



**Concession in Stamp Duty Including Registration
Charges to Women Property Buyers :
A Tool for Empowerment**

A Case Study of Uttar Pradesh

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Preface

Gender discrimination in property ownership is a worldwide phenomenon. In practice, only few women own property in their names and even fewer effectively control it. For the last two decades, several gender sensitive laws including property rights have been enacted. However, it has been experienced that women are still denied from property rights. Prevailing socio-cultural value system, patriarchal ideology that considers man as head of the household, and ignorance about the laws were found as some of the major road blocks in the effective implementation of laws/policies. The existing situation has drawn attention of the policy makers and planners. Various corrective measures have been introduced to bridge the gender gap including in the area of property ownership.

Women, in India, can acquire property mainly through inheritance, purchase, gift and will. In order to empower women economically, some of the Indian states have initiated a scheme of providing concession in the stamp duty/registration fee to women registering property in their name. The programme is based on the basic premise that ownership of productive resources by women would make them socially and economically secured, reduce the chances of domestic violence and enable them in their empowerment. The Uttar Pradesh Government is one of the states which has amended the Stamp Duty Act first time in 2006; and revised and reduced the stamp duty/registration fee for women property buyers.

The present study Concession in Stamp Duty Including Registration Charges to Women Property

Buyers: A Tool for Empowerment (A Case Study of Uttar Pradesh) has been conducted to see the impact of the scheme in the empowerment of women. Two sample groups viz. experimental and control groups were taken. In the experimental group, 1000 women beneficiaries of the scheme; and in control group, 25 women who did not own property in their name were interviewed. Purpose of taking two sample groups were to compare the status of women who have taken benefit of the scheme and own property with women who did not own property in their name. Three districts in the state of Uttar Pradesh viz. Lucknow, Ghaziabad and Jaunpur were chosen for the household survey. For data collection, proportionate sampling was used. Report is divided into two parts. Part I has 13 sections. This includes profile of the state and sample districts, profile of women beneficiaries, status of asset ownership by the households, their awareness about the scheme, details of property purchased to avail the benefit of the scheme, women's involvement in decision making, retention rate of property registered in women's name, impact of the scheme in their empowerment, changes in economic, social and personal life after owning property, participation in community related events and political spheres and revenue loss due to implementation of the scheme to the state exchequer. Last two sections highlight findings of household survey and the recommendations. Part II of the report deals with the analysis of control group respondents. It contains six sections viz. socio demographic profile of the respondents, status of asset ownership by the household, awareness about the scheme and respondents' perception about women's ownership of property. Last sections deal with the findings and recommendations.

We are thankful to the Ministry of Women and Child Development, Government of India, for providing financial support for this study.

We are confident that the findings of the study will prove useful for the policy makers, administrators, planners, researchers, development practitioners and others interested in gender and development related issues.

Prem Singh
Saroj Arora

December, 2013

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List of Abbreviations

EMI	Equated Monthly Installment
OBCs	Other Backward Castes
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
SCs	Scheduled Castes
SHG	Self Help Group
UP	Uttar Pradesh

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Introduction

The term 'empowerment' mainly deals with 'power' and 'being powerful'—a power that entails process of change. The discourse on empowerment includes the following three approaches. In the first approach, the empowerment is context driven rather than theory driven. In the context of Indian society, this means that deep rooted forms of inequality, built into traditional structure, are based on caste and gender, and they dis-empower the lowest caste in the caste hierarchy and women. In this way, empowerment protects an individual from deprivation, manipulation and coercion.¹ In the second approach, the empowerment is originated from power. This means that legitimate power is usually originated from the authority or rules/norms having legal sanction. For instance, the elected representatives in Panchayati Raj Institutions have legitimate power through legal sanction, the authority they have is a mean to empowerment and their ability to perform brings empowerment as an end. In the third approach, empowerment prevents an individual from disempowerment or it expands fields of legitimate power, choices and opportunities. Economic stability may lead to security, capability, financial investment and higher returns, social status and access to other power holding avenues or it can also prevent from insecurity, marginalization and deprivation.

Women constitute half of the world's population and produce between 60 to 80 per cent of the food in developing countries but they are frequently denied the right to own and inherit property. They own less than 10 per cent of the world's property.² In practice, few of the women own productive resources, even fewer effectively

control it. Gender discrimination in land ownership in productive assets and immovable property such as land can be seen all over the world.³ This has a direct bearing on women's status and places them at disadvantaged situation in terms of securing a place to live and maintaining resources for their livelihood. One of the significant reasons for this was found gender unequal laws/policies and also the prevailing socio-cultural value system. The gender based discrimination in the accessibility and ownership of resources including productive resources such as land and other immovable assets was considered to be embedded in the social, legal, economic and political structures which further perpetuate inequalities in other spheres. It was argued that the gender based discriminatory practices can be removed only by enabling women to gain equal access to and control over these resources and by transforming institutions and structure through which the ideology and practice of subordination are reinforced.⁴

Property right also needs to be understood as a fundamental human right.⁵ Since the majority of the world's half of the population does not have adequate access to secure property rights, and therefore, their realization remains an important issue from socio-economic and political point of view. The absence or insecurity of property rights is a central and ubiquitous cause of poverty and gender discrimination in various societies.⁶

Property and Gender Equality: Some Initiatives

The United Nations Research Institute for social development mentions that there have been both considerable progresses through the 1990s in making formal laws pertaining to landed property more gender

equitable as well as repeated failures in actually putting statutes to work.⁷ In many cases, developing countries have enacted laws and policies to provide women with greater rights to control and manage property. Many of these countries have amended constitutions or implemented registration to guarantee rights of women to inherit/transfer property on an equitable basis with men. However, some countries may over ride these provisions by custom or family law while a number of countries still maintain discriminatory provisions in their legal codes.⁸

It has been experienced that often barriers to the exercise of property rights are found to exist *de facto*, in consequence of poor enforcement of formal rights or of deeply embedded social norms. Therefore, enacting formal laws that provide women with property rights do not necessarily guarantee that they will be able to exercise their rights unless an enforcement mechanism is strengthened by making legal assistance and support services affordable or accessible for women.⁹ In many countries, formal statutory law operates in conjunction with customary law and cultural norms and practices based on patriarchal attitudes make it difficult to enforce women's legal rights to land. Thus, the legal empowerment of women through property rights would require sustained efforts. For women, the existence of inheritance rules that call for male and female heirs to receive equal consideration in testamentary distributions are an important step on the path towards empowerment.¹⁰

Benefits If Women Own Property

Women who own property or otherwise control assets directly gain benefits not only as use of the land and getting higher incomes out of it but also getting a secure

place to live.¹¹ Besides empowering women with property rights does a great deal to alleviate poverty and malnutrition, as women who earn more spend a higher proportion of their income to keep their children healthy and well fed. Providing women with the right to use, own and transfer moveable and immovable properties is also important to promote entrepreneurial activity and to provide women with a platform for building strong families and strong business. Property rights also bring increased economic benefits when linked to functional credit system and market.¹² This is stated that although majority of women may not be taxed currently as property owners as countries develop and women acquire property rights in housing and land, they will automatically become a more important part of the tax net¹³ and contribute in the country's economy. Therefore, it is necessary to identify the building blocks of the property system be it as a system of rules that defines the bundle of rights and obligations between people and assets; as a system of governance; as a functioning market for the exchange of assets or as an instrument of social policy. States can attempt to balance inequality and solidarity.

In the context of Indian society, one finds explicit gender bias in property ownership which stem from deep-rooted cultural distinctions such as caste and gender. The challenge then is to create conditions for property rights not just at the legal level whether customary or formal that treats men and women differently but also through mechanisms that can fundamentally change mental framework and social practices at different levels of a society. Various studies have shown that the existing gender gap in the society has hampered the state's inclusive growth objective and weaken women's bargaining capacity. Studies also corroborate the fact that

in the absence of bargaining power, women find it difficult to assert and remain at the receiving end as in patriarchal system, the man is considered as the head of the households and managed the finance. This leads to lack of decision-making powers among women in the household. Also, there is always a constant threat before women of being evicted out of the home in case of domestic violence. Lack of support system and institutional mechanism make women's condition more vulnerable.¹⁴ The problem is intertwined with that of inheritance, as many widows and daughters are evicted from land and property. Many formal or informal legal systems still favour men in distributions made by inheritance.¹⁵ Such a situation has drawn attention for changes in the policy and legal framework at different levels. Various corrective measures were introduced from time to time. First time, the Ninth Five Year (1997–2002) Document included a section on *Gender and Land Rights* and emphasized the need for land ownership by women. Property related laws were reviewed and Hindu Succession Act has been amended. According to this, the new property law entitled widow and daughter to inherit. In India, the primary way of acquiring land by women is either through the family inheritance or through purchase.¹⁶

A Scheme of Concession in the Stamp Duty to Women Property Buyers: Initiative by Indian States for Women's Empowerment

In India, many initiatives have been taken by the Union and State Governments to reduce the gender gap, at policy level, in creating institutional mechanisms and by introducing special schemes for women. Scheme of concession in stamp duty to women property buyers is one such initiative taken in this direction. This programme

is based on the basic premise that ownership of productive resources by women would reduce the gender gap and enable them in their empowerment. The benefits of the scheme are manifold. Having an asset in women's name make them feel safe and secured in their own home and reduce the chances of violence and atrocities against them. They may also use their own home as a place for income generation activity. It is assumed that the initiative will help women in building their confidence and strive towards self-reliance, increase their power and ultimately result to their overall empowerment. Out of 28 states and 7 union territories (UTs) in the country, 10 states and 1 union territory implemented the scheme of concession in stamp duty for women property buyers. Delhi was one of the pioneering states where the scheme was implemented in 2003, that is, during the *Tenth Five Year Plan* (2002–07). Gradually, some of the other states and union territories also revised stamp duty for women property buyers.

The implementation of the scheme by various state governments motivated large number of families in registering property in women's name. Data of various states reveals that the number of women registering property in their name has increased manifold since the inception of the scheme. For instance, in a hill state of Uttarakhand, 43,152 women got benefitted by the scheme during the financial year 2009–10 and the number of women beneficiaries rose to 49,481 during the financial year 2010–11. During the financial year 2009–2010, the district where the maximum numbers of women have got benefitted by the scheme was Dehradun—the state capital and the district where minimum number of women took the benefit of the scheme was Champawat, a district located at the higher altitude.¹⁷ Similarly, in Madhya

Pradesh, 1,489,777 women got benefited by the scheme during the financial year 2004–2011. The total revenue forgone in the state during this period was `843.09 crores. During 2008–2009, there was a record break of 47.64 per cent documents registered in favour of women in comparison with the total number of documents registered in that financial year.¹⁸

Prevailing Stamp Duty for Women: A Comparative Analysis Across States/Union Territories

States/union territories who have introduced the scheme of concession in stamp duty for women property buyers are discussed as follows. Delhi has implemented the scheme in 2003; Gujarat, Madhya Pradesh and Rajasthan in 2004; Haryana in 2005; Uttar Pradesh and Uttarakhand in 2006, that is, during the *Tenth Five Year Plan* (2002–2007); Punjab and Andhra Pradesh; a union territory namely Puducherry (in 2004 and as amended in 2009); and Uttarakhand state amended the stamp duty for women in 2009. Assam introduced this programme of late in 2008, that is, during *Eleventh Five Year Plan* (2007–2012). In Assam, there is a proposal for further slashing of the stamp duty from 5 per cent to 2 per cent. There is also a proposal for slashing of registration fee for all irrespective of males or females. It is important to mention that the state of Madhya Pradesh started the scheme of concession in the stamp duty to women property buyers on 20th April 2004 and continued till 31st March 2011. With effect from 1st April 2011, it has withdrawn the scheme. Now Government of Madhya Pradesh has exempted stamp duty only for Economically Weaker Section Plots/Houses [as defined by Housing and Urban Development Corporation Limited (HUDCO)] if purchased from the government or government agencies for all weaker sections

either men or women. It is noteworthy that as of now, none of the South Indian States except Andhra Pradesh has implemented this scheme earlier but withdrawn later on. There is a proposal under consideration for slashing the stamp duty from the present rate of 5 per cent to 2 per cent in Andhra Pradesh. It is also important to mention that there are states, such as Goa, where provision of concession in the stamp duty to women property buyers has not been introduced but the current stamp duty was as low as 2 per cent. The stamp duty slab in Goa, which is full of sea beaches, is as follows: (i) stamp duty was 2 per cent, that is, `20 per 1000 for value of up to `50,00,000; (ii) 2.5 per cent, that is, `25 per 1000 for value up to `1 crore; and (iii) 3 per cent, that is, `30 per 1000 above 1 crore. Registration fee in Goa was 2 per cent, that is, `20 per 1000 for value of up to `50,000.¹⁹

The Indian Stamp Act, 1899 relates to the rate of stamp duty in respect of the documents specified in entry 91 of List I in Seventh Schedule to the Constitution of India. The stamp duty is a state subject and hence, the rate of stamp duty varies from state to state. Data of states/UTs where the scheme was implemented shows that the concession in stamp duty varies from 3 per cent to 5 per cent. More details on prevailing Stamp duty in various states/UTs may be seen in **Annexure I**.

As far as north eastern states are concerned, land administration system in most of these states differs from other states in plain area. Vast tract is community land which gives 'usufruct right' to people and regulated by the customary laws. Most of these states have also been given protection/privileges by the Constitution of India.

Autonomy in land administration is one such provision. Many of these states have not enacted the stamp act. For instance, in Mizoram, sale, exchange, gift and mortgage take place as elsewhere but the 'Transfer of Property Act, 1882' does not apply here. Documents which are elsewhere compulsorily registrable according to the said act are not so due in Mizoram. Only lands which are under Land Settlement Certificate are transferrable. In Mizoram, 'registration' is defined when any allotment, settlement or conversion of pass or permit is made, the same shall be entered in its respective register on payment of `10 as registration fee and other such payment as redemption or mutation fee. It is chargeable in town area only.

Implementation of the Scheme by Uttar Pradesh Government

In Uttar Pradesh, for the first time, the scheme of concession in the stamp duty was allowed in respect of certain deeds executed in favour of women vide the notification dated 23rd February 2006, that is, during Tenth Five Year Plan. With this plan, the existing notification no. K.S.V./5-3706-11-98-500 (20)-98 dated 31st August 1998 was amended. By the aforesaid notification, the rate of stamp duty which was uniformly 8 per cent in respect of men and women was reduced to 6 per cent subject to certain conditions laid down in the said notification for a value of `10,00,000 in favour of one or more women individually or severally on certain instruments mentioned at serial numbers (c) to (h). If the property is valued more than `10,00,000, the stamp duty will be calculated as per the prevalent rate. Further, vide the notification dated 30th June 2008, the rate of stamp

duty in respect of certain deed executed in favour of women was further reduced. Due to the reduction, the current revised stamp duty in the state is 4 per cent for woman vendor and 5 per cent for man vendor.²⁰ The maximum limit of registration fee is 10,000. A brief on the organizational structure of stamp duty, registration departments and a note on registration in Uttar Pradesh are **annexed at II, III and IV** respectively.

Objectives of the Present Study

1. To assess the incremental increase in women's ownership of land and property after the introduction of concession/exemption in registration charges including stamp duty.
2. To assess and analyse the impact of the scheme of concession in the stamp duty/registration fee resulting women's empowerment.
3. To study the retention rate of property purchased on women's name.
4. Estimate the loss of revenue to the state exchequer due to the implementation of the scheme.

Methodology and Sampling Framework

Proportionate sampling was used to design the sampling framework. Three districts viz. Lucknow, Ghaziabad and Jaunpur were taken for the purpose of household survey. 1000 households were included in the sampling framework out of which 88.10 per cent were from urban and 11.90 per cent were from rural area. District-wise 890 households in Lucknow, 60 households in Ghaziabad and 50 households in Jaunpur district were surveyed. Lucknow and Ghaziabad are densely populated and developed districts in the state. As a result, numbers of

women beneficiaries of the scheme were higher in these two districts. Jaunpur is considered as one of the backward districts. In 2006, the Ministry of Panchayati Raj named Jaunpur as one of the country's 250 most backward districts (out of a total of 640 districts). Number of women who have taken the benefit of the scheme in Jaunpur district was lesser.

Data was collected both from primary and secondary sources. Addresses of women beneficiaries were collected from the office of Inspector General, Registration and Stamp, District Registrar Offices located in these districts and National Informatics Centre, Lucknow. To see the impact of the scheme, two different sets of interview schedules were designed for household survey. One was for women beneficiaries of the scheme and the other was for those who did not own any immovable property in their name and did not take the benefit of the scheme. Besides, observation method was also used during field work. Household survey was done in April–May, 2013. Giri Institute of Development of Studies, Lucknow was invited for the household survey.

Thus, in the experimental group, 1000 women beneficiaries of the scheme of concession in the stamp duty to women were interviewed. In control group, 25 women who did not own properties in their names were interviewed although respondents were reluctant to share the information since it enquiry was related to women's asset ownership.

Part I

Household Data Analysis of Women Beneficiaries of the Scheme

Section 1: A Brief Socio Demographic Profile of the State of Uttar Pradesh and Three Sample Districts

Uttar Pradesh is the fourth largest state in terms of geographical area covering 7 per cent of India's total area, encompassing 2,94,411 square kilometres. It has been the most populous state in the country accounting for 16.4 per cent of the country's population. The total population of the state was 199,581,477 million out of which 52.41 were male and 47.59 were female (Census 2011). Literacy rate was 69.72 per cent out of which male literacy rate was 79.24 per cent and female literacy rate was 59.26 per cent. The sex ratio as of 2011, at 908 women to 1000 men, was lower than the national figure of 933. Religion-wise population reveals that about 80.61 per cent of Uttar Pradesh's population was Hindu while Muslims make up around 18.50 per cent. The remainder consisted Sikhs (0.41 per cent), Buddhists (0.18 per cent), Christians (0.13 per cent), Jains (0.12 per cent and others (0.05 per cent).²¹ In terms of population, Ghaziabad and Lucknow were some of the largest cities. The state comprises 75 districts (Table 1).

Table 1: Vital Statistics of Uttar Pradesh and Three Sample Districts

India/State/ District	Population (in %)			Literacy Rate (in %)			Sex Ratio
	Population	Male	Female	Literacy Rate	Male Literacy	Female Literacy	
India	121,07,26,932	51.47	48.52	74.04	82.14	65.46	933
Uttar Pradesh	199,581,477	52.41	47.59	69.72	79.24	59.26	908
Lucknow	6,000455	53.0	47.0	79.33	84.27	73.88	906
Ghaziabad	4661452	53.24	46.76	85.0			878
Jaunpur	4,476,072	49.54	50.46	73.66	86.06	61.70	1018

Source: Census 2011.

Lucknow District

Lucknow, the capital city, of the state is the largest city in Uttar Pradesh. This district has always been known as a multi-cultural city and flourished as a cultural and artistic capital of North India.²² Lucknow reported population of 6,000,455 of which male and female were 3,180,455 and 2,820,000, respectively. Religion-wise figures show that Hindus were 75 per cent, Muslims were 21 per cent, Jains were 1.7 per cent and others were 2.3 per cent. This includes Sikhs (0.2 per cent) and Budhists (0.2 per cent) (Census 2011). The scheduled caste population at 21.3 per cent to total population was above the state average (21.15 per cent).²³ Of the total population, 36.37 per cent resided in rural area and around 63.3 per cent was urban.²⁴ These were very high figure as compared to the state as a whole, where urban population constituted around 21 per cent of the total state population.²⁵ With regards to the sex ratio, it stood at 906 per 1000 male which was much lower than the average national sex ratio and the state where it was 908. The indicator where the district leads ahead of the state was in terms of literacy. Total literacy rate was 79.33 per cent as compared to 56.3 per cent in Uttar Pradesh as a whole.²⁶ Male and female literacy rates were 79.33 per cent and 84.27 per cent, respectively. Despite the fact that the overall work participation rate in the district was higher (32.24 per cent) than the state average (23.7 per cent), the work participation rate among females in Lucknow was very low at 5.6 per cent which has registered a decline from 1991 status of 5.9 per cent.²⁷

Ghaziabad District

Ghaziabad district is a largely sub-urban district of Uttar Pradesh in the northern India of National Capital Region (NCR, India). This district is a part of Meerut division. It has a population of 4,661,452, the third highest in Uttar Pradesh. This gives it a ranking of 28th highest in India (out of a total of 640) with 2,481,803 males and 2,179,649 females. Ghaziabad has a sex ratio of 878 females for every 1000 males which was much lower than the national average of 933 and the state where it was 908. The average literacy rate was 85 per cent which was the highest in Uttar Pradesh. The minority population was about 25 per cent of the total population of the district.

