

Gender-Based Discounts on Taxes Related to Property: Role in Encouraging Female Ownership

A Case Study of Indian States and Cities

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Abstract

In India, state and city governments are making a simultaneous push to increase revenues through property-related taxes and to offer tax incentives to female property owners. This dual policy approach creates an opportunity to study the impact of gender-based tax incentives on property ownership patterns and tax compliance. This paper investigates linkages between gender-based discounts on taxes related to property (stamp duties and property taxes), female property ownership, and revenues from taxes related to property. The methodology designed for this paper deploys researchers to collect insights through focus group discussions with male and female property owners and taxpayers and to conduct one-to-one interviews with government officials in state and

urban local body revenue and land administration departments. The study's most important finding is that incentives related to property taxes and involving economically significant amounts, such as the stamp duty, encourage female property ownership. It is notable, however, that property ownership does not always translate into a greater role for females in the control and management of the property. Other factors—such as concessions in loan terms offered to females buying properties in their own names or through joint ownership, security of inheritance, and equal property ownership rights for females—can also positively contribute to encouraging female property ownership.

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1. Context

1.1 Introduction

Several states¹ in India have put tax incentives and other preferential treatment measures in place, mainly to encourage female property ownership but also in an attempt to improve revenue collections due to improved compliance. This paper attempts to explore whether gender-based tax incentives influence the pattern of property ownership and improve tax compliance.

Property tax revenues in India are very low in comparison not only to developed countries, but also to other emerging economies. An estimate provided by the Ministry of Housing and Urban Affairs (MoHUA) pegs recurrent property tax collections in India to not more than INR 200 billion in 2020 (MoHUA, Gol 2020). The Indian Council for Research on International Economic Relations (ICRIER) reports that property tax collections formed 0.15 percent of India's GDP in 2017–18.² In comparison, in 2020 the average collection from property taxes in Brazil was 2.8 percent of GDP.³ By collecting even 0.5 percent of GDP in property taxes, India would potentially have an additional INR 600 billion of income for urban local bodies (ULBs).

As urbanization in India burgeons,⁴ the need for increased revenues for state and city governments grows as well. Taxes related to property form one of the highest sources of own revenues for state and city governments, leading to concerted efforts to use such taxes to increase revenues. In a policy phenomenon unique to India, as states and city governments seek to increase revenues through property-related taxes, a simultaneous push is being made to offer tax incentives to female property owners. This unique experiment offers an opportunity to study the impact of gender-based tax incentives on property ownership patterns and on tax compliance.

Two types of taxes related to property are covered in this paper. The first is the stamp duty (a property transfer tax), which is levied by state governments on the conveyance or sale deeds of properties. This onetime charge is levied concurrently with the transaction. The second is a recurrent property tax levied periodically, most often annually, by ULBs on properties that lie within their jurisdiction. Appendix 1 provides details on the main taxes related to immovable property in India.

1. Assam, Bihar, Delhi, Gujarat, Haryana, Maharashtra, Odisha, Punjab, Uttarakhand, and Uttar Pradesh offer stamp duty discounts.

2. India's GDP in 2017 was US\$2,651 billion, and in 2018 it was US\$2,701 billion. Source: World Development Indicators, World Bank.

3. Source: Government Financial Statistics, IMF; <https://data.imf.org/?sk=a0867067-d23c-4ebc-ad23-d3b015045405>.

4. While projections vary, some sources estimate that India's urban population in 2031 will reach 600 million. The UN World Cities Report 2016 projects that the country will have seven mega cities with populations above 10 million. The McKinsey Global Institute report "India's Urban Awakening: Building Inclusive Cities, Sustaining Economic Growth" forecasts that India's cities will need an estimated US\$1.2 trillion in capital investment to meet projected infrastructure demands. Existing capital expenditure is about seven times below the required levels.

This paper investigates the linkages among revenues from these taxes, female property ownership, and gender-based discounts on property-related taxes. Sections 1.2 and 1.3 explore trends in female property ownership and property rights in India, and Section 2 reviews the existing literature on the benefits of female property ownership and tax incentives. An understanding of the legal framework behind levying stamp duty and recurrent (annual) property tax emerged through a review of the stamp and municipal acts of 28 states and Delhi (see Appendix 2 for a summary of the results), and the property tax rules of 20 of the largest cities in the country were reviewed. Provisions pertaining to discounts in tax payments and other benefits provided to female property owners are provided in Section 3.

Section 4 presents the study's main research objectives and details on the methodology used. Following the legal review, eight cities with different discounts for stamp duties and property taxes were short-listed, and a methodology was designed for collecting insights from focus group discussions (FGDs) with male and female property owners and taxpayers and one-to-one interviews with government officials in state revenue and land administration departments and ULB property tax administration departments (see Section 5). FGDs were conducted with female and male property owners from six of the eight cities short-listed. Due to differences in the legal review findings and the on-the-ground realities of implementing discounts, as well as difficulties reaching relevant government officials in some cities, interviews took place in ten cities, including four in which FGDs were also conducted. Where possible, gender-disaggregated home ownership figures were also obtained from government departments. Finally, Section 6 provides the main conclusions from the research and the policy implications these suggest.

1.2 Female property ownership in India

Various researchers report that gender-disaggregated data on property ownership in India is either not publicly available or not collected (Agarwal, Anthwal, and Mahesh 2020; Lahoti and Swaminathan 2016). This complicates an assessment of the level of property ownership among females. An extraction and analysis of raw data on home ownership from the National Family Health Survey (NFHS 2015–16)⁵ shows that levels of home ownership overall are high across several states; see Table 1. (NFHS defines women property ownership as follows: Women owning a house and/or land, alone or jointly with others.) The proportions of female ownership are considerably lower, however, suggesting most homes are owned solely by males. Swaminathan (2016), using India Human Development Survey II (IHDS, 2011–12) data, reports that female land ownership in India constitutes about 3.9 percent of total land ownership, and female house ownership constitutes about 6.5 percent of total house ownership.

Table 1 shows that outright female ownership makes up only 13.98 percent of ownership in India as a whole, though this varies by state; in Delhi, for example, it is 24.5 percent. Table 1 also shows that when females own homes, they mostly own them outright, rather than jointly with others. For instance, in the

5. Raw data for the 2019–20 NFHS round has not yet been released.

national average of total joint or outright female ownership of 15.37 percent, 13.98 percent were outright female ownership.

Table 1: Proportion of households who own their home, including disaggregation for female ownership (%), in select Indian states

	% of households who own their house or any other house	% of households where a female member of the household owns the main dwelling or any other dwelling, either outright or jointly with someone else	% of households where a female member of the household owns the main dwelling or any other dwelling outright
Delhi	67.15	27.40	24.50
Gujarat	80.40	12.21	11.32
Karnataka	68.75	23.14	22.26
Maharashtra	78.89	16.54	15.24
Odisha	83.66	10.23	9.65
India - national	79.85	15.37	13.98

Source: National Family Health Survey 2015–16, Ministry of Health and Family Welfare (MoHFW).

At the time of writing, raw data for the more recent release of NFHS data (2019–20) was not yet available. However, the fact sheets so far released reveal figures on home and/or land ownership by females (aged 15–49), either alone or jointly. As shown in Table 2, this data suggests a growing incidence of property and/or land ownership among females (aged 15–49) for some states overall and for urban areas within states. For example, as per NFHS 2019–2020, the share of the property or land claimed as owned by females⁶ in Karnataka increased by about 15.8 percentage point to 67.7 percent in comparison to 2015–2016. In urban Karnataka, this increase was almost 20 percentage points. Likewise, NFHS reports an increased share of females owning property and land in Gujarat; in 2019–2020, the share of females owning property or land was 42.6 percent, an increase of about 15 percentage points in comparison to 2015–2016 data. However, data for Maharashtra, Delhi, and Odisha all show a decrease in female ownership between 2015–16 and 2019–20 of between 11 and 20 percentage points, as shown in Table 2. The overall picture for India and urban India shows a small increase in female property and land ownership over this five-year period, with a slightly larger overall increase in female ownership in rural areas. Across the states mentioned, and in India overall, ownership is highest in rural areas, though the gap is narrowing in some places, such as Karnataka.

Table 2: Proportion of females (aged 15–49) owning a house and/or land (alone or jointly with others) (%), in select Indian states

Geography	2019–20			2015–16		
	Urban	Rural	Total	Urban	Rural	Total
Karnataka	64.5	69.7	67.6	45.1	57.5	51.8
Maharashtra	21.1	24.5	22.9	35.2	33.3	34.3
Odisha	35.4	45.5	43.5	56.8	65.2	63.5
Gujarat	41.6	43.3	42.6	29.7	25.2	27.2

6. NFHS defines women property ownership as follows: Percent of women owning a house and/or land (alone or jointly with others). Source: National Family Health Survey, India, conducted by the Ministry of Health and Family Welfare, Government of India, with the International Institute for Population Sciences serving as the nodal agency.

Geography	2019–20			2015–16		
	Urban	Rural	Total	Urban	Rural	Total
Delhi (NCT)	22.6	27.4	22.7	34.7	*	34.9
INDIA	38.3	45.7	43.3	35.2	40.1	38.4

*Percentage not shown; based on fewer than 25 unweighted cases.

Source: National Family Health Survey 2015–16 and 2019–20, Ministry of Health and Family Welfare (MoHFW).

1.3 Gender and property rights in India

Throughout history, numerous cultural, legal, political, and social factors have systematically impeded or barred females from accessing property rights, including both land and physical property. The economic literature offers more thematic studies investigating issues related to gender bias in land ownership than studies focusing on gender issues relating to physical property ownership (houses and commercial buildings). On the other hand, multiple studies refer to both land and property ownership interchangeably. This study considers both subjects in parallel, and review of the findings highlights core issues associated with gender bias. The central focus of the study is ownership of immovable property in urban areas, however, and not (rural) land.

