the peri-urban areas of Punjab. Upon the death of her husband, she inherited a farmland of one acre, but has been unable to either cultivate it or sell it to interested real estate developers. Consequently, she planned to, at least, create a more livable house for her family of four. However, unclear ownership records and her informal occupation as a daily wage labourer have prevented traditional banks and HFCs from authorising a loan. In absence of any options, she is now forced to rely on the informal lending ecosystem, which charges exorbitant rates of interest and utilises intimidating collection techniques.

Emergence of Affordable Housing Finance Companies (AHFCs) in early 2010s moved the risk into the emerging stage, but the limited implementation at scale and low adoption of these solutions across all marginalised groups has resisted its evolution into the mainstream stage.

Transformed

Mainstream



Emerging

Nascent

Latent



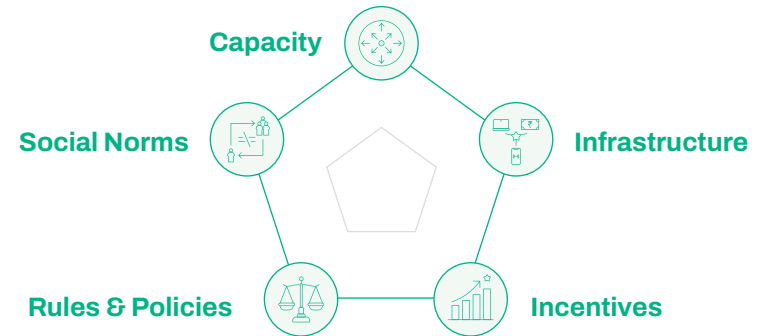
### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>There has been a consistent growth in governmental solutions that provide direct financing, subsidies on loan interests, or support to private sector solutions</b></p>		<ul style="list-style-type: none"> <li>• Credit Risk Guarantee Fund Scheme for Low Income Housing was introduced in 2012 to enable providing loans upto 5 lakhs to low income groups without requiring collateral.<sup>149</sup></li> <li>• Schemes like Rajiv Rinn Yojana (2013), Affordable Housing in Partnership under Pradhan Mantri Awas Yojana (2015) and the rapid digitisation of records allowed easier access to affordable housing for low income groups.<sup>150, 151, 152</sup></li> </ul>	<ul style="list-style-type: none"> <li>• The National Housing Bank implemented the SunRef Green Housing India programme in 2017 which aimed to fund eligible green affordable housing projects.<sup>153</sup></li> </ul>
 <p><b>There has been a growth of market-led solutions, in the form of AHFCs and affordable finance products by traditional financing companies</b></p>	<ul style="list-style-type: none"> <li>• Over 10 Affordable Housing Finance Companies emerged from the 2010s as a market-led solution. They catered to the sections of society whose income was below the median household incomes.<sup>154</sup></li> </ul>	<ul style="list-style-type: none"> <li>• The National Housing Bank created licensing and refinancing opportunities for the AHFC ecosystem.<sup>155</sup></li> </ul>	<ul style="list-style-type: none"> <li>• In 2022, the CDC group announced a social bond program with Aavas Financiers, an AHFC that targets women borrowers.<sup>156</sup></li> <li>• A range of mainstream banks and HFCs also provide loans and financial instruments that cater specifically to working women under a certain income eligibility criteria.<sup>157</sup></li> </ul>



## Root causes of the challenge

Since all five causal factors contribute to this challenge, a multi-faceted approach is essential in addressing the challenge's growth and its impact on individuals.



### INTERVENTION SPOTLIGHT



**Enhancing access to existing financial 'Infrastructure' | SGRL worked with its consumers at a grassroots level to accomplish their property titling before creating financial assistance options for them.**

SEWA Grih Rin Limited (SGRL), or Sitara, aims at providing affordable housing finance to women and low-income groups, two segments that are largely unaddressed by traditional institutions. They guide their customers individually through multiple requirements in the process to access housing finance, by acting as financial intermediaries at the last-mile. While their work has seen nascent success, there continues to be challenges across target populations due to limited awareness among borrowers and information asymmetry. Their model provides insight into a social model that can be scaled through deeper on-ground engagements and support from the state.<sup>158</sup>

“Urban poor communities are often under-prepared for accessing market instruments as robustly as the general population. Hence, they are restricted in various ways that are, in nature, similar to what restricts them from approaching or interacting with the government.”