Jaunpur District

Jaunpur district has population of 4,476,072 of which male and female were 49.54 per cent and 50.46 per cent, respectively. Urban population was 333,649 (7.45 per cent) of the total. Average literacy rate was 73.66 per cent, male and female literacy rate were 86.06 per cent and 61.70 per cent, respectively. Sex ratio was 1018 per 1000 male which was higher than the national average where it was 933.

Section 2: Profile of the Respondents

Socio-economic and demographic profile of the respondents is described as follows:

Out of the total sample population, 88.10 per cent were from the urban and 11.90 per cent were from the rural area. District-wise analysis shows that 89 per cent respondents are from Lucknow district, 6 per cent from Ghaziabad and 5 per cent from Jaunpur district (Table 2).

Table 2: District and Location-wise Distribution of Respondents (row %)

S. No.	District	Urban	Rural	N = 1000 (Rows and columns %)
1.	Lucknow	810 (91.01)	80 (8.99)	890 (100.00) (89.0)
2.	Ghaziabad	60 (100.00)	0 (0.00)	60 (100.00) (6.0)
3.	Jaunpur	11 (22.00)	39 (78.00)	50 (100.00) (5.0)
	Total	881 (88.10)	119 (11.90)	1000 (100.00) (100.00)

Social Category

Classification of sample population on the basis of social category shows that out of total respondents, most of them (57.70 per cent) were from the general caste followed by other backward caste (32.50 per cent, constituting almost one-third of the total) and the scheduled castes (9.80 per cent, constituting almost one-tenth of the total).

Table 3: Distribution of Respondents by Social Category (row %)

S. No.	District	General	OBC	SC	No. (Rows and columns %)
1.	Lucknow	526 (59.10)	281 (31.57)	83 (9.33)	890 (100.00) (89.0)
2.	Ghaziabad	40 (66.67)	16 (26.67)	4 (6.67)	60 (100.01) (6.0)
3.	Jaunpur	11 (22.00)	28 (56.00)	11 (22.00)	50 (100.00) (5.0)
4.	Total	577 (57.70)	325 (32.50)	98 (9.80)	1000 (100.00) (100.00)

District-wise analysis shows that the number of other backward caste and scheduled caste respondents was higher in Jaunpur district in comparison to Lucknow and Ghaziabad districts (Table 3) (Fig. 1).

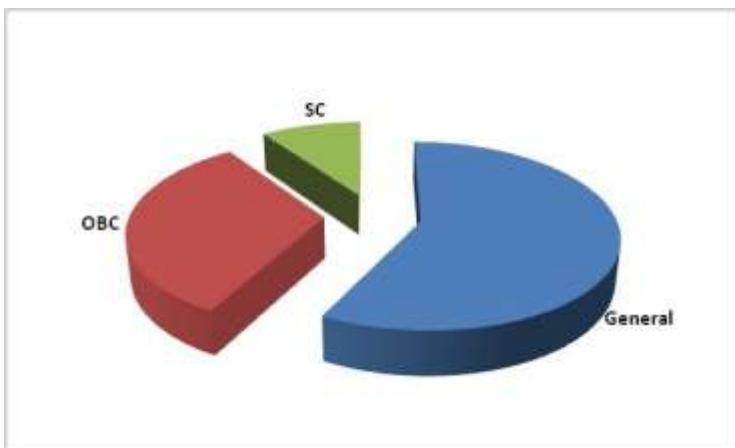


Fig 1: Distribution of Respondents by Social Category

Distribution of respondents on the basis of religion reveals that majority of the respondents (84.10 per cent) were from Hindu religion, one-tenth of them (10.60 per cent) were Muslims and 4.10 per cent were Sikhs. Christians and Jains were fewer (1.10 per cent and 0.10 per cent, respectively). District-wise data analysis reveals that Lucknow was a multi-cultural district followed by Ghaziabad. In Jaunpur district, there were mainly two communities' viz. Hindus and Muslims (Table 4) (Fig. 2).

Table 4: Distribution of Respondents by Religion (row %)

S. No.	District	Hindu	Muslim	Sikh	Christian	Jain	No. (Rows and columns %)
1.	Lucknow	743 (83.48)	100 (11.23)	38 (4.27)	8 (0.90)	1 (0.11)	890 (100.00) (89.0)
2.	Ghaziabad	52 (86.67)	2 (3.33)	3 (5.00)	3 (5.00)	0 (0.00)	60 (100.00) (6.0)
3.	Jaunpur	46 (92.00)	4 (8.00)	0 (0.00)	0 (0.00)	0 (0.00)	50 (100.00) (5.0)
	Total	841 (84.10)	106 (10.60)	41 (4.10)	11 (1.10)	1 (0.10)	1000 (100.00) (100.00)

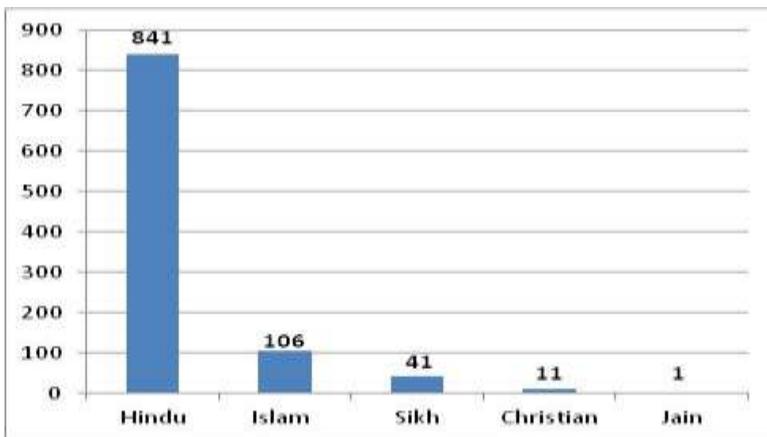


Fig. 2: Distribution of Respondents by Religion

Age-wise Classification

Age group of the respondents reveals that majority of them (72 per cent) were from the age group of 36 to 60, around one-fifth of them (19.30 per cent) were in the age group of 18 to 35 and little less than one-tenth of them (8.50 per cent) were above 60 years. Only 0.20 per cent respondents were in the age group of up to 18 years. District-wise data analysis shows that in Ghaziabad and Jaunpur districts, none of the respondents was found below 18 years (Table 5).

Table 5: Distribution of Respondents by Age (row %)

District	Up to 18	18-35	36-60	>61	No. (Rows and columns %)
Lucknow	2 (0.22)	170 (19.10)	636 (71.46)	82 (9.21)	890 (99.99) (89.0)
Ghaziabad	0 (0.00)	17 (28.33)	42 (70.00)	1 (1.67)	60 (100.00) (6.0)
Jaunpur	0 (0.00)	6 (12.00)	42 (84.00)	2 (4.00)	50 (100.00) (5.0)
Total	2 (0.20)	193 (19.30)	720 (72.00)	85 (8.50)	1000 (100.00)(100.00)

Marital Status

Marital status of respondents shows that majority of them (88 per cent) were married, around one-tenth of them (9.50 per cent) were widow, 1.80 per cent were unmarried, 0.50 per cent were separated and 0.20 per cent were divorced. District-wise data analysis shows that in Lucknow district, women of all marital categories were there. In Ghaziabad district, there was no case of separated or divorced women. In Jaunpur district, there were no unmarried, separated or divorced women in the sample population (Table 6).

Table 6: Distribution of Respondents by Marital Status (row %)

Sl.	District	Married	Widow	Unmarried	Separated	Divorced	No. (Rows and columns %)
1.	Lucknow	778 (87.42)	88 (9.89)	17 (1.91)	5 (0.56)	2 (0.22)	890 (100.0) (89.0)
2.	Ghaziabad	55 (91.66)	4 (6.67)	1 (1.67)	0 (0.00)	0 (0.00)	60 (100.00) (6.0)
3.	Jaunpur	47 (94.00)	3 (6.00)	0 (0.00)	0 (0.00)	0 (0.00)	50 (100.00) (5.0)
	Total	880 (88.00)	95 (9.50)	18 (1.80)	5 (0.50)	2 (0.20)	1000 (100.00) (100.0)

Type of Family

Distribution of respondents on the basis of the type of family shows that most of them (72.90 per cent, constituting little less than three-fourths of the total) were living in a nuclear family. Remaining little more than one-fourth of them (27.10 per cent) were living in a joint family. District-wise analysis shows that the number of nuclear family was higher in Jaunpur district in comparison to Lucknow and Ghaziabad districts (Table 7).

Table 7: Distribution of Respondents by Family Type (row %)

S. No.	District	Nuclear	Joint	No. (Rows and columns %)
1.	Lucknow	643 (72.25)	247 (27.75)	890 (100.00) (89.0)
2.	Ghaziabad	44 (73.33)	16 (26.67)	60 (100.00) (6.0)
3.	Jaunpur	42 (84.00)	8 (16.00)	50 (100.00) (5.0)
	Total	729 (72.90)	271 (27.10)	1000 (100.00)(100.0)

Educational Level

Educational level of the respondents reveals that most of them (38.50 per cent) were graduates, one-fifth of them (20.50 per cent) were intermediate and 13.30 per cent were in high school. A miniscule number of them (0.60 per cent) have acquired technical/professional degree, 15.40 per cent were literate and little more than one-tenth of them (11.70 per cent) were illiterate. Educational level across three sample districts shows that respondents in Lucknow district only have acquired professional/technical education. Number of illiterate and literate respondents was higher in Jaunpur district (Table 8).

Table 8: Distribution of Respondents by Educational Level (row %)

District	Illiterate	Literate	High School	Intermediate	Graduate s	Technical/ Professional	No. (Rows and columns %)
Lucknow	96 (10.79)	131 (14.72)	129 (14.49)	186 (20.90)	342 (38.43)	6 (0.67)	890 (100.00) (89.0)
Ghaziabad	5 (8.33)	2 (3.33)	1 (1.67)	12 (20.00)	40 (66.67)	0 (0.00)	60 (100.00) (6.0)
Jaunpur	16 (32.00)	21 (42.00)	3 (6.00)	7 (14.00)	3 (6.00)	0 (0.00)	50 (100.00) (5.0)
Total	117 (11.70)	154 (15.40)	133 (13.30)	205 (20.50)	385 (38.50)	6 (0.60)	1000 100.0)(100.00)

Occupational Status

Occupational status of the respondents shows that most of them (80.80 per cent) were house makers, 5.7 per cent were business persons, 5 per cent were in private sector, 3.9 per cent were in government jobs and 3 per cent respondents reported earning out of rent/remittance or pension. A small number of them (1.6 per cent) were found engaged as casual labourers. District-wise analysis shows that in Lucknow district number of respondents engaged in government job were higher as compared with other two districts namely Ghaziabad and Jaunpur. In Ghaziabad, respondents were found engaged mainly in business, private jobs or earning out of rent/remittance/pension. None of them was found engaged as casual labourers. In Jaunpur district, number of house makers was higher and none of them were found engaged in government jobs or earning out of rent/remittance or pension (Table 9).

Table 9: Distribution of Respondents by Occupational Status (row %)

District	House maker	Business	Private Sector	Government Job	Rent, Remittance and Pension	Casual Labour	No. (Rows and columns %)
Lucknow	715 (80.34)	49 (5.51)	45 (5.05)	38 (4.27)	28 (3.15)	15 (1.68)	890 (100.0) (89.0)
Ghaziabad	49 (81.67)	4 (6.67)	4 (6.67)	1 (1.67)	2 (3.33)	0 (0.00)	60 (100.01) (6.0)
Jaunpur	44 (88.0)	4 (8.0)	1 (2.0)	0 (0.0)	0 (0.0)	1 (2.0)	50 (100.0) (5.0)
Total	808 (80.8)	57 (5.7)	50 (5.0)	39 (3.9)	30 (3.0)	16 (1.6)	1000 (100.0) (100.0)

Section 3: Status of Asset Ownership

Usually, immovable assets include house, house plot, flat, shop or agricultural land. Immovable property is a property that has a fixed location and cannot be moved or transferred elsewhere. It can be built upon or affixed to the ground, the term legally also refers to land or the premises upon which a home or building stands. In a real estate law, immovable property has specific characteristics and ownership confers certain rights upon those persons holding full or partial title to the property. An attempt has been made to find out the status of assets owned by the households.

Data analysis shows that the majority of the respondents reported owning house were 53.39 per cent, 30.31 per cent owned house plot and 13.85 per cent had agricultural land. A small number of them (2.16 per cent) owned shop. Few of them (0.28 per cent) were found owning flat. District-wise analysis shows that most of the respondents in Lucknow district owned house or house plot. Respondents reported owning shop was higher in Ghaziabad district as compared to Lucknow and Jaunpur. Respondents reported owning agricultural land were higher in Jaunpur district. None of the respondents in Jaunpur district reported owning shop or flat (Table 10) (Fig. 3).

Table 10: Status of Asset Ownership (Multiple Response) (row %)

District	House	House Plot	Agricultural Land	Shop	Flat	No. (Rows and columns %)
Lucknow	838 (53.75)	482 (30.92)	204 (13.08)	30 (1.92)	5 (0.32)	1559 (99.99) (88.83)
Ghaziabad	58 (58.58)	28 (28.28)	5 (5.05)	8 (8.08)	0 (0.00)	99 (99.99) (5.64)
Jaunpur	41 (42.27)	22 (22.68)	34 (35.05)	0 (0.00)	0 (0.00)	97 (100.00) (5.53)
Total	937 (53.39)	532 (30.31)	243 (13.85)	38 (2.16)	5 (0.28)	1755 (99.99) (100.0)

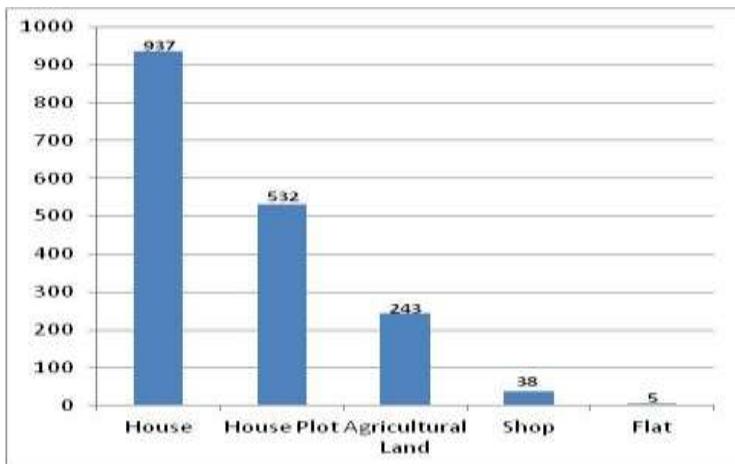


Fig. 3: Status of Asset Ownership

Section 4: Awareness about the Scheme of Concession in the Stamp Duty to Women Property Buyers

This section deals with awareness about the scheme of concession in the stamp duty to women property buyers among the respondents. It was found that one-third of the respondents (33.20 per cent) were aware of the scheme and little less than one-tenth of them (8.90 per cent) were partially aware of (total 42.10 per cent). But most of the respondents (57.90 per cent) have told that they were not aware of the Scheme.

District-wise analysis shows that in Lucknow district one-third of the respondents (33.20 per cent) were aware of the scheme and 8.90 per cent were partially aware of the scheme (a total of 42.13 per cent). Around

three-fifths of the total respondents (57.90 per cent) were found not aware of the scheme. Large number of respondents in Ghaziabad district (46.67 per cent) were found aware of the scheme of concession in the stamp duty to women property buyers, 8.33 per cent were partially (a total of 55 per cent) and 45 per cent were not aware of the scheme. In Jaunpur district, less number of respondents (12 per cent, constituting little more than one-tenth) were found aware of the scheme. Thus, a comparative analysis across three sample districts shows that awareness about the scheme was higher in Ghaziabad and Lucknow districts as compared to Jaunpur district (Table 11) (Fig. 4).

Table 11: Awareness about the Scheme (row %)

District	Aware	Partially Aware	Not Aware	No. (Rows and columns %)
Lucknow	298 (33.48)	77 (8.65)	515 (57.87)	890 (100.00) (89.0)
Ghaziabad	28 (46.67)	5 (8.33)	27 (45.00)	60 (100.00) (6.0)
Jaunpur	6 (12.00)	7 (14.00)	37 (74.00)	50 (100.00) (5.0)
Total	332 (33.20)	89 (8.90)	579 (57.90)	1000 (100.00) (100.0)

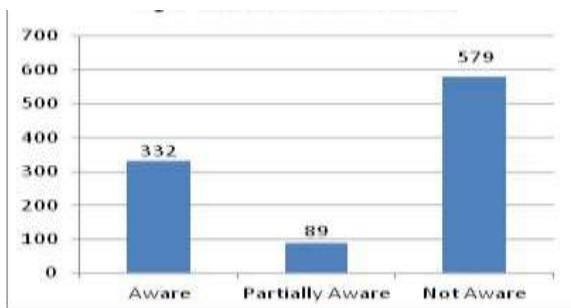


Fig. 4 Awareness About the Scheme

Relationship between awareness about the scheme and educational level of the respondents reveals that the respondents who were illiterate only 2.56 per cent of them were aware and 5.98 per cent were partially aware of the scheme. But large numbers of them (91.45 per cent) were not aware of the scheme. Respondents who were literate 7.79 per cent of them were found aware of the scheme and 12.34 per cent were partially aware of the scheme. However, large numbers of them (79.87 per cent) were not aware of the scheme. Respondents who have acquired education up to high school, 15.04 per cent of them were aware and 14.29 per cent were partially aware of (a total of 29.33 per cent) the scheme. 70.68 per cent were not aware of the scheme of concession in the stamp duty. Respondents who have acquired education up to intermediate, one-fourth of them (24.39 per cent) were aware and one-tenth of them (10.24 per cent) were partially aware of (total 34.63 per cent) the scheme. Around two-thirds of them (65.37 per cent) were not aware of the scheme. Respondents who were graduates, 62.60 per cent of them were aware, 5.97 per cent were partially aware of (total 68.57 per cent) the scheme and around one-third of them (31.43 per cent) were not aware

of the scheme. Those who have acquired professional degree, all of them were found aware of the scheme. Thus, awareness about the scheme was found directly related with the educational level. Higher the educational level, greater the awareness and lower the educational level, lesser the awareness about the scheme.

Awareness about the scheme and occupational status shows that the respondents engaged in private jobs, 72 per cent of them were found aware of the scheme and little more than one-fourth of them (28 per cent) were not aware of the scheme. Similarly, respondents reported in government jobs, 71.79 per cent of them were found aware and 7.69 per cent were found partially aware of (a total of 79.48 per cent) the scheme. One-fifth of the respondents (20.51 per cent) reported not aware of the scheme. Respondents who have reported being engaged in business, most of them (61.40 per cent) were aware and around one-tenth of them (8.77 per cent) were partially aware of (total 70.17 per cent) the scheme. Little more than one-fourth (26.85 per cent) of respondents reported their status as house makers were found aware of the scheme. One-tenth (9.65 per cent) of them were partially aware of (total 36.50 per cent) the scheme and 63.50 per cent were not aware of the scheme. Respondents reported earning out of rent/remittance/pension, 36.67 per cent of them were found aware of the scheme and 6.67 per cent were partially aware of (total 43.34 per cent) the scheme. However, most of them (56.66 per cent) were found not aware of the scheme. Respondents reported engaged as casual labourers, around one-third of them (31.25 per cent) were aware and 6.25 per cent were partially aware of (a total of 37.50 per cent) the scheme. However, large number of them (62.50 per cent) was found not aware of the scheme. Thus, it may be stated that the large number

of respondents who were engaged in formal or semi-formal sector and earning income were found aware about the scheme as compared to the house makers.

Awareness about the scheme and respondents' religious affiliation shows that the awareness was higher among Christians as 72.73 per cent of them were found aware, one-tenth of them (9.09 per cent) were partially aware (total 81.82 per cent) and little less than one-fifth of them (18.18 per cent) were not aware of the scheme. Among Hindus, little more than one-third of them (34.24 per cent) were found aware of the scheme, around one-tenth of them (9.04 per cent) were found partially aware of (total 43.28 per cent) the scheme and 56.72 per cent were not aware of the scheme. Little more than one-third Sikhs (34.15 per cent) were found aware and 12.19 per cent were partially aware of (total 46.34 per cent) the scheme. 53.66 per cent of these respondents were not aware of the scheme. Muslims were found less aware (20.75 per cent, constituting one-fifth of the total Muslim sample population) and 6.60 per cent were found partially aware of the scheme. But most of them (72.64 per cent) were not aware of the scheme. Jains were found not at all aware of the scheme.

