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# ASEAN is plagued with land ownership issues

- Difficult to identify ownership and rights
- Difficult to monitor changes
- 88% of land disputes remain unresolved
- "Too many cooks" numerous government departments
- Significant financial loss



# How did we get here?

- 200 year old Torrens Title System
- Centralised, Government Controlled
- Invented for countries with unused land.
- Bloated over time
- Recent push for e-registry, leaves much to be desired



# LAND REGISTRY CULTURE WITHIN VARIOUS ASEAN COUNTRIES

#### Brunei:

In Brunei's culture, decisions on land ownership and inheritance are usually made within a family, and passed orally. By the time the government is involved there may be disputes between family members and there is no written legal agreement.

#### Indonesia:

A major social and political issue in Indonesia today relates to land clearance (penggusuran tanah)

In the 18th century, the debate on land ownership revolves around State ownership of land, whereas it evolved in the early 20th century to the concept of *adat law*, classified as village or communally owned land, gave the so-called "autonomous elf-regulating villages" power to make laws regarding the land. [2]

#### Thailand:

Before the late 19th century, the state (the King) had full legal control over land and its allocation (offering as gifts among nobles). Nowadays, land transactions are still bound by social relations (the nature of kinship and marriage relation), land rental & purchase, voluntary turnover of land by the farmers near the land frontier and loss of land from loan defaults. Land without document of title can be subject of only possessory right but cannot be transferred by conveyance, except by inheritance. [3] Yet, farmers in rural areas are still following the traditional practice of 'marking and clearing previously unused land the same rights of ownership as in cattle or other goods." [4]

#### Philippines:

"An intimate relationship with land expressed in communal ownership has shaped and sustained these cultures over time. But now, public and private enterprises encroach upon indigenous peoples' traditional domains, extracting minerals and timber, and building dams and roads. Displaced in the name of progress, indigenous peoples find their identities diminished, their livelihoods gone." [9]



# INTEGRATING AI-ML AND BLOCKCHAIN TO SOLVE EXISTING LAND REGISTRY PROBLEM



### **INFORMATION INPUT QUALITY - USING AI-ML AND IOT**



## DECENTRALISED INFORMATION STORAGE & RETRIEVAL VIA BLOCKCHAIN





# LEVERAGING ON KEY BLOCKCHAIN PROPERTIES



**Transparency** - Land registers and administration suffer from corruption in more than 61 countries (UN Report (2011). The use of blockchain in this particular case is aimed to combat corruption and nepotism since the lands can be verified in real time without the risk of public loss.

Efficiency - Reduce cost of manual surveys, repetitive tasks accurately

**Security** - Greater formalization of access to land tenure and natural resources also assist the rural poor in protecting their assets, improve tenure security, and reduce land-related conflicts.

**Decentralization and Immutability-** Blockchains help eradicate opportunistic behaviours and improve accountability and oversight. The valuable property data remain a permanent, indelible, and unalterable history of transactions. This characteristic is not found in traditional databases, where information can be modified, bribed or deleted with ease.

### **INTENDED BENEFITS**

| Value Proposition                                | Description   |
|--|---|
| Equitable Economic Growth                        | - With the security of the land registration Land owners can increase the value of their land should they choose to sell. |
| marginalized groups                              | - Land Owners can receive loans from banks by issuing land as collateral -> dependent on the reliability of the bank      |
| Efficient Taxation                               | - Close land tax loophole   |
| Natural resources preservation                   | - Detect exploitation of firewood, timber and grazing lands   |
| Produce a Digital Twin of all the land inventory | - For digital land data in the blockchain   |

Systems that are accessible only to well-informed and affluent investors?

It requires the engagement of institutional actors such as local governments to strengthen public awareness and digital literacy to the local people.

Some land resources may no longer be accessible to the landless.

Financial crimes such as money laundering to mask illegal activities.

Note to Vlad: Differences between intended benefits (slide ' Blockchain properties') and intended consequences? What we put here is rather 'negative' consequences.





- 1. Counterfeit data permeating in the public ledger
- 2. How to validate the digital data? "Auditability becomes near impossible in an environment that bases everything on the digital with no way to recalibrate what is fact and not fiction"
- 3. Changes to decision-making regarding the management of land can be sensitive. How to tackle the issue on the lack of privacy, which is important for businesses wanting to keeping privacy their financial information? [11]

### UNINTENDED CONSEQUENCES





### **FUTURE OF TECH**

| Land Administrator   | Land Owner  |
|--|---|
| Complementing human work<br>- Reduce repetitive documentation<br>process<br>- Reduce the cost of analysis  | Providing info transparency<br>- Land value analysis provides pricing<br>transparency, thus avoiding market manipulation<br>- Image-tracking and verification of document<br>reduces false proof  |
| <ul> <li>Providing insight and analysis</li> <li>Geo-tagging and drone technology<br/>detect land violation, monitoring and<br/>surveillance</li> <li>Enhance the accuracy of GIS analysing<br/>and displaying info</li> </ul> | <ul> <li>Avoid dispute on the ownership</li> <li>Improving digital literacy</li> <li>With the advantages, users feel safe and put trust<br/>on what blockchain offers</li> <li>The literacy level can be enhanced through<br/>consistent education and exposure to use cases</li> </ul> |



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