Senior fellow at a leading policy think tank



## High Incidence and Pendency of Property Disputes

Issues pertaining to judicial capacity, lagging infrastructural support, and conflicting laws have exacerbated the prevalence of property-related disputes. These have, in turn, bogged down the judiciary's time and forced litigants into an inter-generational cycle of expenditure while seeking judicial recourse.

According to estimates, 66% of all civil cases in India are related to land or property disputes, and the average pendency of a land acquisition dispute is 20 years.<sup>159</sup>

Issues of limited capacity, lagging infrastructural support, and conflicting laws across different states have made it very tricky to address the risk directly.

The risk is pan-indian and the lack of clear solutions at a state or national level has implied that there have been little to no improvements within the ecosystem.



### MANIFESTATION OF THE RISK

Property disputes account for two-thirds of the entire judicial docket. Improper evidence and infrastructural constraints have restricted the judicial system's ability to close and address existing land disputes. On the other hand, limited accuracy, conflicting laws and the low reliability of existing records has led to a high incidence of land disputes. Although this challenge is capable of affecting any persona, its impact on certain personas is more pronounced due to differing levels of education, income and access to judicial support.

Attempts to implement land tribunals and improve record updation have been made, but their impact has remained unclear. Post-2011, research attempts to bring awareness and inform policy have also surfaced, but their translation into actionable solutions has remained slow. Consequently, this has directly affected an individual's ability to deal with property disputes.

### HOW THE RISK IMPACTS AN INDIVIDUAL THROUGHOUT THEIR JOURNEY

Aqsa is a young woman who inherited an acre of land upon the passing of her father. Legally, her father's will clearly states that she is the sole owner of the property after his death. However, her uncle has laid claim to the piece of land stating that he is the original owner. Without clear property records and the lack of internal consensus on whose land it is, the family has been forced to take the case to court. However, aware of the normal timelines of cases like this one, she is extremely hesitant of the court's next steps. This has impacted the land's use for economically and socially productive purposes. Moreover, the long-drawn court proceedings are also likely to create a scenario where generations of the family may be stuck trying to resolve the issue in court, while also spending a lot of money on legal fees and attending the hearings.

While the ecosystem is cognisant of the challenge and its impact, focus on exploring new solutions and scaling existing solutions has remained minimal for over a decade, keeping this challenge in the emerging stage.