Relationship between awareness about the scheme and the type of property purchased shows that respondents who have reported purchasing house, one-third of them (33.62 per cent) were found aware of the scheme and 8.11 per cent were partially aware of (total 41.73 per cent) the scheme. Around three-fifths of them (58.27 per cent) were not aware about the scheme. Respondents who have purchased flat, one-fifth of them (20 per cent) were found aware about the scheme, two-fifths of the total (40 per cent) were partially aware of the

scheme (a total of 60 per cent) and remaining two-fifths (40 per cent) were found not aware of the scheme. Respondents in Ghaziabad and Jaunpur districts have not purchased flats. Awareness about the scheme was found higher (43.24 per cent) among those reported purchasing shop and little more than one-fifth of them (21.62 per cent) were found partially aware of (total 64.86 per cent) the scheme. 35.14 per cent were found not aware about the scheme. Thus, awareness about the scheme and the type of asset purchased in women's name were found interrelated to some extent. Awareness was found higher if the asset was purchased for commercial purpose.

Sources of Awareness About the Scheme

Respondents were asked from whom they have come to know about the Scheme. It was found that the major source of information was family members (61.09 per cent, constituting three-fifths of the total), followed by neighbours/friends (13.68 per cent), advertisement (13.07 per cent), deed writers (6.99 per cent) and government officials (5.17 per cent). District-wise analysis shows that in Lucknow district family members were the main source of information (59.12 per cent) followed by neighbour/friends, advertisement (13.85 per cent each), deed writers (7.77 per cent) and government officials (5.41 per cent). In Ghaziabad district, the main source of information was found family members (77.78 per cent) followed by neighbours/friends (14.81 per cent) and advertisement (7.41 per cent). Deed writers and government officials did not play any role in Ghaziabad district. Family members were the main source of information in Jaunpur district (83.33 per cent). Only in one case, government official was found as the main source of information. Neighbour/friends, advertisement and deed writers did not play any role in Jaunpur district (Table 12) (Fig. 5).

Table 12: Sources of Awareness About the Scheme (row %)

District	Family members	Neighbour/ Friends	Advertisement	Deed Writer	Government Official	No. (Rows and columns %)
Lucknow	175 (59.12)	41 (13.85)	41 (13.85)	23 (7.77)	16 (5.41)	296 (100.0) (89.97)
Ghaziabad	21 (77.78)	4 (14.81)	2 (7.41)	0 (0.00)	0 (0.00)	27 (100.0) (8.21)
Jaunpur	5 (83.33)	0 (0.00)	0 (0.00)	0 (0.00)	1 (16.67)	6 (100.0) (1.82)
Total	201 (61.09)	45 (13.68)	43 (13.07)	23 (6.99)	17 (5.17)	329 (100.0) (100.0)

(N varies because of no response or missing figure)

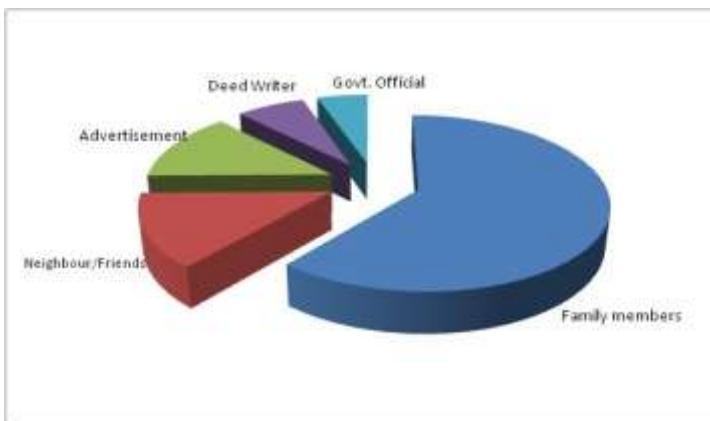


Fig. 5: Sources of Awareness About the Scheme

During household survey, one of the educated and well-off respondents narrated how advertisement and deed writer played an important role informing them about the scheme.

Vidhya Srivastava, a young woman, resides at Aliganj in Lucknow. Her husband, a businessman owned a showroom in one of the posh market. Recently, Vidhya has also purchased a shop on her name in Lucknow. She arranged money from different sources viz. savings and loan on collateral basis.

Earlier she was not aware about the scheme of concession in the stamp duty to women property buyers. Once her husband and herself saw an advertisement in a local newspaper and came to know about that.

After purchasing a shop, she along with her husband went to the Sub Registrar Office for registry of a shop; there the deed writer

explained about the scheme and suggested to take benefit of it. That was how she came to know about the scheme and both her husband and she decided to get the shop registered in her name.

Section 5: Details of the Property Purchased to Avail Benefit of the Scheme

This section focuses on various aspects of the property purchased in women's name, for instance, type of property purchased, relationship between the types of property purchased with caste, religion, purpose to purchase and amount contributed in purchasing property and mode of contribution. If loan was taken amount of loan, agency which provided the loan, interest rate, repayment schedule, sources of repayment, and whether they faced problems in getting loan.

Data analysis on the type of property purchased in women's name shows that most of the respondents reported purchasing house plot or house (44.30 per cent and 43.50 per cent, respectively); around one-tenth of them (8.80 per cent) have reported purchasing agricultural land. Respondents reported purchasing flat and shop were lesser in number (1.70 per cent each).

District-wise analysis shows that house plot and house were purchased almost in all three districts. However, number of respondents reported purchasing agricultural land was higher in Jaunpur district. Similarly, number of respondents reported purchasing flat and shop was higher in Ghaziabad district in comparison to Lucknow and Jaunpur districts (Table 13) (Fig. 6).

Table 13: What Property Did You Purchase? (row %)

District	House Plot	House	Agri-culture Land	Flat	Shop	No. (Rows and columns %)
Lucknow	397 (44.61)	407 (45.73)	60 (6.74)	11 (1.24)	15 (1.69)	890 (100.01)100.00
Ghaziabad	26 (43.33)	26 (43.33)	0 (0.00)	6 (10.00)	2 (3.33)	60 (99.99)(100.00)
Jaunpur	20 (40.00)	2 (4.00)	28 (56.00)	0 (0.00)	0 (0.00)	50 (100.00)
Total	443 (44.30)	435 (43.50)	88 (8.80)	17 (1.70)	17 (1.70)	1000 (100.00) (100.00)

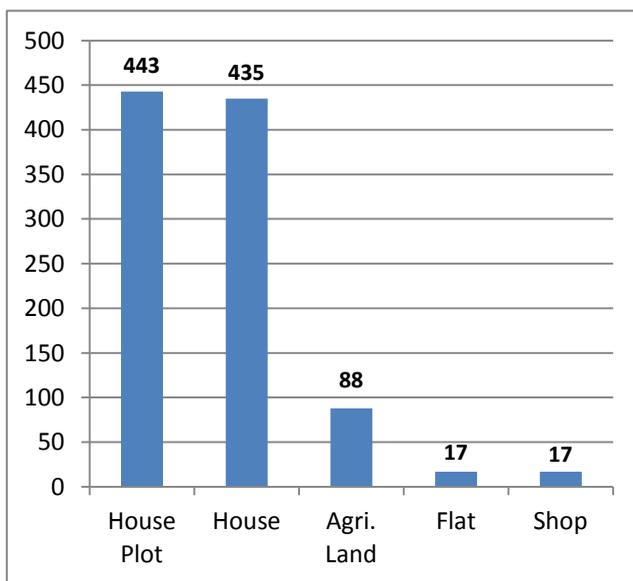


Fig. 6: What Property Did You Purchase?

Thus, based on the above analysis, it may be said that the assets for residential purpose such as house, house plots and flats were the main assets purchased in women's name. Productive assets such as agricultural land or shop were purchased less in number. Number of women purchasing agricultural land was found higher in Jaunpur district.

Type of property purchased and occupational status of the respondents show that the respondents who have reported themselves as house makers, most of them have purchased either house plot or house (45.92 per cent and 41.46 per cent, respectively) and one-tenth of them (9.65 per cent) have reported purchasing agricultural land. Small number of them has reported purchasing flat or shop (1.73 per cent and 1.24 per cent, respectively). Similarly, respondents who have reported owning small business, majority of them have purchased house or house plot (45.61 per cent and 42.11 per cent, respectively), 7.02 per cent of them reported purchasing shop and 5.26 per cent of them purchased agricultural land. Out of the total respondents informed working in private sector, most of them purchased house or house plot (46 per cent and 40 per cent, respectively), 6 per cent of them have purchased shop and 4 per cent each of them have reported purchasing agricultural land or flat. Respondents who were in government jobs, most of them (53.85 per cent) have purchased house followed by house plot (35.90 per cent). Less number of them reported purchasing agricultural land or flat (7.69 per cent and 2.56 per cent, respectively). None of them have reported purchasing shop. Respondents who were getting income out of rent/remittance/pension, three-fifths of them (60 per cent) have purchased house and two-fifths of them (40 per cent) reported purchasing house plot. None of the

respondents reported purchasing flat or any productive assets such as agricultural land or shop. Respondents' who have reported working as casual labourers, majority of them have purchased assets for residential purpose, that is, house or house plot (75 per cent and 12.5 per cent, respectively, total 87.5 per cent). Little more than one-tenth of them (12.5 per cent) have purchased agricultural land. Thus, it may be stated that type of property purchased in women's name was directly related with the occupational status of the respondents. Assets for residential purpose such as house, house plots and flats were the main assets purchased across all the occupational categories but respondents who were engaged in business sector preferred to purchase shop.

Type of property purchased in women's name and its relation with caste shows that out of the total respondents who belonged to general caste, most of them have purchased assets for the residential purpose such as house or house plot (48.70 per cent and 44.89 per cent, respectively) and 2.60 per cent of them reported purchasing agricultural land. Less number of them purchased flat or shop (2.08 per cent and 1.73 per cent, respectively). Among other backward castes, most of them have purchased assets for residential purpose such as house or house plot (38.46 per cent and 43.38 per cent, respectively). 15.38 per cent have purchased agricultural land. Less number of respondents from other backward caste were found purchasing shop and flat (1.54 per cent and 1.23 per cent, respectively). Respondents who belonged to scheduled caste, most of them were found purchasing property for residential purpose such as house plot or house (43.88 per cent and 29.59 per cent, respectively). Notably, number of respondents reported purchasing agricultural land was relatively higher (23.47

per cent) among them. Few of them have reported purchasing shop or flat (2.04 per cent and 1.02 per cent, respectively).

Type of property purchased in women's name and respondents' religious affiliation reveals that majority of the respondents having faith in Hindu religion purchased either house (44.47 per cent), house plot (42.33 per cent, constituting more than two-fifths) or agricultural land (9.99 per cent, constituting one-tenth of the total). 1.78 per cent of them purchased flat and 1.43 per cent purchased shop. Similarly, most of the respondents who were follower of Islam religion reported purchasing either house plot (57.55 per cent) or house (37.74 per cent) (a total of 95.29 per cent). Less number of them reported purchasing agricultural land or shop (2.83 per cent and 1.89 per cent, respectively). None of them reported purchasing flat. Among Sikh respondents, most of them have purchased house plot or house (46.34 per cent and 43.90 per cent, respectively, constituting total 90.24 per cent). 4.88 per cent have purchased shop. Less number of them have reported purchasing agriculture land or flat (2.44 per cent each). Respondents having faith in Christianity, majority of them have told that they purchased mainly house plot (54.55 per cent) or house (27.27 per cent, constituting little more than three-fourths of the total). None of them reported purchasing agricultural land. Jain respondents have reported purchasing only house plot.

Through Whom the Property Was Purchased?

On the question through whom the property was purchased, it was found that most of the respondents (34.40 per cent, constituting little more than one-third of the total) reported purchasing property from

relatives/friends. Little more than one-fourth of the respondents (27.90 per cent) reported purchasing property from Housing Board and one-fifth of them (19.70 per cent) purchased from the property dealers. 14.70 per cent reported purchasing through advertising agencies and a miniscule number of them (0.80 per cent) from the real estate developers. 2.50 per cent respondents reported purchasing from other sources. District-wise data analysis shows that percentage of purchasing property from the relatives/friends was higher in Jaunpur district followed by Ghaziabad and Lucknow districts. Contrary to that percentage of respondents reported purchasing property through Housing Board was higher in Lucknow district as compared to Jaunpur and Ghaziabad. Percentage of respondents who have purchased through advertising agencies was higher in Ghaziabad district than Lucknow. None of the respondents in Jaunpur district reported purchasing property from advertising agency. Except in Lucknow district, none of the respondents in Ghaziabad and Jaunpur reported purchasing property through real estate developers or other sources (Table 14) (Fig. 7).

Table 14: Through Whom the Property Was Purchased? (row %)

District	Relatives /Friends	Housing Board	Property Dealer	Advertisement	Real Estate Developers	Others	No. (Rows and columns %)
Lucknow	293 (32.92)	276 (31.01)	183 (20.56)	115 (12.92)	8 (0.90)	15 (1.69)	890 (100.00) (89.0)
Ghaziabad	25 (41.67)	1 (1.67)	2 (3.33)	32 (53.33)	0 (0.00)	0 (0.00)	60 (100.00) (6.0)
Jaunpur	26 (52.00)	2 (4.00)	12 (24.00)	0 (0.00)	0 (0.00)	10 (20.00)	50 (100.00) (5.0)
Total	344 (34.40)	279 (27.90)	197 (19.70)	147 (14.70)	8 (0.80)	25 (2.50)	1000 (100.00) (100.0)

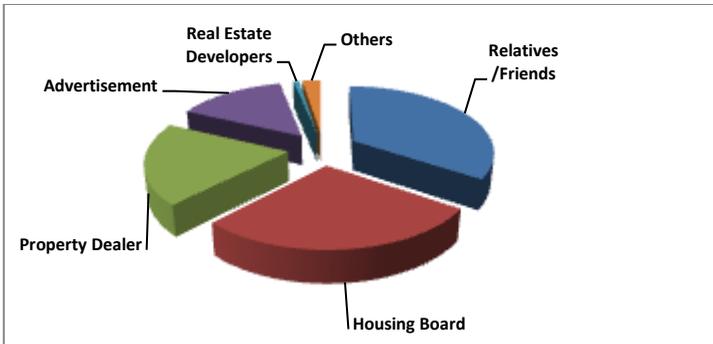


Fig. 7: Through Whom Was the Property Purchased?

For What Purpose the Property Was Purchased?

Respondents were asked for what purpose the property was purchased. Household data analysis shows that in majority of the cases (77.70 per cent, constituting little more than three-fourths of the total), property was purchased for residential purpose; almost one-tenth of them (9.10 per cent) have told that they purchased asset for investment purpose. Rest of them have purchased for income generation purposes such as agriculture or business (8.40 per cent and 4.50 per cent, respectively). A miniscule number of them (0.30 per cent) have purchased property for other purpose (Table 15).

Table 15: For What Purpose the Property Was Purchased? (row %)

District	Residential	Investment	Agriculture	Business	Others	No. (Rows and columns %)
Lucknow	704 (79.10)	85 (9.55)	57 (6.40)	41 (4.61)	3 (0.34)	890 (100.00)(89.0)
Ghaziabad	55 (91.67)	1 (1.67)	0 (0.00)	4 (6.67)	0 (0.00)	60 (100.00)(6.0)
Jaunpur	18 (36.00)	5 (10.00)	27 (54.00)	0 (0.00)	0 (0.00)	50 (100.00)(5.0)
Total	777 (77.70)	91 (9.10)	84 (8.40)	45 (4.50)	3 (0.30)	1000 (100.0) (100.0)

Relationship between the types of property purchased and purpose to purchase shows that most of the respondents who have reported purchasing house plot, most of them (82.84 per cent) have purchased for the residential purpose, little more than one-tenth of them (11.96 per cent) for investment and 4.74 per cent for business purpose. A miniscule number of them (0.45 per cent) have purchased property for other purpose. Similarly, those who have purchased house, majority of them have purchased that for residential purpose (91.26 per cent) followed by investment (6.21 per cent), business (2.30 per cent) and other purpose (0.23 per cent). Respondents reported purchasing agricultural land, most of them (95.45 per cent) purchased for agricultural purpose and 4.55 per cent did so for investment purpose. Those who have purchased flat, little more than three-fourths of the total (76.47 per cent) purchased for residential purpose and around one-fourth of them (23.53 per cent) have investment purpose. Those who have reported purchasing shop, 82.35 per cent told their purpose was business followed by investment (17.65 per cent).

Thus, the main purposes of purchasing property as emerged out of household data analysis were house for residential purpose, income generation and investment. It is important to mention that the respondents who have reported purchasing flat or shop, a sizeable number of them have told that their purpose was investment.

Respondents were asked to specify reasons for purchasing property in their name. Household data analysis shows that in majority of the cases (62.40 per

cent), property was purchased to gain economic security and little less than one-third of them (31.10 per cent) purchased to take benefit of the scheme. Other reasons were to make an investment (5.30 per cent), to start a business so that income could be generated (0.90 per cent) and to save income tax (0.30 per cent). District-wise analysis shows that in Lucknow district both economic security taking benefit of the Scheme and investment were the reasons for purchasing property in women's name. In Ghaziabad district, main reason identified was economic security. In Jaunpur district, taking benefit of the scheme emerged as one of the major factor for purchasing property (Table 16).

Table 16: Reasons for Purchasing Property in Your Name (row %)

District	Economic Security	To Take Benefit of the Scheme	Investment	Business	To Save Income Tax	No. (Rows and columns %)
Lucknow	560 (62.92)	269 (30.22)	50 (5.62)	8 (0.90)	3 (0.34)	890 (100.0) (89.0)
Ghaziabad	47 (78.33)	13 (21.67)	0 (0.00)	0 (0.00)	0 (0.00)	60 (100.0)(6.0)
Jaunpur	17 (34.00)	29 (58.00)	3 (6.00)	1 (2.00)	0 (0.00)	50 (100.0) (5.0)
Total	624 (62.40)	311 (31.10)	53 (5.30)	9 (0.90)	3 (0.30)	1000 (100.0) (100.0)

On the question approximately how much amount was spent in purchasing property, majority of the respondents (40.27 per cent, constituting two-fifths of the total) have said that they spent approximately up to `2.5 lakhs, little more than one-third of them (34.65 per cent) have told that the amount spent was approximately in the range of `2.5–5 lakhs 13.42 per cent reported the amount in the range of `5–7.5 lakhs and around one-tenth of them (9.68 per cent) reported spending in the range of `7.5–10 lakhs. Remaining 1.98 per cent of them told that the amount spent was approximately more than Rs. 10 lakhs. District-wise data analysis shows that in Lucknow and Ghaziabad districts, amount spent in purchasing property was dispersed between `1 lakh to more than `10 lakhs whereas in Jaunpur district, amount spent in purchasing property was lesser in comparison to Lucknow and Ghaziabad districts. In most of the cases, amount was spent approximately up to `5 lakhs (Table 17).

**Table 17: Approximately How Much Amount Was Spent in Purchasing the Property?
(` /in lakhs) (row %)**

Districts	Up to 2.5	2.5-5.0	5.0-7.5	7.5-10.00	>10.00	No. (Rows and columns %)
Lucknow	340 (39.67)	319 (37.22)	118 (13.77)	70 (8.17)	10 (1.17)	857 (100.00) (89.18)
Ghaziabad	1 (1.85)	10 (18.52)	11 (20.37)	23 (42.59)	9 (16.67)	54 (100.00) (5.62)
Jaunpur	46 (92.00)	4 (8.00)	0 (0.00)	0 (0.00)	0 (0.00)	50 (100.00) (5.20)
Total	387 (40.27)	333 (34.65)	129 (13.42)	93 (9.68)	19 (1.98)	961 (100.00)(100.00)

(N varies because of no response or missing figure)

Relationship between approximate amount spent in purchasing property and type of property purchased shows that respondents reported purchasing house plots or house have told that the amount spent was in the range of `1 lakh to more than `10 lakhs but those who have reported purchasing productive assets such as agricultural land, shop or flat, they have spent in the range of `1 to 5 lakhs.

Type of Property Purchased and the Household Income

Relationship between the type of property purchased and the household income shows that the respondents who have reported purchasing house plot, 42.21 per cent had household income in the range of `1—3 lakhs followed by 28.30 per cent respondents having household income up to `1 lakh. Little more than one-fourth of them (26.14 per cent) have household income in the range of `3–6 lakhs. 3.12 per cent respondents have told that the household income was in the range of `6–9 lakhs and 0.24 per cent respondents reported household income more than `9 lakhs. Those who have purchased house, their household income were in the range of `1 to more than `9 lakhs. Contrary to it, respondents who have reported purchasing agricultural land or flat, they had household income in the range of `1—6 lakhs and those who have reported purchasing shop they had household income in the range of `1—9 lakhs. Thus, it was found that those who have

purchased house plot, house or shop, their household income was higher than those who have purchased agricultural land or flat.