Gender inequality in access to property existed in India to a large extent due to discriminatory inheritance and marital laws and practices. This was the case before India enacted the 2005 Hindu Succession (Amendment) Act (HSAA), which removed gender discriminatory provisions from the Hindu Succession Act of 1956. Under the amendment, the daughter of a coparcener⁷ becomes by birth a coparcener in her own right in the same manner as the son. The daughter now has the same rights as a son in all types of property (including ancestral property of the Hindu Undivided Family). The HSAA also repealed Section 23 of the Hindu Succession Act, which disentitled a female heir from asking for partition in respect of a dwelling house, wholly occupied by a joint family, until the male heirs choose to divide their respective shares. Section 24 of the Act, which denied the rights of a widow to inherit her husband’s property upon her remarriage, has also been repealed, and this applies to all states in India.⁸

The 2005 Act was a significant move toward gender equality, since property rights were previously biased against women in India. Several recent studies found, that over time, the HSAA did contribute to an increase in the likelihood that women would inherit land or other types of property. Research by Deininger has found that the HSAA considerably increased daughters' likelihood of inheriting land and improved the educational attainment of daughters (Deininger, Goyal, and Nagarajan 2013). However, the existing literature on women’s inheritance rights in India points out that significant gender bias persists even after the reform. For example, Agarwal, Anthwal, and Mahesh (2020) find some divergence between legal reforms and traditional social norms that result in a higher likelihood that a widow will inherit land or property over daughters. The evidence suggests two possible reasons for the remaining gender bias. As reported by Mohan (2017), the first reason is that “personal religious law governs ownership of land,

⁷. A coparcener is a person who shares equally with others in the inheritance of an undivided estate or in the rights to that estate.

⁸. Government of India (2015), “National Review on Beijing +20.”

which is under state jurisdiction, not governed by the Constitution under a uniform law that guarantees fundamental rights of equality to all citizens, and thus inheritance rights tend to discriminate against women. And the second is, land and property ownership by women in India's patriarchal societies is prevented by the deep-rooted cultural ethos." In many states, Indian inheritance laws are enacted according to religious laws. Muslims and Christians have their own sets of property laws and treat women differently than provided in the amended Hindu Succession Act (Valera et al. 2018). The existence of several parallel property inheritance laws opens up space for gender bias in land and property ownership.

It is important to note that, for all religions in India, inheritance and property ownership laws cover only the two historically dominant genders: female and male. These laws' specifics do not define or consider the property rights of other genders, such as those identifying with the various LGBT⁹ communities. This study therefore reflects and refers only to the binary male and female genders as they are considered in Indian laws regarding property-related taxes.

2. Literature review

2.1 Benefits of female property ownership

Evidence shows that women who have property in their own names feel empowered and that their property ownership can have a transformative effect on their lives and those of their families and children (Lahoti and Swaminathan 2016). Lahoti and Swaminathan's research in Karnataka, for example, shows that owning a house or a plot of agricultural land enhances a female's ability to travel to the market, health center, and other places outside the community and to make independent decisions about their employment, health, and use of money. Research by Doss (2013), too, finds evidence that women's education, incomes, and assets all are important aspects of women's bargaining power and that these effects are important both for a female's own welfare and that of her children, confirming earlier findings that women's property improves the welfare outcomes of the entire household (Doss et al. 2011). Inequality in ownership, control, and use of productive assets can impede females' control over household resources and spending decisions, with welfare implications for future generations (World Bank 2012). Similar findings are reported by Valera et al. (2018), who find, based on a unique rural household survey from Eastern Uttar Pradesh, Bihar, Odisha, and West Bengal, that land title ownership by females has positive effects on their participation in decisions about farming, livelihoods, and household activities. Additionally, research by Oduro et al. (2015) conducted in Ecuador and Ghana shows that property ownership by females is also instrumental in reducing violence against them. The study finds that females who have a larger share of their couple's wealth are significantly less likely to suffer physical violence in Ecuador and emotional violence in Ghana.

⁹. The LGBT community (also known as the LGBTQ+ community, GLBT community, or the gay community) is a loosely defined grouping of lesbian, gay, bisexual, transgender, LGBT organizations, and subcultures.

Strengthening females' property rights has benefits far beyond the individual females and their families, however. They also extend to the community and country. Issues of ownership, control, and use have implications for poverty and shared prosperity since unequal property rights can lead to intra-household inequality in wealth. Females' relative asset inequality can shape their long-term wealth accumulation and poverty dynamics. As Quisumbing, Kumar, and Behrman (2011) observe, males and females enter marriage with different asset levels (with the imbalance most often favoring males), they accumulate assets at different rates (helping to widen that imbalance), and they usually acquire different portfolios of assets. Inequality in ownership, control, and use of productive assets can lead to allocative inefficiencies that are costly in terms of lost economic output and productivity growth. In Ghana, Goldstein and Udry (2008) show that females' insecure property rights can lead to economic inefficiencies and considerable loss of potential output. Since females have lower social and political standing in Ghana, they face a higher risk of asset expropriation, leading them to underinvest in their land and hence to realize substantially lower agricultural yields on average than do their husbands (Goldstein and Udry, 2008).

Datta (2006) finds that having property rights increases women's participation in decision-making, access to knowledge and information about public matters, sense of security, self-esteem, and the respect that they receive from their spouses. Women display a higher attachment to their houses than do men, especially after getting joint titles, because houses play a valuable role in fulfilling women's practical and strategic gender needs. This increased attachment to the house helps reduce property turnover in regularized settlements, hence assisting the government in attaining its goals and making joint titling a win-win policy.

2.2 Pro-female property tax incentives

Historically, land markets proved to be ineffective for transferring property rights to women because women are disadvantaged in their ability to participate in the market. Women are held back by their relative inability to accumulate wealth through employment or inheritance or through access to mortgages or small or medium enterprise loans for purchase of property. This establishes a vicious cycle: females cannot improve their economic position because they lack property rights, and they cannot acquire property through the real estate market because of their economic limitations. It is thus essential to create conditions for females to participate in the property market. Some instruments to this end include tax or price incentives offered to females during property transfer transactions and mortgage interest discounts provided to females purchasing property in their names. Below we provide a few examples of the effects of such initiatives.

Very limited research exists on the tax instruments that aim to reduce gender inequality in land and/or home ownership. For example, while studying the impact of various tax policies and instruments on gender, Joshi, Kangave, and van den Boogaard (2020) report anecdotal evidence from Nepal where, in 2015, the government introduced various tax exemptions in the Land Act to encourage registration of land in the names of females and female children. A study by the International Labor Organization (ILO) of nine villages that introduced these tax exemptions revealed increased female land ownership, which the researchers partially attribute to the tax exemptions. In addition, the study also found that the extent

to which land was registered in females' names was strongly related to their knowledge about the provisions. Several studies found similar evidence from Africa. For example, Ayalew Ali et al. (2016), using results of a field experiment in Tanzania, found that when residents of low-income, unplanned settlements in Dar es Salaam were offered price discounts conditional on registering a female as (co-) owner of household land, the conditional price discounts achieved near gender parity in land ownership.

No clear evidence, however, demonstrates whether these pro-female initiatives have been successful. Incentive programs for females can misfire, leading to suboptimal results and distorting markets. For instance, tax incentives offered to females can be manipulated by asset owners who evade the tax by putting the asset in a female's name but retaining control over it.

An important point is that legal ownership of immovable property does confer certain economic rights to the owner that cannot easily be taken away. Hence, any policy that helps encourage female property ownership empowers women and reduces gender-based inequalities.

2.3 Key insights from a review of the literature

The literature review documented sufficient evidence of social and economic benefits arising from female property ownership for females themselves, households, future generations, and communities and highlighted several issues key to understanding those effects. Acknowledging the societal and economic benefits, several governments, including in India, have undertaken initiatives to improve females' ability to own property and land through formal registration in their names. The most common measures to facilitate the registration of properties in females' names provide various types of financial incentives both to females alone and to females owning property jointly with males. Analysis of the outcomes of those reforms shows that in addition to financial incentives, awareness campaigns among females play an important role in motivating them to seek joint ownership of properties. In India, the impact of financial incentives for female property owners is not well documented or analyzed, despite relatively high media coverage. One reason for this information gap is lack of consistent gender-disaggregated data on home ownership. Some publicly available data point to a growing share of female property owners in some Indian states; however, estimates diverge due to the different approaches and definitions used to collect the data. A common limitation of the reviewed research in Indian settings is a focus on rural or agricultural land. Policy initiatives often aim to reduce the high levels of rural poverty, partially explaining this focus, but similar projects addressing urban land ownership have the potential to be just as effective. To address this, this paper focuses on property ownership in urban areas.

3. India: Summary of provisions pertaining to discounts provided to female property owners

3.1 Summary of stamp duty and registration charge discounts

The Stamp Acts available in the public domain show that several Indian states provide discounts in stamp duty and registration charges to female property owners. In most cases, these discounts are provided to female owners only. For example, while the baseline rate for the stamp duty in Assam is 6 percent of the transaction value, women registering property in their own names pay a stamp duty of 5 percent. The discount varies, however: Some states also provide the discounts to “husband and wife” buying a property jointly, and some states also provide a waiver of the registration fee to female property owners. A summary of state level discounts available in India, as per the provisions in the relevant Stamp Acts as well as ground information as ascertained through interviews with government officials, appears in Table 3.

Table 3: Stamp duties and registration fees in states in India by gender of owner(s).

State Name	As prescribed the law				As ascertained by government officials during interviews			
	Stamp duty for males (% of transaction value)	Stamp duty for females (% of transaction value)	Stamp duty for joint owners (husband & wife) (% of transaction value)	Discount provided to female owners on registration fee (% of transaction value)	Stamp duty for males (% of transaction value)	Stamp duty for females (% of transaction value)	Stamp duty for joint owners (husband & wife) (% of transaction value)	Discount provided to female owners on registration fee (% of transaction value)
Assam	6%	5%	NA	NIL	No interview	No interview	No interview	No interview
Bihar	6.3% (transfer from female to male) 6% in all other cases	5.7% (transfer from male to female) 6% in all other cases	NA	NIL	No interview	No interview	No interview	No interview
Delhi	7%	6% (applicable only up to 10 lakhs of the total value of transaction)	NA	NIL	6%	4%	5%	NIL
Gujarat	4.9%	4.9%	4.9%	NIL	4.9%	4.9%	4.9%	1% (complete)

State Name	As prescribed the law				As ascertained by government officials during interviews			
	Stamp duty for males (% of transaction value)	Stamp duty for females (% of transaction value)	Stamp duty for joint owners (husband & wife) (% of transaction value)	Discount provided to female owners on registration fee (% of transaction value)	Stamp duty for males (% of transaction value)	Stamp duty for females (% of transaction value)	Stamp duty for joint owners (husband & wife) (% of transaction value)	Discount provided to female owners on registration fee (% of transaction value)
								waiver of registration fee)
Haryana	8%	6%	NA	NIL	7%	5%	6%	NIL
Maharashtra	6%	6%	6%	NIL	6%	5%	6%	NIL
Odisha	5%	4%	NA	NIL	5%	4%	5%	NIL
Punjab	7%	6% (applicable only up to 10 lakhs of the total value of transaction)	NA	NIL	7%	5%	6%	NIL
Uttarakhand	5%	3.75%	NA	NIL	5%	3.75% (only twice in a lifetime)	4.375%	NIL
Uttar Pradesh	7%	6% (applicable only up to 10 lakhs of the total value of transaction)	NA	NIL	No interview	No interview	No interview	No interview

In-depth interviews conducted as part of the study with government officials in Delhi, Gujarat, Haryana, Maharashtra, Odisha, Punjab, and Uttarakhand revealed discrepancies between the discounts provided on the ground and those listed in the Stamp Acts. For instance, Delhi and Haryana offer lower stamp duties than those provided in the Stamp Acts. Gujarat and Maharashtra do not have a provision for stamp duty discounts in the Acts but do provide them on the ground. Uttarakhand and Punjab provide discounts for jointly owned properties but do not mention these in the Acts.

