

**CONCESSION IN REGISTRATION CHARGES
INCLUDING STAMP DUTY TO WOMEN PROPERTY
BUYERS: A TOOL FOR EMPOWERMENT
-A CASE OF GUJARAT**

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List of Abbreviations

GoI	Government of India
GoG	Government of Gujarat
HSA	Hindu Succession Act
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
MDG	Millennium Development Goals
ULB	Urban Local Body

Preface

Inequality between men and women is probably the most disturbing aspect of many of the modern societies. Though, the gender inequality is a global phenomenon yet, it is more prominent in developing countries. The gender based discrimination in the accessibility and ownership of resources including productive resources was considered to be embedded in the social, legal, economic and political structures which further perpetuate inequalities in other spheres. It was argued that gender based discriminatory practices can be removed only by enabling women to gain equal access to and control over these resources. In practice, few women own productive resources, even fewer effectively control it. One of the significant reasons for this was found gender unequal laws/ policies and also the prevailing socio-cultural value system. This situation has drawn attention for changes in the policy framework at various levels. As a result, various corrective measures were introduced at different point of time.

In this regard, almost Government's proposal to "incentivize" ownership of property by women is a bid to empower women in the hope that better economic status would make them less vulnerable to exploitation. Since the need for giving incentives to encourage property purchases by women was felt necessary therefore, some states have initiated in providing a lower registration charges for females, as compared to male property buyers. The Government of Gujarat has also revised and reduced stamp duty for women on 11th June 2004.

The basic purpose of the present study titled "Concession in Registration Charges including Stamp Duty to Women Property Buyers: a tool for Empowerment: a Case of Gujarat" is to study the impact of the scheme in empowering women. This report contains two parts. Part -I has 9 sections. It deals with the profile of the women beneficiaries, their

awareness about the scheme, asset holding and details about the property purchased, impact of the asset ownership in women's empowerment, retention rate of the property registered on women's name and the revenue loss due to the implementation of the scheme. 1000 women beneficiaries of the scheme were interviewed in three districts of Gujarat viz. Ahmedabad, Rajkot and Surat. Part -II deals with the control group respondents. It contains six sections. Control group respondents did not own property on their name. Women's conditions in two different situations were compared. At the end, it highlights the main findings and lastly comes out with the recommendations.

The study has been conducted on behest of the Union Ministry of Women and Child Development, GoI. We are thankful to the Ministry for providing financial support for this study. We are confident that the study report will prove useful for the policy makers, administrators, development practitioners and others interested in this area.

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Introduction

There are five leaves of the women's empowerment framework, namely welfare, access, conscientisation, mobilization and control. In the present research study, the term empowerment has been considered from the view point of enabling women to gain access to and control over resources. More specifically, on three aspects:

1. To help identify the 'missing governance links' in the policy design and to help policy makers account for these 'missing links' in the assessment of various programmes;
2. To highlight the need for and suggest 'empowerment checks' on voice and accountability channels which need to be in place to redress unequal power relations and sustain pro-poor development outcomes;
3. To assist country-led development of pro-poor and gender sensitive indicators by policy-makers and beneficiaries about aspects of policy which are most crucial to monitor pro-poor and gender sensitive service delivery.¹

Gender discrimination cannot be automatically corrected in the course of development. Some deliberate policy steps are critical to achieve gender equality. The institutions of economics, politics, sociology and the law must be considered in terms of how they relate to each other and how they play out across the different areas where gender discrimination occurs; and gender assessments have to be undertaken continuously to reveal gaps and monitor progress towards

1 Laberge, Marie. 2008. Claiming the MDGs: An Empowerment Framework (draft), UNDP Oslo Governance Centre, pg 2-5.

gender equality. Empowerment of women is essentially the vehicle of change to achieve gender equality that is meaningful and sustainable.

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, resources and existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them.

The National Policy for the Empowerment of Women, 2001 views empowerment as an enabling process that must lead to their economic as well as social transformation. Government has sought to operationalise this approach through legislative and programmatic interventions as well as by mainstreaming gender into the development planning process. Numerous such initiatives were taken during the Eleventh Five Year Plan period (2007-2012). Focussed efforts through development programmes, both multi sectoral as well as targeted, along with governance reforms were focussed. However, women, especially the vulnerable and marginalized, would need to be provided a level playing field to access social, economic and legal entitlements as a right.² Besides At the international level, India is a signatory to the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). With that, it has reasserted its commitment to remove discrimination

2 XIIth Five Year Plan, 2011. 'Report of the Working Group on Women's Agency and Empowerment', Government of India: Ministry of Women and Child Development, pg. 2-8.

against women in all forms, including the legal framework, by suitably modifying gender biased laws.

The Government of India realizing this fact that there has been gender discrimination in various spheres of life, and shifted its approach from 'welfare to 'development' of women during the Sixth Five Year Plan (1982-1987). In this development approach, women for the first time were recognized as an economic actor and emphasis was made to make them economically empowered. The gender based discrimination in the accessibility and ownership of resources including productive resources was considered to be embedded in the social, legal, economic and political structures which further perpetuate inequalities in other spheres. It was argued that 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. In practice, few women own productive resources, even fewer effectively control it. One of the significant reasons for this was found gender unequal laws/ policies and also the prevailing socio-cultural value system.

This situation has drawn attention for changes in the policy framework at various levels. As a result various corrective measures were introduced. For instance, for the 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. It was realized that the improved access to land was a key element of the anti-poverty strategy. Thereafter, the agenda of Ministry of Rural Development for land reforms in the *Ninth Five Year Plan* included the provision of adequate legal mechanisms for protecting the rights of women on land. This approach was also in consonance with the national policy of ensuring empowerment of women inter alia through

improved access, control and /or ownership of family/ community assets. Subsequently, during the Tenth Five Year Plan (2002-07) the Hindu Succession Act (1956) was amended in 2005³.

In order to reduce the gender discrimination in ownership of property, some States have introduced a scheme in which women have been given incentive either by giving concession or exemption in registration charges/ registration duty, if the property was purchased by them.

At the insistence of Central Government, another important programme was introduced namely Indira Awas Yojana. In this programme, all dwelling units were registered in joint ownership of husband and wife, where the wife's name figures first. Specific provisions were also made for single women such as deserted, separated, widow and unmarried.

Scheme of concession in stamp duty/registration fee: Initiatives by different states

Land being in a concurrent list, as a state subject, conveyance charges for transfer of property varies from state to state. It has been revised by many states in the country, more so in last decade, as there is a change in land-use pattern, need for land has increased so the prices of land has increased multi-fold. In this situation, a few changes on governance issues have been addressed from gender perspective.

Government's proposal to "incentivize" ownership of property by women is a bid to empower women in the hope that better status would make them less vulnerable to exploitation⁴. Since the need for

³ HSA is applicable to Hindus, Sikhs, Jains and Budhitsts.

⁴ *Ibid.*

giving incentives to encourage property purchases by women was felt necessary therefore, some states are providing a lower registration charges for women's, as compared to men property buyers.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) inter alia aims at an efficient real estate market where transactions, that is, sale and purchase of properties, can take place smoothly, without any barriers, and in a transparent manner. One of the many barriers to the efficient functioning of the real estate market has been, and continues to be, the high rates of stamp duty on conveyance transactions. Although a few states have taken steps to bring down the stamp duty rates, in several states, the rates are in excess of 10 per cent, deterring individuals, businesses and industry from registering properties at actual, or market values. The JNNURM requires the rates of stamp duty to be brought down to 5 per cent or less, within the Mission period. It expects that a reduction in the rate will help develop a healthy real estate market, provide fillip (to the growth of the economy, and reduce the size of the black money. It also expects that reduction in stamp duty rates will lead to an increase in revenues both for the states as well as the Urban Local Bodies (ULBs).⁵

Stamp duties, it must be pointed out, are an important source of revenues for the state governments. The total revenues from stamp duty (and registration) were of the order of Rs. 30,903 crore or about 1.2 per cent of the total tax revenues of state governments during 2006/07. In Gujarat, the collection from stamp duty in 2004-2005 was Rs. 964.00 crores.

⁵ "Rationalization of Stamp Duty: State Level Reform", JNNURM primer, 2005 website: <http://www.indiaurbanportal.in/reforms/optional/Primer10.PPP.pdf> accessed on 7th may 2013

In states such as Bihar, Gujarat, Kerala, Punjab and West Bengal, stamp duty/ registration fees are the second most important source of revenue, next to VAT/sales tax, and in others, the third most important revenue source. In JNNURM, it follows that any reduction in stamp duty rates that is undertaken as a part of the JNNURM should not result in revenue loss to the states or the ULBs. It is, therefore, important that reduction in stamp duty rates is carried out with adequate preparation and in a systematic manner, as mentioned below:

The expected outcomes of revision of stamp duty mentioned in the primer are:

- (i) An environment that will have a broad-based development of the real estate market, with enhanced flows of Foreign Direct Investment and Non Resident Indians investment;
- (ii) Purchase and sale of properties to become convenient for traders, developers and the common man, resulting in an increase in the volume of transactions and economic activities;
- (iii) Legal and administrative remedies proposed along with rationalization of rate of duty to result not only in checking evasion and avoidance of duty but also in enhancing revenue from other taxes like property tax and wealth tax; and
- (iv) The temporary loss in revenue from stamp duties, if it occurs, to be compensated by better valuation, checking of non-registration of property transfers, and increase in the volume of registered documents."

Thus with that many states initiated revision of stamp duty and registration fee for transfer of the property. States such as Delhi, Gujarat, Haryana, Madhya Pradesh, Punjab and Uttar Pradesh have put

in place the policy of differential registration charges (including stamp duty) for the men and women. However, the states can be classified into three categories. One, states which have introduced and implemented the scheme; two, states which have implemented the scheme but later on, amended or withdrawn and the third category includes States/Union Territories which have not introduced this scheme at all.

The first categories of states that have reduced stamp duty or have exempted women property buyers, like Assam, Punjab, Rajasthan, Uttar Pradesh and Uttarakhand. In 2002 (during Tenth Five Year Plan), Delhi cut stamp duty rates from 13 per cent to 8 per cent for men registering property and brought it down to 6 per cent for women owners and 7 per cent for joint ownership. At present, in Delhi the stamp duty on registration of property for women was 4 per cent against 6 per cent for men. Similarly Haryana has reduced stamp duty on registration charges for women to 6 per cent, while it was 8 per cent for men for registration of land or property.

The second categories of states have been those which had introduced the scheme but later on withdrawn. For example, in case of Madhya Pradesh stamp duty on transaction of immovable property was 6 per cent if the vendor was a woman and 8 per cent if the vendor was a man. Later on, Madhya Pradesh Government has amended the scheme and restricted the benefit only for men and women of economically weaker section. Similarly, state like Andhra Pradesh has introduced the scheme but later on, withdrawn it. Although it would be interesting to study factors responsible for such drastic decision.

The third category of States/ UTs includes which have not introduced the scheme. For instance, none of the southern states viz. Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Maharashtra has

introduced this scheme. Besides eastern states like Bihar, Tripura and West Bengal and union territories like Daman & Diu and Andman & Nicobar have also no such provision for women property buyers.

It is felt that reduced registration charges including stamp duty on registration of property makes a considerable loss in the revenue collection of state. State governments may not be happy with the proposal of exemption in registration charges.

As mentioned in the expected outcomes of 'The mandatory primer for JNNURM – Rationalization of Stamp Duty', the differential rate in stamp duty was suggested to implement in the states. The proposal with special provisions for women was based on the basic premise that this would reduce gender inequality and enable in their economic empowerment. Thereafter, various states have made special efforts in this direction and introduced the scheme for women.

Concession in stamp duty and registration fees to women property buyers: steps taken by Gujarat state

Gujarat with many other states has taken initiative to revise stamp duty and registration fee while considering existing gender inequalities and a step forward for women's empowerment as one of the concerns. As per the provision of Section 9 of Bombay Stamp Act 1958, the basic rate of stamp duty was 6 per cent, additional duty 2.4 per cent; registration fee 1.5 per cent, thus total was 9.9 per cent. The Government of Gujarat revised and reduced stamp duty on 11th June 2004. Land transaction in Gujarat takes place mainly through three ways viz. sale deed, gift and deed of release. However, the most prevalent form of transaction is through sale deed. Earlier only one woman was entitled to take benefit of the scheme. Later on, changes took place and more than one woman was allowed to take the benefit of the scheme. However, concession is given only on one registry

document. The stamp duty is calculated based on Jantri (valuation zone plan) published by Superintendent of Stamp duty. The Jantri is prepared based on prevailing market value.

Computerisation of property registration has been completed in all the 7 municipal corporation of the State (Ahmedabad, Surat, Vadodara, Rajkot, Jamnagar, Bhavnagar and Gandhinagar) but not linked with parallel Department⁶.

The policy decision for concession in stamp duty and registration fee for women property buyers considers women's empowerment as one of the implicit impacts. In this context, the objectives of the study are:

Objectives

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 analyze the impact of the scheme of concession in stamp duty/ registration fee resulting women's empowerment;
3. To study the retention rate of property purchased **on** women's name; and
4. Estimate the loss of revenue to the state exchequer due to implementation of the scheme.

Of these objectives, first and fourth are macro level enquiries while the second and third are micro level enquiries, which were fulfilled through primary data (household survey) from Gujarat state.

⁶ Details provided under 'Checklist of reforms: Rationalization of stamp duty', Government of Gujarat, 2006

Methodology

Initially, district-wise list of addresses of women beneficiaries was collected from the office of Inspector General of Registration (IGR). Based on random sampling, the beneficiaries representing different social cultural groups and regions were selected as respondents for the study, mainly from three districts – Ahmadabad from the Central Gujarat; Surat from South Gujarat and Rajkot from Saurashtra region. Thus, Gujarat was divided into three regions and one district from each zone was taken. The ratio of the areas, that is, urban and rural was planned approximately to 90:10 for primary data collection through household survey.

In Gujarat, the data collection was primarily carried out by a state level network, Working Group on Women and Land Ownership (WGWLO). As planned, total 1,000 households – the women beneficiaries of the scheme were interviewed through a structured interview schedule. As planned, 25 non beneficiary women were also interviewed through an interview schedule, as a unit of observation. The 25 women respondents were part of the control group. Besides data collection through interview schedule, quasi-observation method was also one of the important tools used during household survey. The household survey was conducted during later half of 2012.

The interview schedule was pre-tested on five women property buyers who availed the benefit of the scheme in different districts in Gujarat and accordingly interview schedule was modified. The interview schedule includes mainly the basic profile of women beneficiaries of the scheme, socio-economic status of the households, awareness about the scheme of concession in stamp duty/ registration fee, decision making process in purchasing property on women's name, women's own perception about the changes taken place in their

condition after owning property on their name, if any, the retention rate of the property purchased and revenue loss due to concession given to women property buyers. This is to mention that conducting household survey on an issue related to property was not an easy task. During household survey, various problems were faced by the field investigators. For instance, women respondents were reluctant to share information related to property. It was only after much persuasion about the purpose of the study, they got ready to respond. Also instances, of selling properties were also heard particularly in the posh/ high income group localities particularly, in New Ahmedabad area located on the other side of Sabarmati River.

After data collection, the data entry was completed using Statistical *Package* for the Social Sciences (SPSS) software and thereafter tables were generated for descriptive analysis. The report has been divided into three parts. Part-I deals with women beneficiaries of the Scheme; Part-II deals with the analysis of non-beneficiaries women of control group.

Part -I

Household data analysis: Scheme of concession in stamp duty/ registration fee to women property buyers in Gujarat

The household survey report has nine sections:

(i) The **first and second section** of the report presents profile of the respondents, that is, details about their place of residence (urban/rural), type and size of the family, social category they belong to, religion, education, marital status, occupation and asset holding including the property for which the benefit has been availed;

(ii) The **third section** of the report focuses on the awareness about the scheme of the state government regarding waiving off stamp duty – level of awareness, source of information about the scheme and other scheme related issues:

The **fourth section** explores details about the purchase of the property under the Scheme. It includes various dimensions of the property such as types of assets purchased, decision-making regarding purchase of property, financial contribution in purchasing property, sources of finance, seeking financial support and terms of repayment in case, loan was taken for purchase of the property;

(iii) The **fifth section** examines impact of the Scheme on women's empowerment. It attempts to see whether ownership of property on women's name lead to their empowerment particularly on their socio and economic aspects. These have been assessed through their participation in various activities and associations, their decision making in intra and inter household sphere. These responses were on scale of 'strongly agree' to 'strongly disagree';

(iv) The **sixth section** focuses on participation in community and political arena;

(v) The **seventh section** covers retention rate of the property purchased on women's name; and

(vi) The **eighth section** highlights the revenue loss due to implementation of the scheme of waiving off in stamps duty/ registration fee to women property buyers;

(vii) **Section nine** is on the main findings of the household study.

Section 1: A brief socio –demographic profile of Gujarat

The Gujarat specific demographic characteristics are given in the following paras. Besides, it has also been explained in running text, along with the issue, based on Census data or socio-cultural traits, for example, large number of house-maker women, prevalence of higher number of joint families compared to nuclear families, etc. Similarly the category of 'others' are described as running text. The per cent are presented in bracket in each table and the total is mentioned with row and column per cent in order to portray comprehensive picture on the given issue.

Total population of Gujarat was 6.03,83,628 out of which 52.14 per cent were male and 47.87 per cent were female. Literacy rate was 91.83 per cent; male literacy rate was 87.23 per cent and female literacy rate was 70.73 per cent. Sex ratio was 920 in 2001 which has further declined to 918 in 2011. Demographic profile of three districts namely Ahmedabad, Surat and Rajkot is as follow: total population in Ahmedabad was 72,08,200 out of which male population was 52.54 per cent female population was 47.46 per cent. Literacy rate was 72,08,200 male literacy rate was 90.74 per cent and female literacy rate was 79.35 per cent. Sex ratio in Ahmadabad district was 892 in 2001 which improved in 2011 and went up to 903 in 2011. Total population in Surat district was 60,79,231. Out of which male population was 55.92 per cent and female population was 44.08 per cent. Literacy rate was 86.65 per cent. Male literacy rate was 91.05 per cent and female literacy rate was 81.02 per cent. Sex ratio was 810 in 2001 which has further declined to 788 in 2011. Total population of Rajkot district was 37,99,770 out of which male population was 51.98 per cent and female population was 48.02 per cent. Literacy rate was 82.20 per cent. Male literacy rate was 88.67 per cent and female

literacy rate was 75.26 per cent. Sex ratio was 930 in 2001 which further declined to 924 in 2011⁷

Thus, the basic data reveals that literacy rate in Gujarat was higher than the All India literacy rate. But sex ratio in the state vis-a-vis districts portray a very dismal picture. It was less than the All India level sex ratio. Sex ratio in Surat district was much more alarming (Table 1).

