


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

A Case Study of Uttar Pradesh

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Preface

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

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

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

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

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

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

Prem Singh
Saroj Arora

December, 2013

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List of Abbreviations

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