3.2 Summary of property tax discounts

While none of the state Acts, i.e., Municipal Corporation Acts and Municipality Acts of all states, explicitly mentions any property tax discounts, rebates, or exemptions for female property owners in general, a few state Acts provide exemptions to widows. For instance, the State Act of Madhya Pradesh provides

property tax exemptions to widows in general. The State Act of Chhattisgarh provides exemptions to widows of freedom fighters and retired members of the Defense Services. The State Act of Madhya Pradesh also provides exemptions to abandoned females. The Delhi Municipal Corporation Act provides exemptions to war widows.

In addition, seven urban local bodies (ULBs) provide discounts for *all* female property owners. These ULBs are Pimpri-Chinchwad Municipal Corporation,¹⁰ Pune Municipal Corporation,¹¹ New Delhi Municipal Council, East Delhi Municipal Corporation, North Delhi Municipal Corporation, South Delhi Municipal Corporation, and Greater Chennai Corporation. This was confirmed through interviews with government officials and from media reports in the *Times of India* (June 2011) and the *Economic Times* (June 2011).¹² See Table 4.

Table 4: Summary of the discounts in property tax offered by ULBs

ULB Name	Nature of property tax discounts offered
Pimpri-Chinchwad Municipal Corporation and Pune Municipal Corporation ¹³	10% discount on properties owned by females for properties up to 1,500 square feet
New Delhi Municipal Council ¹⁴	25% discount to female property owners for self-occupied properties only
East Delhi Municipal Corporation, North Delhi Municipal Corporation, and South Delhi Municipal Corporation ¹⁵	30% discount on early payment of property tax by female property owners on one property only and up to 200 square meters 15% discount if property is owned jointly by a male and female (also applicable only to properties with areas less than 200 square meters)
Greater Chennai Corporation	Discount on timely payment by female property owners

Apart from tax discounts and rebates, states also offer other types of incentives. Information on these details is provided in Appendix 3.

10. Females interviewed for FGD groups as part of the study report that the discount is not actually provided.

11. Government officials interviewed as part of the study indicate that this discount is not actually provided.

12. This is not an exhaustive list, as it includes only ULBs approached to provide interviews.

13. *Times of India*, June 2011, "10% tax sop for women property owners,"

<https://timesofindia.indiatimes.com/City/pune/10-tax-sop-for-women-property-owners/articleshow/8894807.cms>.

14. New Delhi Municipal Council, "Property Taxes," https://www.ndmc.gov.in/departments/property_tax.aspx.

15. Based on interviews with government officials.

3.3 Government motivations for providing gender-based tax discounts

Governments express various motivations for gender-based property-related tax discounts. The most commonly expressed objective is to boost property ownership among females, thereby empowering them economically and socially. The ex-Chief Minister of Jharkhand noted this motive for the discounts on stamp duties for female property owners implemented in Jharkhand in 2017.¹⁶ As reported in 2021 in the *Economic Times*, the government of Maharashtra made similar assertions when it chose March 8, International Women’s Day, to notify residents about discounts in stamp duty for female property owners.

Other motivations may be politically or fiscally driven. For example, the Maharashtra government announced the discount scheme for female property owners in March 2021, just prior to the Assembly elections in April. In addition, legislators could anticipate improved revenues from encouraging more property owners to legally register their properties, thus increasing the tax base. While this motivation has been cited for schemes to reduce stamp duty charges in general (*Hindustan Times* 2021), especially during times of economic downturn, they have not been cited specifically in relation to discount schemes for female property owners. For instance, Maharashtra reduced its stamp duty from 10 percent to 5 percent of property value in 2004, and in the following year stamp duty revenue increased by 20 percent. Similarly, in Karnataka, stamp duty was reduced to 8 percent in April 2003, and the year ending March 31, 2004, saw a 22.3 percent increase in the number of documents registered and an increase of 24.4 percent in the total revenue from stamp duty and registration charges (Burns 2006). Additionally, the Maharashtra government introduced reduced stamp duty rates in September 2020 to boost property registrations, which had seen a dip due to the ongoing COVID crisis.¹⁷

Some states, like Jharkhand, Punjab, and Jammu and Kashmir,¹⁸ indicate that these schemes have been misused by the public. Jharkhand rolled back its discount scheme on stamp duties for female property owners in 2019, citing misuse of the scheme and loss of revenue. The government of Punjab amended its discount scheme for female property owners in 2018 to include a mandatory condition of call-back of the discount value if property is transferred to a male family member within a year of its registration in a female’s name. The government officials cited misuse of the scheme for trading purposes as a primary reason for the change.¹⁹ In 2019, the government of Jammu and Kashmir rolled back its scheme to waive of stamp duties for property registered in a female’s name, citing loss of revenue and misuse of the scheme by business establishments. Misuse of discounts for the benefit of male family members is also reflected in media reports on these schemes. Headlines such as “Benefits of buying a house in your wife’s

16. *New India Express* (May 2020), “Jharkhand government rolls back registration of property for Rs 1 by women,” <https://www.newindianexpress.com/nation/2020/may/16/jharkhand-government-rolls-back-registration-of-property-for-rs-1-by-women-2143873.html>.

17. *Business Standard* (May 2021), https://www.business-standard.com/article/markets/covid-crisis-rollback-of-stamp-duty-cut-impact-mumbai-home-sales-121050300722_1.html.

18. Jammu and Kashmir’s status as a state was changed to that of separate union territories in October 2019.

19. *Business Standard* (June 2018), “Punjab amends rule to bar misuse of stamp duty rebate for women,” https://www.business-standard.com/article/news-ians/punjab-amends-rule-to-bar-misuse-of-stamp-duty-rebate-for-women-118061800812_1.html.

name” in newspapers,²⁰ prime publications, and blog posts,²¹ as well as popular housing websites, also indicate this public perception.

Regardless of government motivations, the innovative approach of providing tax discounts to female property owners may have the potential to become a two-pronged tool. It may decrease India’s gender gap in property ownership even as it increases property registration overall, thus raising critically needed property-related tax revenues. Research in this area is therefore critical to inform future policy.

4. Methodology and limitations

The literature review, legal review, choice of research questions, and ecosystem of female property ownership defined the research method for the study. While some evidence shows that incentives might lead to some increase in property ownership among females (Ayalew Ali et al. 2016), no studies have attempted to explore the relationship between gender-based property-tax-related incentives and female property ownership, property tax compliance, and associated property tax revenues.

In the Indian context, not all states/cities were found to have gender-disaggregated digitally available, quantitative data on property ownership and only three municipal corporations (Bengaluru, South Delhi, and Ludhiana) shared any data. This necessitated using different approaches to conduct the relevant research and to attempt to answer the research questions. Given the context, an open exploration through qualitative research, using focus group discussions (FGDs) with female and male property owners and personal interviews with a range of government officials, was determined to be suitable for this study. Furthermore, this approach allowed us to discover and gain in-depth understanding of individual experiences, thoughts, and opinions and to dig deeper into the research questions raised. Finally, this methodology allowed us to better analyze the findings by summarizing, categorizing, and interpreting collected opinions. Having said that, it is useful to point out that absence of quantitative data analysis does limit the confidence of the findings; the ability to conduct FGDs only limits the ability to draw statistically valid conclusions.

A comprehensive review of the two key components of the research — FGDs and personal interviews — appears in the following sections.

4.1 Selection of cities/states for research

The selection of the cities and states for the research component — FGDs, interviews, and data collection — was based on four criteria: (i) city size; (ii) whether the city offered females recurrent property tax

20. *Economic Times* (August 2012), “Benefits of buying a house in your wife’s name,” <https://economictimes.indiatimes.com/real-estate/benefits-of-buying-a-house-in-your-wifes-name/slideshow/15462244.cms>.

21. Housing.com (June 2021), “Benefits of buying a home in the wife’s name,” <https://housing.com/news/benefits-buying-home-wifes-name/>.

discounts; (iii) whether the states offered females stamp duty discounts; and (iv) the feasibility and cost of data collection. Each aspect is discussed in detail below.

4.1.1 City size

India is both very large geographically and very diverse culturally, socially, and economically. More than 4,000 ULBs have discretion to define their own policies on recurrent property taxes. Further, India does not have a centralized repository of all legislation relating to property taxes that might provide a comprehensive review identifying cities that offer property tax incentives to females. A further complication is India's linguistic diversity: Many of its 4,000 ULBs use languages other than Hindi or English to write their legislation, thus requiring translations for study. In view of these issues, the sample of cities was limited to India's 20 largest, based on total population as measured by the UN World Urbanization Prospects 2018, and the ease of obtaining relevant legal information. The selected cities are listed (by urban area population) in Appendix 4.

4.1.2 Recurrent property tax discounts to females

The review of legislation, media reports, and telephone conversations with government officials found that only 4 of the 20 cities selected provide females with recurrent discounts on property taxes: Pune, Pimpri-Chinchwad, Delhi, and Chennai.

4.1.3 Stamp duty discounts to females

Unlike cities, most states publicize their Stamp Acts electronically on dedicated websites, allowing legal review of the state-level Stamp Acts of all 28 states and Delhi. This review, and telephone conversations with government officials, identified nine states and Delhi that provided stamp duty and registration charge discounts to females: Assam, Bihar, Gujarat, Haryana, Maharashtra, Odisha, Punjab, Uttarakhand, and Uttar Pradesh.

4.1.4 Feasibility and cost of data collection

Due to the ongoing COVID-19 pandemic, it was not feasible to do in-person meetings in the chosen cities. The necessity of relying on contacts within the government to organize remote interviews with relevant officials was therefore a pertinent consideration in the final selection of cities. Similarly, because COVID limited the option of face-to-face meetings, we relied on local personnel to organize FGDs. Due to budget constraints, six cities could be chosen for FGDs, and eight cities could be chosen for government interviews.