⁷ www.census2011.co.in website accessed on 26 June, 2013 and 12 June, 2013.

Table 1: Brief Profile of Gujarat and Three Districts

India/State/ Districts	Population			Literacy Rate			Sex Ratio
	P	M	F	Total	M	F	
India	121,07,26,932	623,121,843	587,447,730	74.04	82.14	65.46	943
Gujarat	6,03,83,628	52.14	47.87	91.83	87.23	70.73	918
Ahmadabad	72,08,200	52.54	47.46	85.31	90.74	79.35	903
Surat	60,79,231	55.92	44.08	86.65	91.05	81.02	788
Rajkot	37,99,770	51.98	48.02	82.20	88.67	75.26	924

Section 2: Profile of women respondents

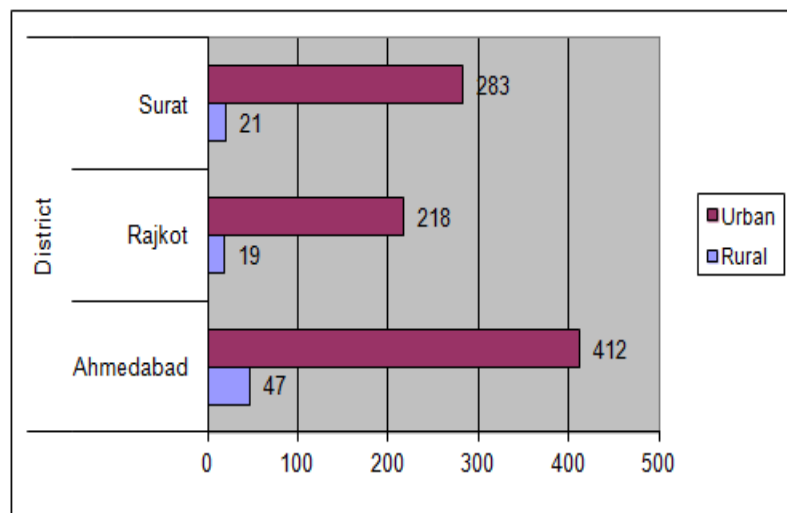
Total 1000 households have been surveyed. Of total 1,000 respondents, district-wise and area-wise details are as follow:

Table 2: District & Location wise Distribution of Respondents (%)

Sl.	District	Urban row %	Rural row %	Total (row & col %)
1.	Ahmadabad	412 (89.8)	47 (10.2)	459 (100) (45.9)
2.	Surat	283 (93.1)	21 (6.9)	304 (100) (30.4)
3.	Rajkot	218 (92.0)	19 (8.0)	237 (100) (23.7)
	Total	913 (91.3)	87 (8.7)	1000 (100)

The overview shows that the largest number of respondents (about 45.9 per cent) were from Ahmadabad district followed by Surat district (about 30.4 per cent) and Rajkot district (about 23.7 per cent). These were the wealthiest cities in the state. Majority of the respondents (91.3 per cent) belonged to urban area and almost 8.7 per cent belonged to rural area (Fig. 1).

Fig: 1 District & Location wise Distribution of Respondents



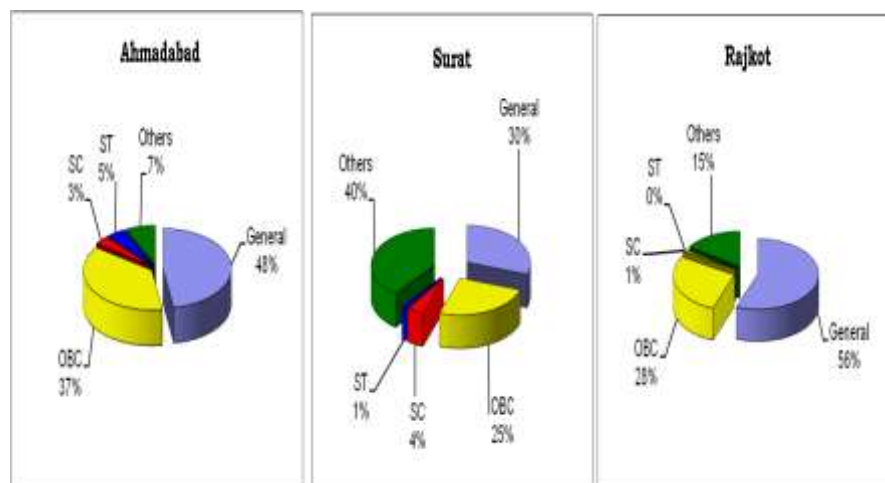
Data analysis on the relationship between district and place reveals that of total 459 respondents in Ahmadabad district 89.8 per cent were from urban areas and 10.2 per cent were from rural areas. Of total 304 respondents from Surat district, 93.1 per cent were from urban area and 6.9 per cent were from rural area. Of total 237 respondents from Rajkot district, 92 per cent were from urban areas and 8 per cent were from rural area (Table 2).

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

District	Social category (row %)					No. (row & col %)
	General	OBC	SC	ST	Others	
Ahmadabad	218 (47.5)	171 (37.3)	16 (3.5)	21 (4.6)	33 (7.2)	459 (100.1) (45.9)
Surat	92 (30.3)	76 (25.0)	13 (4.3)	03 (1.0)	120 (39.5)	304 (100) (30.4)
Rajkot	132 (55.7)	66 (27.8)	02 (0.8)	-	37 (15.6)	237 (99.9) (23.7)
Total	442 (44.2)	313 (31.3)	31 (3.1)	24 (2.4)	190 (19.0)	1000 (100)

Data analysis on social category of the sample population reveals that the largest number of the respondents (44.2 per cent) belonged to general category followed by 31.3 per cent belonged to Other Backward Castes, 3.1 per cent were Scheduled Castes, 2.4 per cent were Scheduled Tribe and 19.0 per cent belonged to 'others' category, which incorporates the communities that are not part of caste system like Sindhi and Parsi, etc. The Sindhis were believed to be migrated during and after partition in 1947 from Sindh region, which is now a part of Pakistan but they have continued their religion and they worship Zulelal and celebrate their new year as 'Chettichand'. This is to mention that Gujarat is one of the states with considerable population of Sindhis, largely a trading community, of electronic items, cloth, and readymade garments. Thus, it is included as a separate category under social category as well as under religion (Table 3) (Fig.:2).

Fig.: 2 Distribution of Respondent by Social Category (%)



In Gujarat, there have been 104 communities belonging to OBCs as per central list while 146 communities in state list, having about 3.37 crore population in Gujarat. Thus, Gujarat's socio-demographic construction could be described as - approximately 48 per cent OBCs (including Dalit Christians), 16 per cent Scheduled Tribe, 8 per cent general category, 8 per cent Scheduled Caste, 13 per cent Muslims and the rest belonging to other communities following different religions like Christianity, Sikhism, Jainism, Zoroastrian and Judaism, etc.⁸

⁸ Census 2011 provisional data on caste is not available, thus these figures remain rough estimates and presented here as indicative social composition and regional variations in the context of asset holding.

Table 4: Distribution of Respondents by Religion (%)

Sl.	District	Religion (row %)						No. (row & col %)
		Hindu	Islam	Jain	Christian	Buddhism	Sikh	Others
1.	Ahmadabad	406 (88.5)	33 (7.2)	13 (2.8)	2 (0.4)	1 (0.2)	2 (0.4)	2 (0.4)
2.	Surat	217 (71.4)	52 (17.1)	11 (3.6)	1 (0.3)	2 (0.6)	1 (0.3)	20 (6.6)
3.	Rajkot	216 (91.1)	18 (7.6)	3 (1.3)
	Total	839 (83.9)	103 (10.3)	27 (2.7)	03 (0.3)	03 (0.3)	03 (0.3)	22 (2.2)
								1000 (100)

Of total 1,000 respondents of the sample population, majority (83.9 per cent) were found following Hindu religion, 10.3 per cent were following Islam, 2.7 per cent were following Jainism and 0.3 per cent each following Sikhism, Buddhism, and Christianity, and others included Zoroastrians, Judaism and Sindhi (2.2 per cent) (Table 4).

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

Sl.	District	Age (years) (row %)			No. (row & col %)
		18-35	36-60	>61	
1	Ahmadabad	57 (12.4)	392 (85.4)	10 (2.2)	459 (100) (45.9)
2	Surat	69 (22.7)	216 (71.0)	19 (6.3)	304 (100) (30.4)
3	Rajkot	23 (9.7)	200 (84.4)	14 (5.9)	237 (100) (23.7)
	Total	149 (14.9)	808 (80.8)	43 (4.3)	1000 (100)

Of total 1,000 respondents in the sample population, 14.9 per cent were aged between 18 to 35 years, and most of them (80.8 per cent) aged between 36 and 60 years and few (4.3 per cent) were 61 years and above. Thus, the largest group was of aged between 36 to 60 years (Table 5).

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

District	Marital status (row %)					Total (row & col %)
	Married	Widowed	Single	Separated	Divorced	
Ahmadabad	430 (93.7)	21 (4.6)	6 (1.3)	1 (0.2)	1 (0.2)	459 (100) (45.9)
Surat	275 (90.5)	27 (8.9)	1 (0.3)	-	1 (0.3)	304 (100) (30.4)
Rajkot	226 (95.4)	9 (3.8)	-	2 (0.8)	-	237 (100) (23.7)
Total	931 (93.1)	57 (5.7)	7 (0.7)	3 (0.3)	2 (0.2)	1000 (100)

Data analysis of the marital status of women respondents who have availed the benefit of the scheme of concession in stamp duty/ registration fee shows that majority of them (93.1 per cent) were married. Of the rest, 5.7 per cent to the total respondents were widowed, 0.7 per cent to the total respondents were single, 0.3 per cent to the total respondents were separated 0.2 per cent to the total respondents were divorcee. Ahmadabad district reported respondents belonging to all the categories (Table 6).

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

Sl.	District	Family type (row %)		No. (row & col %)
		Joint	Nuclear	
	Ahmadabad	219 (47.7)	240 (52.3)	459 (100) (45.9)
	Surat	248 (81.6)	56 (18.4)	304 (100) (30.4)
	Rajkot	120 (50.6)	117 (49.4)	237 (100) (23.7)
	Total	587 (58.7)	413 (41.3)	1000 (100)

Data analysis on the type of family, it was found that more than half of the respondents (58.7 per cent) lived with the joint family while little more than two fifth (41.3 per cent) were nuclear families; similar pattern was observed across all districts. As Gujarat having mercantile culture, the business was usually owned by a family and therefore

usually it was seen that joint families were higher in number than the nuclear families (Table 7).

Similarly, data analysis on the size of family reveals that there were 65.8 per cent families (93.2 per cent residing in urban and 6.8 per cent in rural area) with less than five members, 31.2 per cent families (87.5 per cent in urban and 12.5 per cent residing in rural area) with members between 6 to 10. Few of them (3 per cent) were having more than 10 members. This shows that barring 3.0 per cent families (90 per cent in urban area and 10 per cent in rural area), half of the joint families were not larger than 10 members and almost half were less than five members.

Table 8
Distribution of Respondents by Education (%)

District	Education (row %)						No. (row & col %)	
	Illiterate	Can Read, write	High School	Inter- diate	Graduates	Technical/ Professional		Not answered
Ahmadabad	21 (4.6)	-	238 (51.8)	135 (29.4)	54 (11.8)	7 (1.5)	4 (0.9)	459 (100)(45.9)
Surat	29 (9.5)	8 (2.6)	133 (43.8)	37 (12.2)	38 (12.5)	10 (3.3)	49 (16.1)	304 (100)(30.4)
Rajkot	19 (8.0)	8 (3.4)	137 (57.8)	42 (17.7)	29 (12.2)	2 (0.8)	-	237 (99.9)(23.7)
Total	69 (6.9)	16 (1.6)	508 (50.8)	214 (21.4)	121 (12.1)	19 (1.9)	53 (5.3)	1000 (100)

Educational status of women respondents who have got the benefit of the scheme shows that of total 1,000 respondents, 6.9 per cent was illiterate and 1.6 per cent could read and write (numerate-literates). Of the rest (862), half of them (50.8 per cent) have passed high school, little more than one-fifth of them (21.4 per cent) have passed intermediate, 12.1 per cent were graduates and 1.9 per cent has acquired technical/professional education. 5.3 per cent respondents have not answered the question (Table 8).

All the categories of education were common across all social categories, religion and type of family, except one Scheduled Tribe, who was a graduate.

Occupational Status

Of total 1,000 respondents, the largest number i.e. two-third of the total (67 per cent) were of house-makers – across all the districts followed by 22.2 per cent having their own business, 7 per cent in private jobs and 2.6 per cent were in government jobs. The ‘others’ included petty jobs, not working on regular basis but earning livelihood, 1.2 per cent were found engaged in this category. Of the rest, 33.3 per cent were working as agriculture labourers, 22.2 per cent were engaged in animal husbandry, 22.2 per cent were retired, 11.1 per cent were doctors and engaged in private practice and similar number of them (11.1 per cent) were engaged in farming (see table 9).

Table 9

Distribution of Respondents by Occupational Status (%)

Sl.	District	Occupation (row %)					No. (row & col %)
		House-maker	Business	Private sector job	Govt. job	Others (Retired & petty jobs)	
1.	Ahmadabad	344 (74.9)	62 (13.5)	34 (7.4)	13 (2.8)	6 (1.3)	459 (99.9) (45.9)
2.	Surat	112 (36.8)	149 (49.0)	29 (9.5)	10 (3.3)	4 (1.3)	304 (99.9) (30.4)
3.	Rajkot	214 (90.3)	11 (4.6)	7 (3.0)	3 (1.3)	2 (0.8)	237 (100) (23.7)
	Total	670 (67.0)	222 (22.2)	70 (7.0)	26 (2.6)	12 (1.2)	1000 (100)

As per Census 2001, among females, (10.84 per cent in urban and 26.13 per cent in rural area) share in total workers in Gujarat. This shows that in urban areas, not more than 11 per cent females work. Average wage / salary earnings per day received by regular wage/ salaried employees (2009-10)⁹ Rs. 187.02 for male and Rs. 178.08 for female in rural areas while Rs. 306.58 for male and Rs. 221.35 for female in urban areas

An attempt has been made to find- out the relationship between occupational category and education level. It was found that of total 670 house-makers, 57.2 per cent were high school, 24.5 per cent were intermediate, 8.9 per cent were graduates and 0.7 per cent has studied professional education. 4.9 per cent were illiterates and 1.5 per cent was numerate-literates. 2.2 per cent did not answer the question. Similarly, of total 222 respondents owning business, 43.7 per cent were high school, 12.1 per cent were intermediate, 13.5 per cent were graduates, 2.2 per cent have studied professional education and 1.8 per cent were numerate-literates. 14.4 per cent were illiterates. 12.1 per cent have not answered the question. Of total 70 respondents having job in private sector, 22.8 per cent were high school, 27.1 per cent were intermediate, 31.4 per cent were graduates, and 2.8 per cent have studied professional education. 1.4 per cent was illiterate, 2.8 per cent were numerate-literates. 11.4 per cent respondents have not answered the question. Of total 26 respondents in government job, 34.6 per cent were graduates, 19.2 per cent have studied professional education, 11.5 per cent were intermediate, 23.1 per cent were high school and 11.5 per cent have not answered the question.

⁹ NSSO 66th Round (July 09 – June 2010) CSO, Ministry of Statistics & Programme Implementation, GoI and Labour Bureau, RLE Reports on Wages and Earnings of Rural Labour Households, 2009-10, Shimla.

Thus, based on the above analysis, it may be said that most of the respondents were high school across the entire occupational category. However, those who were in govt. jobs were better qualified as most of them have acquired education upto graduation and professional courses.

Of total 1,000 respondents, little more than one- fifth of them (21.1 per cent) have told that the agricultural land was owned by their families, across all districts (Table 10).

Table 10: Asset Status of Family – Agricultural Land Ownership (%)

Sl.	District	Response (row %)		Total (row & col %)
		Yes	No	
	Ahmadabad	75 (16.3)	384 (83.7)	459 (100) (45.9)
	Surat	59 (19.4)	245 (80.6)	304 (100) (30.4)
	Rajkot	77 (32.5)	160 (67.5)	237 (100) (23.7)
	Total	211 (21.1)	789 (78.9)	1000 (100)

Of 211 respondents (21.1 per cent) who reported that land was owned by their families, 40.3 per cent reported that it was in their names (75.3 per cent in urban area and 24.7 per cent in rural area), around one-fourth of them (24.6 per cent) said in their husbands' name, 5.2 per cent reported that the land was owned by fathers-in-law, 2.4 per cent informed in joint name – husband & wife, 2.3 per cent informed in name of sons, 1.4 per cent said in father/ grandmother's name. 4.3 per cent did not know about ownership status and one-fifth of them (19.4 per cent) didn't answer the question. Thus, a variety of family members owning the land, as shown in the following table no. 11.