Relationship between purpose to purchase property and approximate amount spent shows that the respondents reported spending amount approximately up to `2.5 lakhs, most of them (71.06 per cent) have purchased assets for residential purpose followed by agricultural purpose (20.16 per cent constituting one-fifth of the total). Less number of them reported that the purpose was investment, business or others (6.20 per cent, 2.33 per cent and 0.20 per cent, respectively). Respondents reported approximate amount spend in the range of `2.5–5 lakhs, most of them (79.88 per cent) have purchased property for residential propose followed by investment (12.31 per cent), business (5.41 per cent), agriculture (1.80 per cent) or other purpose (0.60 per cent). Respondents reported spending in the range of `5–7.5 lakhs, most of them (83.57 per cent) have purchased property for residential purpose followed by investment (10 per cent) and business (5.71 per cent). A miniscule number of them (0.71 per cent) said that the property was purchased for agricultural purpose. Similarly, respondents reported spending amount on the higher side, that is, in range of `7.5–10 lakhs, purpose to purchase property was either for residence (80.20 per cent), investment (12.33 per cent, constituting little more than one-tenth) or business (6.85 per cent). Those who have reported spending more than `10 lakhs, their main purpose were to buy property for residential purpose. Some of the respondents (5.26 per cent) reported that the purpose of

buying property was to make investment. Thus, it was found that if the approximate amount spent was more than `10 lakhs, property was purchased for residential purpose, and if the amount spent was less, that is, in the range of `1-7.5 lakhs, property was purchased for agriculture, business or other purpose.

Respondents were asked *whether they were aware of the amount spent in purchasing property*. Data analysis shows that majority of the respondents (96.10 per cent) said that they were aware of the amount spent in purchasing property. Small numbers of them (3.90 per cent) informed that they were not aware about the amount. District-wise data analysis shows that the respondents' awareness about the amount spent in purchasing property was higher in Lucknow and Jaunpur districts in comparison to Ghaziabad district.

Out of The Total Amount Spent in Purchasing Property, How Much Was Your Individual Contribution?

On the question that out of the total amount spent in purchasing property how much was your individual contribution. Data analysis shows that most of the respondents (51.11 per cent) reported that their individual contribution was approximately up to `2.5 lakhs followed by 28.15 per cent respondents reported contributing in the range of `2.5-5 lakhs. One-fifth of them (20 per cent) said that they contributed in the range of `7.5-10 lakhs. Only few of them (0.74 per cent) reported contributing in the range of `5-7.5 lakhs. Thus, out of the total amount spent in purchasing property in women's

name, respondents' individual contribution was found dispersed between `1-10 lakhs. Individual's contribution for purchasing property was found higher in Lucknow district as compared to Ghaziabad and Jaunpur districts (Table 18).

Table 18: Out of Total Amount Spent, How Much Was Your Contribution? (` /in lakhs)

District	Up to 2.5	2.5-5.0	5.0-7.5	7.5-10.0	No. (Rows and columns %)
Lucknow	56 (50.91)	28 (25.45)	1 (0.91)	25 (22.73)	110 (100.00) (81.48)
Ghaziabad	11 (52.38)	9 (42.86)	0	1 (4.76)	21 (100.00) (15.56)
Jaunpur	2 (50.0)	1 (25.0)	0	1 (25.0)	4 (100.0) (2.96)
Total	69 (51.11)	38 (28.15)	1 (0.74)	27 (20.0)	135 (100.00) (100.0)

How Did You Arrange Money for Purchasing Property?

Buying property requires substantial funds; hence, it was felt important to find out the sources through which funds were arranged. Results of household survey reveal that the funds were contributed through four major sources: down payment, savings, loan and other sources. The highlights on these sources are as follows:

Amount Contributed Through Down Payment

Down payment is a type of payment made in cash during the onset of the purchase of an expensive good/service. The payment typically represents only a percentage of the full purchase price; in some cases, it is not refundable if the deal falls through. Financing arrangements are made by the purchaser to cover the remaining amount owed to the seller. For example, since houses are extremely expensive assets, home buyers typically pay down payments that equal 5–25% of the total value of a home. The remaining 75–95% of the price will be covered by a bank or other financial institutions through a mortgage loan. Making a down payment and then paying the rest of the price through instalments is a method that makes expensive assets more affordable for a person.²⁹

In the present study, out of the total, 903 respondents reported making contribution through down payment.

Data analysis on the amount of down payment shows that little less than two-fifths of the total (38.54 per cent) reported contributing through down payment in the range of `1–3 lakhs. One-third of them (33.89 per cent) have made down payment up to `1 lakh. Around one-fourth of them (24.25 per cent) have contributed in the range of `3–6 lakhs; and a small number of them (2.77 per cent) contributed in the range of `6–9 lakhs. A miniscule number of them (0.55 per cent) told that the amount was more than `9 lakhs. District-wise data analysis shows that in Lucknow and Ghaziabad districts, amount contributed through down payment varied between `1 lakh to more

than 9 lakhs. In Jaunpur district, the amount was dispersed between `1-6 lakhs which was lesser than the amount of down payment made in Lucknow and Ghaziabad districts (Table 19).

Relationship between the amount contributed through down payment and type of property purchased shows that respondents who have purchased house plot or house, amount of down payment was found dispersed between `1 lakh to more than `9 lakhs but for buying shop, the amount of down payment was dispersed between `1-9 lakhs; and when agricultural land or flat were purchased, the amount of down payment was dispersed between `1-6 lakhs. Thus, it can be said that when the productive assets such as agricultural land or shop were purchased, the amount of down payment was less in comparison to assets such as house or house plot which were purchased for the residential purpose.

Most of these respondents who made contribution through down payment reported buying property for residential purpose such as house plot or house (46.18 per cent and 41.31 per cent, respectively). Around one-tenth of them (9.41 per cent) have purchased agricultural land. A small number of them have purchased either shop or flat (1.77 per cent and 1.33 per cent, respectively).

Table 19: Financial Contribution for Buying Property in Women's Name

Contribution (₹/in lakhs)	Amount Contributed Through Down Payment			No. (Rows %)
	Districts			
	Lucknow	Ghaziabad	Jaunpur	
Up to 1.0	270 (33.58)	0 (0.00)	36 (75.00)	306 (33.89)
1.0-3.0	332 (41.29)	5 (9.80)	11 (22.92)	348 (38.54)
3.0-6.0	182 (22.64)	36 (70.59)	1 (2.08)	219 (24.25)
6.0-9.0	17 (2.11)	8 (15.69)	0 (0.00)	25 (2.77)
>9.0	3 (0.37)	2 (3.92)	0 (0.00)	5 (0.55)
Total	804 (100.00) (89.04)	51 (100.00) (5.65)	48 (100.00) (5.31)	903 (100.00)
Contribution through Savings				
Up to 2.5	91 (81.25)	12 (52.17)	3 (100.00)	106 (76.81)
2.5-5.0	12 (10.71)	7 (30.43)	0 (0.00)	19 (13.77)
5.0-7.5	8 (7.14)	4 (17.39)	0 (0.00)	12 (8.70)
7.5-10.00	1 (0.89)	0 (0.00)	0 (0.00)	1 (0.72)
Total	112 (100.00) (81.16)	23 (100.00) (16.67)	3 (100.00) (2.17)	138 (100.00) (100.0)

	Contribution through Loan			
Up to 2.5	52 (26.26)	1 (14.29)	9 (90.00)	62 (28.84)
2.5-5.0	104 (52.53)	1 (14.29)	1 (10.00)	106 (49.30)
5.0-7.5	33 (16.67)	0 (0.00)	0 (0.00)	33 (15.35)
7.5-10.00	9 (4.55)	2 (28.57)	0 (0.00)	11 (5.12)
>10.00	0 (0.00)	3 (42.86)	0 (0.00)	3 (1.40)
Total	198 (100.00) (92.09)	7 (100.00) (3.26)	10 (100.00) (4.65)	215 (100.00) (100.0)
	Contribution through Other Sources			
Up to 1.0	23 (20.35)	0	1 (50.0)	24 (18.46)
1.0-3.0	69 (61.06)	5 (33.33)	1 (50.0)	75 (57.69)
3.0-6.0	18 (15.93)	9 (60.00)	0	27 (20.77)
6.0-9.0	1 (0.88)	1 (6.67)	0	2 (1.54)
>9.0	2 (1.77)	0	0	2 (1.54)
Total	133 (100.00)	15 (100.00)	2 (100.00)	130 (100.00)

Amount Contributed Through Savings

138 respondents reported that they spent savings amount for buying property.

These respondents were further asked to describe the amount contributed through savings. Household data shows that most of the respondents (76.81 per cent, constituting more than three-fourths of the total) reported amount of savings up to ₹2.5 lakhs 13.77 per cent respondents told the saving amount in the range of ₹2.5–5 lakhs followed by little less than one-tenth of the total (8.70 per cent) reported contributing in the range of ₹5–7.5 lakhs. A miniscule number of them (0.72 per cent) told that the amount spent through saving was in the range of ₹7.5–10 lakhs. None of the respondents reported contributing through savings more than ₹10 lakhs. District-wise data analysis shows that the contribution through savings was usually up to ₹2.5 lakhs across all three sample districts and it was higher in Lucknow district as compared to Ghaziabad and Jaunpur districts.

Amount Contributed Through Loan

On the question whether contribution was made through loan also, it was found that out of the total, 215 respondents reported that the contribution was made through loan. Out of these 215 respondents, 66 of them (30.70 per cent) have told that the loan was taken by themselves and remaining 149 respondents (69.30 per cent) said that the loan was taken by their family members. This is to mention that the respondents who have reported that the loan was taken by themselves, all of

them belonged to urban area in Lucknow district. None of the women respondents in Ghaziabad and Jaunpur districts were found taking loan by themselves.

149 respondents who have reported that the loan was taken by their family members, they were asked to specify the relationship with them. It was found that in majority of the cases (98.66 per cent), loan was taken by husbands and in few cases (1.34 per cent) loan was taken by the respondents' father. District-wise analysis shows that in Lucknow district loan was taken either by husband or father but in Ghaziabad and Jaunpur districts, loan was taken by the husband.

Which Agency Provided the Loan?

On the question which agency provided the loan, 36.28 per cent told that the loan was taken from the private sector banks, around one-third of them (32.56 per cent) took it from public sector banks and 17.21 per cent informed that they took loan from family members/friends. 9.30 per cent respondents said that the loan was taken by the private financial agencies. Small number of them (4.65 per cent) took loan from Cooperative Bank (Table 20).

Table 20: Which Agency Provided the Loan? (%)

Sl.	Agency	No. (%)
1.	Public Sector Bank	78 (36.28)
2.	Private Bank	70 (32.56)
3.	Family/Friend	37 (17.21)
4.	Housing Loan Company/ Private Financial Company	20 (9.30)
5.	Cooperative Bank	10 (4.65)
	Total	215 (100.00)

It was found that the respondents who have reported that the loan was taken by themselves, most of them (46.97 per cent) took loan amount in the range of `2.5–5 lakhs, 28.79 per cent took loan up to `2.5 lakhs and 15.15 per cent respondents reported taking loan in the range of `5–7.5 lakhs. One-tenth of them (9.09 per cent) took loan in the range of `7.5–10 lakhs. Thus, the loan amount varies between `1 to `10 lakhs; however; majority of them reported taking loan in the range of `2.5–5 lakhs.

Religious affiliation of the respondents who have taken loan by themselves shows that most of them (86.36 per cent) belonged to Hindu religion followed by Muslims (9.09 per cent, constituting one-tenth of the total) and Sikhs (4.55 per cent). Caste-wise distribution of the respondents who have taken loan by themselves shows that majority of them (65.15 per cent, constituting around two-thirds of the total) belonged to general caste category and one-fourth of them (25.76 per cent) were from other backward caste. Around one-tenth of them (9.09 per cent) belonged to the scheduled caste. Thus, the large number of respondents from general caste could found availing loan as compared to the respondents of OBCs and SCs. Relationship between respondents reported taking loan by themselves and type of family shows that most of them (78.79 per cent) were living in nuclear family. Little more than one-fifth (21.21 per cent) were living in joint family. Occupational status of the respondents who took loan by themselves shows that 34.85 per cent (constituting little more than one-third of the total) were house makers and 27.27 per cent (constituting more than one-fourth of the total) were in private sector. 19.70 per cent (constituting

one-fifth of the total) were having own business. 15.15 per cent were in government jobs. 3.03 per cent respondents were earning out of rent/remittance or pension. Thus, out of the total respondents who took loan by themselves, 65.15 per cent (constituting almost two-thirds of the total) were having income of their own. Age-wise distribution of these respondents shows that most of them (68.18 per cent) were in the age group of 36–60 followed by those who belonged to the age group of 18–35 (22.73 per cent) or above 60 years (9 per cent). Thus, most of the respondents reported taking loan belonged to the productive age group. Relationship between the respondents reported taking loan by themselves and purpose of purchasing property reveals that most of them (80.30 per cent) have purchased property for residential purpose, little more than one-tenth of them (12.12 per cent) for the investment and 7.58 per cent of them wanted to create asset for business.

Interest Rate

Data analysis on the interest rate charged on loan amount shows that 12.50 per cent respondents told that the interest rate was in the range of 5–10 per cent; however, large number of them (87.50 per cent) have told that the interest rate was in the range of 10–15 per cent. On the question whether it was a fixed or floating interest rate, 94.64 per cent of them said that the loan was taken on fixed interest rate and 5.36 per cent said it was a floating interest rate. It was found that the respondents who have taken loan from public sector bank, co-operative bank or family members/friends reported taking loan on fixed interest rate basis and those who took loan from private sector bank, 16.67 per cent of them reported that they took loan on floating interest rate.

Experienced Any Difficulty in Getting Loan?

Respondents who have reported taking loan by themselves were asked whether they faced any difficulties/problems in getting loan. Data analysis shows that 37.88 per cent reported that they faced problem and 62.12 per cent said that they did not.

Respondents reported facing difficulties in taking loan were further asked to specify the nature of problems faced by them. Data analysis shows that most of them (44 per cent) said that the processing of loan application took long time and around one-fourth of them (24 per cent) told that the procedure involved in releasing loan was complicated and lengthy. 16 per cent told that the cost of property was very high than the loan amount sanctioned by the bank. Little more than one-tenth of them (12 per cent) said that they paid commission to the middlemen which were an additional financial burden on them. Remaining 4 per cent of them have told that the interest rate charged on loan amount was very high (Table 21).

Table 21: Difficulties Faced in Taking Loan (%)

Difficulties	No.
Processing of application takes more time	11 (44.0)
Long process	6 (24.0)
Less amount is sanctioned for loan	4 (16.0)
Commission by mediator	3 (12.0)
High interest rate	1 (4.0)
Total	25 (100.0)

Following example exhibits how accessibility of loan becomes inaccessible to illiterate and poor women:

S. Nishad, a 32 year old married woman, living in Nishatganj colony. She has acquired some basic education and is a housewife. Her husband works as mason. She has purchased a house plot. She managed money partly out of family savings and partly took loan from her mother. Her husband also took loan from his friends. Later on, she sold as it was located far-off. She was not aware about the scheme of concession in the stamp duty for women but when she went to the registry office; her husband and she came to know about the scheme through a middleman.

S. Nishad has shown her helplessness and anger for not being able to take loan from the formal financial institutions particularly banks. She said that since they are poor and illiterate; hence, banking facility is not accessible to them. Banking procedures are very complicated and cumbersome. Bank officials do not treat us nicely as we are poor and illiterate. She rather posed a question before the interviewer that from where a poor person who has no regular income can provide documents such as income tax return statement and guarantors which are the pre-requisite for getting loan?

Relationship between the agency which has provided the loan and the respondents who have taken loan by themselves and experienced difficulties in getting loan shows that the respondents who took loan from the public sector bank, around one-third of them (31.58 per cent) have told that they faced problem in getting loan

whereas remaining 68.42 per cent told that they did not. Respondents who took loan from the private sector bank, most of them (60 per cent (constituting three-fifths of the total) told that they faced problems in getting loan. Two-fifths of them (40 per cent) said they did not. Half of the total respondents who took loan from family members/friends reported facing problems. Notably, respondents who took loan from Co-operative Bank, private finance companies reported that they did not face any problem.

Any Collateral for Loan?

Out of the total respondents reported taking loan by themselves, majority of them (94.64 per cent) have said that no collateral was required on loan and remaining 5.36 per cent have told that collateral was required. Respondents who have reported taking loan on collateral basis were further asked what was provided as collateral, 66.67 per cent (constituting two-thirds of the total) said that they took loan on top up basis and one-third of them (33.33 per cent) said that they took loan on their fixed deposit amount.

Respondents were asked to describe the loan amount they have to pay in instalment. 56 respondents replied. Out of which most of them (53.57 per cent) reported that the loan instalments was in the range of `500-5000 per month followed by 37.50 per cent respondents who told that the loan instalment was in the range of `5,000-10,000 per month. Around one-tenth of them (8.93 per cent) reported paying loan instalment on the higher side, that is, in the range of `10,000-15,000 per month.

Duration of Loan Repayment

On the question that what is the duration of loan repayment, 16.07 per cent respondents have reported duration of loan repayment within 5 years, large number of them (58.93 per cent, constituting around three-fifths of the total) reported duration of loan repayment within 5–10 years and 19.64 per cent of them (constituting one-fifth of the total) informed that the duration of loan repayment was within 10–15 years. 5.36 per cent of them have reported that it was within 15–20 years. Thus, the duration of loan repayment was dispersed between 5–20 years, although mostly it was 5–10 years.

Source of Loan Repayment

On the question that what are the sources for loan repayment, most of the respondents (47.83 per cent) reported that the loan was repaid by their husbands, 43.48 per cent said that loan was repaid out of self-income, 6.52 per cent were repaying out of income earned from their property and 2.17 per cent told that their parents repaid/repaying the loan.

As mentioned earlier, 149 respondents have told that the loan was taken by their family members. They were asked how much amount was taken as a loan by them. It was found that almost half of them (49.30 per cent) took loan in the range of `2.5–5 lakhs, 28.84 per cent took loan up to `2.5 lakh and 15.35 per cent of them reported taking loan in the range of `5–7.5 lakhs. 5.12 per cent of the respondents have told that the loan was taken in the range of `7.5–10 lakhs. A miniscule number of them (1.40 per cent) said that loan amount was more than `10

lakhs. District-wise data shows that the respondents in Ghaziabad and Lucknow districts reported taking higher amount of loan by their family members in comparison to Jaunpur district. In Jaunpur district, none of the respondents reported their family members taking loan of more than `5 lakhs.

It was found that when loan was taken by husbands of the respondents, property was purchased mainly for the residential purpose (76.51 per cent, constituting little more than three-fourths of the total) followed by investment (14.77 per cent) and agriculture (5.37 per cent). A small number of the respondents (3.36 per cent) have told that the loan was taken by their family members for business purpose. When father took loan, purpose was to buy property for the residential purpose.

Relationship between the amount contributed through loan and the type of property purchased shows that the respondents who have taken loan amount of `10 lakhs or more, they purchased house, house plot or flat. Contrary to it, those who have contributed loan amount in the range of `1-5 lakhs, they purchased productive assets such as agricultural land or shop. Thus, it may be said that if asset was purchased for residential purpose loan, amount was higher and if assets were purchased for productive purposes, loan amount was less.

Amount Contributed Through Other Sources

Out of the total, 130 respondents reported contributing through other sources for purchasing property. Data analysis shows that most of them (57.69 per cent) reported contributing in the range of `1-3 lakhs,

one-fifth of them (20.77 per cent) contributed in the range of `3-6 lakhs and little less than one-fifth of them (18.46 per cent) reported the amount contributed through other sources up to `1 lakh. A small number of them (1.54 per cent each) have told contributing in the range of either `6-9 lakhs or more than `9 lakhs.

Amount contributed through other sources and the type of property purchased shows that the respondents who have purchased house or house plot, they have contributed through other sources in the range of `1-9 lakhs but those who have purchased productive assets such as shop or agricultural land, they have contributed in the range of `1-3 lakhs.

Section 6: Women's Involvement in Decision-making Process

Participation in decision-making process was considered as one of the important indicator of empowerment. With regard to the purchase of property, a set of questions related to that such as whether they were involved in the deal, had this concession not been there would the property still be purchased in their name, etc. were asked. This section deals with decision-making process related to purchase of property in women's name.

This section includes questions related to the decision making with regard to the purchase of property in women's name, their involvement in the deal, their views whether they still purchase property in their name even if concession would not have been there, whether they can dispose of the property without taking consent of

anyone in the family, whether the property purchased in women's name was sold, if so whether their consent was taken prior to the sale of that property and whether they own any other property also, if so whether they got concession on that property also.

On the question *who decided that the property should be purchased in your name*. Most of the respondents (66.90 per cent, constituting two-thirds of the total) told that the decision was taken by their husbands, 15.70 per cent said that they themselves decided and 15.20 per cent said that their family members decided. A small number of the respondents (2.20 per cent) informed that the decision was taken by others. District-wise analysis shows that the number of cases where respondents' themselves decided were found higher in Ghaziabad district whereas husband and family members were found playing important role in decision making in Jaunpur and Lucknow districts (Table 22).