4.1.5 City selection based on the four-tier approach

Based on the results of this approach, four city-state combinations were identified for this research, using the following four tiers.

- City provides recurrent property tax discount and the matching state also provides stamp duty or registration charge discounts to females.

- State does not provide any discounts to females in stamp duty or registration charges; however, matching city provides discounts in recurrent property tax to females.
- State offers a stamp duty or registration charge discount to females, but the selected matching city does not provide a recurrent property tax discount.
- State and matching city do not provide any discount in either recurrent property tax or stamp duty or in registration charges.

As the city-state combinations were developed, cities in some states originally identified in the legal review as having discounts were replaced with other cities based on follow-up information obtained from city officials.

Using the above-specified mix and considering the feasibility of collecting relevant information on both the state and the city levels, the following sets of states and cities were identified (Table 5):

Table 5: Cities considered for research

No	State	City
1.	Delhi	Delhi
2.	Gujarat	Ahmedabad
3.	Karnataka	Bengaluru
4.	Maharashtra	Mumbai
5.	Maharashtra	Pimpri-Chinchwad
6.	Odisha	Bhubaneswar
7.	Punjab	Ludhiana
8.	Uttarakhand	Dehradun

While interviews were attempted with relevant government officials in all eight cities, FGDs were limited to six cities because of COVID-related travel restrictions. These cities were Ahmedabad, Bengaluru, Bhubaneswar, Delhi, Mumbai, and Pimpri-Chinchwad.

4.2 Final list of cities for research

Twelve FGDs across six cities were planned. The selected cities take various approaches to stamp duty and registration charge discounts and property tax discounts. Table 6 summarizes their positions, indicating cities where both stamp duty and registration charges and property tax discounts exist, where one of the two exists, or where neither exists; it also notes where the legal framework suggests property tax discounts exist, but they do not appear to be implemented in practice.

Table 6: Cities where FGDs were planned, showing relevant discounts on stamp duty and property tax for females

State	City	Stamp duty discount for females	Property tax discount for females
Karnataka	Bengaluru	No	No
Gujarat	Ahmedabad	Yes, but on registration charges only, not stamp duty	No
Maharashtra	Mumbai	Yes	No
Maharashtra	Pimpri-Chinchwad	Yes	Yes, in legal documentation but not on-ground
Odisha	Bhubaneswar	Yes	No
Delhi	Delhi	Yes	Yes

For each city, one FGD was to be conducted with six to eight female property owners while, for comparison, another FGD was planned with six to eight male property owners. (FGDs were held with male property owners, both single and joint, who purchased their property after marriage. Information on this was collected for respondents of both genders, but by including only married men who purchased their homes after marriage information focused on how ownership type, joint or single, was selected.) Table 7 shows the total participation by city, gender, and type of ownership (single or joint). FGDs with both males and females were conducted in all the cities as planned.²²

Table 7: Achieved FGD sample by gender, ownership type and city

City	Females		Males	
	Single owner (n)	Joint owner (n)	Single owner (n)	Joint owner (n)
Bengaluru	4	4	4	4
Ahmedabad	4	4	4	3
Mumbai	4	4	6	2
Pimpri-Chinchwad	0	8	5	4
Bhubaneswar	3	5	5	3
Delhi	5	3	4	4

22. As can be seen, a good mix of male and female joint and single owners was obtained, except in the case of female single owners in Pimpri-Chinchwad, where no female single owners were found. This is the main reason for the slight skew toward more joint than single female owners overall across the cities, with the reverse being true for male owners overall, but that was also due, to some extent, to the availability of more single male owners in Mumbai.

TOTAL	20	28	28	20
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Table 8 shows the spread of participants with differing current property values. These broadly match by gender, with slightly more females with houses in the INR 5 million to 7 million bracket and slightly fewer in the INR 7 million to 10 million bracket.²³

Table 8: Achieved FGD sample by gender (F=females, M=males), value of the property and city

City	Current value of property (INR)							
	5 million or less		Between 5 million and 7 million		Between 7 million and 10 million		10 million or above	
	F	M	F	M	F	M	F	M
Bengaluru	2	2	2	1	4	3	0	1
Ahmedabad	7	5	1	0	0	0	0	2
Mumbai	2	3	2	2	1	3	3	0
Pimpri-Chinchwad*	5	6	1	2	1	1	1	0
Bhubaneswar*	5	4	1	1	2	3	0	0
Delhi	0	3	4	0	1	2	3	3
TOTAL	21	23	11	6	9	12	7	6

*For these cities, since a majority are under INR 5 million, a more detailed breakdown of pricing brackets under INR 5 million is given in Appendix 3.

In parallel with the focus group discussions, in-depth interviews were held with government officials from land administration authorities and tax authorities. These interviews collected insights from the officials on the impact of property-tax-related incentives on female property ownership overall and on tax revenues. The opinions shared by FGD participants were cross-referenced and contextualized using information reported by government officials.

Table 9 shows the total participation by city and designation of the officials. As can be seen, it was not possible to secure an interview with revenue officials and land administrators in Mumbai and Pimpri-Chinchwad. It was also not possible to secure an interview with a land administrator

23. It should be noted that current property prices and related demographics may be influenced by length of property ownership. The final sample had a good distribution of ownership length, but it had slightly more females than males with a lower monthly household income and overall skews toward a younger demographic. A full breakdown of purchase price of property, length of property ownership, average monthly household income, and age of participants appears in Appendix 3 for reference.

in Ahmedabad, Bhubaneswar and Ludhiana. Instead of Mumbai, interviews were secured with a land administrator and revenue officer in Gurugram. Gurugram was chosen as it has a similar property tax and stamp duty discount structure as Mumbai. Interviews were conducted in Pune Municipal Corporation and Pune city instead of Pimpri-Chinchwad. Pimpri-Chinchwad forms a part of Pune city and has the same property tax and stamp duty discount structure. In place of Ahmedabad, an interview was conducted with the land administrator of Surat. As Surat is the second largest city in Gujarat after Ahmedabad and it has the same stamp duty discount for females as Ahmedabad, it was the obvious choice for replacement. A land administrator from Pipili, a town in Puri district on the outskirts of Bhubaneswar, was interviewed. They have a similar discount structure for stamp duty as Bhubaneswar. No replacement was found for an interview with a land administrator of Ludhiana.

Additionally, it should be noted that while Delhi constitutes four municipal corporations and one municipality, only one interview was secured, and this was with an official from South Delhi Municipal Corporation.

Overall, the sample reflects discussions with government officials across cities/states with different setups with regards to gender-based discounts for taxes related to property.

Table 9: Achieved sample of government officials by city and designation

City	Revenue officers	Land Administration Officers
Bengaluru	1 (senior official in the Revenue Department of Bruhat Bengaluru Mahanagara Palike)	4 (incl. 1 female) (2 senior sub registrars in Bengaluru, 1 district collector and a senior official from the office of Inspector General, stamps and registration)
Ahmedabad	1 (senior official in the public relations department of Ahmedabad Municipal Corporation)	No interview secured - replaced with Surat
Surat	N/A	1 (sub-registrar)
Mumbai	No interview secured- replaced with Gurugram	No interview secured- replaced with Gurugram
Pimpri-Chinchwad	No interview secured - replaced with Pune	No interview secured - replaced with Pune
Bhubaneswar	1 (senior official in the revenue department of Bhubaneswar Municipal Corporation)	No interview secured - replaced with Pipili
Pipili	N/A	1 (senior official in the sub registrar office)
Delhi	1 (senior official in the revenue department of SDMC)	1 (junior official working in a technical role in the sub registrar office of East Delhi)
Ludhiana	1 (senior official in the property tax department of Ludhiana Municipal Corporation)	No interview secured

Gurugram	1 (mid-level official at the property tax department of Municipal Corporation of Gurugram)	1 (junior official in the sub-registrar office of Gurugram)
Dehradun	1 (senior official working in the revenue department of Nagar Nigam Dehradun)	1 (sub-registrar in Dehradun)
Pune	1 (junior official working in a technical role in Pune Municipal Corporation)	1 (senior official working in the district registrar's office in Pune)

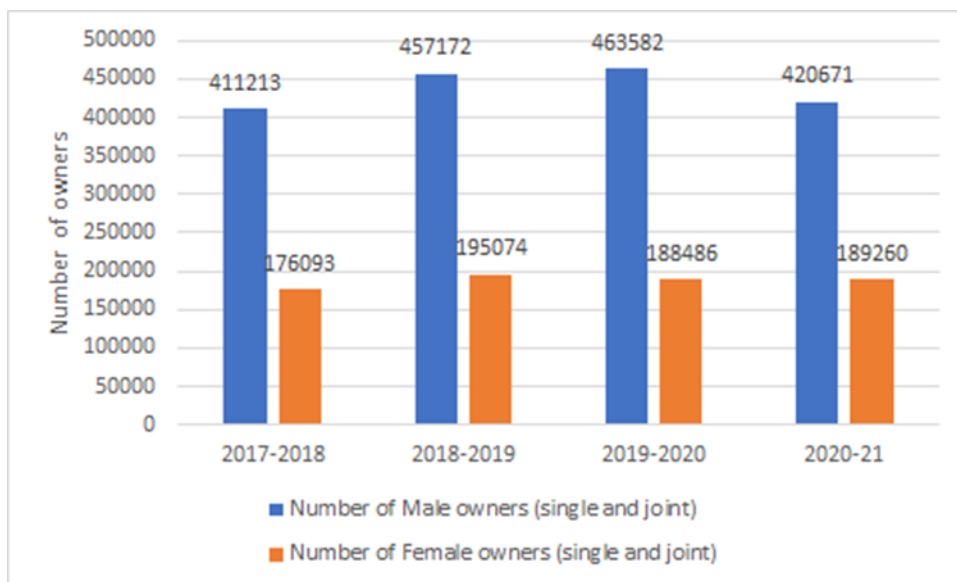
5. Main thematic findings

5.1 Mixed approaches to record-keeping in sample cities regarding female property ownership

One of the important findings is that in most of the cities researched, with three exceptions, officials noted that they do not explicitly keep (digital) gender-based records or analyze their data in this way, even if gender was noted during registration. Quantitative data was received only for Bengaluru Municipal Corporation, South Delhi Municipal Corporation (SDMC), and Ludhiana Municipal Corporation, leading to a mixed view of the situation on the ground.