Table 11: Asset Status of Family - Agricultural Land Ownership & Relationship with the Respondents (%)

District	Relationship (row %)							No. (row & col %)
	Self	Husband	Father-in-law	Joint	Son	Father/Grandmother	Don't know	Not answered
Ahmadabad	39 (52.0)	10 (13.3)	2 (2.7)	2 (2.7)	3 (4.0)	1 (1.3)	-	18 (24.0)
Surat	30 (50.8)	6 (10.2)	1 (1.7)	1 (1.7)	-	1 (1.7)	-	20 (33.9)
Rajkot	16 (20.8)	36 (46.7)	8 (10.4)	2 (2.6)	2 (2.6)	1 (1.3)	9 (11.7)	03 (3.9)
Total	85 (40.3)	52 (24.6)	11 (5.2)	5 (2.4)	5 (2.3)	3 (1.4)	9 (4.3)	41 (19.4)
								211 (99.9)

An analysis has been made to find out the relationship between status of asset holding of family with social category, religion and occupational status.

Relationship between asset status of family and religion shows that among different religions, of total 211 land owners, 82.9 per cent were Hindus, 12.3 per cent were Muslims, 2.4 per cent Jains, 0.5 per cent Buddhist, 0.5 per cent were Sindhi and 1.4 per cent belonged to 'other' religions like Zoroastrian and Judaism. Relationship between status of asset holding of family and social category reveals that among different social categories, 40.2 per cent belonged to general category, 37.9 per cent were OBCs, 2.8 per cent belonged to Scheduled Castes, 1.9 per cent belonged to Scheduled Tribe and 17.1 per cent belonged to 'others', which did not belong to caste system, as explained earlier.

The analysis of land ownership by the family vis-à-vis social category shows that 19.3 per cent of total 442 general category respondents, 25.7 per cent of total 313 OBCs, 19.3 per cent of total 31 Scheduled Castes, 16.7 per cent of total 24 Scheduled Tribe and 19 per cent of total 190 'others' own land. As mentioned earlier, the Other Backward Castes composed almost half the Gujarat population and they were largely rural and agriculture based, owning small to medium land holding and Other Backward Castes also included Dalit-Christian, largely located in central Gujarat.

Based on the analysis, it could be stated that asset was hold mainly by Hindus, followed by Muslims and Jains. Less number of followers of Buddhist, Sindhis and others were holding assets. Similarly, those belonging to general category and OBCs were having assets but lesser number of respondents from Scheduled Castes, Scheduled Tribes or other categories were holding assets.

Relationship between asset holding status of the family and occupational categories reveals that among different occupations, 1.4 per cent were in government jobs, 2.7 per cent have jobs in private sector, 23.2 per cent own business, 69.2 per cent were house-makers, 1 per cent were agriculture labourers, 1 per cent were engaged in animal husbandry, 1 per cent were engaged in farming, 0.4 per cent were retired and 0.5 per cent were engaged in other occupations. Thus, the largest land ownership was among the respondents engaged in business as well as by house makers, followed by respondents in other occupations and least among service class.

Data analysis on ownership of house/ flat shows that majority of the respondents, 85.5 per cent owning house/ flat across all the district, type of family, social categories and religion. Remaining 14.5 per cent of them did not own flat/ house (Table 12).

Table 12: Whether Having Own Flat/ House? (%)

Sl.	District	Own Flat/ House (row %)		No. (row & col %)
		Yes	No	
	Ahmadabad	398 (86.7)	61 (13.3)	459 (100) (45.9)
	Surat	225 (74.0)	79 (26.0)	304 (100) (30.4)
	Rajkot	232 (97.9)	5 (2.1)	237 (100) (23.7)
	Total	855 (85.5)	145 (14.5)	1000 (100)

Of 855 respondents who reported having own flat/ house, 74 per cent reported that it was in their names (93.8 per cent in urban area and 6.3 per cent in rural area), 8.9 per cent said in name of husband; 2.0 per cent owned jointly with husband & wife, 1.7 per cent said in father's or father in laws' name; 0.4 per cent informed that it was in the name of mother-in-law, daughter-in-law, sister-in-law, mother, sister and uncle, brother-in-law and grandmother. 1.1 per cent respondents did not know about ownership status. 12 per cent respondents didn't answer the question (Table 13).

Table 13: Having Own Flat/ House & Relationship with the Respondent (%)

Sl.	District	Relation with House Owner (row %)						No. (row & col %)
		Self	Husband	Joint	Father or Father in-laws	Others	Don't know	Not answered
1.	Ahmadabad	294 (73.9)	41 (10.3)	1 (0.2)	4 (1.0)	1 (0.2)	1 (0.3)	56 (14.1)
2.	Surat	170 (75.6)	15 (6.7)	-	3 (1.3)	2 (0.9)	-	35 (15.6)
3.	Rajkot	168 (72.4)	20 (8.6)	16 (6.9)	8 (3.4)	-	8 (3.4)	12 (5.2)
	Total	632 (74.0)	76 (8.9)	17 (2.0)	15 (1.7)	3 (0.4)	9 (1.1)	103 (12.0)
								855 (100.01)

Thus a variety of family members owned the flat/ house; the pattern was different than land ownership, for example, no house was owned by the son, many different combinations of joint name ownership, and higher number of self-owned respondents, as shown in the above table.

An effort has been made to find out the relationship between ownership of flat/ house with religion. Data analysis shows that among different religions, of total 855 respondents who owned flat/ house, majority of them (84 per cent) were Hindus, around one-tenth of them (9.8 per cent) were Muslims, 3 per cent Jains, 0.4 per cent- each - Sikhs, Buddhist and Christians, 0.1 per cent each was Sindhi and Parsi and 1.9 per cent were others.

Similarly, relationship between households having own flat/house and social category shows that among different social categories, of total 855 respondents having own flat/ house, most of them (46.3 per cent) belonged to general category, little less than one-third of them (30.1 per cent) were OBCs, 2.8 per cent belonged to Scheduled Caste, 2.2 per cent belonged to Scheduled Tribe and 18.6 per cent belonged to others.

The analysis of households having flat/ house vis-à-vis social category reveals that 62.7 per cent of total 632 was of general category respondents, 82.1 per cent of total 313 OBCs, 79.2 per cent of total 24 Scheduled Tribe, 77.4 per cent of total 31 Scheduled Castes, and 83.7 per cent of total 190 (22.2 per cent) others own land. Thus, on average, house ownership among different social categories was 65.4 per cent.

Thus, it may be said that the respondents who owned flat/ house were mostly belonged to Hindu religion, general caste, OBC and other caste category, educated between high school to graduates and belonged to age group of 35 to 60 years.

Section 3: Awareness about the Scheme

This set of questions examined level of awareness about the scheme related to concession in stamp duty/ registration fee women got if the property was in their names and if the respondent was aware about the scheme, further questions related to different provisions of the scheme were asked.

Of total 1,000 respondents, 6.6 per cent respondents knew about the scheme, 7 per cent said they have partial knowledge about the scheme and the rest (86.4 per cent) said they did not know about the scheme (Table 14). The subsequent questions were asked to the respondents, irrespective of their knowledge about the scheme. However, the responses received were from 934 respondents, which were presented hereafter.

Table 14: Awareness about the Scheme

Sl.	Awareness	No. (%)
	Aware	66 (6.6)
	Partially aware	70 (7.0)
	Not aware	864 (86.4)
	Total	1000 (100)

Since when the Scheme was implemented?

In response to the question, 'since how long the scheme was implemented?', total 934 responses were received, which is shown in table 15. The right answer was given by two respondents, that is, the scheme was being implemented since June 2004.

Table 15: Since When the Scheme was implemented (in years) (row %)

Sl.	District	Years (row %)						No. (row & col %)
		2-3	4	5	6-7	8-10	Don't know	Not answered
1.	Ahmadabad	-	02 (0.5)	08 (0.8)	5 (1.2)	7 (1.7)	287 (68.8)	108 (25.9)
2.	Surat	-	-	07 (3.2)	-	-	1 (0.3)	295 (99.3)
3.	Rajkot	04 (1.8)	-	01 (0.3)	1 (0.4)	1 (0.4)	207 (94.1)	-
	Total	04 (0.4)	02 (0.2)	16 (1.7)	06 (0.6)	08 (0.8)	495 (53.0)	403 (43.1)
								934 (99.8) (100)

Of total 934 respondents, 3.9 per cent have answered questions, which vary from two to ten years; of the rest 53.0 per cent did not know the answer while 43.1 per cent have not answered the question.

Thus, the set of the respondents 3.9 per cent who have answered the question presents the glimpse of existing situation. The following description is applicable to all the questions under this set, with minor difference like two to five numbers of respondents from different categories.

Relationship between awareness about the Scheme and across different districts shows that, of 3.9 per cent respondents that have informed number of years, since the scheme was implemented; majority of them (61.1 per cent) belonged to Ahmadabad followed by Rajkot district (36.1 per cent) and Surat district (2.8 per cent). Similarly, relationship between awareness about the Scheme and among different social categories shows that of 3.9 per cent respondents, most aware was among general category (61.1 per cent), 19.4 per cent each from OBCs and others; there was hardly any awareness among Scheduled Castes and Scheduled Tribes about the scheme. And relationship between awareness about the Scheme among different religions shows that, of 3.9 per cent respondents, mainly Hindus and two Muslims answered the question; there was complete silence from other religions – Christianity, Sikh, Buddhism and others.

Relationship between awareness about the Scheme and occupational category reveals that among different occupations, of 3.9 per cent respondents, the largest number of responses who were aware of (80.6 per cent) has come from the house-makers, 8.3 per cent

from jobs in private sector, 5.5 per cent from government job and 2.8 per cent each from a doctor and a business person. Relationship between awareness about the Scheme and education reveals that largely, the educated group – high school to the graduates and professional courses have answered the question. Relationship between awareness about the Scheme and the age group shows that among different age-groups, most of the respondents (80.6 per cent) came from the age group of 35 to 60 years, little more than one-tenth of them (11.1 per cent) from 18 to 35 years age group and the rest 8.3 per cent respondents belonging to more than 61 years of age.

Awareness about the concessional Rate in stamp duty/ registration fee for women property buyers

In response to the question, ‘what is the concessional rate/exemption rate on stamp duty/registration fee for women property buyer? Of total 934 respondents, 3.8 per cent answered the question, 53.5 per cent did not know the answer and 42.6 per cent didn’t answer the question.

Table 16
Awareness about the Scheme of Concessional Rate in Registration Fee/Stamp Duty for the Women Property Buyers (%)

Sl.	District	Concession rate (row %)						Total (row & col %)
		5-8	10-20	30-40	50-100	Don't know	Not answered	
1.	Ahmadabad	20 (4.8)	1 (0.2)	-	-	291 (69.8)	105 (25.2)	417 (100)(44.6)
2.	Surat	-	-	-	-	4 (1.3)	293 (98.7)	297 (100)(31.8)
3.	Rajkot	3 (1.3)	2 (0.9)	3 (1.3)	7 (3.2)	205 (93.2)	-	220 (99.9)(23.6)
	Total	23 (2.5)	3 (0.3)	3 (0.3)	7 (0.7)	500 (53.5)	398 (42.6)	934 (99.9)(100)

Data analysis on awareness about the concessional rate on stamp duty/ registration fee shows that 2.5 per cent respondents told the concession rate on stamp duty/ registration fee in the range of 5-8 per cent; 0.3 per cent respondents said that it was in the range of 10-20 and similar number of them (0.3 per cent) said that it was in the range of 30-40 and 0.7 per cent respondents said it was in the range of 50-100 per cent. 53.5 per cent respondents did not know the answer while 42.6 per cent have not responded to the question (Table 16).

Awareness about the rate of stamp duty/ registration fee for men

In response to the question, 'what is the rate of stamp duty/registration fee for the men for asset ownership?', of total 934 respondents, 3.3 per cent respondents have answered the question; 53.9 per cent respondents 'did not know the answer' while 42.8 per cent have not responded to the question. On rate of stamp duty/ registration fee, 0.6 per cent respondents told that it was upto 5 per cent; 1.3 per cent of them reported in the range of 6-10 and 0.4 per cent respondents reported 50-60 per cent and 0.9 per cent told that it was 100 per cent. 53.9 per cent of them did not know. 42.8 per cent did not answer the question (Table 17).

Table 17: How much is the Rate for Stamp Duty/ Registration Fee for Men Property Buyers? (%)

Sl.	District	Rate for stamp duty/ registration fee for the men as asset owner (row %)					No. (row & col %)
		Upto 5	6-10	50-60	100	Don't know	Not answered
	Ahmadabad	6 (1.4)	11 (2.6)	-	-	293 (70.3)	107 (25.7)
	Surat	-	-	-	-	4 (1.3)	293 (98.6)
	Rajkot	-	1 (0.4)	4 (1.8)	9 (4.1)	206 (93.6)	220 (99.9)
	Total	6 (0.6)	12 (1.3)	4 (0.4)	9 (0.9)	503 (53.9)	400 (42.8)
							934 (100)

Awareness about the applicability of the Scheme

An attempt has been made to find-out the level of awareness about the applicability of the scheme if property is being purchased by women. In response to the question, 'whether the scheme is applicable to those *joint property owners – a man and a woman*', of total 934 respondents, 3.0 per cent respondents said 'yes', 6.5 per cent said 'no', 48.7 per cent did not know the answer and 41.9 per cent respondents have not responded to the question.

Regarding *joint ownership of a woman and a son*, 3.2 per cent said 'yes', 6.2 per cent said 'no', 48.8 per cent 'did not know' and 41.8 per cent have not answered.

In response to the question, '*whether the scheme is applicable to those joint property owners – with daughters*', of total 934 respondents, 3.0 per cent respondents said 'yes', 6.5 per cent said 'no', 48.7 per cent did not know the answer and 41.8 per cent respondents have not responded to the question.

In response to the question, '*whether the scheme is applicable to those joint property owners – women*', of total 934 respondents, 4.0 per cent respondents said 'yes', 5.2 per cent said 'no', 48.9 per cent did not know the answer and 41.9 per cent respondents have not responded to the question.

In response to the question, '*do you know whether there was any upper limit for women to buy property under the scheme*', of total 934 respondents, 3.2 per cent respondents said 'yes', 6.2 per cent said 'no', 48.8 per cent did not know the answer and 41.8 respondents have not responded to the question. All these responses are summarised in the following table no. 18.

Table 18: Awareness about the Applicability of the Scheme

Awareness- Scheme is Applicable to women buying property Jointly	Responses (n=934) row %				
	Yes	No	Don't know	Not answered	No.
With Men	28 (3.0)	61 (6.5)	455 (48.7)	390 (41.8)	934 (100)
With sons	30 (3.2)	58 (6.2)	456 (48.8)	390 (41.8)	934 (99.9)
With daughters	45 (4.8)	46 (4.9)	454 (48.6)	389 (41.6)	934 (99.9)
With other women as joint owners	37 (4.0)	49 (5.2)	457 (48.9)	391 (41.9)	934 (100)
Do you know whether there is upper limit for property for women?	30 (3.2)	58 (6.2)	456 (48.8)	390 (41.8)	934 (100)

From whom have you came to know about the Scheme

In answer to the question, 'from whom did you come to know about the scheme', different sources of information were revealed –

Table 19
From Whom Have You Come to Know About the Scheme?

District	Source of information (row %)								Total (row & col %)
	Friends/ Neighbours	Advt.	Deed writers	Family members	Govt. officials	Housing Finance	Others	Don't know	Not answered
Ahmadabad	21 (5.0)	19 (4.6)	49 (11.7)	32 (7.7)	8 (1.9)	2 (0.5)	11 (2.6)	1 (0.2)	274 (65.7)
Surat	73 (24.6)	63 (21.2)	19 (6.4)	5 (1.7)	15 (5.0)	21 (7.1)	25 (8.4)	-	76 (25.6)
Rajkot	6 (2.7)	11 (5.0)	3 (1.4)	11 (5.0)	2 (0.9)	-	1 (0.4)	-	186 (84.5)
Total	100 (10.7)	93 (10.0)	71 (7.6)	48 (5.1)	25 (2.6)	23 (2.5)	37 (3.9)	01 (0.1)	536 (57.4)
									934 (100)

Data had revealed some insights about the source of information and it's reaching out to people for awareness spreading of the scheme. Out of total 397, the highest number of respondents – almost one- fourth of the total who responded (25.2 per cent) has referred to 'friends / neighbours' as a source, which was informal and almost equal number of the respondents (23.4 per cent), were informed through 'advertisement', which was a formal source. a sizable number of them (17.9 per cent) have been informed by 'deed writers', which was a mix of formal and informal source, followed by family members (12.1 per cent) – an informal source, both formal sources 'government officials' (6.3 per cent) and 'housing finance' 5.8 per cent and the 'others' 9.3 per cent included building developer, media reporting, through co-travellers, during casual interactions with acquaintances or colleagues, etc. This information indicates potentialities of each source, its formal and informal nature and as channels of information to reach out to people. Of total 934 respondents, 57.4 per cent have not responded to the question (Table 19).

To sum up about awareness about the scheme, as such a small number of the respondents have shown awareness on different aspects, largely from Ahmadabad district, Hindus, general category and from productive age-group and educated group. Different sources of information have indicated their potentialities to reach out to people – through spread of awareness.

Section 4: Details about the purchase of the property under the Scheme

This section of questions covers various dimensions of the property purchased by women beneficiaries under the Scheme such as

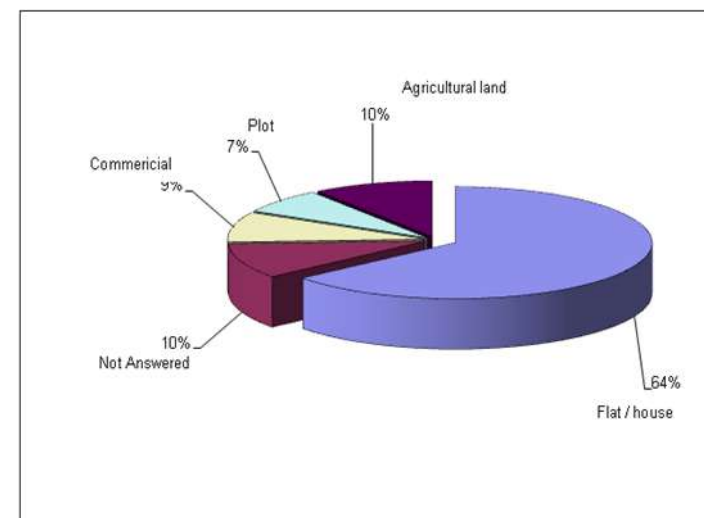
details like which property purchased, from whom were it purchased, purpose and reasons for purchasing of the property.