Table 22: Who Decided the Property Should be Purchased in Your Name? (row %)

District	Husband	Self	Family Member	Others	No.
Lucknow	599 (67.30)	131 (14.72)	140 (15.73)	20 (2.25)	890 (100.00) (89.0)
Ghaziabad	30 (50.00)	25 (41.67)	5 (8.33)	0 (0.00)	60 (100.00) (6.0)
Jaunpur	40 (80.00)	1 (2.00)	7 (14.00)	2 (4.00)	50 (100.00) (5.0)
Total	669	157	152	22	1000

	(66.90)	(15.70)	(15.20)	(2.20)	(100.00) (100.0)
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Relationship with a person who decided that the property should be purchased in women’s name and age of the respondents shows that the respondents who were 18 years, decision was taken either by their husbands (50 per cent each) or family members; respondents who were in the age group of 18–35, most of them (57.51 per cent) have told that it was decided by their husbands, around one-fourth of them (23.83 per cent) said that the decision was taken by the family members and 17.62 per cent informed that they themselves decided. A small number of the respondents (1.04 per cent) said that others have decided. Respondents who were in the age group of 36–60 years, they have told that the decision to purchase property was taken by their husbands (70.56 per cent), 15.28 per cent of them said that it was decided by themselves and 12.92 per cent of them said that the decision was taken by the family members. A small number of them (1.25 per cent) said that it was decided by others. Respondents who belonged to the age group of 61 and above, they have told that the decision was taken either by their husbands (57.65 per cent) or by themselves (15.29 per cent) or family members (14.12 per cent). 12.94 per cent of them said that the decision was taken by others. Thus, it may be said that age group has a bearing on decision making to purchase property in women’s name. Higher the age group, greater the chances for women to take decision by themselves.

Similarly, relationship with a person who has decided that the property should be purchased in women’s name and the type of family shows that the respondents who were living in nuclear family, in most of

the cases (70.64 per cent) husband was found as decision maker, 15.36 per cent respondents told that they themselves decided and little more than one-tenth of them (12.35 per cent) said that the decision was taken by their family members. Few of them (1.65 per cent) have said that the decision was taken by others. Decision-making pattern was found slightly different for respondents who were found living in joint family. 56.83 per cent of them told that the decision was taken by their husbands, 16.67 per cent respondents reported that they themselves decided and little less than one-fourth (22.88 per cent) said that the decision was taken by family members. 2.20 per cent respondents reported that the decision was taken by others. Thus, it can be said that in nuclear family, husband or women themselves were found playing an important role in taking decision related to purchase of property in women's name whereas family members were found playing an important role in joint family.

Relationship with a person who has decided that the property should be purchased in women's name and awareness about the scheme shows that the respondents who were found aware of the scheme, little more than one-fourth of them (26.51 per cent) told that the decision was taken by themselves, around three-fifths of the total (58.43 per cent) said that their husbands decided and 13.86 per cent of them said that their family members decided. A small number of the respondents (1.20 per cent) said that the decision was taken by others. Respondents who were found partially aware about the scheme, around one-fifth of them (19.10 per cent) said that they themselves decided to purchase property, two-thirds of them (66.29 per cent) said that their husband decided and little more than one-tenth of them (12.36 per cent) said that their family members decided. Only few of

them (2.25 per cent) have told that the decision was taken by others. Respondents who were found not aware about the scheme, 8.98 per cent said that they themselves decided to buy property but most of them (71.85 per cent) told that their husbands decided and 16.41 per cent told that their family members decided. Few of them (2.76 per cent) said that the decision was taken by others. Thus, awareness about the scheme and decision making to purchase property were found related to each other. Higher the awareness about the scheme, greater the role of women in decision making to purchase property in their name.

Respondents' relationship with a person who decided that the property should be purchased in women's name and type of property purchased were also found related to some extent. Husbands and family members were found playing an important role when productive assets (agricultural land or shop) were purchased. But when flat for residential purpose was purchased, respondents themselves also played an important role.

On the question *had this concession not been there, would this property purchased in your name?* Data analysis shows that a small number of the respondents (4.80 per cent) said they would have purchased property even if concession would not have been there but most of them (45.70 per cent) said that they would not have purchased property, if concession in the stamp duty in favour of women would not have been there. Large numbers of the respondents (49.50 per cent) were found indecisive and did not comment (Table 23).

Table 23: Had This Concession Not Been There, Would This Property Purchased in Your Name? (row %)

District	Response			No. (Rows and columns %)
	Yes	No	Cannot say	
Lucknow	45 (5.06)	401 (45.06)	444 (49.89)	890 (100.01) (89.0)
Ghaziabad	3 (5.00)	31 (51.67)	26 (43.33)	60 (100.00) (6.0)
Jaunpur	0 (0.00)	25 (50.00)	25 (50.00)	50 (100.00) (5.0)
Total	48 (4.80)	457 (45.70)	495 (49.50)	1000 (100.00) (100.0)

Relationship between the question had this concession not been there, would this property purchased in your name and purpose to purchase the property shows that the respondents reported purchasing property for business, investment or residential purpose. Some of them have told that they would have purchased property even if concession in stamp duty would not have been there but those reported purchasing property only for residential purpose, most of them were of the view that they would not have purchased property if concession would not have been there.

On the question *whether you were involved in negotiating the deal*, 30.80 per cent respondents have told that they were involved in negotiating the deal; however,

large number of them (69.20 per cent) were not involved in negotiating the deal. District-wise analysis shows that the number of respondents involved in negotiating the deal was higher in Lucknow and Ghaziabad districts in comparison to Jaunpur district (Table 24).

Table 24: Were You Involved in Negotiating the Deal?

District	Response		No. (Rows and columns %)
	Yes	No	
Lucknow	284 (31.91)	606 (68.09)	890 (100.00)(89.0)
Ghaziabad	18 (30.00)	42 (70.00)	60 (100.00)(6.0)
Jaunpur	6 (12.00)	44 (88.00)	50 (100.00)(5.0)
Total	308 (30.80)	692 (69.20)	1000 (100.00)(100.0)

Respondents were asked *whether they have some other property also*. Household data analysis shows that little more than one-tenth of the respondents (12.40 per cent) said that they did have another property also. But majority of them (87.60 per cent) did not have any other property (Table 25).

**Table 25: Do You Have Another Property Also?
(row %)**

District	Response		No. (Rows and columns %)
	Yes	No	
Lucknow	118 (13.26)	772 (86.74)	890 (100.00) (89.0)
Ghaziabad	5 (8.33)	55 (91.67)	60 (100.00) (6.0)
Jaunpur	1 (2.00)	49 (98.00)	50 (100.00) (5.0)
Total	124 (12.40)	876 (87.60)	1000 (100.00) (100.0)

Respondents who have reported that they had another property also in their name, they were further asked *whether they got concession in the stamp duty on that property also*. Household data shows that 13.71 per cent of the respondents said that they got the concession but majority of them (86.29 per cent) said that they did not get concession on that property.

Power of Attorney

The Power of Attorney is regulated by the Power of Attorney Act, 1882. In this act, 'Powers of Attorney' include any instrument empowering a specified person to act for and in the name of the person executing it. A property sale through the common practice of General Power of Attorney (GPA) does not give ownership title to

the buyer. 'A person may give a power of attorney to his spouse, son, daughter, brother, sister or a relative to manage his/her affairs or to execute a deed of conveyance'. 'A power of attorney is not an instrument of transfer in regard to any right, title or interest in an immovable property'.³⁰ Powers of Attorney is recognizable for purposes of Section 32, the following powers of attorney shall alone be recognized, namely:

1. If the principal at the time of executing the Power of Attorney resides in any part of India in which this act is for the time being in force.
2. If the principal at the time aforesaid resides in any part of India in which this act is not in force, a power of attorney executed before and authenticated by any Magistrate.
3. If the principal at the time aforesaid does not reside in India, a power of attorney executed before and authenticated by Notary Public or any court, Judge, Magistrate, Indian Consul or vice Consul or representative of the Central Govt.

Power of Attorney is of two types:

1. *Special Power of Attorney* specific authority is given to someone such as partnership deed
2. *General Power of Attorney*

A single fee shall be levied for authentication of Power of Attorney whatever may be the number of signatories to it, provided that all of them appear simultaneously for execution.

Sometime transfer of immovable property is done to escape from the stamp duty, circulation of black money

or for speculation purposes by the real estate developers. Although to keep a check on such practices, Supreme Court has imposed ban on transfer of property on Power of Attorney basis. It has been observed that sometime people have started misusing power of attorney. Thus, in order to curb the circulation of black money to some extent in the real estate sector where titles are manipulated, Supreme Court in India in its verdict stated that no property can be sold which is on power of attorney. The apex court said there can be no mutation of property in municipal and revenue records on the basis of such documents. The court also felt that such transfers had not only led to evasion of the stamp duty and registration charges but had also provided scope for investing black money in real estate. A proper verification of ownership was possible only if all property were transferred through registered sale deeds. There was a near unanimity that such transactions should be discouraged as it caused loss of revenue and increased litigation due to defective titles. Going into the legality of such transfers, the court said any contract of sale which was not a registered sale deed would fall short of the requirements of the relevant provisions for the Transfer of Property Act and could not confer any title. The bench said 'in the absence of a deed of conveyance (duly stamped and registered as required by law), no right, title or interest in an immovable property can be transferred'. Thus, followed by the Supreme Court verdict, Uttar Pradesh government has also put ban on power of attorney.

In the present study, data analysis shows that around one-fifth of the respondents (18.10 per cent) reported that the property purchased in their name was transferred to some other family members on power of attorney basis. 81.90 per cent said that it was not. District-

wise data analysis shows that most of the cases of power of attorney took place in Janupur district followed by Lucknow but none in Ghaziabad district (Table 26).

Table 26: Is the Power of Attorney for the Property Purchased on Your Name Given to Some Other Family Member?

District	Yes	No	No. (Rows and columns %)
Lucknow	146 (16.40)	744 (83.60)	890 (100.00) (89.0)
Ghaziabad	0 (0.00)	60 (100.00)	60 (100.00) (6.0)
Jaunpur	35 (70.00)	15 (30.00)	50 (100.00) (5.0)
Total	181 (18.10)	819 (81.90)	1000 (100.00) (100.0)

Respondents who have reported that the property purchased in their name was given to some other family member on power of attorney basis were further asked whether that person was male or female. Majority of the respondents (97.80 per cent) have told that the family member was male. Only a small number of them (2.20 per cent) said that the power of attorney was given to female family members.

Section 7: Retention Rate of the Property Registered in Women's Name

To find out the sustainability of the programme of concession in the stamp duty to women property buyers and to see women's stake in the property registered in their name, an attempt has been made to find out whether the property purchased in women's name could still be retained or already being sold. If sold, reasons for that and whether their consent was taken prior to the sale.

On the question *whether the property purchased in your name has already been sold*. Data shows that majority of the respondents (98.90 per cent) informed that the property purchased in their name was not sold. A small number of them (1.10 per cent) informed that the property purchased in their name has already been sold. District-wise data analysis reveals that the cases of selling property were found in Ghaziabad and Lucknow districts. In Jaunpur district, none of the respondents reported selling property purchased in their name (Table 27).

Table 27: Is the Property Purchased in Your Name Already Being Sold?

District	Yes	No	No. (Rows and columns %)
Lucknow	6 (0.67)	884 (99.33)	890 (100.00) (89.0)
Ghaziabad	5 (8.33)	55 (91.67)	60 (100.00) (6.0)
Jaunpur	0 (0.00)	50 (100.00)	50 (100.00) (5.0)
Total	11 (1.10)	989 (98.90)	1000 (100.00) (100.0)

Respondents who have told that the property purchased in their name has already been sold were asked to explain the reasons. 45.45 per cent each reported that property was sold mainly out of distress or to get profit out of that. Around one-tenth of them (9.09 per cent) did not want to share the reason. District-wise analysis shows that in Luknow district, property was sold due to distress situation whereas cases of selling property to earn profit was found in Ghaziabad district.

Following case exhibits the example of distress sale:

Seema Gupta a 52 years old, an educated woman lives in Lucknow. Her husband runs a medical shop. Seema purchased a house plot in her name and constructed a beautiful house. She did not have enough money; hence, took loan from State Bank of India.

Due to financial loss in business and occurrence of family dispute, she could not repay bank loan timely. Bank officials started visiting her house

every now and then. Sometime they used to insult them for not paying equated monthly installment (EMI). To avoid humiliation and inability to cope-up with the repayment of EMI to the bank, she along with her husband decided to sell the house. They are now living in a rented house.

Respondents were further asked *whether their consent was taken prior to the sale of the property*. Notably, majority of the respondents (90.91 per cent) told that their consent was taken prior to the sale of property whereas 9.09 per cent constituting around one-tenth of them have total told that their consent was not taken. District-wise data analysis shows that the cases of not taking consent were found in Lucknow district.

Respondents were further asked *whether without taking consent of other family members, could they dispose of the property purchased on their name*. Data analysis shows that around one-third of the respondents (31.70 per cent) said that they could dispose of property without taking consent of anyone in the family and remaining 68.30 per cent said that they could not. District-wise analysis shows that the number of respondents reporting that they could have dispose of property without taking anyone's consent was larger in Lucknow district followed by Ghaziabad and Jaunpur districts (Table 28).

Table 28: Without Taking Anyone’s Consent, Can You Dispose of the Property Purchased? (row %)

District	Yes	No	No. (Rows and columns %)
Lucknow	294 (33.03)	596 (66.97)	890 (100.00) (89.0)
Ghaziabad	15 (25.00)	45 (75.00)	60 (100.00) (6.0)
Jaunpur	8 (16.00)	42 (84.00)	50 (100.00) (5.0)
Total	317 (31.70)	683 (68.30)	1000 (100.00) (100.0)

Section 8: Impact of the Scheme in Women’s Empowerment

Impact of the scheme in women’s empowerment was assessed on various parameters such as income generation, savings, economic security and confidence in decision making to deal with bank/government officials, decision making related to purchase, sense of happiness that the children would inherit the property, increase in self-respect, decision making in children’s education, health, marriage, in getting respect from neighbours/friends, participation in community, social and other informal associations, accessibility to health services, influencing the decision restricting the family size, decrease in domestic violence and security from threat of being evicted.

Table 29 summarizes opinions of 1,000 respondents on different aspects of women's empowerment taken place after registering immovable property in their name which was on 5 point scale of 'completely agreed', 'partially agreed', 'no difference', 'partially disagreed' and 'completely disagreed'.

Table 29: Change in Women’s Status After Owning Property

Having Acquired the Property, Your assessment on the following	Completely Agree	Partially Agree	No Difference	Partially Disagree	Completely Disagree	No.
	Opinion (row %) (N=1000)					
1.Can earn income/saving from Property	62 (6.20)	356 (35.60)	236 (23.60)	345 (34.50)	1 (0.10)	1000 (100.00)
2. I feel economically secured and confident to make important decisions in the family	48 (4.80)	758 (75.80)	139 (13.90)	55 (5.50)	0 (0.00)	1000 (100.00)
3.I could deal with officials in bank/ other offices	28 (2.80)	564 (56.40)	175 (17.50)	233 (23.30)	0 (0.00)	1000 (100.00)
4.i am able to make any purchase decision on my own	38 (3.80)	531 (53.10)	125 (12.50)	306 (30.60)	0 (0.00)	1000 (100.00)
5.I’m happy that my children will get this property	156 (15.60)	792 (79.20)	39 (3.90)	12 (1.20)	1 (0.10)	1000 (100.00)

6.I feel I am accepted, respected in the family and getting cooperation	41 (4.10)	627 (62.70)	246 (24.60)	86 (8.60)	0 (0.00)	1000 (100.00)
7.My family members give more importance to my views while taking important family decisions like children's education, health, marriage, etc.	42 (4.20)	757 (75.70)	154 (15.40)	47 (4.70)	0 (0.00)	1000 (100.00)
8.I feel that there is an increase in my self esteem/self-respect	41 (4.10)	462 (46.20)	419 (41.90)	76 (7.60)	2 (0.20)	1000 (100.00)
9.My neighbours/friends respect me more than earlier	36 (3.60)	241 (24.10)	617 (61.70)	104 (10.40)	2 (0.20)	1000 (100.00)
10.I have started participating in various informal/ social associations, eg. Kitty, women's club	54 (5.40)	329 (32.90)	279 (27.90)	337 (33.70)	1 (0.10)	1000 (100.00)

11.My confidence in interacting with everyone has increased	43 (4.30)	627 (62.70)	263 (26.30)	67 (6.70)	0 (0.00)	1000 (100.00)
12.I (If relevant) I have been/ will be able to influence the decision about the number of children we would like to have	8 (0.91)	315 (35.80)	332 (37.73)	224 (25.45)	1 (0.11)	880 (100.00)
13.I have been able to get access to health services independently	33 (3.30)	768 (76.80)	118 (11.80)	80 (8.00)	1 (0.10)	1000 (100.00)
14.Domestic violence /disputes have decreased	33 (3.30)	431 (43.10)	251 (25.10)	285 (28.50)	0 (0.00)	1000 (100.00)
15.I feel secured of not being evicted/ disowned	47 (4.70)	528 (52.80)	170 (17.00)	255 (25.50)	0 (0.00)	1000 (100.00)

1. **Able to generate income/savings:**

Regarding ability to generate income/savings from the asset purchased, 6.20 per cent respondents have 'completely agreed' and 35.60 per cent have 'partially agreed' (total 41.80 per cent). Around one-fourth of the respondents (23.60 per cent) said there was 'no difference', 34.60 per cent of them 'disagreed'. It denotes that a sizeable number of respondents agreed that asset purchased enabled them to generate income and savings.

2. **Economically secured and confident to make important decisions:**

To see the impact of acquiring property on economic security and confidence to make important decisions in the family, it was found that 4.80 per cent respondents have 'completely agreed' and 75.80 per cent were 'partially agreed' (total 80.60 per cent) which reveals the strong impact of property ownership by women and its linkage with the economic security, confidence in decision making by women. 13.90 per cent respondents said that there was 'no difference' and 5.50 per cent 'disagreed'.

3. **Able to deal with the bank/government officials:**

With regard to dealing with bank/government officials, 2.80 per cent respondents have 'completely agreed' and 56.40 per cent were 'partially agreed' (total 59.2 per cent) which shows that about 60 per cent of the respondents have been able to deal with the officials. 17.50 per cent respondents found 'no difference' and little less than one-fourth of them (23.30 per cent) 'disagreed'. It may be said that property ownership could enhance the ability to deal

with banking/government officials in a significant way.

4. **Able to make decision for any purchase:**

With regard to decision making for any purchase, 3.80 per cent respondents have 'completely agreed' and 53.10 per cent of them have 'partially agreed' (total 56.9 per cent), which shows the ability to make decisions related to purchase independently among the respondents. 12.50 per cent respondents said that there was 'no difference' and 30.60 per cent 'disagreed'.

5. **Property will pass on to the children:**

With regard to securing and passing on property to the children, 15.60 per cent respondents have 'completely agreed' and 79.20 per cent have 'agreed' (total 94.8 per cent respondents agreed), which was over-whelming response and proved that asset building was not only for the economic security for the present but for the better future of the next generation. 3.90 per cent respondents said 'no difference' and 1.20 per cent 'disagreed'. The following case corroborates how women perceive that property ownership would empower their children also.

Ms Parvati, a 35-year-old woman, is working in a private nursing home in Nishatganj locality. Earlier she was living in a rented house. Her husband runs a small sweet shop. Unfortunately, two years ago her husband fell sick and there was a serious financial crisis in the family. She felt that if something happened to her husband, she and her children would

become shelter less. She shared about her problems with some of her colleagues who informed about the scheme of concession in the stamp duty for women property. She contacted to the property dealer and purchased a house plot costing `2 lakhs. She managed funds out of family savings and took financial help from her mother side and constructed a house.

She further narrated that

Now I feel self-confident to think that nobody can evict us from my house. I also feel good when I think that this property will be transferred to my children and they will have safe future.

6. **Get acceptance, respect and cooperation in the family:**

With regard to getting acceptance, respect and cooperation in the family, 4.10 per cent respondents have 'completely agreed' and 62.70 per cent have 'agreed' (total 66.80 per cent respondents agreed), which indicates elevated status of women and having space within the family after having property in their name. Around one-fourth of the respondents (24.60 per cent) said that there was 'no difference' after owning property and 8.60 per cent 'disagreed'.

7. **Get importance while taking important family decisions:**

Regarding getting more importance by the family members, decision making on various family issues such as education, health and marriage (4.20 per cent) respondents have 'strongly agreed' and 75.70 per cent have 'agreed' (total 79.90 per cent agreed) that they were recognized by the family.

15.40 per cent of them said 'no difference' and 4.70 per cent 'disagreed'. It reveals that property ownership by women enable them to get importance while taking important family decisions.