Bengaluru, as shown in Figure 1, has gender-disaggregated new home ownership registration data each year for the past four years. Bengaluru does not offer gender-based discounts on property-related taxes, and, as can be seen, no shift in the trend of female ownership has occurred over the last few years, with approximately 70 percent of new homeowners each year being male and 30 percent being female.

Figure 1: Gender-disaggregated home ownership registrations in Bengaluru over the past four years (numbers of new registrations each year)



Source: Government of Karnataka Department of Stamps and Registration.

For SDMC, only current data was available. The largest proportion of homeownership in South Delhi was exclusively male (listed for 54 percent of properties), 32 percent was exclusively female, and 13 percent of properties were jointly owned by a male and a female. Thus, almost half of properties (45 percent) list a female owner. Officials interviewed perceive trends, however.

In Ludhiana too, only current data was sourced, with no time-series data available for comparison. The data in Table 10, it should be noted, was on property tax returns: 24.5 percent of the property tax returns filed in FY 2020–21 were on properties owned by females, either solely or jointly.

Table 10. Property tax returns in Ludhiana (FY 2020–21)

Sr.	Category	Number
1	Total number of PTR received	340,491
2	Number of female-owned properties	83,526

Source: Ludhiana Municipal Corporation.

During interviews in three cities with stamp duty discounts for females, officials directly linked increased levels of female ownership to the discounts. In Pipili, the senior official from the subregistrar’s office noted that 40 percent of properties are owned by females and that some of this ownership was driven by the stamp duty discount. In Ludhiana, the senior official interviewed from the property tax department said that every year the percentage of female-owned properties improves due to stamp duty discounts, while in Gurugram, the junior official from the subregistrar’s office noted that 50 percent of properties are registered to females and that households increasingly use the discounts. These comments align substantially with the many comments from FGD participants that stamp duty discounts for females influenced home ownership (as outlined below).

In contrast, a senior official from the district registrar's office in Pune stated that since the stamp duty discount in Maharashtra applies only to female single ownership and not to joint ownership, discounts for female owners have not led to a significant increase in female ownership. He stated that female single ownership was not more than 2 percent in Pune. It should be noted, however, that discounts for female property owners were introduced in Maharashtra only in March 2021, and it thus might be too soon to see an impact on female property ownership.

5.2 Stamp duty (property transfer tax)/registration discounts positively impact female property ownership

In three cities (Bhubaneswar, Delhi, and Gurugram) with discounts for females on stamp duty, government officials directly linked increased levels of female ownership to the discounts. In other cities where discounts exist, officials were less forthcoming about making judgments on increases of female ownership or its causes, suggesting they were either unaware of gender-disaggregated data on ownership or that increases in female ownership may have a range of causes.

It needs to be reiterated that there are limitations of this type of qualitative analysis; the findings are based on statements of FGD participants or interviewees, rather than quantitative data. Similarly, the responses of government officials interviewed represent their knowledge derived from their work experience and are not based on data analysis. Given this caveat, the FGDs yielded interesting findings as the respondents categorically stated that stamp duty discounts positively impact female property ownership.

FGDs were held in four cities with stamp duty discounts for females: Mumbai, Pimpri-Chinchwad, Bhubaneswar, and Delhi; in addition, females in Ahmedabad pay no registration charges. Although both Mumbai and Pimpri-Chinchwad have stamp duty discounts, these have only been implemented since March 2021, so FGD participants in Mumbai and Pimpri-Chinchwad had not benefited from them. Discounts in Bhubaneswar and Delhi have been offered for several years.

Many FGD participants directly stated that gender-based stamp duty/registration discounts influenced their home ownership decisions. Given that these payments are typically a percentage of the home value, the discounts amount to far larger sums of money than do property tax discounts (i.e., lakhs²⁴ versus hundreds of rupees). Both males and females noted that the discounts influenced female ownership. One male joint owner in Bhubaneswar said, *"In my case, my lawyer said that if the property is registered in both names, then there will be more benefits, like someone said, the stamp duties will be less."* Another man from Delhi stated, *"I think there are many benefits like tax rebates."* Another mentioned that he had wanted to list his property solely in his wife's name, for the tax benefit, but had to have it jointly registered because the value of the house was high enough to require both their names to qualify for the associated home loan.

24. One hundred thousands.

While males suggested discounts for females were *part* of the reason for their joint ownership with females, female owners more strongly articulated that stamp duty discounts were the *main* reason for their ownership. One female owner in Delhi said, *“The main reason is rebate.”* A female single owner in Bhubaneswar said, *“If the property is on ladies’ name, duty is less. That is the reason it was purchased in my name.”*

In fact, in Delhi, where single female ownership carries a greater stamp discount than does joint ownership that includes a female, several women noted this factored centrally in the decision that they would take *single* ownership, even over joint ownership:

“The property dealer had told us that we will get more discounts if it is in woman’s name. He told us the amount to be paid if it is in husband’s name. The price was lowest if lady is single owner. Lot of money was saved, so it was in my name.”
Single owner, Female (Delhi)

“We did it from my side as the rebates are more.” Single owner, Female (Delhi)

“If she is single [owner], she will get more benefits.” Single owner, Female (Delhi)

While there was certainly a skew towards stamp duty and registration discounts positively influencing female property ownership, some males saw a trade-off of the discount against other aspects of including their wives as owners they deemed *“not worth it.”* For example, one single owner in Delhi said, *“The wife and children want a share in the property, but we end up doing all the work.... There are rebates if we take in her name. But that didn’t matter as much as it is one time.”* While another (male, single owner, Delhi) said, *“My wife had only [name of other state] documents. The documents are required from this city like Aadhaar card, etc. Those must be corrected first, which is a hassle. So, I took in my name.”* Misunderstanding the benefit also interferes with decisions to take Delhi’s single-ownership discounts for females. For example, a male single owner there believed (incorrectly) that a substantive discount was offered only for single female ownership, which he felt was undesirable. Unaware of the lower discount available for joint ownership, he concluded, *“I knew about [the discount for single female ownership] but didn’t prefer. There is no tax rebate in joint. There is a rebate for single women owners.”*

Other interviewees explicitly noted that discounts simply did not influence their decision-making either toward or away from female ownership. For example, a male single owner in Bhubaneswar said, *“I have not thought about it. I thought that I will not do any wrong things, so I have registered it in my name.”* While a female owner said, *“My husband and myself decided to have a property in Bhubaneswar. That is the reason we purchased it. Tax or discount was not the reason.”*

5.3 Discounts on recurrent property tax payments

Evidence did not emerge that discounts on recurrent property tax for females lead to changes in property ownership. According to legislation (discussed in our legal framework section), three cities where FGDs/government interviews were held — Delhi, Pimpri-Chinchwad, and Pune — offer property-tax benefits for females. Interviewees from Pimpri-Chinchwad were unaware of gender-based discounts on

both the property tax and the stamp duty, however. In Delhi, a senior official from the revenue department of South Delhi Municipal Corporation acknowledged the gendered discount, and FGD participants were also aware of the discount for females, but this was not mentioned in relation to decisions on home ownership.

Overall, it is likely that since the recurrent property tax liability is very small, especially in comparison with stamp duty and registration fees, property tax discounts represent minimal monetary amounts and therefore have little influence on decisions over property ownership. This was highlighted by one female property owner from Delhi who recounted her experience of visiting a government office to make her property tax payment: *“I was getting a rebate of INR150. But when he entered the details, he said there is some problem in getting the rebate and that I must wait for it. I didn’t think it was worth waiting for that amount. So, I just asked him to pay the bill. I didn’t get the rebate.”*

5.4 Other factors influencing female property ownership

FGD participants highlighted several factors influencing female home ownership beyond the stamp duty and registration discounts. One prominent factor mentioned by the FGD participants was gender-based home loan concessions. These concessions were also reviewed and are summarized in the legal review section. Other factors raised included general security, income contributions, and income tax, which are all outlined below.

5.4.1 Gender-based home loan concessions

Across all the subject cities, a considerable number of both males and females mentioned that gender-based home loan concessions had a positive impact on female home ownership. Some interviewees related these directly to credit subsidies offered by the central government’s Pradhan Mantri Awas Yojana Credit-Linked Subsidy Scheme (PMAY-CLSS), which has particular benefits for females.

“... If it is a joint ownership with women then we get less interest in the loan.” Male (Bhubaneswar)

“It is joint ownership. Primary is wife and second is me. That is because of the loan.” Male (Bengaluru)

“We wanted a benefit from PMAY scheme. There were more benefits for women.” Female (Mumbai)

5.4.2 General security, equality, and income contribution

In a few cases, interviewees noted that they themselves or, in case of male interviewees, their female co-owners wanted the asset as security for themselves or that it was a result of their work and investments.

"I wanted my own house after my marriage and shouldn't be dependent on anyone." Female (Ahmedabad)

"We took in joint name because my mother also paid some money." Male (Bengaluru)

"I had invested in this property from my salary and savings. That is why it is in my name also." Female (Mumbai)

"Things were not very good when I got married. I didn't get any property from my in-laws. I worked very hard and got this property here." Female (Ahmedabad)

"Both of us contributed to buy land. I felt that there should be an equal right for both of us." Joint owner, male (Bhubaneswar)

Reflecting the composition of India's labor force,²⁵ only one of the females in the FGDs was the primary earner for her family; many were not earning at all, though some had finances to invest in the property. Many females voiced their husbands' perspectives about the necessity of home ownership, rather than state their own views. Often, this viewpoint was couched in terms of the husband's concerns about inheritance of the property, should there be an accident or illness, or for the family's general future security. Males, too, voiced this concern.

"My husband feels that even I must be part of it. He thinks about me. He feels that if our children don't take care of us then what will happen in future. I see the main motive and he takes care of me. So, he registered in my name also." Joint owner, female (Mumbai)

"My husband has three brothers. We have bought this house after marriage. If my husband is the owner, his brothers can claim it and that will be a family problem. So, it is in my name claiming that it is ours and your mother's or your brother's." Female (Ahmedabad)

"By default, the property must go to her if something happens to me." Male (Ahmedabad)

Some males also commented that female ownership was simply part of a woman's equal rights:

"She has the rights and should know everything in case there's an accident." Male (Bhubaneswar)

"Nowadays there is gender equality and in our home we give priority to the women." Male (Bhubaneswar)

An additional reason was given for female ownership related to income tax declarations. The income tax benefits to female owners are described in the legal review section. The impact on income taxes was noted across cities and was mentioned particularly by females.

25. The World Bank, for example, reports that [female labor force participation in India fell from 33.7% in 1991 to 20.8% in 2018](#).