In response to the question, '*what property did you purchase?*', total 90.1 per cent respondents have given responses; remaining 9.9 per cent did not respond/ which are shown in table no 20. Data given in table 20 shows that 64.1 per cent of them purchased house/ flat; one -tenth of them (10.1 per cent) purchased agricultural plots; 8.7 per cent purchased plot; 7.2 per cent of them purchased commercial plots for shop or clinic. 9.9 per cent have not answered the question (Fig.:3).

Table 20: What Property did you Purchase? (%)

Sl.	Nature of Property	No. (%)
1.	House / flat	641 (64.1)
2.	Agriculture land	101 (10.1)
3.	Plot	87 (8.7)
4.	Commercial /shop / dispensary	72 (7.2)
5.	Not answered	99 (9.9)
	Total	1000 (100)

Fig.: 3 What Property did you Purchase? (%)



Relationship between the type of property purchased and the social categories reveals that the respondents belonged to all the social categories have bought different types of property, except Scheduled Castes and Scheduled Tribes not buying commercial plot. Similarly, relationship between type of property bought and religion shows that the respondents following different religions, all of them have bought different properties, except Sikhs, Buddhist and Christians have not bought any commercial place or plot.

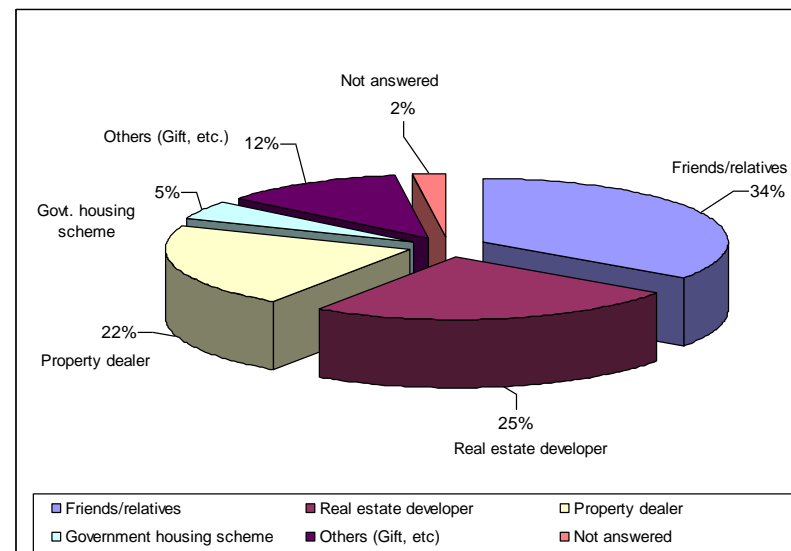
In response to the question, '*through whom did you purchase the property?*', varied sources were revealed by the respondents, as shown in the following table no. 21.

Table 21: Through whom was it purchased? (%)

Sl.	Response	No. (%)
1.	Friends/relatives	346 (34.6)
2.	Real estate developer	249 (24.9)
3.	Property dealer	215 (21.5)
4.	Government housing scheme	49 (4.9)
5.	Others (Gift, etc)	120 (12.0)
6.	Not answered	21 (2.1)
7.	Total	1000 (100)

The largest source for buying property was from friends/relatives (34.6 per cent – little more than one- third) followed by real estate developer (24.9 per cent) which was one –fourth of the total, property dealers (21.5 per cent), government housing scheme (4.9 per cent), others which includes gift, etc. (12 per cent). Thus, there were major four sources engaged in property transaction and/or selling. These could be sources for spreading awareness about the scheme. 2.1 per cent respondents did not answer to the question (Fig.: 4).

Fig: 4 Through Whom was it Purchased?



In response to the question about ***purpose behind the purchase of the property***, various reasons were shared by the respondents, as shown in the table no. 22.

Table 22: For What Purpose the Property was purchased? (%)

Sl.	Response	No. (%)
1.	As a security measure	385 (38.5)
2.	Investment	197 (19.7)
3.	Taking benefit of the scheme	86 (8.6)
4.	Residential requirement	71 (7.1)
5.	Business purpose	1 (0.1)
6.	Others	192 (19.2)
7.	Not answered	68 (6.8)
	Total	1000 (100)

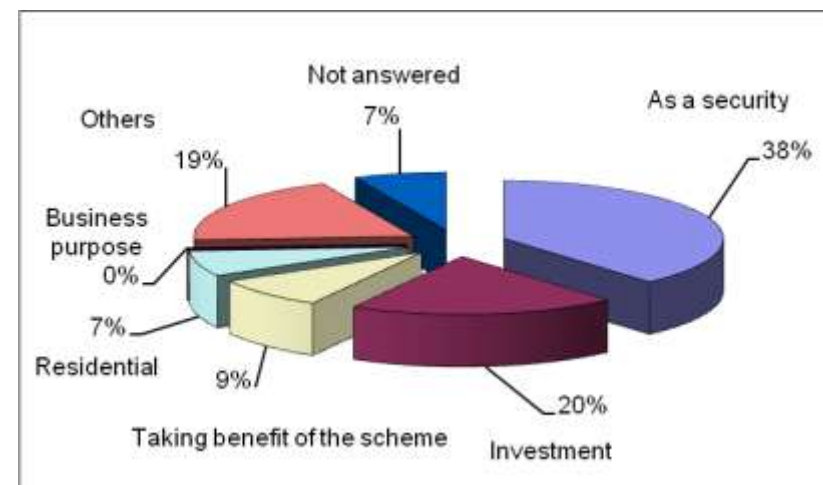
The respondents have purchased the property across all three districts. The reasons given were - the property was bought as a security measure (38.5 per cent- around two- fifth of the total), for investment purpose (19.7 per cent- around one-fifth of the total), to take benefit of the scheme (8.6 per cent – around one- tenth of the total), for residential requirements (7.1 per cent), or for business purpose (0.1 per cent) or for other purposes (19.2 per cent – around one fifth of the total). 6.8 per cent respondents did not respond to the question (Fig 4).

Following example shows how concession in stamp duty/ registration fee has motivated husband to buy property on her wife's

name. As narrated by Sahedaben- a Muslim woman residing at Mahendra Para, Morbi tehsil from Rajkot district.

Earlier, we were living in a rented house. When my husband came to know about the scheme of waiving off registration fee if property was purchased on woman's name, he discussed that with me and showed his desire to buy the house on my name. I agreed with the idea and immediately gave my consent for purchasing the house on my name.

Fig 5: For What Purpose the Property was purchased?



In response to a question about **amount spent for buying property**, the amount varies between one lakh to ten lakhs, as shown in table no. 23. Only few respondents (5.7 per cent) said that the

amount spent in purchasing property was upto Rs. one lakh. 28.7 per cent respondents have said that the amount spent for buying property was in the range of 1-5 lakh, 17.2 per cent of them said that the amount spent was in the range of 5-10 lakh and one-tenth of the total (10.2 per cent) have spent more than 10 lakh in purchasing the property. Little more than one-third of them (34.5 per cent) did not know. 3.7 per cent of the respondents did not answer to the question (Table 23).

Table 23: Approximate How Much Amount Spent in Purchasing Property (in Rs.) (%)

Sl.	Amount (in lakh)	No. (%)
1.	Up to 1	57 (5.7)
2.	1-5	287 (28.7)
3.	5-10	172 (17.2)
4.	10+	102 (10.2)
5.	Don't know	345 (34.5)
6.	Not answered	37 (3.7)
	Total	1000 (100)

Thus, it can be said that the flat / house was bought across different districts, one to ten lakhs. Most of them reported spending in the range of 1-5 lakh or 5-10 lakh.

Type of Property Purchased and Amount Spent

The following table shows various types of property purchased, location (urban/ rural) and the amount spent (Table 24).

Table 24: Details about property

Purpose of purchasing property	Purchase cost (lakh in rupees)	Place (row %)		No. (row & col %)
		Urban	Rural	
Residential	Up to one	19 (90.5)	02 (9.5)	21 (100) (3.3)
	Between one and five	169 (90.4)	08 (9.6)	177 (100) (27.7)
	Between five and ten	85 (98.8)	01 (1.2)	86 (100) (13.4)
	More than ten	63 (98.4)	01 (1.6)	64 (100) (9.9)
	Don't know	238 (92.6)	19 (7.4)	257 (100) (40.1)
	Not answered	36 (100)	-	36 (100) (5.5)
	Subtotal	610 (94.6)	31 (5.4)	641 (100)
Plot	Up to one	09 (56.3)	07 (43.8)	16 (100) (18.4)
	Between one and five	31 (88.6)	04 (11.4)	35 (100) (40.2)
	Between five and ten	18 (100)	-	18 (100) (20.7)
	More than ten	03 (100)	-	03 (100) (3.4)
	Don't know	14 (93.3)	01 (6.7)	15 (100) (17.2)
	Subtotal	75 (86.2)	12 (13.8)	87 (100)
Commercial	Up to one	07 (77.8)	02 (22.2)	09 (100) (12.5)

/dispensary/ cattle shed	Between one and five	31 (93.9)	02 (6.1)	33 (100) (45.8)
	Between five and ten	15 (88.2)	02 (11.8)	17 (100) (23.6)
	More than ten	05 (100)	-	05 (100) (6.9)
	Don't know	08 (100)	-	08 (100) (11.1)
	Subtotal	66 (91.7)	06 (8.3)	72 (100)
Agriculture	Up to one	03 (33.3)	06 (66.7)	09 (100) (8.9)
	Between one and five	15 (65.2)	08 (34.8)	23 (100) (22.8)
	Between five and ten	10 (100)	-	10 (100) (9.9)
	More than ten	08 (88.9)	01 (11.1)	09 (100) (8.9)
	Don't know	29 (59.2)	20 (40.8)	49 (100) (48.5)
	Not answered	01 (100)	-	01 (100) (1.0)
	Subtotal	66 (65.3)	35 (34.7)	101 (100)
Not answered	Up to one	18 (94.7)	01 (5.3)	19 (100) (19.2)
	Between one and five	37 (97.7)	01 (2.3)	38 (100) (38.4)
	Between five and ten	23 (95.8)	01 (4.2)	24 (100) (24.2)
	More than ten	02 (100)	-	2 (100) (2.02)
	Don't know	16 (100)	-	16 (100) (16.2)
	Subtotal	96 (97.0)	03 (3.0)	99 (100.02)

Of total 641 respondents who bought property for house/flat that is for the **residential purpose**, 3.3 per cent bought it within one lakh; 27.7 per cent spent Rs one to five lakh; 13.4 per cent spent in the range of Rs 5-10 lakh; 9.9 per cent spent more than Rs 10 lakh; 40.1 per cent did not know the price and 5.5 per cent have not answered the question.

Of total 87 respondents who bought **house plot**, 18.4 per cent bought it within one lakh; two-fifth of them (40.2 per cent) spent Rs one to five lakh; 20.7 per cent spent Rs five to ten lakh; 3.4 per cent spent more than Rs 10 lakh; 17.2 per cent of them did not know the price.

Of total 72 respondents who bought property for **commercial purpose** such as shop, dispensary, 12.5 per cent bought it within one lakh; 45.8 per cent spent Rs one to five lakh; little less than one- fourth of them (23.6 per cent) spent Rs five to ten lakh; 6.9 per cent spent more than Rs 10 lakh; little more than one- tenth of them (11.1 per cent) did not know the price.

Of total 101 respondents who bought property for **agriculture purpose**, little less than one-tenth of them (8.9 per cent) bought it within one lakh; little less than one- fourth of them (22.8 per cent) spent Rs one to five lakh; one- tenth of them (9.9 per cent) spent Rs five to ten lakh; 8.9 per cent spent more than Rs ten lakh. Around half of them (48.5 per cent) did not know the price and 1 per cent have not answered the question.

Of total 99 respondents who bought property but have not answered the question, around one- fifth of them (19.2 per cent) bought it within one lakh; little less than two- fifth of them (38.4 per cent) spent Rs one to five lakh; around one- fourth of them (24.2 per cent) spent Rs five to ten lakh; only few of them (2.02 per cent) spent

more than Rs 10 lakh; and 16.2 per cent respondents did not know the price.

Above data analysis reveals that most of the respondents have purchased residents following by residential plots, commercial plots and agricultural plot. Most of these respondents spent in the range of Rs. 1- lakh or 5-10 lakh. Respondents spending less than one lakh or more than ten lakh were lesser in number.

What was the proportion of contribution towards purchase of the property?

In response to the question, '*What was the proportion of contribution towards purchase of the property?*', the proportion varied between 1 to 100 per cent, as shown in table no. 25.

Table 25: Proportion of Your Contribution (in %)

Sl.	Proportion of Contribution (in %)	No. (%)
1.	Up to 20	173 (17.3)
2.	21 – 40	59 (5.9)
3.	41 – 60	50 (5.0)
4.	61 – 80	74 (7.4)
5.	81 – 100	183 (18.3)
	Don't know	461 (46.1)
	Total	1000 (100)

Out of 539 respondent, around one-third of them (33 per cent) (94.2 per cent from urban and 5.8 per cent from rural area) paid up to 20 per cent, one- tenth of the respondents (10.9 per cent) (all from urban area) paid 21 to 40 per cent, around another one- tenth of them (9.3 per cent) (94 per cent from urban and 6 per cent from rural area) paid 41 to 60 per cent, 13.7 per cent respondents (94.6 per cent from urban and 5.4 from rural area) paid 61 to 80 per cent and 34 per cent respondents (92.9 per cent from urban and 7.1 per cent from rural area) paid 81 to 100 per cent. Of total 1,000 respondents, 46.1 per cent did not know the amount of contribution. Notably, most of the women respondents (17.3 per cent) reported contributing upto 20 per cent of the total amount and 18.3 per cent reported contributing 81-100 per cent.

In response to the question, '*how have you contributed to the amount for purchase of property?*' – through down payment, saving and loan, etc', the responses and amount varies, which is shown in the following table no. 26.

Of total 933 respondents, 2 per cent have made down payment and all of them were from urban areas. Most of them (89.5 per cent) reported down payment upto 1.0 lakh. Remaining one-tenth of them (10.5 per cent) made down payment in the range of 4-8 lakh. 92.2 per cent have contributed from their saving. Saving was in the range of 1-3 lakhs. 4.4 per cent of the respondents have taken loan and 1.3 per cent has managed from other sources. Respondents who contributed through other sources, except one, all were from urban area (Table 26).

Table 26: Mode of Contribution for Buying the Property -through Down Payment (%)

Contribution (Rs./in lakh)	Place (row %)		No. (row & col %)
	Urban	Rural	
Upto 1	17 (100)	-	17 (100) (89.5)
4 -8	2 (100)	-	2 (10.5)
Total	19 (100)	-	19 (100)
Contribution for Buying the Property -through Savings			
Contribution (Rs. in lakh)	Urban	Rural	No. (row & col %)
Up to 1.0	90 (90.9)	09 (9.1)	99 (100) (11.4)
1-2	17 (94.4)	1 (5.6)	18 (100) (1.9)
2-3	22 (83.3)	3 (16.7)	25 (100) (2.9)
Not answered	649 (90.3)	70 (9.7)	719 (100) (83.5)
Total	778 (90.4)	83 (9.4)	861 (100)
Contribution for Buying the Property - through Loan			
Contribution (Rs./ In Lakh)	Urban	Rural	No. (row & col %)
Upto 3 lakh	35 (89.5)	5 (10.5)	40 (100) (98.0)
25	1 (100)	-	1 (100) (2.0)
Total	36 (87.8)	5 (12.2)	41 (100)

Contribution for Buying the Property through Other Financial Sources			
Contribution (Rs./ In Lakh)	Urban	Rural	No. (row & col %)
00	8 (88.9)	1 (11.1)	9 (100) (75.0)
0.65	1 (100)	-	1 (100) (8.3)
5.0	1 (100)	-	1 (100) (8.3)
6.51	1 (100)	-	1 (100) (8.3)
Total	11 (91.7)	1 (8.3)	12 (100)(99.9)

Was loan taken for purchasing property?

In response to questions '*was loan taken for purchase of the property?*', only 105 respondents have responded. Of total 105 respondents, around two-third of the respondents (63.8 per cent) (92.5 per cent from urban and 7.5 per cent from rural area) have taken loan while 36.2 per cent (92.1 per cent from urban and 7.9 per cent from rural area) haven't.

Respondents have taken loan, they were further asked to mention their relationship with the one who has taken loan. Table 27 exhibits the relationship.

Table 27: Relationship with Family Members who has Taken Loan

Relation with loan taker	Place (row %)		No. (row & col %)
	Urban	Rural	
Husband	54 (93.1)	4 (6.9)	58 (100) (55.2)
Father / Brother/ Son	6 (100)	-	6 (100) (5.7)
Sister	-	1 (100)	01 (100) (1.0)
Others	2 (100)	-	02 (100) (1.9)
Not answered	35 (92.1)	3 (7.9)	38 (100) (36.2)
Total	97 (92.4)	8 (7.6)	105 (100)

Of total 105, loan was taken mainly in urban area by the male members of the family (62.9 per cent) except in 1.0 per cent cases from rural area; a woman has taken loan, unlike by husband, father or brother. 36.2 per cent respondents have not answered to the question. Of total 66 respondents, little more than half of the respondents (51.5 per cent) were from Ahmadabad district, one- third of them (33.3 per cent) were from Surat district and 15.2 per cent were from Rajkot district.

Out of 105 respondents, majority of them (69.4 them) (94.3 per cent from urban and 5.7 per cent from rural area) took loan for purchase of residence, little more than one –tenth of them (12.2 per cent) each for investment and other purpose, 5.1 per cent for agriculture and 1.0 per cent for cattle shed (from rural area). Of total 105 cases, more than one- third of them (36.2 per cent) have not answered the question.