8. **Increase in self-esteem/self-respect:**

With regard to the increase in self-esteem/self-respect, 4.10 per cent respondents have 'strongly agreed' and 46.20 per cent have 'agreed' (total 50.30 per cent responded agreed). This indicates mild difference in the status. 41.90 per cent respondents said 'no difference' and 7.80 per cent of them 'disagreed'.

9. **Receiving more respect from neighbours/friends:**

Regarding receiving more respect from neighbours/friends, 3.60 per cent respondents have 'strongly agreed' and 24.10 per cent have 'agreed' (total 27.70 per cent agreed) which shows that owning property has not much impact in receiving more respect from the extended social circuit such as neighbourhood/friends. 61.70 per cent respondents said that there was 'no difference' and 10.60 per cent 'disagreed'.

10. **Increased participation in various informal social activities:**

With regard to participation in various social activities/informal social association, 5.40 per cent respondents have 'strongly agreed' and around one-third of them (32.90 per cent) have 'agreed' (total 38.30 per cent respondents agreed); however, 27.90 per cent respondents found 'no difference' after owning property and 33.80 per cent of them 'disagreed'. It denotes that owning property by

women did not have much impact in their participation in various informal social activities.

11. **Increased self-confidence in interacting with people:**

Regarding increase in confidence in interacting with everyone, 4.30 per cent respondents have 'strongly agreed' and 62.70 per cent have 'agreed' (total 67 per cent respondents agreed). This confirms process of empowerment. 26.30 per cent respondents found 'no difference' and 6.70 per cent 'disagreed'.

12. **In influencing the decisions towards reproductivity:**

Regarding decision making towards reproductively, 0.91 per cent respondents have 'strongly agreed', 35.80 per cent have agreed (total about 36.71 per cent 'agreed'), 37.73 per cent mentioned 'no difference' and 25.56 per cent of the respondents said 'disagreed'. This shows that property ownership by women did not have direct impact on decision related to reproduction of total 1,000 respondents, 88 per cent were married, the rest were widow (9.50 per cent), single (1.80 per cent), separated (0.50 per cent) and divorced (0.20 per cent). In this context of total, only married women have answered the question.

13. **Accesses sing health services independently:**

With regard to accessing health services independently, 3.30 per cent respondents have 'strongly agreed', more than three-fourths of them (76.80 per cent) have 'agreed' (total almost 80.10 per cent respondents agreed), which is in consonance with increased, freedom and accessibility to health services independently. Little

more than one-tenth of them (11.80 per cent) found 'no difference' and 8 per cent 'disagreed'.

14. **Domestic violence/dispute decreased:**

With regard to decrease in domestic violence/disputes, 3.30 per cent respondents have 'strongly agreed', 43.10 per cent have 'agreed' (total 46.40 per cent 'agreed'), 25.10 per cent found 'no difference' and 28.50 per cent 'disagreed'. This denotes that property ownership by women have mild impact.

15. **No threat of being evicted/disowned:**

Regarding security from threat of being evicted after owning immovable property, 4.70 per cent respondents have 'completely agreed', 52.80 per cent have 'agreed' (total 57.50 per cent 'agreed') and 17 per cent of them found 'no difference'. One-fourth of them (25.50 per cent) 'disagreed'. This shows a significant impact of property ownership in women's status.

Following narration by one of the respondents shows how property ownership gave her a sense of security from threat of being evicted.

Mrs. Kamla Chaurashia is a housewife and living in a joint family system. She is about 50 years old and acquired education till high school. Both her husband and son are petty vendors.

Earlier she was living in a hut at the bank of Haider Canal Colony. Few years ago, she was evicted from that place. Her household income was meager and it was not possible for her to purchase a house. Kamla told that she was not aware about the scheme of concession in the

stamp duty and came to know about it when went to finalize a deal to purchase a house. Since she did not have money to purchase a house so she took loan both from the bank as well as from Asamata Muldhan Scheme. She is still repaying the loan and has to repay that in installment within 10 years. Asamata Muldhan Scheme is basically run by members of self help group and she has joined the group so that she could get funds. She mentioned that as long as she is paying the installment, she can neither take another loan nor sale this house.

She further mentioned that after purchasing a house in her name, how her status within the family has changed:

Whenever any conflicting situation arises within the family and decision is to be taken on crucial issue, I strongly assert my views to influence the decision. Seeing my assertive behaviour, my husband asks other family members to keep quiet. He tells them that the house belongs to me and if they will not respect my views, I can evict them any time.

Another example shared by Farzana reveals the same story. As narrated by her in the following para:

Mrs. Farzana an illiterate, married Muslim woman belongs to a Ghosi community. She lives in Vrindavan Colony. She is living in joint family. Earlier she was residing in an unregistered slum but she was evicted from there. She did not have any house to live so

purchased a small house on subsidy basis. She did not have the money to buy a new house so sold her jewellery and arranged money to pay the premium amount. For house, she has to pay the amount in 10 annual installments. She has already paid the premium amount of `11,000 and three installments. But due to poor economic conditions and no regular source of income, she is facing difficulties in paying rest of the installments. She is too poor to deal with the bank and also unless she pays the remaining amount, she is not entitled to get loan on the present house. But she feels confident as the house is in her name and now nobody can evict her.

Section 9: Changes in Economic, Social and Personal Life after Owning Property

Respondents were asked *whether registering property in their name has brought any change at social, economic and personal life.*

It was found that 54.10 per cent respondents have told that their economic condition has become better, 43.90 per cent have told that there has been no change and 2 per cent of them have said that it has become poor. District-wise analysis shows that the number of respondents reported change in their economic condition was found higher in Lucknow and Ghaziabad districts as compared to Jaunpur.

Similarly, the impact of property ownership in women's name on their personal life shows that 30.80 per cent respondents told that after acquiring property, their

personal lives became better but large number of them (66.40 per cent, constituting two-third of the total) said that they did not find any change and 2.80 per cent said that it has become poorer. District-wise analysis shows that the number of respondents reported change in their personal lives was found higher in Ghaziabad and Lucknow districts as compared to Jaunpur district.

On the question whether property purchased in their name has brought changes in their social status. 19.30 per cent constituting around one-fifth of the total respondents said that their social status has become better after owning property in their name but large number of them (77.10 per cent, little more than three-fourths of the total) said that there was no change and 3.60 per cent of them said that their condition has become poor. District-wise analysis shows that the number of respondents reporting improvement in their social status were higher in Lucknow district followed by Ghaziabad. Less number of respondents in Jaunpur district reported change in their social condition. Thus, the property ownership could bring mainly economic changes in women's life. Less changes were found in social and personal life (Table 30).

Table 30: Has Property in Your Name Brought Change in the Following Aspects

Response	Better	No Change	Poor	No. (row %)
Economic	541 (54.10)	439 (43.90)	20 (2.0)	1000 (100.00)
Personal	308 (30.80)	664 (66.40)	28 (2.80)	1000 (100.00)
Social	193 (19.30)	771 (77.10)	36 (3.60)	1000 (100.00)

Section 10: Participation in Community and Political Arena

Respondents were asked *whether they participated in community and political events or in rally, campaign and movement*. Data analysis shows that most of the respondents (78.20 per cent) said that they participated in the community events and decision-making process. District-wise data analysis shows that the extent of participation in community events and decision making was 100 per cent in Ghaziabad, 94 per cent in Jaunpur district but less in Lucknow district, that is, 75.84 per cent (Table 31).

Table 31: Do You Participate in the Following Events/ Meetings? (row %)

District	Yes	No	No.
Community events and Decision Making process	782 (78.20)	218 (21.80)	1000 (100.00)
Panchayat Meetings	316 (31.60)	684 (68.40)	1000 (100.00)
Cast Vote in Election	999 (99.90)	1 (0.10)	1000 (100.00)
Rally/Campaign/ Movement	242 (24.20)	758 (75.80)	1000 (100.00)

Relationship between participation in community events and decision making with caste reveals that participation has increased substantially among the respondents belonging to OBCs and SCs in comparison to the respondents of GC category.

On the question *whether the respondents participated in panchayat/ward meeting*, it was found that little less than one-third of them (31.60 per cent) reported participating in panchayat meetings; however, large number of them (68.40 per cent) said that they did not. District-wise analysis shows that the participation in panchayat/ward meeting was found higher in Ghaziabad as compared to Lucknow and Jaunpur districts.

On the question *whether they cast vote during election*, majority of the respondents (99.90 per cent) reported casting vote. A miniscule number of them (0.10 per cent) have said that they did not. District-wise analysis shows that all the respondents in Ghaziabad and Jaunpur districts reported casting vote but in Lucknow district, 99.89 per cent respondents reported casting vote during election.

On the question *whether the respondents participate in rally/campaign/movement*, around one-fourth of the respondents (24.20 per cent) reported participating in rally/campaign/movement. However, large number of them (75.80 per cent, constituting three-fourths of the total) told that they did not. District-wise analysis reveals that participation in rally/campaign/movement was higher in Ghaziabad district as compared to Lucknow district. In Jaunpur district, less number of respondents reported participating in such events.

Section 11: Number of Women Beneficiaries in UP and Revenue Loss Due to the Implementation of the Scheme

This is to mention that the scheme of concession in the stamp duty started in Uttar Pradesh during 2006. Thus, with the inception of the scheme in the state, 25,36,543 women registered property in their name and benefited during three financial years viz. 2008-09, 2009-2010 and 2010-2011 (**Annexure V**). Three districts where maximum number of women got benefited in the state during 2008-09 were Ghaziabad, Lucknow and Aligarh. Contrary to it, during the same financial year, three districts where less number of women got benefitted by

the scheme were Kausambi, Mahoba and Mahamayanagar. The later three districts are less developed than the former three districts where maximum number of women took benefit of the scheme (see Annexure VI & VII).

It is further to mention that revenue forgone in the state due to concession in the stamp duty during the financial year 2008-09 was `437,76,06,622³¹ out of which the total revenue loss in three sample districts during the same financial year was ` 692024000 (Table 32)

Table 32: Three Sample Districts Where Number of Women Beneficiaries Were the Highest and Revenue Forgone (Financial Year 2008-09)

Sl	District	Revenue Forgone (Amount in `)
1.	Ghaziabad	192329000
2.	Lucknow	227260000
3.	Aligarh	272435000
	Total	692024000

Section 12: Findings of Household Survey

One of the objectives of the present study was to see the impact of the scheme namely concession in the stamp duty to women property buyer in women's empowerment, 1,000 households were surveyed in the state of Uttar Pradesh. Out of the total sample population, 89 per cent households were surveyed in Lucknow district, 6 per cent in Ghaziabad district and 5 per cent in Jaunpur district. All

the respondents were women beneficiaries of the scheme. Findings of the household survey are as follows:

Socio Demographic Profile of the Respondents

Distribution of sample population on the basis of caste category reveals that most of the respondents (57.70 per cent) were from the general caste followed by other backward caste (32.50 per cent, constituting almost one-third of the total) and scheduled castes constituted almost one-tenth of the total sample population (9.80 per cent). Religion-wise household data analysis reveals that the majority of the respondents (84.10 per cent) belonged to Hindu religion, one-tenth of them (10.60 per cent) were Muslims, few of them were Sikhs, Christians and Jains (4.10 per cent; 1.10 per cent and 0.10 per cent, respectively). Age group of the respondents' shows that majority of them (72 per cent) were from productive age group of 36–60. Most of them (88 per cent) were married, around one-tenth of them (9.50 per cent) were widow, 1.80 per cent were unmarried, 0.50 per cent were separated and 0.20 per cent were divorced. Divorced cases were found in Lucknow district. Most of the respondents (72.90 per cent) were found living in nuclear family and one-fourth of them (27.10 per cent) were in joint family. Educational status of the respondents shows that most of them (38.50 per cent) were graduates, one-fifth of them (20.50 per cent) were intermediate, 15.40 per cent were literate and 13.30 per cent were high school. Remaining (0.60 per cent) has acquired technical/professional degree. Out of the total, little more than one-tenth of them (11.70 per cent) were illiterate. Occupational status shows that most of the respondents (80.8 per cent) were house makers, few were engaged either in business (5.77 per cent) or in private sector (5 per cent). A small number of

them (3.9 per cent) were found working in the government sector. 3 per cent were having income out of rent/remittance/pension.

Awareness About the Scheme

Out of the total, one-third of the respondents (33.20 per cent) were found aware about the scheme of concession in the stamp duty to women property buyers. Little less than one-tenth of them (8.90 per cent) were found partially aware of. However, most of them (57.90 per cent) were found not aware of. Main sources of information about the scheme were mainly family members followed by neighbours/friends, advertising agency, deed writer or government official. Some of them came to know through other sources.

Awareness about the scheme and educational level as well as occupational status and religious affiliation of the respondents were found interrelated to a great extent. Higher the educational level, greater the awareness about the scheme. Notably, most of the respondents who were found aware of the scheme were engaged in formal sector such as government or private. Most of the respondents (63.49 per cent) who were found not aware about the scheme were house makers. Similarly, relationship between awareness about the scheme and religion shows that awareness was higher among Christians followed by Hindus and Sikhs. Muslims were found less aware of. Jains were found not at all aware about the scheme. Out of the total respondents, only a few were found aware of the current rate of the stamp duty in the State of Uttar Pradesh.

Status of Asset Ownership

Most of the respondents (53.39 per cent) reported having house, 30.31 per cent owned house plot and around 13.85 per cent were having agricultural land. Number of respondents reported owning shops or flats were less in number, that is, 2.16 per cent and 0.28 per cent, respectively.

Details About the Property Purchased in Women's Name

Household data reveals that most of the respondents purchased either house plot or house and around one-tenth of them (8.80 per cent) reported purchasing agricultural land. Few of them purchased shop or flat (1.70 per cent each). Most of the respondents reported purchasing property from their relatives/friends (34.40 per cent), more than one-fourth of them purchased through Housing Board and one-fifth of them (19.70 per cent) from the property dealers. Rest of them purchased through advertising agency, real estate developers or others. Thus, informal channels such as friends/relatives, formal channel such as Housing Board or semi-formal agencies such as property dealers, real estate developers and advertising agencies were the main sources from where the property was purchased.

Relationship between type of property purchased in women's name and caste shows that although respondents of all caste categories were found purchasing house or house plot yet agricultural land was purchased largely by OBCs and SCs respondents. Flats were found purchased mainly by respondents of general caste. The type of property purchased and respondents' religious affiliation were found related with each other to some

extent. House and house plots were found purchased by the respondents of all religious communities; however, certain assets were found purchased by the respondents of specific religious groups. For instance, Christians and Jains were not considered as agricultural communities; therefore, none of them were found purchasing agricultural land. None of the Muslim respondent was found purchasing flat.

Property was purchased mainly for the residential purpose. Other purposes as found were investment as mentioned by almost one-tenth of the respondents, agriculture and business. A miniscule number of the respondents reported purchasing property for other purpose. Relationship between the type of property purchased in women's name and purpose to purchase shows that most of the respondents purchased house or house plot for the residential purpose; small number of them purchased for investment, business or other purpose whereas respondents reported purchasing flat; and little more than three-fourths of them have purchased for residential purpose and around one-fourth of them for the investment. Shop was purchased mainly for the business purpose. 17.65 per cent of the respondents purchased property for the investment purpose. Agricultural land was found purchased for agriculture purpose and few purchased for the investment.

Some of the important reasons for purchasing property in women's name were as follows:

- (i) to gain economic security.
- (ii) to take benefit of the scheme.
- (iii) Investment.
- (iv) business.
- (v) to save income tax.

As far as relationship with a person who played an important role in purchasing property in women's name was concerned, it was found that husbands and family members played an important role when productive assets such as agricultural land or shop were purchased. But when flat for residential purpose was purchased, respondents themselves also played an important role in decision making.

Majority of the respondents (96.10 per cent) have told that they were aware of the amount spent in purchasing property. Only a small number of them (3.90 per cent) were found not aware of.

Financial Aspects of the Property Purchased in Women's Name

Self-contribution in Purchasing the Property

On the question how much was your individual contribution in purchasing the property. It was found that the self-contribution was dispersed between `1 lakh to `10 lakhs. Although majority of the respondents reported contributing either up to `2.5 lakhs (51.11 per cent) or in the range of `2.5-5 lakhs (28.15 per cent).

For buying property, funds were contributed through various sources such as down payment, savings, loan or some other sources. Multiple responses were received on this question. It was found that out of the total respondents, 903 reported contributing through down payment, 138 respondents contributed through savings and 215 respondents reported taking loan. Out of 215, 66 respondents reported taking loan by themselves remaining 149 of them have told that their family

members mainly (husband or father) took loan. Loan was taken either from public or private sector banks, remaining have lent from cooperative bank, housing finance company or family members.

130 respondents reported that they arranged funds through other sources.

Contribution made through down payment was dispersed between `1 lakh to more than `9 lakhs. Contribution through saving was found dispersed between `1-10 lakhs. Contribution through loan and other sources were dispersed between `1 lakh to more than `10 lakhs. The interest rate charged on loan varies between 5-15 per cent. Duration of loan repayment varies between 1 to 20 years. Some of the respondents said that they faced problems in getting loan. Some of the problems as mentioned by them were complicated procedure, sanction of less amount and high interest rate.

Some of the basic features of these respondents who have taken loan reveal that most of them were Hindus followed by Muslim and Sikhs. Majority of them belonged to the general caste. Less number of respondents belonged to OBC or SCs reported taking loan. Most of them were living in nuclear family.

Retention Rate of the Property Purchased in Women's Name and Their Involvement in Decision-making Process

This section focuses on the extent of participation of the respondents in decision-making process with regard to the purchase of property and other associated issues related with the transaction of property.

Household data analysis shows that the decision to purchase property in women's name was taken mainly by their husbands (66.90 per cent), 15.70 of the respondents per cent said that they themselves decided and almost equal numbers of them (15.20 per cent) said that their family members decided. A small number of them informed that it was decided by others.

Most of the respondents have told that had this concession not been there, they would not have purchased property in their name. Only a small number of them said that they would have purchased property even if concession would not been there. Half of the total respondents (49.5 per cent) were found indecisive. Large number of the respondents (69.20 per cent) have told that they were not involved in negotiating the deal. Little more than one-tenth of the respondents (12.40 per cent) have said that they *owned other property* but most of them (86.60 per cent) reported that they did not. Respondents who reported that they owned other property also most of them (86.99 per cent) have told that they did not get concession on that property. Out of the total, around one-fifth of the respondents have told that the property purchased in their name was given to some other family members on power of attorney basis. Most of them (97.80 per cent) have told that the power of attorney was given to the male members of the family. A small number of them (2.20 per cent) have said that it was given to the female member of the family. Notably, majority of the respondents (98.90 per cent) reported that the property purchased in their name was not sold. Only a small number of them (1.10 per cent) have said that the property purchased in their name has already been sold. It was sold due to economic compulsion or to gain profit out of it. Around one-tenth of the respondents did not want to

share the reasons. Most of the respondents (91.67 per cent) have told that their consent was taken to prior to the sale the property and remainders little less than one-tenth of them said that their consent was not taken. Around one-third of the respondents (31.70 per cent) said that they could dispose of the property without taking consent of anyone in the family remaining said they could not.

Impact of the Scheme in Women's Empowerment

Respondents' Perception After Having Property in Their Name:

15 parameters were taken to see the impact of the scheme in the empowerment of women beneficiaries of the scheme. Respondents' perception on these parameters was taken on 5 point scale. On various parameters, most of these respondents have found significant changes after owning property in their name; for instance, they started finding themselves economically secured and confident to make important decisions, in getting cooperation/acceptance and respect in their family, and in playing important role in decision making in various family related issues. They also found that their self-confidence has increased and they were able to get access to health services. Notably, a very large number of them have said that they feel good that they would be able to leave property in their children's name. On certain parameters, respondents found moderate changes after owning property in their name; for instance, they found that they were able to deal with government/bank officials, buy things of their choice, and increase in self-respect/self-esteem and security that they would not be evicted from their homes. On certain parameters, respondents found less impact. These were related to the

ability to generate income/savings, respect from neighbours/ friends, participation in various social activities and informal associations' decision making towards reproduction or domestic violence.

Participation in Socio-Political Community Related Events

Most of the respondents (78.20 per cent) have reported that they participate in community events and household decision-making process. Participation rate was found higher among the respondents belonging to general caste followed by other backward caste and it was found less among the respondents of scheduled castes.

Little less than one-third of the respondents have told that they participated in panchayat/ward meetings; however, large number of them did not. Most of the respondents (99.90 per cent) were found casting vote during election and a miniscule number of them reported that they did not. Around one-fourth of the respondents (24.20 per cent) reported participating in rally/campaign/movement; however, large number of them constituting three-fourths of them (75.80 per cent) did not.

Respondents were also asked whether purchasing property in their name has brought any change at social, economic and personal level.