“To balance the books as my husband already had a lot of property. His IT files were on the higher side.”
Female (Bengaluru)

At the same time, lack of the women’s income stream or investment in the property was a reason given by several men for not listing their wives as joint owners, either because they had not contributed financially or because ownership might cause problems for the women should anything happen to the men.

“No, didn’t do joint as my wife is a housewife. She doesn’t have a source of income so that is why I took it in my name.” Male (Pimpri-Chinchwad)

“She is not an earning member. She is working at home. I decided to take the ownership of entire property because if anything happens to me, she will be responsible for paying.” Male (Mumbai)

“She is a housewife. It is not compulsory to add her as a joint holder when I was taking loan so I took it as a single owner.” Male (Pimpri-Chinchwad)

5.5 Impact of gender-based discounts on municipal revenues

Where relevant, government officials were asked about the impact of gender-based discounts on municipal revenues. For property tax discounts, this was relevant only for Delhi.²⁶ The Delhi revenue official noted that the property tax discounts have a negative annual impact of INR 100 million to 200 million out of INR 9,500 million in revenue collected annually, or approximately between 1 percent and 2 percent of annual collection. No particular concern was expressed about this, and some respondents suggested that the number of formerly unauthorized properties being registered legally in a female’s name had increased, which would actually help to increase revenues in the long term.

Table 11 outlines what officials across the cities mentioned with regard to the impact of gender-based stamp duty discounts on the revenues of the city. As for Delhi’s property tax, some officials suggested that the discounts increase registrations and possibly offset any losses from the discounts. Land administrators in Bhubaneswar, Gurugram, and Dehradun echoed the same sentiment regarding stamp duty revenues. In Pune and Pipili, officials mentioned a negative revenue impact, though in Surat this was not felt to be concerning.

Table 11: Summary of perceptions of government officials of gender-based stamp duty/registration discounts on revenues (in cities where discounts exist, and officials were interviewed)

City	Perceived impact of discounts on revenues by officials of Land Administration Departments
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26. While a legal review suggested a property tax discount exists for females in Pimpri-Chinchwad and Pune, as mentioned, FGD participants in Pimpri-Chinchwad and government officials in Pune noted that these were not being provided on the ground.

Dehradun	No impact on revenues.
Surat	Yes, it impacts revenues but not to a large degree. As the discount value is only 1% of the transaction value, the total loss would be to the tune of 5 to 6%.
Delhi	Officials do not know the amount foregone in benefits to females and, likewise, cannot tell if this has impacted revenues.
Pipili	Yes, it has impacted revenues, but this is twofold; there's a loss of 1% on every transaction due to the discounts, but the number of registrations is increasing, which could be offsetting this loss.
Gurugram	Benefits to females lead to 2% of foregone revenue in every such transaction, but overall, it has not impacted on revenues. This is because more citizens are coming forward to utilize these discounts, and the number of registrations has thus increased. Technically, revenues have increased.
Pune	From total revenue collection, an estimated 18% of the amount is foregone in benefits to females. It has therefore impacted revenues negatively.

6. Main conclusions

Property ownership among females in India remains low, although some evidence indicates an increase in the proportion of female homeowners over the last decade (both single and joint ownership). Gender-disaggregated data collected during the study from government departments across various states suggest home ownership for females currently ranges between 20 percent and 30 percent of total homeowners.

6.1 Impact of incentives on property ownership

6.1.1 Stamp duty discounts may have a positive impact on female property ownership

Stamp duty and registration discounts positively impact female property ownership. The study found that 9 of the 12 cities surveyed had stamp duty discounts available to females registering a property in their names and that in Ahmedabad and Surat females do not pay any registration charges. Most interview participants and female and male FGD participants in these cities reported that stamp duty and registration fee discounts were a core factor behind the registration of properties in the females' names, for both joint and single ownership. This trend is noted also by government officials (state revenue and land administration officials) in states providing stamp duty discounts to females. Such assessments are based on years of experience and personal judgment, and government officials in these states confidently

report that the proportion of female homeowners is growing. In contrast, in Karnataka/Bengaluru, where stamp duty discounts to females are not offered, the proportion of female homeownership has not increased.

6.1.2 Recurrent property tax incentives do not impact female property ownership

Unlike for stamp duty, no evidence indicates that property tax incentives for females lead to changes in property ownership. Focus group participants and government officials reported that property tax discounts provided to females by the Delhi government did not play a role in their decisions to register a home in the female's name. Instead, in all the cases where an assessment could be made, respondents felt that recurrent property taxes are only small amounts (a few hundred rupees) and therefore discounts on this were not important in deciding whether to register a property as female owned.

6.1.3 Female property ownership does not automatically imply females will have an active role in managing the property

Property ownership does not always translate into a greater role for females in controlling and managing the property. Most female ownerships are driven by the desire to save on stamp duty. When that is accomplished, effective control and property management still remain a man's domain. That was one reason why Jharkhand, apprehending abuse of the rebate, recently withdrew it. Many males and some females interviewed felt that females were not competent or capable enough to handle property matters. Many property-owning females felt that managing property matters was complicated and best left to their husbands. Some respondents, both males and females, as well as a few government officials, felt that this was not gender-related but depended on education level. Educated urban females felt confident they could handle property matters just as well as men.

6.1.4 Other factors are also important in encouraging female ownership

Other considerations, such as gender-based loan concessions, ensuring equality, income contributions, and income tax complexities of accounting and compliance, also play roles in female property ownership decisions in various ways. While agreeing that stamp duty discounts are indeed powerful incentives for female homeownership, multiple FGD participants outlined additional factors that contributed equally to their decisions to register properties in females' names. Loan concessions offered to females buying properties in their names or in joint ownership, security of inheritance and providing equal property ownership rights to females, and income contributions all positively contributed to female property ownership.

6.2 Limited impact of gender-based incentives on subnational revenues

Gender-based discounts for property-related taxes affect tax revenues, but the impact is small. In most of the cities providing gender-based discounts for property-related taxes, government officials reported that gender-disaggregated data for the revenues collected from property taxes and stamp

duty/registration fees was not readily available. Nonetheless, government officials generally acknowledge that such discounts do lead to revenue losses they considered insignificant. Furthermore, some government officials noted the benefits of stamp duty/registration fees, as both of these measures facilitated formalization of properties and resulted in an increased number of taxed properties on their records.

6.3 Policy implications

States in India levy stamp duty on registration of property while cities and towns levy recurrent property tax. India is one of the few countries offering discounts on property-related taxes to female property owners. This study attempts to analyze the impact of such incentives on female property ownership in India, and tax revenues from property-related taxes. The study used qualitative tools, such as focus group discussions with female and male property owners. To verify information collected through focus group discussions, the study also conducted interviews with government officials from land registries and revenue authorities at the city and state level. Wherever possible, efforts to collect gender-disaggregated data on property ownership and property-related tax revenues were also made.

The predominantly qualitative design of the study does not allow drawing conclusions by statistical inferences. However, the information collected from interviews and in focus group discussions is sufficient to draw a number of valuable conclusions on the impact of gender-based discounts for property-related taxes in India. One of the study's findings is that gender-disaggregated data on both property ownership and property-related tax revenues is not readily available. While it may be collected during registration or otherwise, it is not systematically tracked or published. As a result, government officials are unable to accurately assess the impact of incentives on the level of property ownership among females or on property-related taxes.

Further, both focus group discussions and interviews with government officials indicate that stamp duty and registration fee discounts are very effective in stimulating property registration in females' names (for both joint and single ownership). The one-time stamp duty is a significant amount and creates an economically significant incentive to spur female property ownership. This finding supports earlier studies by Ayalew Ali et al. (2016) indicating that price incentives for registration fees stimulate female property ownership. This positive effect does not hold true for recurrent property taxes, however. In India, amounts paid for recurrent property taxes are very small and do not have a significant economic impact; therefore, discounts offered on recurrent property taxes are not sufficient to incentivize property registration in females' names.

Finally, discussions with state government officials suggest that, while the discount to females reduces overall stamp duty revenue, it is somewhat counterbalanced by the large number of registrations that may not have been undertaken but for the incentives. The exact level of the net gain or loss in revenue to the states from this effect has not been ascertained by any state.

It is critical that states and cities that have taken the policy initiative to provide property tax or stamp duty discounts take the step of assessing the impact of these initiatives. To accurately assess the impact of incentives, it is important that these jurisdictions synthesize and track gender-disaggregated data, both on property ownership and on property-related tax revenues. In brief, the key conclusions emerging from the paper are:

- Using the tax system on its own does incentivize women's property ownership but can be more effective when coupled with other policies (home loan concessions, for example), but further research is needed to document this and see what might be the main driver.
- A key challenge is lack of and use of sex-disaggregated data; this needs to be part of reforms in this area going forward.

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Appendixes

Appendix 1: Taxes related to immovable property

Taxes related to immovable property form one of the largest sources of revenue for both states and urban local bodies (ULBs) in India. Two types of such taxes were considered in this study: (1) stamp duty levied by the state government, and (2) recurrent property taxes levied primarily by ULBs. Along with stamp duty, a fee is also charged when property transactions are registered.

State governments in India levy a variety of stamp duties and registration charges on different types of transactions and instruments, of which stamp duties and registration fees are the two basic types. A stamp duty is a type of tax on the value of instruments used in a variety of business transactions. Since this is a one-time charge collected based on the transaction value, it acts as a tax on that value for all practical purposes. A registration fee, on the other hand, is a payment made for the specific service provided by the state government in recording a contract or deed. Since it is a charge levied for a service, it is more akin to a user charge.

This paper focuses on non-judicial stamp duties, especially stamp duties paid on conveyances or sale deeds of properties, and registration fees. Entry 63 of the State List in the Constitution of India provides state governments exclusive power to fix stamp duties and registration fees. They form a significant source of revenue for most of the state governments — often the third or fourth most important source of their own tax revenue (Alm, Annez, and Modi 2004). As per the Reserve Bank of India, stamp duties and registration fees form 10.7 percent of own-source revenues in states, the third largest source of revenue after sales tax and excise duties. They contribute to 0.7 percent of the GDP (RBI 2019). Anecdotal evidence suggests that some states share the revenue earned from stamp duties with ULBs, which then feature as assigned revenues in the ULBs' financial statements. However, no studies conclusively identify the states with such sharing mechanisms in place.

Studies show that stamp duty revenues are low across all states in India for several reasons, including undervaluation at transaction, legal avoidance of sale deed registration, illegal evasion of registration of sale agreements, and corruption in tax administrations. States often see reduction/discounts in stamp duty and registration charges as solutions to the problem of avoidance and evasion. For example, due to the COVID-19 crisis, property registration slowed down considerably, reducing state revenues. In response, states including Karnataka²⁷ and Maharashtra²⁸ reduced their stamp duties to increase the number of registrations. Similarly, several states adopted gender-based discounts in part to boost registrations and revenues.