Of the 68 respondents who have taken loan for **residential purpose**, little more than two- fifth of them (42.6 per cent) belonged to nuclear family and more than half of the total (54.4 per cent) from joint family while no details were available about 2.9 per cent respondents. It was across all the age-groups in urban areas; majority of them from age-group of 36 to 60 years. These respondents belonged to all categories of education, that is, illiterate to graduates and also with professional education as well as all the occupational categories.

Majority of the respondents have reported annual income about a lakh. Barring 4.4 per cent Scheduled Castes respondents from urban areas and 2.9 per cent Scheduled Tribes (50 per cent each from urban and rural area), the loan was taken largely by the general category and Other Backward Castes.

In response to the question '*who provided loan?*', the following sources of loan provider were shared.

Table 28: Sources of Loan (%)

Sl.	Sources	Place (row %)		Total (row & col %)
		Urban	Rural	
1.	Public sector bank	52 (94.5)	3 (5.4)	55 (100) (52.4)
2.	Family/friends	14 (87.5)	2 (12.5)	16 (100) (15.2)
3.	Private sector bank	10 (100)	-	10 (100) (9.5)
4.	Cooperative bank	5 (71.4)	2 (28.6)	7 (100) (6.7)
5.	Credit cooperative society	2 (66.7)	1 (33.3)	3 (100) (2.9)
6.	Housing finance company	2 (100)	-	2 (100) (1.9)
	Not answered	12 (100)	-	12 (100) (11.4)
	Total	97 (92.4)	8 (7.6)	105 (100)

Of total 105 respondents, Out of 93 respondents, around three-fifth of them (59.1 per cent) have received loan from public sector banks followed by family or friends (17.2 per cent) and private sector bank (10.8 per cent - one-tenth of the total). The cooperative bank (7.5 per cent), credit cooperative society (3.2 per cent) and housing finance company (2.1 per cent) have catered to comparatively small number of consumers (Table 28). Thus, public sector banks were the major source of finance. 11.4 per cent respondents did not respond to the question.

Loan taken by 41 respondents, among 13 different banks, the Bank of Baroda have the largest number of customers (36.7 per cent) followed by the State Bank of India (19.6 per cent), Bank of India (12.2

per cent- little more than one- tenth), 4.9 per cent each from Dena Bank ADC Bank, People's Cooperative Banks, and 2.4 per cent each from, HDFC, ICICI, Kotak Mahindra, Punjab National, State Bank of Maharashtra and BMC Bank (Surat). Overall, the nationalised banks were the major providers of loan, compared to private banks like HDFC and ICICI as well as the cooperative banks.

The background information about these respondents (105) is as follow:

56.2 per cent respondents belonged to *joint family* and the rest (43.8 per cent) have nuclear families. The largest number of the respondents (78.1 per cent) belonged to *age-group* of 35 to 60 years, 16.2 per cent belonged to 18-34 years and 5.7 per cent belonged to 61 years and above. The largest number of respondents (41.9 per cent) constituting two-fifth of them - have studied up to high school. One - fourth of them (25.7 per cent) were graduates, 15.2 per cent have studied up to intermediate, 6.7 per cent were illiterate, four have professional education and the rest belonged to 'other' category of **education**. Occupational analysis of the respondents taken loan shows that little more than two-fifth of them (41.9 per cent) were house-makers, followed by private sector jobs (26.7 per cent), business persons (20.1 per cent- one -fifth of the total), 7.6 per cent having government jobs, two have 'other' occupations and one was retired. Classification on the basis of social category shows that almost half of the respondents (46.7 per cent) belonged to general category, about a third (30.5 per cent) belonged to OBC, 2.9 per cent were Scheduled Castes and 1.9 per cent was Scheduled Tribes. Little less than one- fifth of them (18.1 per cent) belonged to 'other' category.

The set of questions were asked to women respondents that whether they were aware that the loan was taken in their names and

details about loan, whether they faced difficulties in getting loan approved, terms of loan repayment, plan of loan repayment, etc. Out of total 105 respondents around two-fifth of them (39 per cent) (92.7 per cent from urban and 7.3 per cent from rural area) said that they were aware of and 3.8 per cent said they were not aware of. Large numbers of the respondents (57.1 per cent) have not answered to the question (Table 29).

Table 29: Awareness that Loan is taken in Your Name?

Response	Place (row %)		Total (row & col %)
	Urban	Rural	
Yes	38 (92.7)	3 (7.3)	41 (100) (39.0)
No	4 (100)	-	4 (100) (3.8)
Not answered	55 (91.7)	5 (8.3)	60 (100) (57.1)
Total	97 (92.4)	08 (7.6)	105 (99.9)

The 41 respondents aware about the loan taken most of them belonged to Ahmadabad (46.3 per cent) followed by Surat (36.6 per cent); and Rajkot district (17.1 per cent).

However, 71 respondents provided details about how much loan were taken – one –fourth of them (25.4 per cent) (77.8 per cent from urban and 22.2 per cent from rural area) have taken loan up to one lakh, One- third of them (33.8 per cent) (95.8 per cent urban and 4.2 per cent from rural area) have taken loan between one and five lakh, 25.4 per cent (all from urban area) have taken loan between five to ten; 15.5 per cent of them told that the loan was taken in the range of ten lakh or more respectively (Table 30).

Table 30: Amount of Loan as Known to Respondents

Amount (Rs./in lakh)	Place (row %)		No. (row & col %)
	Urban	Rural	
Up to 1	14 (77.8)	4 (22.2)	18 (100) (17.1)
1-5	23 (95.8)	1 (4.2)	24 (100) (22.9)
5-10	18 (100)	-	18 (100) (17.1)
10+	11 (100)	-	11 (100) (10.5)
Not answered	31 (91.2)	3 (8.8)	34 (100) (32.4)
Total	97 (92.4)	08 (7.6)	105 (100)

Occupational status of respondents who have taken loan is as follow: 8.6 per cent were house-makers, 7.6 per cent business persons, 1.9 per cent respondents having jobs in private sector and 0.95 per cent in government job. 6.7 per cent of each belonged to general category and OBC and the rest belonged to ‘others’ category across all the three districts. Majority of them were Hindu and one was Jain.

Rate of Interest

Regarding rate on interest of loan, out of 105 respondents, little more than three- fifth of them (61 per cent) (92.2 per cent from urban and 7.8 per cent from rural area) responded. Rate of interest varies from 1.5 per cent to 18 per cent a year. Thus, of total 64 respondents –one-fourth of them (25 per cent) respondents informed interest rate between 1.5 to 5 per cent, two-fifth of them (41 per cent) informed interest rate between 5.1 to 10 per cent, and little more than

one- third respondents (34 per cent) informed interest rate more than 10.1 to 18 per cent. 39 per cent respondents didn't answer the question (Table 31).

Table 31: Rate of Interest of Loan

Loan – rate of interest (in %)	Place (row %)		Total (row & col %)
	Urban	Rural	
Between 1.5 - 5	14 (87.5)	2 (12.5)	16 (100) (15.2)
Between 5.1 - 10	24 (92.3)	2 (7.7)	26 (100) (24.8)
Between 10.1 to 18	21 (95.4)	1 (4.8)	22 (99.9) (21.0)
Not answered	38 (92.7)	3 (7.3)	41 (100) (39.0)
Total	97 (92.4)	8 (7.6)	105 (99.9)

Thus, it may be said that in majority of the cases, interest rate was in the rate of 5.1- 10 per cent or 10.1- 18 per cent.

Regarding type of interest, of total 105, 62 per cent responded the question. 80.6 per cent (94 per cent from urban and 6 per cent from rural area), across all three districts said it was fixed rate of interest while around one- fifth of them (19.4 per cent) all from urban area have chosen floated rate of interest. 41 per cent respondents have not answered the question (Table 32).

Table 32: Type of Loan

Type of loan	Place (row %)		Total (row & col %)
	Urban	Rural	
Fixed	47 (94.0)	3 (6.0)	50 (100) (47.6)
Floating	12 (100)	-	12 (100) (11.4)
Not answered	38 (88.4)	5 (11.6)	43 (100) (41.0)
Total	97 (92.4)	8 (7.6)	105 (100)

Respondents were asked whether they faced any difficulty in getting loan approval, out of total, little less than one- fifth of them (19 per cent) (95 per cent from urban and 5 per cent from rural area) told that they faced difficulties, across all the three districts while remaining 81 per cent (91.8 per cent from urban and 8.2 per cent from rural area) did not face problem (Table 33).

Table 33: Experienced any Difficulty in Getting Loan?

Response	Urban	Rural	No.
Yes	19 (95.0)	1 (5.0)	20 (100) (19.0)
No	78 (91.8)	7 (8.2)	85 (100) (81.0)
Total	97 (92.4)	8 (7.6)	105 (100)

Total 12 respondents have reported collateral along with the loan for purchase of property, across all three districts. Remaining 92 of the respondents did not take loan on collateral (Table 34).

Table 34: Any Collateral for Loan?

Response	Urban	Rural	No.
Yes	11 (91.7)	1 (8.3)	12 (100) (11.5)
No	85 (91.4)	7 (7.6)	92 (100) (88.5)
Total	96 (92.4)	8 (7.6)	104 (100)

One-fourth of the respondents (25.7 per cent) told that the monthly instalment for loan was upto Rs. 5000/-. Around one-fifth of them (19 per cent) told that it was in the range of Rs. 5001-10,000/-; and little more than one –tenth of them (12.4 per cent) have said it was more than 10,000/-. 42.9 per cent respondents did not answer the question. Thus, in majority of the cases, monthly instalment for loan repayment was Rs. 5000/- (Table 35)

Table 35: Monthly Instalment of Loan Payment

Response	Urban	Rural	No.
Up to Rs 5,000	26 (96.3)	1 (3.7)	27 (100) (25.7)
Rs 5,001 - 10,000	19 (95.0)	1 (5.0)	20 (100) (19.0)
>Rs 10,001	13 (100)	-	13 (100) (12.4)
Not answered	39 (86.7)	6 (13.3)	45 (100) (42.9)
Total	97 (92.4)	08 (7.6)	105 (100)

The **repayment of loan** includes number of years within which loan has to repay and monthly instalment. Thus, 62

respondents informed that the loan was taken for term of one year to twenty years. Of total 62 respondents, most of them (54.8 per cent) informed that the loan was taken for one to five years; little more than one- tenth of them (12.9 per cent) have taken it for up to 10 years; and around one- third of them (32.3 per cent) have taken loan for up to 20 years. Little more than two- fifth of them (41 per cent) have not answered the question. Thus, in most of the cases, period for loan repayment was in the range of 1-5 years (Table 36).

Table 36: Period for Loan Repayment (in Years)

Years of Loan	Urban	Rural	No.
One to five years	31 (91.2)	3 (8.8)	34 (100) (32.4)
Five to ten years	08 (100)	-	8 (100) (7.6)
Ten to twenty years	20 (100)	-	20 (100) (19.0)
Not answered	38 (88.4)	5 (11.6)	43 (41.0) (100)
Total	97 (92.4)	08 (7.6)	105 (100)

Classification based on social category and problems faced in taking loan reveals that 6.7 per cent of each belonged to general category and Other Backward Category and the rest belonged to 'others' category across all the three districts. Majority of them were Hindu and one was Jain.

In response to the question, '**how have you plan to repay loan?**', different sources and ways of repaying loan were shared by the respondents, such as, from income of self or of the spouse or parents',

from rent of the property and other sources. Majority of the respondents (36 per cent) (87.8 per cent from urban and 12.2 per cent from rural area) said that the source of repayment was out of self income. Little more than one-fifth of them (21 per cent) (95.8 per cent from urban area and 4.2 per cent from rural area) said that repayment would be out of spouse or parents income. 6.1 per cent (all in urban area) said repayment of loan would be out of parents income, 1.8 per cent (all from urban area) said that repayment would be made from rent of the property. 8.8 per cent of them mentioned other sources. 26.3 per cent respondents have not answered to the question. Thus, major sources of loan repayment was either self or spouse income (Table 37).

Table 37: Sources of Repayment

Sources	Urban	Rural	No.
From income of self	36 (87.8)	5 (12.2)	41 (100) (36.0)
From spouses	23 (95.8)	1 (4.2)	24 (21.0)
From parents' income	7 (100)	-	7 (100) (6.1)
From rent of the property	2 (100)	-	2 (100) (1.8)
Others	10 (100)	-	10 (100) (8.8)
Not answered	27 (90.0)	3 (10.0)	30 (100) (26.3)
Total (multiple answer)	105 (92.1)	09 (7.9)	114 (100)

Thus, the profile of these respondents who have taken loan (105) was: 56.2 per cent of them belonged to joint family and the rest

(43.8 per cent) have nuclear families. The largest number of the respondents (78.1 per cent) belonged to age-group of 35 to 60 years, 16.2 per cent belonged to 18-34 years and 5.7 per cent belonged to 61 years and above. The largest number of respondents (41.9 per cent - little more than two-fifth) have studied up to high school followed by one-fifth (25.7 per cent) who were graduates, 15.2 per cent have studied up to intermediate, 6.7 per cent were illiterate, 10.5 per cent have professional education and the rest belonged to 'other' category of education.

Occupational category wise data reveals that most of them (41.9 per cent) were house-makers, followed by 26.7 per cent -(little more than one-fourth of them) having jobs in private sector, business persons (20.1 per cent-one-fifth of the total), 7.6 per cent of them having government jobs, two have 'other' occupations and one was retired. Classification on the basis of social category reveals that almost half of the total respondents (46.7 per cent) belonged to general category, about a third (30.5 per cent) belonged to OBC, 2.9 per cent were Scheduled Castes and 1.9 per cent was Scheduled Tribes. 18.1 per cent belonged to 'other' category.

Section 5: Impact of the Scheme on Women's Empowerment

On women's empowerment, Naila Kabeer (1999a) says, "As long as women's empowerment was argued as an end in itself, it ended to be heard as a 'zero-sum' game with the politically weak winners and powerful losers. By contrast, instrumentalist forms of advocacy which combine the argument for gender equality/women's empowerment with demonstration of a broad set of desirable multiplier effects offer policy makers the possibility of achieving familiar and approved goals, albeit by unfamiliar means."

One of the important objectives of the present study was to find-out whether property ownership by women enables to empower them. A question to record changes in the women property owners' lives was to be recorded. The impact of property ownership in women's empowerment was assessed on various parameters. This set of questions delve into decision-making for purchase of property, whether women have other properties in their names, how she earned the property, whether the property was managed through 'power of attorney', whether the property was in joint name –if yes, with whom and whether this property was sold – women's consent in selling of property, reasons for selling it off, if sold, etc. and changes observed in women's lives with purchase of property. Data analysis reveals following results:

1. Social changes

Of total 1,000 respondents, majority of them (82.3 per cent) (90.6 per cent from urban and 9.4 per cent from rural area) have told that the changes have taken place on social aspect. 10.3 per cent said that no changes have taken place. Remaining 7.4 per cent (93.2 per cent from urban areas and 6.8 per cent from rural) have not responded.

2. Economic changes

Of total 1,000 respondents, almost three-fourth of them, 72.2 per cent responded (93.1 per cent from urban and 6.9 per cent from rural area) saying 'yes', 3 per cent (83.3 from urban and 16.7 per cent from rural area across all the districts) responded saying 'no', 13.4 per cent of them (97.1 per cent from urban and 2.9 per cent from rural area) said 'status quo' and 11.4 per cent (75.4 per cent from urban and 24.6 per cent from rural area) have not responded.

3. Changes in personal life

Of total 1,000 respondents, almost two-thirds of them, 71 per cent responded (94.2 per cent from urban and 5.8 per cent from rural area across all the districts) saying 'yes', 1.9 per cent (84.2 per cent from urban and 15.8 per cent from rural area) responded saying 'no', 14.5 per cent (93.8 per cent from urban and 6.2 per cent from rural area) said 'status quo' and 12.6 per cent (73 per cent from urban and 27 per cent from rural area) have not responded.

Thus, it could be said that regarding changes in different spheres of life of the women respondents after buying the property, overall more than 70 per cent of them have told that socially (82.3 per cent), economically (72.2 per cent) and personal (71 per cent) there were positive changes in their lives. Almost 7 per cent to 13 per cent of the respondents said that there was no change.

Do you think that you can sell the property without asking anyone?

In response to question, '*do you think that you can sell the property without asking anyone?*', of total 1,000 respondents, 592 respondents, majority of them (69.1 per cent) (92.6 per cent from urban and 7.4 per cent from rural area) informed that they could not

sell the property on their own while 30.9 per cent (91.3 per cent from urban, and 8.7 per cent from rural area) across all the districts said that they could do so. Of the rest, 408 respondents (40.8 per cent) have not responded.

Section 6: Participation in community and political arenas

This set of questions addresses different aspects of empowerment of women through property ownership - women's participation in various forums and opinions/ experiences on different aspects of women's lives and its linkages with empowerment. The following tables summarises various aspects related to empowerment.

Respondents were asked whether they participated in community celebration, out of total 1,000 respondents, 44.4 per cent (92.6 per cent from urban areas and 7.4 per cent from rural areas) across all the districts) said 'yes' and 49.3 per cent (89.8 per cent from urban areas and 10.2 per cent from rural) said that they did not participate in community celebration. 6.3 per cent respondents have not responded (Table 38).

Table 38: Participation in Community Events and Decision-Making Processes (%)

Response	Place (row %)		Total (row & col %)
	Urban	Rural	
Yes	411 (41.1)	33 (7.4)	444 (100) (44.4)
No	442 (89.7)	51 (10.3)	493 (100) (49.3)
Not answered	60 (95.2)	3 (4.8)	63 (100) (6.3)
Total	913 (91.3)	87 (8.7)	1000 (100)

Do you attend community/panchayat meetings?

In response to the question, '*do you attend panchayat meetings*?', of total 1,000 respondents, 933 respondents have responded. 32.3 per cent (94.7 per cent from urban areas and 5.3 per cent from rural areas), across all the districts) said 'yes' and 61 per cent of them (89.2 per cent from urban areas and 10.8 per cent from rural) across all the districts said 'no'. 6.7 per cent have not responded (Table 39).

