- The **cost of registering property is high**. Since registration of property is not mandatory for certain transactions, people avoid registering resulting in incorrect reflection of the ownership.
- **Poor maintenance of land records** has resulted in the spatial records not matching textual records. States have not updated the records through surveys. Further, maps have not been used to establish actual boundaries on the ground.

Challenges faced due to it:

- **High litigation:** A World Bank report of 2007 suggests that land related disputes account for two-third of all pending court cases in the country. Also, according to the Niti Aayog, land disputes on an average take 20 years to get resolved.
- **Lack of access to formal credit**: In rural areas, small and marginal farmers, who may not hold formal land titles, are unable to access institutionalized credit.
- **Impedes development**: In urban areas, disputed land titles lead to lack of transparency in real estate transactions and any infrastructure created on land that is not encumbrance-free makes such investments risky.
- **Opacity in transactions:** Unclear titles and non-updated land records enable carrying out property transactions in a non- transparent manner.

Benefits of digitizing land records in overcoming these challenges:

- It would improve the **quality of land records** and make them more accessible, thereby, helping in determining conclusive titling.
- It will enable **complete transparency** in land titles since property records could be placed in the public domain. Digitization would also enable real time updates and changes in land record.
- It would enable banks and financial institutions to **check the validation of title**, thus, easing the access to credit.
- It would make it **difficult to evade taxation** on property since clarity on land ownership would also reveal the quantum of land possessed by a person.
- The Standing Committee on Finance (2015) examining the Benami Transactions Prohibition (Amendment) Bill, 2015 noted that generation of black money through benami transactions could be pre- empted and eliminated by digitisation of land records and their regular updation.

Therefore, the Digital India Land Records Modernisation Programme (DILRMP) seeks to improve the quality of land records in the country, make them more accessible, and move towards government-guaranteed titles. Access to land rights and therefore land has a wide-ranging impact on livelihoods, industrial, economic, and social growth.

6. Discuss the limitations of using GDP as a measure of well-being of a country.

Approach:

- Introduce briefly about GDP and its association with the well-being of citizens.
- What are the limitations with respect to its usage as an indicator of welfare of the country?
- Conclude appropriately.

Answer:

Gros Domestic Product (GDP) is the sum total of value of goods and services created within the geographical boundary of a country in a particular year. It is usually taken as an indicator of the well-being in the context of per capita income suggesting the prosperity of the people. It may indicate more income and capacity to buy more goods and services among the people.

However, there are some limitations of using GDP as an indicator of economic welfare of a country:

- **Uneven Distribution of GDP**: If the GDP of the country is rising, the economic well being may not rise as a consequence. This is because the rise in GDP may be concentrated in the hands of very few individuals or firms. For the rest, the income may in fact have fallen. In such cases, the welfare of the entire country cannot be reflected in per capita GDP.