27. <https://www.livemint.com/news/india/karnataka-govt-slashes-stamp-duty-on-flats-below-rs-45-lakh-11632220617078.html>.

28. <https://www.hindustantimes.com/mumbai-news/state-reduces-stamp-duty-to-2-from-sept-1-to-dec-31/story-sie7xuvxWdJUjM8bkkSHyl.html>.

The second type of tax related to immovable property, the recurrent property tax, is levied by ULBs. Also known as house tax in some states, the property tax is a direct tax levied annually or semi-annually on property value, and it forms the largest source of ULBs' own revenue. Property taxes are grossly underestimated and undercollected, thus, reducing the ULBs' revenues. Several factors are behind this: incomplete property records, policy inadequacy, and ineffective administration.

Appendix 2: Legal framework for levying property-related taxes and charges in India

Legal provisions for levying stamp duty and registration charges on transfer of immovable property

The Indian Stamp Act, 1899, confers the power of levying and collecting stamp duty and registration fees on state governments. Under this Act, documents pertaining to the transfer of property must be legitimized by paying the applicable stamp duty. Further, a registration fee may be charged by the state for providing the service of maintaining a registry of these documents.

Each state has the authority to enact its own laws for levying stamp duties, broadly following the contours of the central Stamp Act. Thus, the features of stamp duties remain similar across states but with variations in some specific characteristics.

This section provides an overview of a comprehensive review of the legal framework for levying stamp duty and registration fees provided for in the Stamp Acts of all 28 states and the Delhi Stamp Act. These Acts and their latest amendments have been sourced from the official websites of the state governments.

All of the state Stamp Acts clearly establish that the power to levy stamp duty and registration charges lies with the respective state government. No clear provision indicates how the revenue from stamp duties is to be shared with the ULBs. Where such arrangements exist, they are ad hoc and not codified in law. All the state governments and the government of Delhi can levy conveyance charges on any transfer of property instrument by order published in the official gazette. This charge is levied on the grantee, lessee, or purchaser of property, depending on the type of transfer instrument.

Stamp duties can be charged at an ad valorem rate, a fixed rate, or a mixture of both. In the majority of states, stamp duty is charged as an ad valorem rate, i.e., as a percentage of the market value of the property or of the transaction value of the property, whichever is higher.

The minimum value at which a property must be registered is assigned and published by the stamp duty and registration department of each state every year and is known by different names in different states, e.g., circle rate, benchmark value, ready reckoner rate, etc. It is a state-defined proxy for market value (differentiated by property type, e.g., commercial, residential, etc.) in the specific region in which the

property must be registered for transfer or for any other type of transaction. The state government assigns a percentage to the market or transaction value that must be charged as stamp duty. The percentage varies for rural and urban areas, and even within urban areas it may vary for corporations, councils, and nagar panchayats. In some cases, stamp duties are also assigned based on the size of the property. In a few states, such as Andhra Pradesh, Goa, and Telangana, stamp duty is charged at a fixed rate that increases along with the property's transaction or market value. In most states, the registration fee is typically charged at 1 percent of the transaction value. In a few cases it is also charged as a fixed value.

States may also levy an additional surcharge along with stamp duties and registration fees. This surcharge is typically an ad valorem rate decided by the state and may vary from region to region within the state. For instance, an additional charge of 1 percent is levied in Pune as a "local bill collection charge," along with the standard stamp duty and registration charge.

Legal provisions for levying recurrent property tax on immovable property

The Indian Constitution under Article 243X, authorizes state governments to devolve the power to levy and collect taxes, duties, fees, and tolls to ULBs. State governments lay down the limits for the rates of these taxes, charges, and fees and the procedure for levying them. The functions to be devolved to the ULBs are laid out in a separate schedule, but no ULB tax list is mentioned in the Constitution of India. Thus, the devolution of the power to levy and collect taxes is done at the discretion of the individual state governments.

Recurrent property taxes in India are typically levied by ULBs in keeping with the procedures laid down by the states in their individual Municipal Acts. The procedures laid down in these acts cover tax bases, tax rate structures, policies for rebates and exemptions, and measures for dealing with defaults and delays in payment. ULBs' autonomy to value property taxes is strictly limited. Their primary responsibility is for designing the collection mechanisms and fixing tax rates within a limited range defined by the state. The provisions provided in the states' Municipal Acts are further enacted by the ULBs through rules and regulations published as gazetted orders.

This section provides an overview comparing the legal framework for levying property taxes as established in the Municipal Acts of all 28 states and the Delhi Municipal Corporation Act, 1957 (as amended up till 2011). These acts and their latest amendments were sourced from the official websites of the state governments. In addition, property tax frameworks of 20 of the largest cities in India have been analyzed against the provisions of the property tax rules and regulations published by the individual municipal corporations. These rules and regulations were sourced from the official websites of the municipal corporations.

As per the Municipal Acts, the majority of states have devolved the power to levy and collect property taxes to their respective ULBs. In practice, however, most ULBs collect property tax at the discretion of the state. For most ULBs, the state or the property tax boards or valuation committees constituted by the state are the final authority on decisions regarding maintenance of property records, methods of tax

valuation and assessment, policies regarding exemptions and rebates, treatment of defaulters and late payees, etc.

ULBs in India value property taxes in four ways:

- (1) Annual rental value (ARV): In this system, properties are valued on the basis of the perceived rent they are expected to draw. Since registration of rental agreements is not common practice in India's cities, the ARV values are generally assigned on an ad-hoc basis by the state. This system is followed by 12 states in India and is the most prevalent method for valuing properties for the purpose of taxation (MoHUA 2020).
- (2) Unit area value (UAV): In this formulaic system unit area value, i.e., value of one unit of property, is prescribed by the state on the basis of property characteristics such as structure, use, age, location, circle rate of the property, etc. This system is followed by eight states (MoHUA 2020). In practice, prescribing UAV requires a scientific study of each area within the city and can only be done by an expert valuation committee or by the property tax board set up by the state. These committees and boards have been largely dysfunctional on the ground (MoHUA 2020), so application of this method of prescribing values is generally ad hoc. In a very few cases, such as in Bengaluru, Karnataka, the UAV value is directly linked to the circle rate of the property, which makes the system relatively buoyant and the tax base largely commensurate to the growing market value of property.
- (3) Capital value (CV): In this system, the property tax base is directly calculated on the basis of the circle rate of the property. The tax base is then adjusted using multiplicative factors for property characteristics such as age of the building, proximity to the main road, construction material used, building use, etc. This makes it a more rational and buoyant system of valuation than ARV and UAV. CV is used by two states: Karnataka (in all ULBs except Bengaluru) and Nagaland (MoHUA 2020).
- (4) Other systems of valuation: A few states, including Punjab, follow a flat-rate system of valuation. In this system, a flat rate per square unit is prescribed that may vary on the basis of different categories of property use and type of ULB (such as municipal corporation, municipality, and nagar panchayat). This system is ad hoc and entirely at the discretion of the state.

A summary of the valuation systems used in each state is provided in Table A2.1. Four states, including Maharashtra, provide ULBs the option of choosing between different types of valuation systems. The Acts of Arunachal Pradesh and Manipur are unclear on the methodology to be used in valuing properties.

Table A2.1: State-level summary of valuation system/s used in each State for the purpose of valuing properties for property tax

System of Valuation	No. of States	States
Capital value (CV)	2	<ul style="list-style-type: none"> • Karnataka (all ULBs except Bengaluru) • Nagaland

Unit area value (UAV)	9	<ul style="list-style-type: none"> • Gujarat • Himachal Pradesh • Jammu and Kashmir²⁹ • Kerala • Delhi • Odisha • Mizoram • Tripura • Sikkim
Annual rental value (ARV)	12	<ul style="list-style-type: none"> • Andhra Pradesh • Assam³⁰ • Bihar • Chhattisgarh • Goa • Haryana • Jharkhand • Madhya Pradesh • Tamil Nadu • Uttar Pradesh • Uttarakhand • Meghalaya
Flat rate (FR)	1	<ul style="list-style-type: none"> • Punjab
Multiple options for valuation methodology	4	<ul style="list-style-type: none"> • Maharashtra: CV or ARV • Rajasthan: UAV or by any other method • Telangana: CV or ARV or any such method as prescribed • West Bengal: ARV or CV where ARV cannot be estimated
State Acts where valuation methodology is unclear or not mentioned	2	<ul style="list-style-type: none"> • Manipur (unclear) • Arunachal Pradesh (not mentioned)

Source: MoHUA 2020.

Appendix 3. Other types of financial benefits for female property owners

In addition to property-related tax discounts, female property owners may receive other financial benefits, including the following.

- 1) Lower interest rates on home loans: Several banks provide lower interest rates on home loans for properties registered in a female's name. For instance, the State Bank of India provides a concession of five basis points or 0.05 percent on home loans given to female property owners.³¹

29. Jammu and Kashmir's status changed from that of a state to separate union territories in October 2019.

30. As per the Guwahati Municipal Corporation Act, 1969, as amended up till 2012.

31. *Economic Times* (June 2021), "4 personal finance benefits that women get,"

<https://economictimes.indiatimes.com/wealth/tax/4-personal-finance-benefits-that-women-get/stamp-duty-concession-on-registered-property/slide-show/77738108.cms>.

- 2) Credit subsidies when buying a house: Under the Pradhan Mantri Awas Yojana (PMAY), the central government runs a credit-linked subsidy scheme (CLSS) under which the government offers a subsidy to eligible applicants of up to INR 0.267 million on home loan interest rates.³² CLSS is intended to aid economically underprivileged classes and categorized by income. To benefit, applicants must register the home in a woman's name, even when she is not financially involved in buying the property.
- 3) Income tax benefits: In cases of joint ownership, owners can benefit from an additional income tax deduction of up to INR 0.15 million on the principal amount and INR 0.2 million on interest repayment, as both male and female owners can separately claim the tax deductions.³³

Appendix 4. List of 20 largest cities

Table A4.1 List of 20 largest cities in India as of 2018

No.	City	Population, urban area	Population, city
1	Delhi	30,619,694	10,927,986
2	Mumbai	20,494,279	12,691,836
3	Kolkata	14,885,007	4,631,392
4	Bengaluru	12,490,610	5,104,047
5	Chennai	11,066,808	4,328,063
6	Hyderabad	10,100,913	3,597,816
7	Ahmedabad	8,129,013	3,719,710
8	Surat	7,299,601	2,894,504
9	Pune	6,694,223	48,837
10	Jaipur	3,944,744	2,711,758
11	Lucknow	3,709,059	2,472,011
12	Kozhikode	3,625,013	439,922
13	Malappuram	3,472,805	61,743

32. *Financial Express* (November 2019), "How women can benefit from PMAY and how to apply for it," <https://www.financialexpress.com/money/Pradhan-mantri-awas-yojana-how-women-can-benefit-from-pmay-and-how-to-apply-for-it/1763157/>.