It was found that quite a sizable number of the respondents have found that their economic status has become better after owning property in their name and 43.90 per cent of them have said that there was no change. 30.80 per cent respondents found that their *personal lives have become better* but large number of them (66.40 per cent, constituting two-thirds of the total) found no change

whereas 2.80 per cent have said that it has become poor. Around one-fifth of the respondents (19.30 per cent) said that their social status has become better but most of them (77.10 per cent) did not find any change and 3.60 per cent of them said that it has become poor. Thus, it was found that the ownership of property in women's name has brought substantial changes at economic level, less at social level and lesser at personal level.

Section 13: Conclusion and Recommendations

Based on the findings of the household survey, following recommendations are being made:

1. Awareness about the scheme:

Despite the fact that the large number of women in the state of Uttar Pradesh got benefitted by the scheme of concession in the stamp duty; however, awareness about the scheme was found among less number of respondents. Awareness about the scheme and the educational level were found interrelated. Higher the educational level of the respondents, greater the awareness about the scheme.

There is a need to create awareness about the scheme among women with greater emphasis of marginal communities so that they could be brought in the ambit of the programme and avail benefit of the scheme. Awareness can be generated through formal as well as informal channels.

2. Accessibility of Loan:

Accessibility of loan to women property buyers emerged as one of the major issue. Women found it difficult to approach formal financial institutions. Respondents who have reported approached banking institutions for loan, they

have encountered problems. Some of the main problems identified were complicated procedure or expectation of bribe by the middlemen. Examples of generating funds through Self Help Group (although only in rare cases) have come across.

There is a need for simplifying banking procedure for granting loan to women clientele. There is also a need for making provision of soft loan on low interest rate exclusively for women particularly of poor families so that they could purchase property without much difficulties.

Women should be encouraged and mobilized to become members of self help group to meet-out savings and credit needs so that they could purchase property in their name.

3. **Retention rate of property purchased in women's name:**

Household data shows that the retention rate of property transferred in women's name was quite good. To make the programme sustainable, emphasis should be made that property purchased in women's name should not be sold at least for minimum 12-15 years.

4. **Need to Interlink Registration, Mutation and Other Associated Departments:**

Land administration functions are dispersed among many departments such as Sub Registrar Office, survey settlement, land revenue, Municipal Corporation, housing board and housing development authority. All these departments work separately and cause inconveniences to the people particularly women. This leads to overlapping competencies and pave way for non-

transparent practices. Although the responsibilities are clearly assigned, even then this creates confusion among users, prevents realization of economies of scale and increase the cost of providing land administration services to the detriment of the poor including women.

Experience worldwide shows that delays and tenure in security due to rivalries and conflicting interests are inevitable when a number of competing agencies are simultaneously responsible for the implementation of property rights.³¹

It was observed that although large number of women got property registered in their name but in most of the cases mutation was not done. Registration and mutation departments are two separate departments which work independent to each other. In the absence of mutation, women's rights are poorly protected and they are the losers, absentee rights holders or mortgages. Women usually avoid mutation as the process is complicated and time consuming. In general, women with less education and limited access to information become the victim to manipulation.

Registration and mutation of property documents are inter-linked. Hence, there is a need to merge these two and other associated departments and bring them under one ministry. Jawaharlal Nehru National Urban Renewal Mission (JNNURM) recommended for bringing these two departments under one Ministry but so far no action has been taken in this direction.

There is also a need to simplify mutation procedure. Besides, inappropriate fees and taxes

push people back into extra legality. As far as the poor are concerned, registration fees and taxes have to be set at minimum levels.

5. **Accessibility Local Presence:**

The locations of the agency dealing with the registration and mutation of landed property should be as decentralized as possible and easily accessible for the women and poor who are unable to bear the costs of travelling long distances in order to register or transfer property.

6. **Conditionality for private developers:**

Large numbers of houses are constructed by private developers/colonizers. The state can foster the social fabric through property rights, such as in housing and neighborhood development, low interest loans and the low priced sale of state land. There can be a provision of certain percentage of the land reserved for housing particularly for low income group women. Although such provisions are there but these are in bits and pieces and not mandatory; hence, very often manipulated by the resourceful people. A similar provision was made by the Government of the Indian State of Madhya Pradesh. Madhya Pradesh government enacted as part of the Colonizers' Act requires 15 per cent of the land to be reserved for without shelter households or payment of a sum equivalent to the officially determined price of the land to be reserved. The policy has made land available for housing to more than 6000 poor households in central city locations in the city of Bhopal alone and substantial funds for land procurement and development.³²

7. **Loss of Revenue:**

Stamp duty and registration fee are the second major sources of revenue after sales tax in the state of Uttar Pradesh.³³ Apparently, it appears that the provision of concessions in Stamp duty causes heavy revenue loss to the state exchequer. For instance, revenue forgone in the state due to concession in the stamp duty during the financial year 2008–09 was `4,377,606,622. But proponents of this programme argue that the purpose of the scheme is to empower women and reduce gender gap in the ownership of productive resources; hence, it is worthwhile to continue with such provisions at least for the time being. It is said that the revenue loss due to the concession in the stamp duty is temporary and the outcomes are far reaching. This is also argued that although majority of women may not be taxed currently as property owners; as countries develop and as women acquire property rights in land and housing they will automatically become a more important part of the tax net³⁴ and contribute in the country's economy.

8. **Power of Attorney:**

In the present study, around one-tenth of the respondents reported that the property purchased in their name was transferred to some other family members on power of attorney basis. It is important to mention that if property is owned on power of attorney basis, a person can neither sell that property nor take loan from the bank. In other words, the owner of property cannot exercise his/her absolute power in the use or disposal of it.

It is suggested that property purchased in women's name should not be allowed to transfer on someone else's name on power of attorney basis. In case, if it becomes necessary, a provision of compulsory registration of power of attorney should be made.

9. Modern Global Positioning System and Information Technology:

With the computerization of registry documents, it is presumed that the technical costs of titling and land registration would have been considerably reduced. Modern technology can help to improve transparency and at the same time make administration in more accessible.³⁵

In Uttar Pradesh, the computerization of registry started in 2009. There is a huge back log of old registry records which are yet to be computerized. There is a need to computerize pending registry documents as soon as possible. There is a need to streamline the entire back log of registry documents.

10. Miscellaneous:

Almost in every district, Sub Registrar offices (SROs) are computerized. But irregular power supply hampers the smooth functioning of the department and women have to visit several times due to this reason.

There is need to ensure uninterrupted electricity supply at Sub Registrar Office so that people particularly women do not face problem.

Property dealers' land mafia have nexus with the politicians and they sometime misuse the provisions of the scheme implemented for the benefit of women. There is a need to evolve a

proper check and balance mechanism to curb such practices.

Good practices can be advertised to motivate other women.

Part II

Control Group Survey Report

To see the impact of the scheme of concession in the stamp duty to women property buyers in the state of Uttar Pradesh, a control group of 25 women who did not own property in their name were interviewed. Purpose was to compare the status of women who did not own property with women who own property in their name.

A brief profile of control group respondents, their awareness about the scheme of concession in the stamp duty to women property buyers, their perception about ownership of property by women, their participation in socio-political activities and decision-making process are described below.

Section 1: Socio Demographic Profile of Control Group Respondents

Data analysis shows that out of total 25 respondents of control group, 64 per cent were from urban area and remaining 36 per cent from rural area. District-wise sample population analysis shows that 52 per cent respondents were from Lucknow district; 28 per cent from Ghaziabad and one-fifth of them (20 per cent) from Jaunpur district (Table 33).

Table 33: District and Location-wise Distribution of Respondents

District	Respondents by Place		No. (Rows and columns %)
	Urban	Rural	
Lucknow	9 (69.23)	4 (30.77)	13 (100.00) (52.0)
Ghaziabad	7 (100.00)	0 (0.00)	7 (100.00) (28.0)
Jaunpur	0 (0.00)	5 (100.00)	5 (100.00) (20.0)
Total	16 (100.0) (64.00)	9 (100.0)(36.00)	25 (100.00) (100.0)

Age group of the respondents of control group shows that most of them (72 per cent) were in the productive age group of 36–60 years, 16 per cent were in the age group of 18–35 and little more than one-tenth of them (12 per cent) were in the age group of 60 years and above. District-wise analysis shows that in Jaunpur district number of respondents in the age group of 18–35 were higher in comparison to Lucknow and Ghaziabad districts. None of the respondents in Jaunpur district was found above 60 years.

Educational level of the respondents shows that out of total, 28 per cent of them were illiterate, 8 per cent were literate; around one-third of them (32 per cent,

constituting little less than one-third of the total) were high school and 4 per cent were intermediate. 28 per cent respondents were found graduates. District-wise data analysis shows that in Ghaziabad district none of the respondents was found illiterate and most of them were graduates. In Jaunpur district, none of the respondents were found in the category of literate or intermediate.

Marital status of the respondents shows that most of them (92 per cent) were married and 8 per cent were widow. There were no divorced, separated and unmarried women in the sample universe of control group. District-wise analysis shows that widow respondents were found in Lucknow district.

Social category of the respondents reveals that 52 per cent of them belonged to the general caste, 16 per cent belonged to the other backward caste and little less than one-third of them (32 per cent) were scheduled caste. District-wise data analysis shows that in Lucknow district all three caste groups were found. In Ghaziabad, none of the respondents from scheduled caste category was found. In Jaunpur district, none of the respondents from the other backward caste was found (Table 34).

Table 34: Distribution of Respondents by Caste (%)

Caste Category	No.
General Caste	13 (52.0)
Other Backward Caste	4 (16.0)
Scheduled Caste	8 (32.0)
Total	25 (100.0)

Religion-wise analysis of the sample population of control group reveals that out of total, majority of the respondents (88 per cent) were Hindus, 8 per cent were Sikhs and remaining 4 per cent were Muslims.

Data analysis on the **type of family** reveals that most of the respondents (80 per cent) were living in nuclear family. One-fifth of them (20 per cent) were living in joint family. Data across three sample districts shows that in Lucknow and Ghaziabad districts both nuclear as well as joint families were found. But in Jaunpur district, none of the respondents was found living in a joint family.

Occupational status of control group respondents shows that most of them (88 per cent) were house makers and remaining 4 per cent each were either in government, private job or engaged with some part time economic activities. District-wise analysis shows that none of the respondents in Lucknow district was found engaged in government or private jobs. In Ghaziabad district, none of the respondents was found engaged in government job or any other economic activity but in Jaunpur district respondents were found engaged in government job (Table 35).

Table 35: Distribution of Respondents by Occupational Status (%)

Occupations	No.
House maker	22 (88.00)
Govt. job	1 (4.00)
Private job	1 (4.00)
Part time job	1 (4.00)
Total	25 (100.00)

Data analysis on the approximate **annual household income** of the respondents shows that most of them (66.67 per cent, constituting two-thirds of the total) were having household income up to `50,000 and remaining one-third of them (33.33 per cent) were having household income in the range of `50,000–100,000. District-wise analysis shows that the household income of the respondents in Ghaziabad district was higher as compared to Lucknow and Jaunpur districts.

An attempt has been made to find out the relationship of the respondents with *head of the household*. In majority of the cases (88 per cent), husband was found as head of the household, 4 per cent each reported that mother-in-law, brother or they themselves were head of the household. District-wise analysis shows that in Ghaziabad and Jaunpur districts, all the respondents told that husband was the head of household.

Section 2: Awareness About the Scheme

Respondents of control group were asked whether they were aware about the Scheme of concession in Stamp duty to women property buyers implemented in the state of Uttar Pradesh. Data analysis shows that none of the respondents in control group were found aware of the scheme. 16 per cent respondents were found partially aware. However, most of them (84 per cent) have told that they were not aware about the scheme. District-wise analysis shows that the partial awareness about the scheme was found higher in Lucknow district followed by Ghaziabad district (Table 36).

Table 36: Awareness About the Scheme (%)

Response	No.
Aware	0 (0.00)
Partially Aware	4 (16.00)
Not Aware	21 (84.00)
Total	25 (100.00)

Section 3: Status of Asset Ownership

Out of total respondents, most of them (82.14 per cent) have reported having house. 17.86 per cent were having agricultural land. District-wise analysis shows that except in Lucknow, all the respondents in Ghaziabad and Jaunpur districts reported having house and none of the respondents in Ghaziabad district reported having agricultural land. Number of respondents reported having agricultural land were found higher in Jaunpur district as compared to Lucknow (Table 37).

Table 37: Status of Asset Ownership (Multiple Responses)

Asset	No. (%)
House	23 (82.14)
Agricultural Land	5 (17.86)
Total	28 (100.00)

Respondents reported having agricultural land were asked to specify the size of agriculture land holding. Data analysis shows that most of them (40 per cent, constituting two-fifths of the total) reported having land holding up to 2.5 bigha. One-tenth of them (20 per cent) have told having agricultural land holding in the range of 2.5–5 bigha. Remaining two-fifths of them (40 per cent) reported land holding in the range of 2.5–5 bigha. District-wise data analysis shows that agricultural land holding was higher in Lucknow as compared to Jaunpur district.

On the question *to whom the house belongs where you live at present?* Data analysis reveals that out of the total, majority of the respondents (92 per cent) told that the house belonged to their husbands and 8 per cent were living either in a rented house or in ancestral house. District-wise analysis shows that the respondents in Lucknow district were found staying in a rented house.

Respondents were asked *whether they owned any property in the past.* Data analysis shows that none of the respondents reported owning property in the past.

Section 4: Respondents' Perception About Property Ownership by Women

Control group respondents did not own property in their names. An attempt has been made to find out the perception of control group respondents about property ownership by women. Respondents were asked whether they desire to purchase property in their name, if so what prevented them to purchase the property, whether property ownership by women helps them to become economically independent and secured, self-confident in taking decisions related to their life, empowering them and increasing their self-respect in the family vis-à-vis society.

Respondents were asked *whether they* desire to purchase property *in their name*. Majority of the respondents (96 per cent) said that they desire to purchase property in their name and remaining 4 per cent were not the favour. District-wise analysis shows that there was not much variation except in one case in Lucknow district where the respondent told that she did not desire to purchase property in her name (Table 38).

Table 38: Do You Ever Desire to Purchase Property in Your Name?

Response	No. (%)
Yes	24 (96.00)
No	1 (4.00)
Total	25 (100.00)

Respondents who have shown their desire to purchase property in their name were asked *what*

prevented them to purchase property in their name? Most of the respondents (58.33 per cent, constituting around three-fifths of the total) reported that owning property by women was socially not accepted and 29.17 per cent said that they did not have financial resources. Little more than one-tenth of the respondents (12.50 per cent) said that purchasing property in women's name would create family dispute/conflict. District-wise analysis shows that the respondents from Ghaziabad and Jaunpur districts were of the view that purchasing property in women's name was socially not acceptable whereas in Lucknow district, lack of financial resources prevented women to buy property (Table 39).

Table 39: If Yes, What Prevented You to Purchase that?

District	Socially not Accepted	No Money	Can Create Family Dispute/ Conflict	No. (Rows and columns %)
Lucknow	4 (33.33)	7 (58.33)	1 (8.33)	12 (99.99) (50.0)
Ghaziabad	6 (85.71)	0 (0.00)	1 (14.29)	7 (100.00) (29.17)
Jaunpur	4 (80.00)	0 (0.00)	1 (20.00)	5 (100.00) (20.83)
Total	14 (58.33)	7 (29.17)	3 (12.50)	24 (100.00) (100.00)

Respondents were asked *whether they think that their position would have been better, if property was purchased in their name.* Data shows that most of the

respondents (88 per cent) were of the view that if property was purchased in their name, their position would have been improved. Little more than one-tenth of the respondents (12 per cent) said that their position would not have been improved. District-wise analysis shows that all the respondents in Ghaziabad and Jaunpur districts were of the view that their position would become better, if they own property in their name. In Lucknow district, some of the respondents said that women's property ownership would not improve their position (Table 40).

Table 40: Do You Think If Property could be on Your Name, Your Position would have been Better?

Response	No. (%)
Yes	22 (88.00)
No	3 (12.00)
Total	25 (100.00)

On the question *whether women should also have property in their name*, majority of the respondents (92 per cent) were of the view that women should have property in their name; however, 8 per cent did not agree. District-wise analysis shows that in Lucknow district two respondents did not agree that women should also have property in their name but all the respondents in Ghaziabad and Jaunpur districts agreed with this view (Table 41).

Table 41: Do You think that Women Should also have Property in Their Name?

Response	No. (%)
Yes	23 (92.00)
No	2 (8.00)
Total	25 (100.00)

Respondents were further asked whether *only working women could buy property in their name*. Data analysis shows that 28 per cent of them were of the view that only working women could buy property in their name; however, majority of them (72 per cent) said that it was not necessary that only working women could buy property in their name. Respondents were asked *whether women who did not own property have subservient status in the family/society*. Data shows that 48 per cent respondents agreed with this statement and 52 per cent were not in that favour. All the respondents were of the view that property ownership by woman helps them to become economically independent.

Most of them (96 per cent) were of the opinion that owning property by women make them economically secured. Few of them (4 per cent) said that they could not say. Large number of the respondents (92 per cent) agreed that women having property in their name feel self-confident and 8 per cent said that they could not say. On the question whether women who own property could take decision related to their lives. 64 per cent of the respondents responded in affirmative and 32 per cent did not agree. 4 per cent respondents said that they could not

say anything. Respondents were further asked whether owning property by women empower them. 56 per cent respondents agreed and remaining 32 per cent did not. Little more than one-tenth of them (12 per cent) could not say anything. Out of total, 36 per cent respondents agreed that having property in women’s name increase their self-respect (Table 42).

Table 42: Do You Think that Having Property in Woman’s Name Helps Her to (row %)

Response	Yes	No	Cannot Say	No.
Become Economically Independent	25 (100.00)	0 (0.00)	0 (0.00)	25 (100.00)
Feel Economically Secured	24 (96.00)	0 (0.00)	1 (4.00)	25 (100.00)
Makes Self Confident	23 (92.00)	0 (0.00)	2 (8.00)	25 (100.00)
Take Decisions Related to Her Life	16 (64.00)	8 (32.00)	1 (4.00)	25 (100.00)
Empower Her	14 (56.00)	8 (32.00)	3 (12.00)	25 (100.00)
Increase Self Respect/ Self Esteem	9 (36.00)	12 (48.00)	4 (16.00)	25 (100.00)

On the question *if you have to motivate other women to buy property in their name, how would you do that?* Most of the respondents (50 per cent, constituting half of the total) said that they would tell that if women own property in their name, they become economically independent, 22.22 per cent of them said that owning property would make them self-confident and little more than one-fourth of the total (27.78 per cent) said that they

would say that it would make women capable of taking decisions.

Section 5: Participation in Socio-Political and Community Related Activities and Decision-making Process

In this section, an attempt has been made to find out the relationship between women who did not own property and their participation level in socio-political, community related activities and decision-making process. Respondents were also asked whether they were able to manage their bank/government related work, buy things of their choice without asking anyone, whether their views were given importance in decision making on important issues in the family and whether they get leisure time for themselves.

All the respondents of control group have told that they participated in social functions and cast vote during election. 4 per cent of them told that they have joined entertainment club; however, majority of them (96 per cent) reported that they did not. None of them was found to be a member of kitty group (Table 43).

Table 43: Participation in Socio-Political and Community Related Activities (row %)

Response	Yes	No	No.
Social Functions	25 (100.00)	0 (0.00)	25 (100.00)
Casting Vote	25 (100.00)	0 (0.00)	25 (100.00)
Member of Entertainment/ Welfare Club	1 (4.00)	24 (96.00)	25 (100.00)
Member of Kitty Group	0 (0.00)	25 (100.00)	25 (100.00)

On the question *whether they could manage bank/government office* related work at their own, 28 per cent respondents said that they did manage bank/government office related work; however, large number of them (72 per cent) said that they did not. On the question *whether respondents find themselves free to buy things of their choice without asking anyone*, 16 per cent of them said that they found themselves free to buy things of their choice but large number of them (84 per cent) said that they did not. On the question *whether their views were given importance in decision making on important issues in the family*, 16 per cent of the respondents said that their views were given importance; however, large numbers of them (84 per cent) responded in negative. Little less than three-fourths of the respondents (72 per cent) informed that they get leisure time and little more than one-fourth of them (28 per cent) have told that they did not (Table 44).

Table 44: Participation in Decision Making

Response	Yes	No	No. (%)
Manage bank/government related work	7 (28.00)	18 (72.00)	25 (100.00)
Free to buy things of their choice	4 (16.00)	21 (84.00)	25 (100.00)
Views on important issues were given importance	4 (16.00)	21 (84.00)	25 (100.00)
Leisure time for yourself	18 (72.00)	7 (28.00)	25 (100.00)

Thus, based on the analysis of control group data, it can be said that women who did not own property in their name were found participating in political arena and intra household decision-making process. However, their linkages with outside world viz. formal sector were very limited. They had very little role in decision making.