Transformed

Mainstream

Emerging



Nascent

Latent

● 2021  
↑  
● 2011

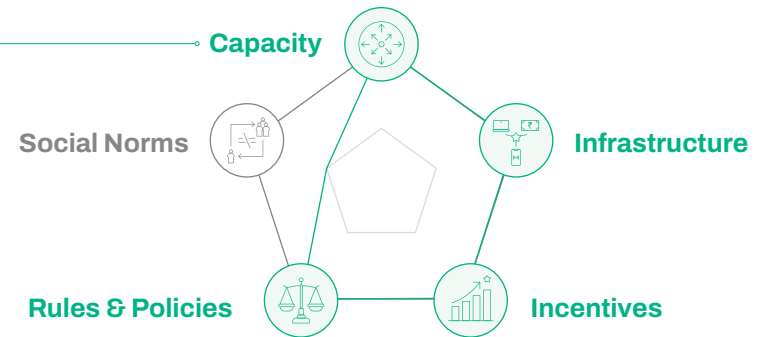


### Key trends and developments in the ecosystem

Trend	2011 snapshot	2016 snapshot	2022 snapshot
 <p><b>Centralised focus on simplifying the existing legal landscape and providing alternate dispute redressal mechanisms have increased over time</b></p>	<ul style="list-style-type: none"> <li>Land tribunals have been used a method of addressing land disputes prior to 2011. For example, the Bihar Land Tribunal was created in 2009 to preside over all land-disputes under the Bihar Land Reforms Act (1961).<sup>160</sup></li> </ul>	<ul style="list-style-type: none"> <li>The Real Estate Appellate Tribunal was set up under RERA (2016) to hear appeals from the decisions, directions or orders under RERA Authority and act as the adjudicating officer.<sup>161</sup></li> <li>The Middle Income Group Legal Aid Society (MIGLAS) was set by the Supreme Court in 2016. They aimed to bring down the cost of legal expenses by 70-80% for middle class homeowners.<sup>162</sup></li> </ul>	<ul style="list-style-type: none"> <li>In 2019, NITI Aayog constituted a committee and published a report to draft a model act and rules for states and UTs on conclusive land titling.<sup>163</sup></li> <li>In 2021, the government passed the Model Tenancy Act, which called for alternate adjudicating authorities and a reduction in the pendency of rent disputes.<sup>164</sup></li> </ul>
 <p><b>Research efforts to study the challenge have grown, with more focussed efforts on assessing its causes and its effects on individuals</b></p>		<ul style="list-style-type: none"> <li>Daksh India began its survey in 2015 called “Access to Justice”. A subsequent survey published in 2017 measured people’s outlook towards their pending cases and their efforts at getting them resolved.<sup>165</sup></li> </ul>	<ul style="list-style-type: none"> <li>Centre for Policy Research’s Land Rights Initiative published a report in 2017 on land acquisition in India by studying Supreme Court cases between 1950 and 2016.<sup>166</sup></li> <li>National Institute of Public Finance and Policy released a paper that assessed e-courts data in 2020 and provided recommendations on way forward through using roles.<sup>167</sup></li> </ul>

## Root causes of the challenge

Issues pertaining to judicial capacity, infrastructure and conflicting laws exacerbate the extent of the challenge, creating a need for systemic solutions.



### INTERVENTION SPOTLIGHT



**Enhancing ‘Capacity’ by building awareness | PRRC published two papers to highlight the trends and workings of the judicial system that were contributing to the pendencies in legal disputes.**

Over the past 3 years, the Property Rights Research Consortium has published two research papers studying the challenge of high incidence and pendency of property disputes in courts. Where the 2020 paper tracked the e-courts data and its completeness, the 2021 paper tracked land and property related litigation in the Delhi High Court. While focusing on existing solutions tangentially, these papers primarily aimed at creating popular awareness of the processes and workings of the judicial system, setting the ground for targeted solutioning of the existing challenge in the coming years.<sup>168, 169</sup>

“ There needs to be a more long-term assessment of what is causing disputes in order to address them. It may be a lack of certainty in records, or lack of recording, or a presence of recording encumbrances, or a change in ownership, or the fact that possession itself is not being recorded, or inaccuracy of area, which might be state-specific, and not uniform.

**A former senior public servant**



# **Way Forward & Call to Action**

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**Pathways for the funding ecosystem to contribute to the system's evolution  
and key learnings about systems change that emerge from research**

# Identifying Pathways to Advance the Ecosystem

The ‘emerging’ nature of the Property Inclusivity landscape creates a fertile ground for collaborative approaches that can help scale existing solutions.

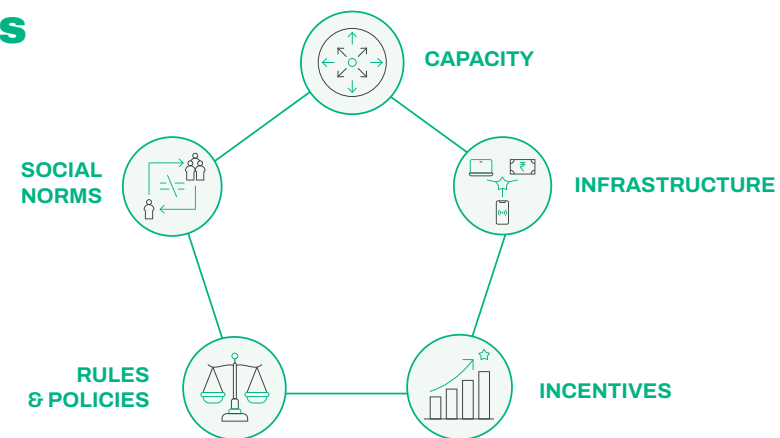
Due to differences in their levels of maturity, all existing challenges lend themselves to a customised approach towards creating systemic impact. By interacting with them in a diverse form of ways, funders and implementing organisations can unlock substantial value for the ecosystem and for the affected personas. More specifically, to engage with all the five root causes in an effective manner, key actors can **leverage certain pathways at different stages of evolution.**