Table 39: Do you Attend Panchayat Meetings?

Response	Urban	Rural	Total
Yes	306 (94.7)	17 (5.3)	323 (100) (32.3)
No	544 (89.2)	66 (10.8)	610 (100) (61.0)
Not answered	63 (94.0)	4 (6.0)	67 (100) (6.7)
Total	913 (91.3)	87 (8.7)	1000 (100)

In response to the question, '*do you cast vote in election?*' of total 1,000 respondents, 894 respondents have responded. Majority (85.6 per cent) (91.4 per cent from urban areas and 8.6 per cent from rural), across all the districts saying 'yes' while 3.8 per cent (94.7 per cent from urban and 5.3 per cent from rural area) responded saying 'no'. 10.6 per cent respondents did not answer to the question (Table 40).

Table 40: Do You Cast Vote in Election?

Response	Urban	Rural	No.
Yes	782 (91.4)	74 (8.6)	856 (100) (85.6)
No	36 (94.7)	2 (5.3)	38 (100) (3.8)
Not answered	95 (89.6)	11 (10.4)	106 (100) (10.6)
Total	913 (91.3)	87 (8.7)	1000 (100)

In response to the question, '*have you ever participated in rally / campaign / movement?*', of total 1,000 respondents, out of 877 respondents, 12.3 per cent (94.3 per cent from urban areas and 5.7 per cent from rural) responded saying 'yes'; but majority (75.4 per cent) (91.2 per cent from urban and 8.8 per cent from rural area), across all the districts of the responded saying 'no' while 12.3 per cent have not responded (Table 41).

Table 41: Do you participate in Rally / Campaign / Movement?

Response	Urban	Rural	No.
Yes	116 (94.3)	7 (5.7)	123 (100) (12.3)
No	688 (91.2)	66 (8.8)	754 (100) (75.4)
Not answered	109 (88.6)	14 (11.4)	123 (100) (12.3)
Total	913 (91.3)	87 (8.7)	1000 (100)

The following table no. 42 summarises opinions of 1,000 respondents – on different aspects of women's empowerment, which was on scale of - 'partially agreed', 'agreed', 'indifferent', 'partially not agreed' and 'completely disagreed'.

Table 42: Change in Women's Status after Acquiring Property (%)

Having acquired the property, your assessment on the following	Opinion Given by Women Respondents (%) (n=1000)					No.
	Completely agreed	Partially agree	No difference	Partially disagree	Completedly disagree	
I'm able to generate income/ savings from the property	607 (60.7)	180 (18.0)	159 (15.9)	7 (0.7)	40 (4.0)	7 (0.7)
I feel economically secured and confident to make important decisions in the family	681 (68.1)	262 (26.2)	40 (4.0)	8 (0.8)	2 (0.2)	7 (0.7)
I could deal with officials in bank / other offices	441 (44.1)	357 (35.7)	111 (11.1)	26 (2.6)	46 (4.6)	19 (1.9)
I'm able to make any purchase decision on my own	537 (53.7)	327 (32.7)	73 (7.3)	22 (2.2)	17 (1.7)	24 (2.4)
I'm happy that my children will get this property	745 (74.5)	191 (19.1)	42 (4.2)	8 (0.8)	1 (0.1)	13 (1.3)
I feel I'm accepted, respected in the family and getting cooperation	600 (60.0)	280 (28.0)	98 (9.8)	6 (0.6)	3 (0.3)	13 (1.3)
My family members give more importance to my views while taking important family decisions like children's education, health, marriage etc.	640 (64.0)	251 (25.1)	69 (6.9)	14 (1.4)	2 (0.2)	24 (2.4)

I feel that there is an increase in my self esteem	536 (53.6)	321 (32.1)	105 (10.5)	11 (1.1)	4 (0.4)	23 (2.3)	1000 (100)
My neighbours, friends respect me more than earlier	487 (48.7)	277 (27.7)	160 (16.0)	36 (3.6)	12 (1.2)	28 (2.8)	1000 (100)
I've started participating in various informal/ social associations, e.g. kitty, women's club	300 (30.0)	312 (31.2)	182 (18.2)	28 (2.8)	158 (15.8)	20 (2.0)	1000 (100)
My confidence in interacting with everyone has increased	588 (58.8)	287 (28.7)	86 (8.6)	12 (1.2)	3 (0.3)	24 (2.4)	1000 (100)
(If relevant) I have been/will be able to influence the decision about the number of children we would like to have	543 (54.3)	267 (26.7)	64 (6.4)	5 (0.5)	39 (3.9)	82 (8.2)	1000 (100)
I have been able to get access health services independently	659 (66.0)	288 (28.8)	26 (2.6)	7 (0.7)	4 (0.4)	14* (1.4)	998 (99.9)
Domestic violence /disputes have decreased	711 (71.2)	172 (17.2)	62 (6.2)	4 (0.4)	16 (1.6)	34** (3.4)	999 (99.9)
I feel secured of not being evicted/ disowned	576 (57.6)	312 (31.2)	24 (2.4)	2 (0.2)	29 (2.9)	56*** (5.6)	999 (99.9)

* ** & ***- one respondent didn't express opinion

i. Able to generate income/savings

Regarding ability to generate income/ savings from the property, 60.7 per cent respondents have 'strongly agreed' and 18 per cent have 'partially agreed' (total 78.7 per cent). 15.9 per cent respondents said there was 'no difference', 4.7 per cent disagreed and 0.7 per cent didn't answer the question. This indicates that asset ownership enabled women to establish economically. Following narration by Suman residing at Nabraj Darwaja, Sindhi Society in Rajkot district shows how waiving -off in stamp duty enabled her to generate income and become self employed.

My husband did not have any sustainable source of livelihood and we were living in a rented house. Children were growing up and so were the requirements. It was difficult for us to do any economic activity in a rented house. But when we came to know about Gujarat government scheme which has special considerations for women in the form of waiving off stamp duty for women, my husband showed the desire to purchase a flat on my name. I got agreed with that. We bought the flat with whatever small savings we had. After getting possession, we shifted in the new house. Gradually we started preparing snacks and namkeen and sell in the market. We all family members are engaged in this household activity. We have two sons and they go to supply that to the small shopkeepers. Now we have a house and we are able to generate some income also to sustain us. This makes me feel not only confident but economically secured also.

Economically secured and confident to make important decisions

Regarding economic security and confidence to make important decisions in the family, 68.1 per cent respondents have 'strongly agreed' and 26.2 per cent have 'partially agreed' (total 94.3 per cent). This reveals economic security and its linkages with confidence and stable decision-making by women. 4 per cent respondents said that there was 'no difference', 1 per cent of them disagreed and 0.7 per cent didn't answer the question.

ii. Able to deal with the government/bank officials

With regard to dealing with government or bank officials, 44.1 per cent respondents have 'strongly agreed' and 35.7 per cent have 'partially agreed' (total 79.8 per cent), which shows that asset ownership enabled about 80 per cent of the women respondents. 11.1 per cent respondents said 'no difference', 7.2 per cent 'disagreed' and remaining 1.9 per cent didn't answer the question.

iii. Able to make decision for any purchase

With regard to decision-making for any purchase, 53.7 per cent respondents have 'strongly agreed' and 32.7 per cent have 'partially agreed' (total 86.4 per cent). This shows that asset ownership enabled to make decisions independently among the respondents. 7.3 per cent respondents said that there was 'no difference', 3.9 per cent disagreed and 2.4 per cent didn't answer the question.

iv. Property will pass on to the children

With regard to securing and passing on property to the children, 74.5 per cent respondents have 'strongly agreed', 19.1 per cent have 'agreed' (total 93 per cent respondents agreed), which is over-

whelming response that asset building has not only been for security for the present but also for the better future of the next generation. 4.2 per cent respondents said 'no difference', 0.8 per cent respondents 'disagreed' and 0.1 per cent were 'completely disagreed'. 1.3 per cent didn't answer the question.

v. Get respect and cooperation in the family

With regard to getting cooperation, acceptance and respect in the family, 60 per cent respondents have 'strongly agreed', 28.0 per cent have 'agreed' (total 88 per cent respondents agreed), which indicates elevated status and having space within the family. 9.8 per cent respondents said that there was 'no difference', 0.6 per cent of them partially disagreed and 0.3 per cent of them were 'completely disagreed'. 1.3 per cent of them didn't answer the question. In this regard, Kamlaben-a widow from Rajkot district narrates her experience as follow:

I am a poor woman. By dint of hard work I could purchase and register a small house for myself. My children know that after me they would inherit the house therefore, they respect me cooperate me in day to day activities.

vi. Get importance while taking important family decisions

Regarding getting importance for decision-making on various family issues, 64 per cent respondents have 'strongly agreed', 25.1 per cent have 'agreed' (total 89.1 per cent 'agreed') that they were recognized by the family members in important decision making. 6.9 per cent said that there was 'no difference', 1.4 per cent was 'partially disagreed' and 0.2 per cent of them were 'completely disagreed'. 2.4 per cent did not answer the question.

vii. Increase in self-esteem

With regard to increase in self-esteem, 53.6 per cent respondents have strongly agreed, 32.1 per cent have agreed (total 85.7 per cent responded agreed), which was an indicator of empowerment. 10.5 per cent said that they found 'no difference', 1.5 per cent disagreed and 2.3 per cent didn't answer the question.

Savitaben a young Gujarati woman from a low income group family admits very strongly that her self esteem has increased after acquiring property on her name. She mentions that

My husband is working in a private firm and earns a meager amount. Since I am educated hence, I started conducting tutorial classes for small children. Gradually we started saving some money. We did not have our own house. When we came to know about the scheme of waiving off stamp duty to women property buyers in the state both my husband and myself decided to avail the benefit. We book a small LIG flat and purchased that. She further says that after acquiring property I very much feel that my self esteem has increased in the social circle.

Receiving more respect from neighbours, friends than Earlier

Regarding receiving more respect from neighbours, friends, little less than half of them 48.7 per cent respondents have strongly agreed, 27.7 per cent have agreed (total 76.4 per cent agreed), which confirms a pattern that not only family members but also the extended social circuit and neighbourhood started accepting and respecting them. 16 per cent found 'no difference', 4.8 per cent disagreed and 2.8 per cent didn't answer the question.

viii. Increased Participation in various Informal social activities

With regard to participation in various social activities, 30 per cent respondents have strongly agreed with this, 31.2 per cent have agreed (total 61.2 per cent respondents agreed); however, 18.2 per cent respondents found 'no difference' 2.8 per cent respondents were 'partially disagreed' and 15.8 per cent were 'completely disagreed'. 2 per cent didn't answer the question.

ix. Increased self confidence in Interacting with People

Regarding increase in self confidence in interacting, 58.8 per cent respondents have 'strongly agreed', 28.7 per cent have 'agreed' (total 87.5 per cent respondents agreed), which was almost similar to increase in self-esteem, confidence for decision making and confirms process of empowerment. 8.6 per cent respondents found 'no difference', 1.5 per cent 'disagreed' and 2.4 per cent didn't answer the question.

x. In Influencing the decisions towards reproductively

Regarding decision-making towards reproductively, 54.3 per cent respondents have 'strongly agreed', 26.7 per cent have 'agreed' (total about 80 per cent agreed and showed confidence); 6.4 per cent mentioned 'no difference', 4.4 per cent said did not agree and 8.2 per cent have not answered. Of total 1,000 respondents, 93.1 per cent were married and the rest (57 widowed, seven single, three separated and two divorced) are not in marriage. In this context, of total 931 married women, 64 (6.9 per cent) have not answered the question, thus out of the rest – 867, 767 (88.6 per cent) have agreed; 59 (6.8 per cent) said 'no difference' and 41 (4.5 per cent) have disagreed.

xi. Accessing health services independently

With regard to accessing health services independently, 65.9 per cent respondents have said that they 'strongly agreed', 28.8 per cent have said that they 'agreed' (total almost 94.8 per cent responded agreed), which was in consonance with increased self-esteem, freedom for decision-making and mobility. 2.8 per cent respondents said that they found 'no difference', 1.1 per cent 'disagreed' and 1.4 per cent didn't answer the question.

xii. Domestic violence/disputes decreased

With regard to decrease in domestic violence / disputes, 71.2 per cent respondents have 'strongly agreed', 17.2 per cent have 'agreed' (total 88.4 per cent agreed). 6.2 per cent respondents said they found 'no difference', which was in consonance with opinions expressed above on different matters; 2 per cent 'disagreed' and 3.4 per cent didn't answer the question.

xiii. No threat of being evicted/ disowned

Regarding security that the respondents would to be evicted, 58.8 per cent respondents have 'strongly agreed', 28.7 per cent have 'agreed' (total 88.8 per cent agreed) and 8.6 per cent respondents said they found 'no difference', which shows thin status quo regarding the issue, 1.5 per cent 'disagreed' and 2.4 per cent didn't answer the question.

Thus, based on the above analysis on various aspects related to empowerment, between 61 per cent and 95 per cent, the respondents have agreed, which means almost more than two-thirds have felt positive changes in their lives after owning asset on their name. The portion of 'no difference' varies from 2 per cent to 15 per cent and disagreement ranges between one to five per cent, except in one

matter where disagreement was as high as 15 per cent. This has been corroborated by one of the respondents in Ahmedabad district during household survey.

Payal is a 42 years old woman from Ahmedabad district. She says that

After having house on my name, I feel secured and do not feel threat of being evicted/ disowned.

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

To find out the retention rate of property registered on women's name following questions were asked and data analysed:

Who Decided the Property should be Registered in Your Name?

In response to the question, 'who decided the property should be purchased in your name?', of total 1,000 respondents, the largest number of the respondents 44.1 per cent (94.3 per cent from urban and 5.6 per cent from rural area) said that 'husband decided' followed by 37.9 per cent (91 per cent from urban and 9 per cent from rural area) informed that 'it was their decision', 13.9 per cent (88.1 per cent from urban and 11.9 per cent from rural area) shared that 'family members decided' while 2.2 per cent (81.8 per cent from urban and 18.2 per cent from rural area) informed that it was a joint decision – by husband and wife. The other decision makers were – son (from rural area), father and father-in-law, building developer and a neighbours living in the same society (all from urban area) (0.5 per cent). 1.4 per cent respondents have not responded (Table 43).

Table 43: Who Decided the Property should be purchased in Your Name? (%)

Relationship with the Respondent	Place (row %)		No. (row & col %)
	Urban	Rural	
Husband	416 (94.3)	25 (5.7)	441 (100) (44.1)
Self	345 (91.0)	34 (9.0)	379 (100) (37.9)
Family members	123 (88.5)	16 (11.5)	139 (100) (13.9)
Both – husband & wife	18 (81.8)	4 (18.2)	22 (100) (2.2)
Others	4 (80.0)	1 (20.0)	05 (100) (0.5)
Not answered	10 (71.4)	4 (28.6)	14 (100) (1.4)
Total	916 (91.6)	84 (8.4)	1000 (100)

Were you involved in negotiations for purchase of property?

In response to the question, 'were you involved in negotiations for purchase of property', more than half (58.3 per cent) (90 per cent from urban and 10 per cent from rural area) responded saying 'yes', 39.4 per cent of them (95 per cent from urban and 5 per cent from rural area) responded saying 'no' and 2.3 per cent of them (60.9 per cent from urban and 39.1 per cent from rural area) haven't responded (Table 44).

Table 44: Were You Involved in Negotiating the Deal?

Response	Urban	Rural	No.
Yes	525 (90.1)	58 (9.9)	583 (100) (58.3)
No	374 (94.9)	20 (5.1)	394 (100) (39.4)
Not answered	14 (60.9)	9 (39.1)	23 (100) (2.3)
Total	913 (91.3)	87 (8.7)	1000 (100)

In response to the question, '*had this concession not been there, would this property been purchased in your name?*', the responses of total 1,000 respondents were varied –28.7 per cent (83.3 per cent from urban and 16.7 per cent from rural area) said 'yes' and around one- third of them (31.6 per cent) (91.5 per cent from urban and 8.5 per cent from rural area) said 'no'. About one-third (31.7 per cent) (98.1 per cent from urban and 1.9 per cent from rural area) said 'can't say'. 8.0 per cent (92.5 per cent from urban and 7.5 per cent from rural area) haven't responded (Table 45).

Table 45: Had this Concession not been there, would this property purchased in your name?

Response	Urban	Rural	No.
Yes	239 (83.3)	48 (16.7)	287 (100) (28.7)
No	289 (91.5)	27 (8.5)	316 (100) (31.6)
Can't say	311 (98.1)	6 (1.9)	317 (100) (31.7)
Not answered	74 (92.5)	6 (7.5)	80 (100) (8.0)
Total	913 (91.3)	87 (8.7)	1000 (100)

In response to the question, '*have you ever given power of attorney to any family member?*', of total 1,000 respondents, 30.8 per cent (93.2 per cent from urban and 6.8 per cent from rural area) responded saying 'yes' while 69.2 per cent (90.5 per cent from urban area and 9.5 per cent from rural area) said 'no'. The following table no 46 summarises the responses related to this questions.

Table 46: Have You Been Given Power of Attorney for the Property Purchased to Any Member of Your Family?

Response	Urban	Rural	No.
Yes	287 (93.2)	21 (6.8)	308 (100) (30.8)
No	626 (90.5)	66 (9.5)	692 (100) (69.2)
Total	913 (91.3)	87 (8.7)	1000 (100)

A question was asked in continuation, 'whether that person was male or female', of total 308, 72.1 per cent respondents informed that power of attorney was given to female members of the family and 27.9 per cent told that it was given to male members (Table 47).

Table 47: If Yes, to Whom the Power of Attorney Given?

	Urban	Rural	No.
Female	212 (95.5)	10 (4.5)	222 (100) (72.1)
Male	75 (87.2)	11 (12.8)	86 (100) (27.9)
Total	287 (91.6)	21 (2.1)	308 (100)

A related question was asked, '*whether this property was sold?*', all the respondents have responded; 23.4 per cent (96.2 per cent from urban and 3.8 per cent from rural area) said 'yes' and 76.6 per cent (89.8 per cent from urban and 10.2 per cent from rural areas) said 'no' (Table 48).