Section 6: Findings of the Control Group

1. Socio Demographic Profile of the Respondents:

In a control group sample, 25 women who did not own property in their name were interviewed. 64 per cent of them were from urban area and remaining 36 per cent were from rural area. Majority of them were house makers in the age group of 36 to 60 and married women except few widows. Some of them were working in government or private sectors or engaged with

some part time economic activities. Two-thirds of them were having household income up to `50,000 and one-third of them in the range of `50,000 to 1 lakh. Most of the respondents were from general caste category, around one-third of them belonged to scheduled caste and 16 per cent were from other backward caste. Most of these respondents (88 per cent) were Hindus, and Sikh and Muslims were less in number. Educational level of the respondents reveals that out of total 28 per cent were illiterate, 8 per cent were literate, around one-third of them (32 per cent) were high school, 4 per cent were intermediate and 28 per cent were graduates. Most of the respondents reported living in nuclear family and one-fifth of them were in joint family. In majority of the cases, husband was found as head of the household.

2. **Awareness About the Scheme:**

Large numbers of the respondents in control group were found not aware of the scheme of concession in the stamp duty to women property buyers, only few were found partially aware of the scheme.

3. **Status of the Asset Ownership:**

Most of the respondents reported owning house. Only few were living in a rented house. House was owned mostly by husband. 16.67 per cent respondents were found having agricultural land. Agricultural land holding was in the range of 1-10 bigha.

4. **Respondents' Perception on Property Ownership by Women:**

Most of the respondents desired to own property but could not buy as either they found it against social norms or due to lack of money or had an apprehension that owning property would lead to family disputes. Most of these were of the view that property ownership by women would improve their position and make them feel economically independent. 28 per cent of the respondents said that only working women could buy property in their name but most of them (72 per cent) told that it was not necessary that only working women could purchase property. Large numbers of the respondents (96 per cent) were of the view that women having property in their name find themselves economically secured and self-confident. 64 per cent of them reported that it enables them to take important decisions. 56 per cent agreed that it facilitate women in their empowerment.

5. **Participation in Socio-Political, Community Related Activities and Decision Making:**

All the respondents informed that they participate in social functions and caste vote. Only few have told that they joined entertainment clubs. None of them were found member of kitty group.

Less number of women was found managing with bank/government related work. Only few of them said that they were found free to buy things of their choice and getting importance in important decision-making issues. Large number of respondents said that they get leisure time.

Section 7: Conclusions and Recommendation

- None of the respondents was found aware of the scheme of concession in the stamp duty to women property buyers. Majority of the control group respondents have shown their desire to purchase property but they were of the view that property ownership by women was socially not acceptable. Although most of them were also of the view that property ownership by women enables them to become economically independent, self-confident and empowered.
- Less number of control group respondents was found managing bank/government office related work or felt free to buy things of their choice or in getting importance in decision-making process.
- There is a need to create awareness so that women could take benefit of the scheme.
- Need to break social barriers and patriarchal mindset that does not appreciate women's property ownership.

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Annexure I

Concession in Stamp Duty to Women Property Buyers & Stamp Duty*/Registration Fee in Different States/ UTs

Sl.	State/UT	Conveyance Charges (in % of Cost of Property)				Registration fee for immovable property	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
		Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) i.For Women ii.For Men iii.Others	Miscellaneous		
	1	2	3	4	5	6	7
1.	Delhi	Yes	2002-03	Women: 4% Men: 6%	Not Available	Not Available	Not Applicable
2.	Gujarat	Yes	11 June, 2004	Women: 4.9% 100% exemption in case of woman	Not Available	Not available	Not Applicable
3.	Rajasthan	Yes	January, 2004	Women: 4% Men: 5%	Not Available	Men & Women: 1% Minimum limit Rs. 50,000/- -There is a slab in registration fee.	Not Applicable

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) i.For Women ii.For Men iii.Others	Miscellaneous	Registration fee for immovable property	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
4.	Puducherry	Yes	7th December 2004 amended again in 2009	Women: 50% concession on stamp duty. 5% of market value of property (2.5% stamp duty and 2 % transfer duty) granted to women members who are residents of the Union Territory of Puducherry. Men: On the market value of property i.e. 10% (5% Stamp duty and 5% transfer duty)	Not Available	0.5% (Rs. 145/- for 10,000/- rupees & Rs. 5/- for every additional thousand rupees on the total value of transaction.	Not Applicable

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) i.For Women ii.For Men iii.Others	Miscellaneous	Registration fee for immovable property	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
5.	Madhya Pradesh	Yes, but with conditionality	The Scheme was started on 20 April, 2004 and continued till 31 st March, 2011. With effect from 1 st April, 2011, there is no concession of stamp duty in favour of women. At present, Govt. of Madhya Pradesh has exempted stamp duty on Economically Weaker Section plots/houses (as defined by HUDCO) if purchased from the Govt. or Govt. agencies for all weaker sections either men or women.	Women: Earlier 2% of the market value of the property. Now 5% on the market value of the property	Not Available	Not available	Not Applicable

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) i.For Women ii.For Men iii.Others	Miscellaneous	Registration fee for immovable property	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
6.	Haryana	Yes	19 May, 2005	Women: 5% (2% exemption for women) For men: 8% Local bodies: 2%	Not Available	Not Available	Not Applicable
7.	Uttar Pradesh	Yes	Stamp duty was reduced for women on 23 rd February, 2006 Stamp duty Act amended on 30 June, 2008 and Stamp duty reduced for women to 4%.	Women: 4% Men: 5%	Not Available	1.) Upto 2,50,000/- 1% of market value 2. Rs. 2,50,000-500,000/-:2% of market value; 3.) Rs. 500,000 & above: 10% Maximum registration fee - Rs. 10,000/-	Not Applicable

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
8.	Uttarakhand	Yes	The Scheme of concession in stamp duty was introduced first on 18 th August, 2006. Stamp Duty Act was amended on 6 th October, 2009 Stamp duty was reduced upto 25% in respect of transfer of immovable property for a market value of Rs. 20/- lac in favour of 1 or more women. i.e. 3.75% upto Rs. 20 lac for women.	Women: 4.5% upto Rs. 20 lakh after that 6%. Men: 5%. Others: 6% -The Stamp duty was reduced upto 25% for a value of 10 lac in favour of 1 or more women;	Not Available	2% but maximum fee is Rs. 10,000/- 1% on the market value of the property, subject to maximum of Rs. 30,000/-	Not Applicable

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
9.	Assam	Yes	June, 2008	Women- 5% of the market value of the property. Others: 6% PS: - There is a proposal for further slashing of stamp duty from 5% to 2%.	Not Available	There are different slab varies from Rs. 10/- to Rs. 85/- depending on the valuation of the land. PS: There is a proposal for slashing of Registration fee for all irrespective of male or female.	

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
10.	Punjab	Yes	Not Available	Women: 3% Others: 5%	Not Available	Not Available	Not Applicable
11.	Andhra Pradesh	* ¹	5%	5%	0.5%	2%	No

¹ * **Andhra Pradesh:** In Andhra Pradesh, earlier the scheme of concession to women property buyers was implemented but later on, withdrawn. There is a proposal under consideration for slashing the stamp duty from the present rate of 5% to 2%.

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
12.	Goa	No	Not Applicable	-2% when the amount or value of consideration set forth in the convergence is upto Rs. 50 lac; -2.5 % if amount is above Rs. 50 lac and upto 1 crore; 3 % if the amount or value is above Rs. 1 crore	Not Available	2 %	No

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
13.	Jharkhand	No	Not Available	4%	1%	Not Available	No
14.	Karnataka	No	Not Applicable	Not Available	Not Available	Not Available	No
15.	Kerala	No	Not Applicable	Not Available	Panchayat: 7% of the fair value or consideration whichever is higher. Municipality: 8% of the fair value or consideration whichever is higher Corporation: 9% of the fair value or consideration whichever is higher.	2% of the value	No

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
16.	Mahatrashttra	No	Not Applicable	Not Available	Not Available	Advolorn 1% on the market value of the property, subject to maximum of Rs. 30,000/-	No

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
17.	Mizoram	**2	Not Applicable	Not Applicable	Not Applicable	Rs. 10/- (applicable only in town area)	No

² ** Mizoram

-Sale, exchange, gift, mortgage, etc. take place in Mizoram as elsewhere but the 'Transfer of Property Act, 1882 does not apply here. Documents which are elsewhere compulsorily registrable according to the said Act are not so due in Mizoram. Also, all lands are not transferrable but only those under Land Settlement Certificate are transferred.

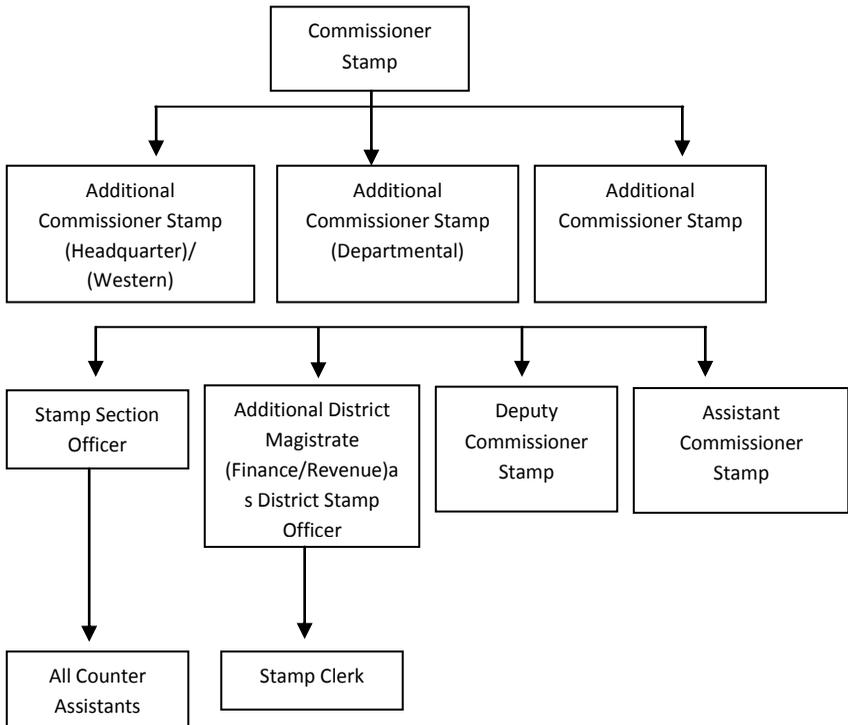
-Land Registration: in Mizoram, 'registration' is defined as when any allotment, settlement or conversion of pass or permit is made, the same shall be entered in its respective register on payment of Rs. 10/- as registration fee and other such payment as redemption or mutation fee. This is applicable only in town area.

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
18.	Tamil Nadu	No	Not Applicable	8% (6 % Stamp duty & 2% transfer duty on market value of the property).	2 %(surcharge)	1% on market value of the property	No
19.	Tripura	No	Not Available	5%	Not Available	1.5%	No
20.	West Bengal	No	Not Applicable	Rural: 5% Urban: 6% 1% extra for property above Rs. 25 lakh	Not available	Not Available	No

Sl.	State/UT	Is there Any Concession in Stamp Duty for Women Property Buyers? Yes/ No	If Yes, Year of Commencement	Stamp Duty (%) For Women For Men Others	Miscellaneous	Registration fee for immovable property For Women For Men Others	If No Concession to Women Property Buyers, Is There Any Proposal for that? Yes/No/Not Applicable/ Not Available
21.	Andaman & Nicobar	No	Not Applicable	1.5% on the valuation certificate issued from Rev. Deptt or on the amount of sale consideration whichever is more.	Not Available	0.75% on the valuation certificate	Depends on the direction of the Union Government.
22.	Daman & Diu	No	Not Applicable	Stamp duty: 6% to total value sale of property and registration fee.	Not Available	@ 0.5% applicable as per the Indian Stamp (Goa, Daman & Diu amendment Act, 1968).	No

Annexure II

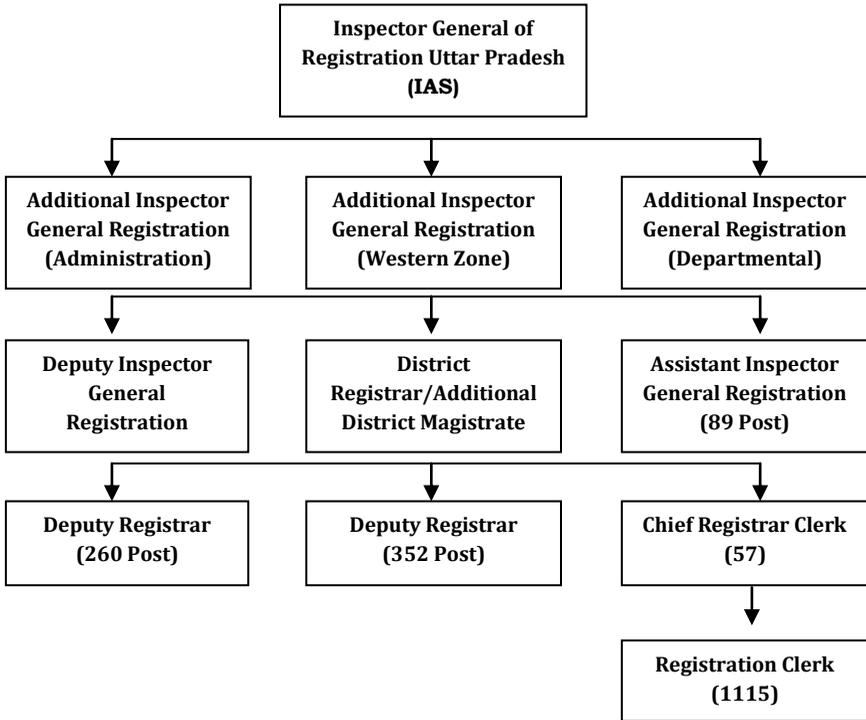
Organizational Structure of Stamp Department in Uttar Pradesh Administrative Aspect



Source: www.registryoffice.up.nic.in

Annexure III

**Organizational Structure of Registration Department
in Uttar Pradesh**



A Note on Property Registration in Uttar Pradesh

Registration means recording of contents of a document with a registration office and preservation of copies of the original document. The documents are compulsorily registered for the purpose of conservation of evidence, assurance of title and prevention of fraud. Every document, which is to be registered, should be presented at the proper registration office by the concerned person himself/herself, or by the representative or by the agent of such a person duly authorized along with the witness and appropriate registration fees. The payment of proper stamp duty on instruments bestows legality on them. Such instruments get evidentiary value and are admitted as evidence in the court. Registration or registry, which is also called as *Benama*, is basically a deed document. It does not confer title. It works as per the Indian Registration Act. (This act allows registry on the ground that it will contribute in the state revenue.). Registration of property takes place under the Indian Stamp Act, 1899 as applicable in Uttar Pradesh.

As per this act, transfer of property takes place through 56 ways. Some of the common ways of transfer are as follows:

1. Sale deed
2. Inheritance
3. Agreement
4. Gift
5. Will
6. Power of Attorney

Transfer of every property requires to be registered.

As per the registration act as applicable in Uttar Pradesh, mainly following documents shall be registered if the property to which they relate is situate in a district in which the Indian Registration Act, 1864, 1866, 1871 or 1877 came into force or if they have been executed on or after these date:

1. Instrument of gift of immovable property, the property being gifted has to be valued by an approved valuer.
2. Other non-testamentary instruments which purport or operate to create, declare, assign, limit or extinguish, whether in present or in future, any right title or interest, whether vested or contingent, to or in immovable property.
3. Non-testamentary instruments.
4. Non-testamentary instruments transferring or assigning any decree or order of court or any award.
5. Lease of immovable property from year to year or for any term exceeding one year or reserving a yearly rent.
6. Any other instruments required by any law for the time being in force to be registered.

Contrary to the above, there are documents of which registration is optional:

1. Leases of immovable property for any term not exceeding one year.
2. Instruments (other than wills) which purport or operate to create, declare, assign, limit or extinguish any right, title or interest to or in immovable property.
3. Wills.

4. All other documents not required by Section 17 to be registered.

All documents, except *wills*, are presented for registration within four months from the date of execution as per provision of the registration act. The said act provides for condonation of delay up to four months on the payment of a fine not exceeding ten times the registration fees.

Property Index Register

Sub-registration Office maintains *Property Index Register*. This is of two types as mentioned below:

1. **Index Register-I:** Property Index Register contains summary of property such as registration number of an individual, date of the registration, amount of registration fees and stamp duty along with the name of a person(s). It also contains details of the areas related to the transfer of immovable property.
2. **Index Register-II:** It deals with the residential and commercial properties in urban area.

Stamp Duty and Registration Fee: Current Status

Stamp duty depends on the nature of property, types of deeds, conveyance and the quality of land executed. There are mainly three types of lands: (i) agricultural land; (ii) non-agricultural land including residential plots and (iii) commercial land. Sub-registrar office collects the stamp duty. The Indian Stamp Act, 1899 relates to the rate of stamp duty in respect of the documents specified in Entry 91 of List I in the Seventh Schedule to the constitution. Schedule 1B deals with the stamp duty.

Registration Fee Levied on Instruments

The registration fee is chargeable at the time of the registration of the instruments. The Registration Act, 1908 (Central Act XVI of 1908) confers power for deciding registration fee. Table of registration fees charged for different immovable property is mentioned under Section 78 of the Registration Act, 1908 as amended by stamp and registration. Registration fee levied on instruments are conveyance deed/sale deed/certificate of sale gift deed, mortgage deed with possession, further charge for mortgage deed, settlement deed, partition deed, special power of attorney, general power of attorney, exchange of property, affidavit, security bond, cancellation of instrument, indemnity bond, release of ancestral property, surrender of lease, partnership deed, exchange, transfer of lease, will, award and agreement.

Will

Will can be presented at any time for registration. This is to mention that no stamp duty is required for the registration of will. Under Section 42 of the Registration Act, nor shall it be charged when the document is taken for registration to the District Registrar in consequence of the Sub Registrar being in acquainted with the language in which it is written; nor when a deed is registered by the District Registrar. Fee for registering will is `100.

No Registration Fee Is Levied from Displaced Persons

No registration fees is levied from displaced persons on documents relating to transfer of property, other than by public auction executed under the provisions of the Displaced persons (Compensation and Rehabilitation) Rules, 1955.

Stamp Duty and Registration Fee for Women in Uttar Pradesh

The Uttar Pradesh Government amended Stamp Duty Act and released notification number Ka.sa.vi.5-3706/11-98-500 (20) 90 on 23rd February 2006. As per the notification, women have been given concession in the stamp duty. The said act was amended again in 2008 and stamp duties for women property buyers have been reduced further. The current stamp duty in the state for women vendor is 4 per cent and for men vendor, it is 6 per cent. Concession in the stamp duty is applicable to women property buyers to the maximum limit of Rs. `10 lakhs. If the cost of the property exceeds more than `10 lakhs, a woman vendor has to pay as per the prevalent market rate. Development fee is charged @ 2 per cent. Development fee is charged only in urban areas and not in rural areas.

Maximum limit of registration fee is `10,000. The slab for the registration fee is shown in the below table:

Registration Fee

Value of the Property (`/in lakhs)	Registration Fee (%)
Up to 2.5	1% of the value of the property
2.5-5.0	2% of the market value
5.0 and above (subject to the maximum limit of `10,000)	10%

Annexure V

Total No. of Women Beneficiaries in UP during three Financial Year 2008-09, 2009-2010, 2010-2011 and Remits of Registration fees in favour of Women's Documents

Sl.	Financial Year	No. of Documents Presented	No. of Documents Registered in favour of Women	Revenue Forgone (Amount in Rs.)
1.	2008-09	2380441	747174	4377606622
2.	2009-10	Not Available	894223	100952176
3.	2010-2011	Not Available	895146	5800112521
	Total		2536543	10278671319

Source: Registration and Stamp Department, Allahabad, Uttar Pradesh, 2011

Annexure VI

Three Districts in UP where Number of Women Beneficiaries were Highest and Revenue Forgone During Financial Year 2008-09

S. No.	District	No. of Documents Presented	No. of Documents Registered in Favour of Women	% of Documents Registered in Favour of Women	Revenue Forgone (Amount in)
1.	Ghaziabad	1,261,75	46,494	36.85	1,92,32,9000
2.	Lucknow	87,983	29,143	33.12	2,27,26,0000
3.	Aligarh	66,970	28,235	42.16	2,72,43,5000

Annexure VII

Three Districts in UP Where Number of Women Beneficiaries of the Scheme was Lowest and Revenue Forgone during Financial Year 2008-09

S. No.	District	No. of Documents Presented	No. of Documents Registered in Favour of Women	% of Documents Registered in Favour of Women	Revenue Forgone (Amount in `)
1.	Kausambi	9725	1560	16.04	4331000
2.	Mahoba	9844	1892	19.22	12033000
3.	Mahamaya nagar	26,141	2716	10.39	28736000