<b>LATENT</b> The ecosystem is unaware of the challenge’s existence and extent	<b>NASCENT</b> Early conversations among experts to highlight the challenge are underway	<b>EMERGING</b> Shared awareness of the challenge leads to the birth of early solutions	<b>MAINSTREAM</b> A legal consensus on the challenge emerges and amplifies present solutions	<b>TRANSFORMED</b> A system with solutions that have eliminated the challenge completely
<b>Create a shared vocabulary for the ecosystem</b> to guide constructive debates	<b>Conduct rigorous and solution-oriented research</b> to identify actionable pathways	<b>Pilot innovative and unexplored solutions</b> in localised contexts through focussed investing	<b>Scale feasible and acceptable solutions</b> by providing long-term incubatory capital	<b>Reflect on the long-term success</b> of the scaled solutions to minimise any unintended consequences
	<b>Generate awareness and build system’s capacity</b> through consortiums and targeted trainings	<b>Produce policy-relevant research</b> to inform, support, and scale effective policy making efforts	<b>Tailor last-mile solutions</b> to reach vulnerable personas and geographies	
			<b>Build a self-sustaining community of actors</b> with diverse and long-term funding sources	

# Leveraging and Focusing Pathways to Impact Systems

Across all the five stages of evolution, identifying and engaging with the ‘right’ causal factor through the ‘right’ pathway can improve systemic impact of targeted interventions.

While leveraging pathways at the right stage in a challenge’s evolution can help improve the quality of outcomes, it is equally important to target them towards relevant root causes. For instance, while building a community of responsible actors can amplify existing efforts in the ecosystem, the focus of this community, be it improving the policy landscape, contributing to capacity building, or building social awareness, is also integral to identify for funders.



Strengthening **capacity** across Supply & Demand side by building the state’s ability to implement existing programs, while improving the people’s access to and awareness of existing systems

- Enable government entrepreneurs
- Increase agency and awareness of people
- Demonstrate population scale pilots



Building adequate and sustainable supporting **infrastructure** by upgrading digital facilities and improving access to finance and digital services

- Build evidence on infrastructure gaps
- Facilitate private sector innovation
- Enable blueprinting of inclusive digital rails



**Incentivising** key ecosystem actors to remedy misaligned motivations and encourage them in introducing new avenues for solving legacy issues

- Influence top-down incentives for inclusion
- Incubate market focussed innovative solutions



Building robust evidence and active engagement with **rules and policies** through data-backed research that is salient in the ecosystem

- Build a salient body of evidence
- Build a community of concerned stakeholders
- Actively engage decision makers



Influence existing **social norms** and practices to guide transform individual behaviours

- Research to highlight the extent of problem
- Collaborate with grassroots networks
- Leverage media and ongoing advocacy

## Retrospective Learnings From Actioning these Pathways

While the actual implementation of the identified pathways depends on the stage of the relevant challenge and the causal levers identified, a range of overarching considerations can help maximise the impact of the last-mile execution.

**Boosting Property Inclusivity can also trigger cross-sectoral impact in the landscape:** Given land and housing's critical role as a socio-economic amplifier, engaging with it can enable impact across a range of property-adjacent sectors. For instance, Jan Sahas's efforts show that a more accessible property records regime can reduce barriers for people to claim ownership and leverage it productively for economic growth.

**Developing a community or persona-lens in the design of the intervention can enable targeted impact for the pathway:** Across different challenges, individuals and communities at the intersection of marginalised identities - be it of gender, occupation, class, or caste - are disproportionately more at-risk. Consequently, keeping them in consideration when designing and executing interventions can enable scalable and long-term change in the system.

**While the sector has evolved, focusing on unaddressed challenges can catalyse future action in the system:** Challenges like 'Inaccurate and Inaccessible Record-Keeping' have moved significantly in the last ten years. However, it is equally imperative for the funding ecosystem to renew its focus on challenges that have remained stagnant, for instance, issues like 'High Incidence and Pendency of Property Disputes' and 'Discrimination while Renting'. Doing so would establish a solid foundation for the rest of the ecosystem to experiment with and scale existing solutions.

**Collaborative implementation and diverse funding is integral in untangling the existing complexity in the ecosystem:** Prioritising multi-stakeholder networks over siloed instances of pathway implementation is imperative to address the complex problem of Property Inclusivity. Bringing together dedicated funders from property-adjacent sectors, researchers, grassroots implementers, and entrepreneurs can enable a 360° redressal of the existing challenges. The Property Rights Research Consortium (PRRC) is an example of the same.