Table 48: Whether Property Sold

Response	Urban	Rural	No.
Yes	225 (96.2)	9 (3.8)	234 (100) (23.4)
No	688 (89.8)	78 (10.2)	766 (100) (76.6)
Total	913 (91.3)	87 (8.7)	1000 (100)

In continuation to the previous question, it was asked, '*was your consent taken for sale of the property?*', of total 234 respondents, majority of them (87.2 per cent) (97 per cent from urban and 3 per cent from rural area) said 'yes' and 12.8 per cent (90 per cent from urban and 10 per cent from rural area) said 'no' (Table 49).

Table 49: Was Your Consent Taken Prior to the Sale of Property? (%)

Response	Place (row %)		Total (row & col %)
	Urban	Rural	
Yes	198 (97.1)	6 (2.9)	204 (100) (87.2)
No	27 (90.0)	3 (10.0)	30 (100) (12.8)
Total	225 (96.2)	9 (3.8)	234 (100)

Reasons for sale of the property

In continuation of the previous questions, a question was asked, '*reason for sale of the property*', of total 234 respondents, 227 respondents has responded. 64.1 per cent (97.3 per cent from urban and 2.7 per cent from rural area) informed that 'it was a distressed sale', 6.8 per cent said 'for profit' (all in urban area), 1.3 per cent said reason not known, 0.9 per cent informed that due to Gujarat Industrial Development Corporation (GIDC) acquired the land and 0.4 per cent bought land in the nearby area. 23.5 per cent respondents did not want to share the reason and 3 per cent did not respond at all (Table 50).

Table 50: Reasons for Sale of Property

Reasons	Urban	Rural	No.
Distress sale	146 (97.3)	4 (2.7)	150 (100) (64.1)
Don't want to share reason	53 (96.4)	2 (3.6)	55 (100) (23.5)
For profit	16 (100)	-	16 (100) (6.8)
Due to GIDC developed	-	2 (100)	2 (100) (0.9)
Land bought elsewhere	1 (100)	-	1 (100) (0.4)
Reason not known	3 (100)	-	3 (100) (1.3)
Not answered	6 (85.7)	1 (14.3)	7 (100) (3.0)
Total	225 (96.2)	9 (3.8)	234 (100)

Thus, based on the above data analysis it can be summarise that decision related to purchase of property on women's name was taken mainly by male members of the family who happened to be husband followed by women themselves. Around three- fourth women respondents have admitted that they were involved in the negotiation for purchase of property. Around one- third of them (31.6 per cent) women respondents said that they would not have purchased property in their name, if concession in stamp duty would not been there. Almost similar number of the respondents (31.7 per cent) could not say anything. Power of attorney was given usually to women. Little less than one-fourth of women respondents told that the property was sold and most of them (87.2 per cent) reported that their consent was taken. One of the main reasons for selling of property was distress situation. Around one-fourth of the respondents (23.5 per cent) did not share the reason. Other factors for sale were for getting profit, acquisition of land for development of GIDS, or land was bought somewhere else.

Section 8: Revenue Loss due to the Implementation of the Scheme

During 2004, the Govt. of Gujarat took a landmark decision and reduced the stamp duty to 4 per cent and has waived off the registration fee for the entire registry document with the women ownership. With the implementation of the Scheme, during 2004 till 2010, about 9,77,883 women have benefitted from this scheme since the registration fee exemption came into force in the state. An amount of Rs. 264.54 crores have been remitted towards it by the State Government¹⁰. According to Mr. AV Gamit, Deputy Inspector General

¹⁰ Ms. Sunaina Tomar, Secretary, Ministry of Women and Child Development, Government of Gujarat, Gujarat.

of Registration, Govt. of Gujarat, the state government lost Rs. 64.88 crores by way of exemption of registration charges on women property buyers between June, 2004 and December, 2006.¹¹

The statistics on total number of documents registered documents registered in favour of women and the remittances and growth per cent age presented by the Inspector General of Registration, Gandhi Nagar shows that during 2002 and December 2010, of total 53,15,498 documents, 10,17,258 (19 per cent of the total documents) were in favour of women and total 10,70,748 women were the beneficiaries, and about Rs. 275 crores were remits of registration fees (**See Annexure , I, II, & III for details**). It also shows that except 2007-08, there was an incremental growth in registration documents till 2007-08. Afterwards, there was a trend of decline. Apparently, it may look as revenue loss for the state however; it can be seen as an investment on social capital.

Section 9: Main findings of the household survey of women beneficiaries of the Scheme

Comparison between women beneficiaries (experimental group) and control group have been analysed. Following issues have been covered during household survey – women respondents' awareness about the scheme on concession in stamp duty/ registration fee to women property buyers, perceptions of women respondents about property in name of women; and its impact on the empowerment of women, retention rate of the property registered on women's name, 1000 women beneficiaries of the scheme were

¹¹ 'Women Property Buyers on the up in Ahmedabad', June, 15, 2007 website: www.indianrealtynews.com/real-estate-India/women-property accessed on 18 February, 2013.

interviewed in experimental group and 25 women who did not own property on their names were interviewed. The report contains two parts. Part-I deals with the findings of experimental group and part-II deals with the findings of control group. Part -I of the report has 9 sections viz. i.) profile of women beneficiaries of the scheme; ii.) awareness about the scheme iii.) status of asset ownership by the household; iv.) impact of asset ownership in the empowerment of women and v.) retention rate of the property registered in favour of women; and vi.) revenue loss due to the implementation of the scheme. Major findings of the study are highlighted in the following paras.

The **first section** of the report presents profile of the respondents, that is, details about their place of residence, type and size of the family, social category they belonged to, religion, education, marital status, occupation and asset holding. In this regard, the picture emerges about women respondents in experimental group is that – the respondents largely belonged to Hindus, OBCs, general and ‘other’ category; educated between high school to graduate level and belonged to productive age group of 35 to 60 years.

There was a variety of family members owned the house, including higher number of self-owned respondents, husband, son, father, father-in-law, grandmother, sister-in-law and different combinations of joint ownership like mother and son, mother and daughter, sister-in-laws, and so on. The house was owned by a large proportion of women respondents, that was more than 80 per cent. Buying land compared to house was expensive, which showed that 21 per cent owned land as an asset.

Result on profile of respondents and asset ownership shows that the land was largely hold by the male members and for specific

purposes like commercial venture, agriculture and investment. The Other Backward Castes have largest share of land ownership followed by general category, Scheduled Tribes and Scheduled Castes and other; as explained earlier, Other Backward Castes composed almost half of the total population in Gujarat and they were largely rural agriculture based communities. Data analysis has also shown that very small number of Scheduled Castes and Scheduled Tribes respondents holding assets like house and land. Occupation-wise, the largest land ownership was among the respondents engaged as house-makers as well as business, followed by respondents in other occupations and lesser among service class and farming sector. The women respondents have purchased house / flat across all three districts. But less number of women respondents reported purchasing the commercial plot and agriculture land.

Different purposes were shared for buying property across all the social categories. Overall, Hindus have bought property for all the purposes followed by Muslims, except in respect of women and business purpose. The Jains, Sikhs, Buddhists, and Parsi have purchased property mainly for ‘security measure’; and this reason was also shared across all the occupations and age groups.

The **second section** of the report focuses on the awareness about the scheme of the government regarding waiving off stamp duty – level of awareness, source of information and details of the scheme related responses. In this regard, three important points emerged: one, level of awareness; two, sources of information; and three, potential for spreading awareness and identifying awareness generation channels. Further details are given in the recommendations.

Similarly, relationship between awareness about the Scheme and among different social categories shows that of 3.9 per cent

respondents, most aware was among general category (61.1 per cent), 19.4 per cent each from OBCs and others; there was hardly any awareness among Scheduled Castes and Scheduled Tribes about the scheme. And relationship between awareness about the Scheme among different religions shows that, of 3.9 per cent respondents, mainly Hindus and two Muslims answered the question; there was complete silence from other religions – Christianity, Sikh, Buddhism and others.

Regarding awareness generation channels, three types of sources were revealed - informal (friends / neighbours / relatives), formal (advertisement by the government, housing finance and government officials) and combination of formal-informal (deed writers, estate developers, and media reporting). Thus, different sources of information have indicated their potentialities to reach out to people – through spread of awareness. The awareness prevailed among as such a small number of the respondents who have awareness on different aspects, largely from Ahmadabad district, were Hindus, and belonged to general category and across different age-group, educational level and occupation.

In absolute number and per cent, awareness among experimental group was 13.6 per cent respondents out of 1,000 while in control group it was 12 per cent respondents out of 25. This means that the awareness about the scheme was little higher among experimental group than the control group.

The **third section** explores details about type of asset holding, decision-making regarding purchase of property, share in asset holding, seeking financial support and terms of repayment in case loan was taken for purchase of the property. The picture emerged about purchase of property – house / flat was bought by the respondents

across all the districts, social categories, religions and occupations. Noticeably, much of the women of OBC and general caste category have benefitted by the scheme. Women beneficiaries from Scheduled Castes and Scheduled Tribes were quite lower. The commercial place and plot were not at all bought by the marginal communities such as Scheduled Castes and Scheduled Tribes. Similarly, relationship between type of property bought and religion shows that the respondents following different religions, all of them have bought different properties, except Sikhs, Buddhist and Christians have not bought any commercial place or plot.

Majority of the respondents informed that they could not sale property on their own, without consulting concerned family members; however, a small number of the respondents said that they could sale property as they wished, might those be single women or the elderly persons. The proportion of financial contribution for buying property varies; up to 20 per cent of property cost and between 80 to 100 per cent contribution were the largest in number compared to others and these contributions have come from saving, loan or down payment. Regarding loan and repayment of loan, not more than 11 per cent have taken loan from 13 different banks with different interest rates, varying from 5 per cent to 12 per cent per annum. There were three types of banks - nationalised, cooperative and private; among them share nationalised and private banks have been able to support the buyer through providing loan while cooperative banks have a very small contribution.

Regarding **participation in community celebration**, almost half of the respondents told that they participated while in panchayat meetings, about one-third participated. Since respondents from rural area were lesser in number hence, that could be the reason for less number of respondents participating in panchayat meeting. Regarding

casting vote in the election, more than two-thirds participated while about 12.3 per cent participated in rally or campaign. Thus, the participation varies for each activity or event.

The **fourth section** of the report examines whether asset holding on women's name lead to women's empowerment. Regarding social, economic and personal change, 70 to 80 per cent of the respondents have shared positive instances, across all the districts and social categories.

The **fifth section** covers social, economic and political empowerment through participation in various activities. These responses were on five point scales of 'strongly agreed' to 'strongly disagreed'. Regarding ability to generate income from the property purchased by women respondents; feeling secured; securing property for the children (next generation); getting support, respect and cooperation from the family members as well as the neighbours, relatives; increase in confidence; and ability to access health services on their own. On an average 60 per cent of the respondents gave positive response. These were the empowerment indicators, which clearly confirmed that more than 60 per cent of women property buyers felt 'empowered', that is, they have gained 'power' on these matters. Regarding ability to deal with banking institution or government officials related work; participating in social-political (public domain); and personal domain like decision-making on bearing children has shown moderate positivity, that is between 30 per cent and 50 per cent; these were also indicators of 'being empowered' than in past.

This may indicate that asset ownership by women might enable them to improve their position not only at individual level but also at intra household and public domain too. For instance, a large

number of women respondents 'strongly agreed' that asset ownership has reduced domestic violence after acquiring property in their name.

Though there were no similar question regarding perception about women holding assets, in experimental group, the response to the question, 'had this concession been not there, would this property been purchased in your name', the responses were varied – 28.7 per cent women respondents said 'yes' and around one –third of them (31.6 per cent) said 'no' and almost similar number of them (31.7 per cent) said 'can't say'. 8.0 per cent respondents haven't responded. Thus experimental group's findings show that concession in registration fee incentivizes women to purchase property in their name and women's asset holding and empowerment as well as positive changes in women's lives were well established.

Part -II

Control Group Survey Report

To see the impact of property ownership in women's empowerment, 25 women respondents who did not own property were also interviewed as 'control group'. Purpose of taking control group was to compare the status of women owning property with women who did not own property.

Mainly three sets of questions were asked to understand the status of women in two different situations, one, related to social profile such as social category, religion, education, age, occupation and type of family. Two, awareness level about the existing scheme, and third, asset ownership among women and its impact, and respondents' perception about property ownership by women and their ability to enjoy freedom in decision-making.

Of total 25 respondents of control group, 40 per cent belonged to urban while 60 per cent of them belonged to rural area. They were from three districts – Ahmadabad (60 per cent), Surat (20 per cent) and Rajkot (20 per cent). In Ahmedabad 33.33 per cent respondents were from urban and remaining 66.67 per cent of them were from the rural area. In Surat and Rajkot districts, all the respondents were from the urban area (Table 51).

Table 51: District and Location-wise Distribution of the Respondents of Control Group (%)

District	Place		No.
	Urban	Rural	
Ahmadabad	5 (33.33)	10 (66.67)	15 (100.00)
Surat	5 (100.00)	-	5 (100.00)
Rajkot	5 (100.00)	-	(100.00)
Total	15 (60.0)	10 (40)	25 (100.00)

Section 1: Profile of the Control Group Respondents

Brief profile of control group population includes social category, religion, and type of family, marital status, education, age, occupation and agricultural land ownership. Data analysis of **social category** of control group population shows that of total 25, 64 per cent of them were Other Backward Castes (OBC), 24 per cent belonged to general category, 8 per cent belonged to religious minority, and four per cent belonged to Scheduled Tribe. Of 16 OBC, (43.8 per cent were

from urban while 56.2 per cent were from rural area). Of 6 general category respondents, 50 per cent each were from urban and from rural area respectively. The religious minority and Scheduled Tribes belonged to rural area. **Religion wise** data analysis of control group shows that of total 25, 72 per cent followed Hindu faith, 20 per cent followed Christianity and 8 per cent followed Islam. Data on the **type of family** reveals that of total 25, 72 per cent respondents belonged to **nuclear family** (44.4 per cent urban area and 55.6 per cent from rural area). Of 28 per cent respondents belonging to joint family, (28.6 per cent from urban area and 71.4 per cent were from rural area. **Marital status** of the respondents of control group shows that of total 25, 84 per cent were married, 12 per cent were unmarried and 4 per cent were widow. One each unmarried was from Ahmadabad and Surat district. The widow was from Rajkot district. Analysis of **educational status** of control group members reveals that out of 25 respondents, 22 of them (88 per cent) 18.2 per cent were graduates, 13.6 per cent were intermediate while the rest (68.2 per cent) have studied up to high school. 12 per cent respondents have not answered to the question. **Age group** analysis shows that of total 25 respondents, majority of them (80 per cent) belonged to age group of 35 to 60 years and of the rest, 8 per cent aged between 18 and 35 years and 12 per cent were more than 61 years old.

Section 2: Awareness about waiving off stamp duty for women property owners

Regarding awareness about waiving off stamp duty for women property owners – only few (4 per cent) were found aware of the scheme, around one-tenth of them (8 per cent) were partially informed while majority of the respondents (88 per cent) informed that they were not aware of the scheme. All the 12 per cent

respondents who had information about the scheme followed Hindu faith, have nuclear family, and belonged to age group of 36-60 years.

Regarding upper limit of price of property women could buy as per the rule of the scheme, one- third of them (33.3 per cent) said 'there was no upper limit', another one – third of them (33.3 per cent) respondents said 'there was an upper limit' while equal number of them (33.3 per cent) have no information about this provision. Respondents were asked about the source of information about the scheme – Of the 12 per cent respondents having information about the scheme, one –third of them (33.3 per cent) came to know from a family member (all from urban area), 33.3 per cent came to know from neighbor/friend (urban area), and 33.3 per cent from word of mouth (all from the rural area). All the 8 per cent respondents having partial awareness about the scheme agreed that they would advise other women to buy property in their name.

Section 3: Asset ownership

Ownership of flat/ house respondents lived in at present –

This being a control group, total respondents were 25. All of them owned a flat/house. Of them, 20 per cent owned agriculture land. Of total 15 respondents belonged to rural area, 40 per cent informed that the flat/ house was ancestral, one- third of them (33.3 per cent) said it was in their husbands' names, 13.3 per cent of them said in the name of others while 13.3 per cent lived in rented house. Of 10 respondents of urban area, 30 per cent informed that the house was ancestral, 20 per cent said that it was in name of their fathers in law and 50 per cent in their husbands' name. Total 12 respondents (58.3 per cent from urban and 41.7 per cent from rural area) expressed their *desire to purchase property on their name* while 13 of them (23.1

per cent urban and 76.9 per cent rural area) did not desire to buy property on their name. Of the 12 respondent, desiring to buy property, 66.7 per cent of them informed that they did not have enough money to buy property.

Section 4: Perception about property ownership by women

Various questions were asked to the respondents who did not own property on their name, their perception on various issues related to property ownership by women. In response to the question, '*do you think property in name of women would make their position better?*', of total 25, (48 per cent respondents) (33.3 per cent from urban and 66.7 per cent from rural area) said that having property in women's name definitely improve status in the society while 52 per cent respondents (46.2 per cent from urban and 53.8 per cent from rural area) denied saying that having property did not make women's position better. Of the respondents believing that property in women's name did make their position better, two- third of them (66.7 per cent) belonged to OBCs and one- third of them (33.3 per cent) belonged to general category. Of these 66.7 per cent OBCs, 62.5 per cent followed Hindu and 37.5 per cent of them followed Christianity. 75 per cent belonged to nuclear family and 25 per cent belonged to joint family. Of the 13 respondents who were of the view that property in women's name did not make any difference in their status, 61.5 per cent belonged to OBCs, 15.4 per cent belonged to general category, 7.7 per cent were Scheduled Tribe and 15.4 per cent belonged to religious minority. 50 per cent were Hindus, 25 per cent were Muslims and 25 per cent were Christians.