**Systems change is non-linear and evolves over a period of time, thus requiring patient capital investments:** Systems change involves empowering the ecosystem and enabling its potential to react to critical events and inflection points, while building solutions. Consequently, establishing long-term funding streams that are able to reflect on the success of the interventions is necessary to creating systems change. Partnering with funders across the board can enable sustainable action in the sector and ensure long-term systems change.

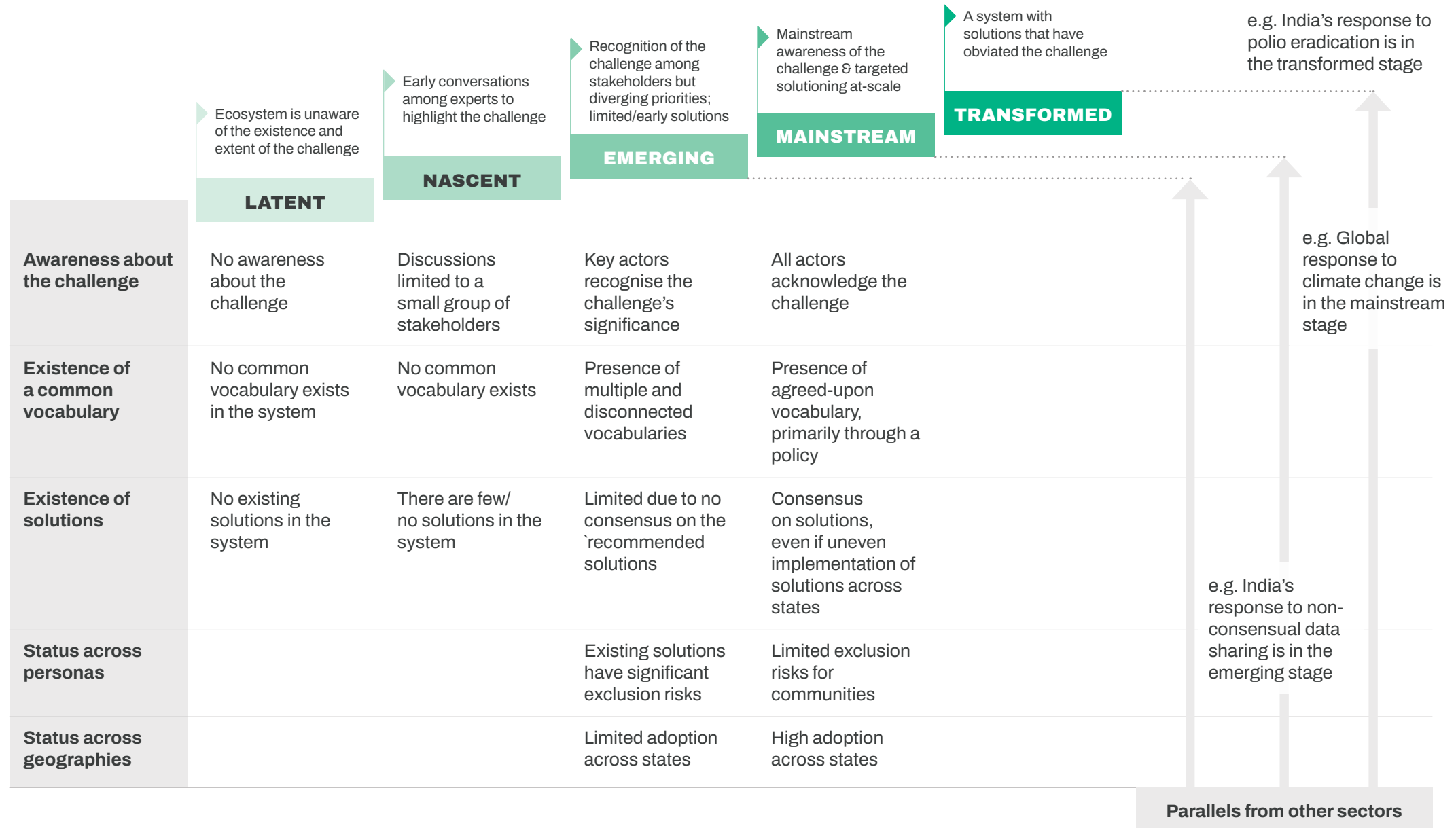




# Appendix



# Appendix 1 | Break down of the LNEMT Ecosystem Evolution Framework



# Endnotes

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