Of total 25 respondents, 96 per cent (41.7 per cent from urban and 58.3 per cent from rural area) were of the view that *women should have property in their name* while 4 per cent respondent who disagreed with the idea belonged to Scheduled Tribe. Respondents were asked ***whether only working women can afford to buy property on their name***, 40 per cent (30 per cent from urban and 70 per cent from rural area) were of the view that only working women could buy property while 60 per cent of them (46.7 per cent from urban and 53.3 per cent from rural area) shared that house maker women could not afford to buy property. It seems that women's ability to buy property was not exclusively an economic question but social too.

In response to question ***'whether women have subservient status if no property owned'*** but 12 per cent (33.3 per cent from urban and 66.7 per cent from rural area) said that not having property definitely affect women's status in the society while large number of them (88 per cent) (40.9 per cent from urban and 59.1 per cent from rural area) also disagreed with this view

In response to the question - ***'whether having property on women's name help them to become economically independent'***, majority of the respondents (56 per cent) (64.3 per cent urban and 35.7 per cent from rural area) said 'yes'; 28 per cent (14.3 per cent from urban and 85.7 per cent from rural area) said 'no'; and 16 per cent from rural area said 'can't say'. Thus, majority of the respondents were of the view that women having property become economically independent. In response to the question, ***'whether having property make women more self-confident'***, 44 per cent respondents (36.4 per cent urban and 63.6 per cent from rural area) said 'yes'; 32 per cent respondents (50 per cent each from urban and rural area) said 'no'; and remaining 24 per cent respondents (33.3 per cent from urban and

66.7 per cent from rural area) said 'could not say'. On response to the question ***'whether property ownership empowers women'*** 32 per cent respondents (37.5 per cent from urban and 62.5 per cent from rural area) said 'yes' and 28 per cent (57.1 per cent from urban and 42.9 per cent from rural area) said 'no'. 40 per cent respondents (30 per cent from urban and 70 per cent from rural area) were indecisive and said 'could not say'. Thus, although indecisive cases were greater in number yet large number of them agreed that property ownership empower women. This means that the respondents relate property that could make women economically independent, as almost two-third believed that it can make women self-confident. In response to the question ***'whether property ownership increase women's self-esteem'*** – almost half of the respondents of control group (48 per cent) (33.3 per cent from urban and 66.7 per cent from rural area) opined for 'yes' and 28 per cent respondents (42.9 per cent from urban and 57.1 per cent from rural area) opined for 'no' while 24 per cent (66.7 per cent from urban 33.3 per cent from rural area) said 'can't say'. In response to the question ***'whether having property ownership help a woman taking decisions related to her life'***– 28 per cent (28.6 per cent from urban and 71.4 per cent from rural area) were positive, the larger number of the respondents (40 per cent) – (30 per cent from urban area and 70 per cent from rural) said 'no'; and remaining 32 per cent respondents (62.5 per cent from urban area and 37.5 per cent from rural area) were indecisive. In response to the question 'whether having property women feel economically secured' majority of the respondents (76 per cent) – (47.4 per cent from urban and 52.6 per cent from rural area) said 'yes', 4 per cent from rural area were negative and 20 per cent respondents (20 per cent from urban and 80 per cent from rural area) were indecisive. In response to the question, ***'do you manage bank / government related work?'***, of total 25 respondents, 68 per cent of them (35.3 per cent from urban and 64.7

per cent from rural area) said 'yes' while 32 per cent respondents (50 per cent each from urban and rural area) said 'no'. In response to the question, '**do you feel free to buy things without asking anyone?**', of total 25 respondents (44 per cent) (11.2 per cent from urban and 81.8 per cent from rural area) said 'yes' while 56 per cent respondents (57.1 per cent from urban and 42.9 per cent from rural area) said 'no'. Of 11 respondents (44 per cent), 54.5 per cent were Hindus, 27.3 per cent were Christians and 18.2 per cent were Muslims. 54.5 per cent were in nuclear family and 45.5 per cent were in joint family. Of 14 respondents who have told that they were not able to make decision for any purchase, 86.7 per cent were Hindus and 12.3 per cent were Christians. In response to the question, '**do your views given importance in decision making regarding family matters?**', 18 (72 per cent) respondents (38.9 per cent from urban and 61.1 per cent from rural area) responded 'yes' while 7 respondents (28 per cent) (42.9 per cent from urban and 57.1 per cent from rural area) responded 'no'. Of 18 respondents, 72.0 per cent belonged to OBC and 22.0 per cent of them belonged to general category, 6.0 per cent to religious minority; Of 18 respondents who said that they were given importance in decision making, the examples given were – 44.4 per cent said 'about marriage related matter', 27.8 per cent said 'about management of home', 5.6 per cent said about 'routine work related' and 5.6 per cent said about career related decision.

Section 5: Participation in socio-political activities

Of total 25, 84 per cent respondents (28.6 per cent from urban and 71.4 per cent from rural area) said they **participated in social functions** while 16 per cent respondents all from urban areas did not participate in any social functions. Of total 25 respondents, 76 per cent of them (42.1 per cent from urban and 57.9 per cent from rural area) said they **voted in election** while 24 per cent respondents all from

urban area did not vote. In response to the question, '**are you a member of kitty group or self help group?**', 16 per cent respondents said 'yes' to this question while 84 per cent respondents said 'no'.

Section 6: Findings of the Control Group

Based on the above analysis, it may be concluded that regarding awareness related questions, perceptions about property ownership of women and motivating women to buy property, the responses were varied across social categories, occupation and type of family, which were directly linked with women's lives.

Recommendations

In light of major findings of the study and emerging trends, there were mainly six areas of potential for women's empowerment through the scheme of exemption or reduced rate of stamp duty and registration fee for sale and transfer of the property. These are:

- I. Awareness spreading of the scheme;
- II. Providing financial assistance in form of loan and facilitation expected from these financial institutions
- III. Upscaling changes in lives of women;
- IV. Inter-linking indicators of women's empowerment.
- V. Retention rate of property purchased on women's name under the scheme; and
- VI. Revenue loss due to implementation of the scheme

I. Awareness spreading of the Scheme

The awareness about the scheme has shown greater potential in terms of higher awareness leading to greater use of the scheme. There were formal source, informal sources and combination of

formal-informal sources of awareness were revealed and strategic use of all these sources could be meaningful. Among them, 'media', 'estate developers' and 'deed writers' need to be promoted over and above existing channels like advertisement, government officials and banks, etc have to reach out to people in such a way that the sources of information like relatives, friends and neighbours would be able to create rolling effect.

II. Providing financial assistance in form of soft loan and facilitation expected from the financial institutions

The loans were provided by three different types of banks - nationalised, cooperative and private; and among them reach out of cooperative banks was limited compared to the two other types of banks. The interest rates of the banks were varied. There were two recommendations in this context, based on findings: one, the women shared that they found it difficult to deal or manage with the government /bank officials. If we consider as an area of opportunity, the banks either should provide special schemes/incentives to the exclusive women buyers or facilitate the process of loaning in women-friendly manner. Two, the asset holding among the women in marginal communities such as Scheduled Castes and Scheduled Tribes was comparatively smaller in number. Loan was taken largely by the general category and OBC . Therefore, two possibilities - either the government should provide further subsidy or the banks could offer special affordable rates to the Scheduled Castes and Scheduled Tribes and other such marginal communities under the scheme.

III. Up scaling changes in lives of women

As majority of women have shared changes in social, political and personal spheres after buying the property, the state, financial institutions and other democratic institutions were expected to

upscale these changes so that the women's empowerment as a process as well as an outcome could be fulfilled. The women property buyers could be invited to the public functions and they share their experiences and motivate other women and men could be one of the ways. Though it was a mandate for the state to ensure joint ownership of wife and husband for the asset like house made and the name of women, if she was widow, deserted or unmarried under Indira Awas Yojana and so on, this should be fulfilled so that extent of property in the name of the women would increase and the rolling effect of these changes could be wide spread in coming times.

IV. Inter-linking indicators of women's empowerment

Many respondents shared different purposes for buying the property like for security, investment, and commercial venture. The number of house makers owning the property, linking with these purposes suggests that this trend was very encouraging. This also means that along with formal finance in form of loan comes from the banks; other financial sources should ideally be facilitating process of property buying and its cascading effects. The banks can revise loaning system to the SHGs and other micro-finance groups / institutions. Similarly, the government can plan a policy measures that can be inter-linked with the existing scheme of stamp duty and registration fee for sale or transfer of the property. In this way, five petals (welfare, access, conscientisation, mobilization and control) of women's empowerment could be inter-linked.

V. Retention Rate of the Property purchased by women

Retention rate of property owned by women can be linked with changes in their lives. Household data analysis shows that around one- fourth of women beneficiaries of the scheme

(23.4 per cent) have sold property and of them two-third had to sell in distress situation, it is directly linked with social security of women, which is adversely affected. It was also observed that instances of selling property were higher in posh areas. It would be desirable to create a data base that keeps records of women property buyers for a decade so that distress sale could be prevented and social security is ensured to women property buyers.

VI. Revenue loss due to implementation of the scheme

The number of women beneficiaries of the scheme during year 2009 and 2011, varied from almost 1.3 lakh to 1.5 lakh per year and by December 2011, total 10.3 lakh women have been benefitted. Total remits of registration fee in this case December 2011 was Rs 247.7 crores. As against the women's empowerment observed based on this study, the remittance by the GoG seems not only justifiable, it actually solicits appreciation for the GoG. The performance of this scheme compared to any other welfare scheme is at par and therefore in its admiration, it is recommended that the scheme should be continued and if possible, some additional features could be added to it. For instance, awareness raising, expanding its reach out through various financial institutions, in order to prevent distress sale of the property by women, it can be linked up with other social welfare scheme as an incentive. Besides providing concession in registration charges including stamp duty to women property buyers may apparently seem as a loss to the state exchequer

but it needs to be seen as an investment on social capital for half of the population. Also the temporary loss in revenue from stamp duty can be compensated by various other ways such as better valuation, checking of non registration of property transfer, and increase in the volume of registered documents.

VII. Power of Attorney

Instances were seen where the transfer of property in favour of women took place through Power of Attorney (PoA). In case of PoA, an owner can neither sell the property nor get access to loan from the bank. Except exception transaction through PoA should be restricted. Need to conduct follow up studies of women beneficiaries in states where this programme is being implemented.

VIII. Mutation

Although with the implementation of the Scheme of concession in stamp duty/registration fee to women property buyers, large number of women got the benefit of the scheme and property has been transferred in their favour. However, not much attention seems to be given in the mutation of the registered property. Many of them were not even aware of mutation procedure. Those who were aware of they found the process of mutation complicated and time consuming.

There is a need to create awareness among women beneficiaries for mutation of the registered property. Also there is a dire need to simplify mutation procedure and process.

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Annexure I

Statement Showing Year -wise No. of Total Documents, Documents in Favour of Women, No. of Women and Remits of Registration Fees

Sl.	Period	No. of Total Document	No. of Document in favour of Women	No. of Women	Remits of Registration Fees in Crore
1.	2002-03	389946	44793	47793	12.00
2.	2003-04	413041	55760	55895	13.5
3.	2004-05	351645	63470	65896	14.56
4.	2005-06	525640	103563	106994	25.19
5.	2006-07	655798	135301	144147	35.18
6.	2007-08	794712	182753	193220	43.34
7.	2008-09	678530	140642	149280	39.3
8.	2009-10	783816	152837	162851	52.79
9.	2010-11 (Nov.)	50002	94746	111153	38.84
	TOTAL	4643130	976865	1037229	274.7

Annexure II

Statement Showing of Remits of Registration fees in favour of Women's Documents

		Year: 2010-2011 (UO TO Dec./2010)			
Sl.	Name of the District	No. of Total Document	No. of Document in favour of Women	No. of women	Growth % No. of Document in favour of
1.	Ahmedabad	103725	15099	16108	14.56
2.	Amreli	12257	2714	2898	22.14
3.	Anand	15356	3674	3344	23.93
4.	Banaskantha	25226	5170	5520	20.49
5.	Bharuch	22156	3713	3920	16.76
6.	Bhavnagar	27706	6288	6740	22.70
7.	Gandhinagar	26313	3650	4028	13.87
8.	Jamnagar	35656	6953	7427	19.50
9.	Junagadh	28953	7412	8100	25.60
10.	Kutch-Bhuj	44069	10561	11171	23.96
11.	Mehsana	26210	4962	5210	18.93
12.	Kheda-Nadiyad	12508	2341	2504	18.50
13.	Narmada	1091	190	210	17.42
14.	Navsari	10082	1989	2212	19.73
15.	Panchmahal	8594	2138	2188	24.88
16.	Dahod	2878	905	1052	31.45
17.	Patan	15868	2980	3073	18.78
18.	Porbandar	11020	2721	2930	24.69
19.	Rajkot	109962	19903	21907	18.10
20.	Sabarkantha	19076	4209	4404	22.06
21.	Surat	74722	11508	12464	15.40
22.	Surendranagar	26226	6937	7513	26.45
23.	Vadodara	50562	7137	7585	14.12
24.	Valsad	12154	2012	2164	16.55
	Total	723270	135139	144672	18.71

Source: Inspector General of Registration, Gandhinagar

Annexure III

Women Beneficiaries in Gujarat, 2009-2010

Sl.	Name of the District	No. of Total Document	No. of Document in favour of Women	No. of women	Growth % No. of Document in favour of
1.	Ahmedabad	116957	20625	21660	17.63
2.	Amreli	12836	3104	3250	24.18
3.	Anand	20166	4053	4332	20.10
4.	Banaskantha	23243	4964	5395	21.36
5.	Bharuch	27944	4950	5223	17.71
6.	Bhavnagar	31522	7265	7699	23.05
7.	Gandhinagar	28757	4512	4841	15.69
8.	Jamnagar	35642	7300	7663	20.48
9.	Junagadh	33424	8338	9053	24.95
10.	Kutch-Bhuj	46718	11882	12582	25.43
11.	Mehsana	26683	5517	5785	20.68
12.	Kheda-Nadiyad	14091	2906	3069	20.62
13.	Narmada	1532	226	248	14.75
14.	Navsari	11786	2164	2379	18.36
15.	Panchmahal	13761	3369	3472	24.48
16.	Dahod	4292	1281	1413	29.85
17.	Patan	13417	2885	3010	21.51
18.	Porbandar	9349	2205	2379	23.59
19.	Rajkot	107543	18768	20621	17.44
20.	Sabarkantha	19030	4164	4389	21.88
21.	Surat	82327	13177	14037	16.01
22.	Surendranagar	23572	6755	7177	28.66
23.	Vadodara	63352	9511	10042	15.01
24.	Valsad	15872	2923	2122	18.42
	Total	783816	152837	162851	19.50

Annexure IV

Urban localities in Ahmadabad district where household survey was conducted

Sl.	Name of Localities	Sl.	Name of Localities	Sl.	Name of Localities	Sl.	Name of Localities
1.	Ahmedabad city	15	Jamalpur	29.	Mahajan no dahelo	43.	Sanand city,
2.	Bhativas,	16	Harekrushn a society	30.	Mochi bajar	44.	Sarkhej
3.	Brahmpole	17	Janivas, Laxman park	31.	Modi faliyu	45.	Satelite
4.	Bodakdev	18	Jai Yogeshwar society	32.	Maninagar	46.	Sukhramn agar society
5.	Bhindi bajar	19	Jivraj Park	33.	Memnagar	47.	Thaltej
6.	Bopal	20.	Jodhpur	34.	Natha sheth no dahelo	48.	Vasna
7.	Chandlodiya	21.	Juhapura Kalaol	35	Naranpura	49.	Vaishnav society
8.	Chauhan Hospital	22.	Khamasa	36.	Naroda	50.	Vastrapur,
9.	Chhipvas	23.	Khodiyarnagar	37.	Paldi,	51.	Vejalpur,
10.	College road	24.	Kumbharwadi	38.	Professor colony	52.	Vyaswadi,
11.	Dudhrej Mandir	25.	Kureshini masjid	39.	Raipur	53.	Daskroi,
12.	Dhandhuka city	26.	Kubernagar	40.	Rajivnagar	54.	Vivekanand society
13.	Dhobivas, Ganesh park	27.	Kasba	41.	Ramnagarvas		
14.	Ghatlodiya	28.	Lavingyafali	42.	Ranip		

Villages in Ahmedabad District where Household Survey was conducted

Sl.	Name of Localities	Sl.	Name of Localities	Sl.	Name of Localities
1.	Amthapura	9.	Godhavi Goraj	17.	Manipur
2.	Aniyari	10.	Kodaliya	18.	Nani devti
3.	Babariya sheri	11.	Kukali	19.	Rethal
4.	Fangdi	12.	Kundal	20.	Sela
5.	Makarba	13.	Kunwar	21.	Upardal
6.	Gikhpur	14.	Kutrakui	22.	Vasna
7.	Maktampura	15.	Laipura	23.	Zanp
8.	Palodiya	16.	Iyava		

Urban localities in Rajkot district where household survey was conducted

Sl.	Name of Localities	Sl.	Name of Localities	Sl.	Name of Localities
1.	Rajkot	4.	Morbi city	7.	Radha park Society
2.	Dhoriji	5.	Gayatrinagar	8.	Junagadh
3.	Upleta	6.	Chitrakut Society		

Surat Urban Localities in Surat district where household survey was conducted

Sl.	Name of Localities	Sl.	Name of Localities	Sl.	Name of Localities
1.	Mangrol	3.	Bardoli	5.	Kamrej Char Rasta
2.	Surat	4.	Choryasi	6.	Athwa Lines

Villages in Rajkot District where Household Survey was conducted

Sl.	Name of Localities	Sl.	Name of Localities	Sl.	Name of Localities
1.	Rajkot Rural	6.	Kalariya	11.	Fareni
2.	Supedi	7.	Hadmatiya	12.	Boriya
3.	Kalana	8.	Patanvav	13.	Bharatnagar
4.	Khajurda	9.	Nani Vavdi	14.	Lajai
5.	Jhanjhmer	10.	Moti Marad	15.	Harbardyari