33. HDFC Bank (2021), "Home Loan Benefits for Women in India," <https://www.hdfcbank.com/personal/resources/learning-centre/borrow/did-you-know-women-can-get-a-better-deal-on-home-loans>.

No.	City	Population, urban area	Population, city
14	Kanpur	3,132,844	2,823,249
15	Kochi	3,123,271	604,696
16	Thrissur	3,122,168	325,110
17	Indore	3,053,112	1,837,041
18	Nagpur	2,908,845	2,228,018
19	Coimbatore	2,814,268	959,823
20	Thiruvananthapuram	2,624,797	784,153

Source: UN World Urbanization Prospects 2018, https://population.un.org/wup/Download/Files/WUP2018-F12-Cities_Over_300K.xls.

Appendix 5: Participants in focus group discussions and interviews

Focus group discussions

Profile of participants

Female and male owners of property were recruited to take part in focus group discussions (FGDs). Since the research aimed to understand the two groups' differences in their choices concerning home ownership and recurrent property tax compliance, to ensure a meaningful comparison, the groups' profiles were designed along the following minimum parameters.

1. *Property ownership*

- All participants should have a residential property in their name, either single ownership or joint ownership (with a member of the opposite gender).
- Wherever possible, each FGD group would have an equal mix of single and joint owners to facilitate understanding of decisions around joint and single ownership.
- For male joint property owners, the joint ownership should be with a female. This was to understand more clearly decisions on property purchase/ownership in light of gendered discounts and the influence of these discounts on having a female co-owner.
- For male property owners, the property purchase should have occurred after marriage. This was to understand more clearly the decision on property purchase/ownership in light of gendered discounts, since only male FGD participants who listed ownership jointly with their wives (in relevant cities) were eligible.
- Ownership of the property could not be acquired through inheritance, to ensure owners were liable for payment of stamp duty and property registration charges.

2. *Property type*

- Ownership should be of a residential, not commercial or industrial, property. Other property types are subject to different property tax assessments. In almost all cases, the commercial property tax is much higher than the residential property tax. The same applies to stamp duty charges. Moreover, other factors are involved in managing commercial/industrial properties, such as applying for trade licenses, business loans, etc., that may affect compliance and other aspects of ownership. Additionally, discounts for females do not always exist in the case of nonresidential properties (this is explicitly mentioned in the case of Maharashtra for stamp duty discounts, for example). Hence, comparing ownership and compliance on tax payment for residential properties and nonresidential properties would not be useful.

3. *Length of property ownership*

- Participants should have had ownership of the property for at least a year, to ensure they had experience with the requirement to pay the property tax.

4. *Registration and property tax*

- Participants' properties should be duly registered to understand the impact of gendered discounts for stamp duty/registration in relevant cities.
- Participants should own property that requires property tax payments (i.e., it is not exempt for any reason, such as low property value, purchase in a particular scheme, etc.), so the impact of gendered discounts on property tax payments is clear.

In addition to these minimum requirements, wherever possible the following additional attributes were sought for the profile of participants:

- Value of property (at purchase and now)
- Socioeconomic status of the participants' household, as determined by household income
- Age range
- Geographic location of property within the respective city

To the extent possible, male and female owners' groups were matched across these parameters.

Recruitment of participants

Female property owners

As mentioned, while indications show some improvement, female property ownership is still relatively low in Indian cities. Recruiting female participants for this research was therefore mostly opportunistic within the parameters outlined below. The first step was to create a database of possible female participants in each city, with a goal of approximately 30 or so. For each of these women, information on the relevant parameters noted above was captured, such as type of ownership (single/joint), age, socioeconomic status of the family, location of property, property value, etc. Valid evidence of property-ownership was also sought.

The database was created various approaches, including:

- Field-visits to different geographical locations in the city with varying economic conditions
- Visits to property tax payment centers
- Contacting panel members previously engaged by local consultants
- Reaching out to other connections in the cities, particularly in lower socioeconomic communities
- Word-of-mouth/snowballing effect following the above approaches

From the databases created, a diverse set of eight females was invited to take part in the discussion from each city, based on a range within the criteria outlined in the participant profiles section. Where more than one female had the same demographics, a random selection was made from among them. A matched reserve list was also created in case replacements were needed.

Male property owners

The same approach was used to select male property owners (save for differences in demographics required), and the aim was to broadly match the male and female participants wherever possible on the following characteristics:

- Age
- Socioeconomic category (as defined by household income)
- Length of ownership of property
- Property value at time of purchase
- Property value at the time of the research

Details on male owners were collected in the same way and at the same time as female owners and saved into the database; selections were then made from among them as appropriate. Eight female owners and eight male owners were invited to participate in their city's FGD. A matched reserve list of male candidates was made for each city to allow for replacements if needed.

Conduct of FGDs

All the FGDs were conducted between September 2 and September 17, 2021, and lasted between 60 and 90 minutes. Moderators of the FGD sessions were all experienced field executives who speak a range of languages including English, Hindi, Kannada, and other Indian languages. All were trained on the particulars of the project (including the overall topic, questions, and methodology) and on the required conduct of the FGDs. Moderators were informed about gender-based discounts in the different cities to allow them to accurately pose questions in each city, to lead the discussion by contextualizing participants' responses, and to encourage the flow of questions and suitable responses and discussion. Moderators were not made aware of the hypotheses of the research to avoid any bias.

Due to the COVID-19 pandemic, all FGDs were conducted online, with each participant logging on individually. Where necessary, participants received help accessing the digital meeting room. Participants were requested to sit in a room separate from family members/colleagues/others, and cameras were on

for all participants and the moderator throughout the session. Each session was facilitated by a moderator of the same gender wherever possible.

At the start of each session, the language(s) of comfort were selected by the group. A translator was also available in each session to ensure full coverage of the key vernacular languages and to help clarify wherever necessary. The main languages used were Hindi, English, Kannada, and Odia. Table A5.7 lists the languages used for the six FGDs. The conversations were moderated and designed to flow according to the question schedule, with opportunity for free-flowing discussions where relevant. To avoid defaulting to the same person for each question, moderators addressed participants in turn. Participants were free to leave the discussion or discontinue their participation at any time, but none did. All FGDs were videorecorded, translated into English where relevant, and transcribed for analysis.

FGDs with male and female participants from Bengaluru were used as the pilot to confirm the effectiveness of the questions, flow, and format. No issues were found during these pilot FGDs.

Detailed tables on achieved sample composition: FGD participants

Table A5.1: Achieved FGD sample by gender (F=female, M=male), the purchase value of the property, and city

	Purchase value of property (INR)							
	<=50,00,000		>50,00,000 but <=70,00,000		>70,00,000 but <100,00,000		>= 100,00,000	
	F	M	F	M	F	M	F	M
Bengaluru	4	3	2	3	1	1	1	1
Ahmedabad*	7	5	1	1	0	1	0	0
Mumbai	3	6	2	1	1	1	2	0
Pimpri-Chinchwad*	6	8	1	1	1	0	0	0
Bhubaneswar*	8	6	0	1	0	1	0	0
Delhi	2	3	2	2	1	1	3	2
TOTAL	30	31	8	9	4	5	6	3

*Since many are under INR. 50,00,000, a more detailed breakdown of pricing brackets under INR. 50,00,000 is given in Table A5.2 for these cities.

Table A5.2: Achieved FGD sample by gender (F=female, M=male), purchase value of the property and city (breakdown of cities with lower value properties)

	Purchase value of property (INR)

City	<=10,00,000		>10,00,000 but <=20,00,000		>20,00,000 but <=30,00,000		>30,00,000 but <=40,00,000		>40,00,000 but <=50,00,000		>50,00,000	
	F	M	F	M	F	M	F	M	F	M	F	M
Ahmedabad	2	1	2	1	3	1	0	2	0	0	1	2
Pimpri-Chinchwad	0	0	2	3	0	2	41	1	1	1	2	2
Bhubaneswar	1	0	3	4	2	0	2	1	0	0	0	3

Table A5.3: Achieved FGD sample by gender (F=female, M=male), the current value of the property, and city (breakdown of cities with lower value properties)

City	Current value of property (INR)											
	<=10,00,000		>10,00,000 but <=20,00,000		>20,00,000 but <=30,00,000		>30,00,000 but <=40,00,000		>40,00,000 but <=50,00,000		>50,00,000	
	F	M	F	M	F	M	F	M	F	M	F	M
Ahmedabad	1	0	0	2	3	1	3	0	0	2	1	2
Pimpri-Chinchwad	0	0	0	0	2	3	3	1	0	2	3	3
Bhubaneswar	0	0	1	0	1	3	3	1	0	0	3	4

Table A5.4: Achieved FGD sample by gender (F=female, M=male), household income and city

City	Monthly household income (INR)					
	<=50,000		>50,000 but <=80,000		>80,000	
	F	M	F	M	F	M
Bengaluru	3	1	2	4	3	3
Ahmedabad	8	5	0	2	0	0
Mumbai	3	2	3	2	2	4
Pimpri-Chinchwad	8	9	0	0	0	0
Bhubaneswar	7	5	1	1	0	2
Delhi	6	5	2	3	0	0
TOTAL	35	27	8	12	5	9

Table A5.5: Achieved FGD sample by gender (F=female, M=male), age and city

	Age bracket of participants (years)							
	<=35		>35 but <=40		>40 but <45		>=45	
	F	M	F	M	F	M	F	M
Bengaluru	5	2	1	3	0	2	2	1
Ahmedabad	2	4	2	1	2	2	2	0
Mumbai	2	2	2	4	0	2	4	0
Pimpri-Chinchwad	4	6	4	3	0	0	0	0
Bhubaneswar	6	1	1	4	0	3	1	0
Delhi	1	2	5	4	0	2	2	0
TOTAL	20	17	15	19	2	11	11	1

Table A5.6: Achieved FGD sample by gender (F=female, M=male), length of property ownership and city

	Length of property ownership (years)							
	1-3		4-6		7-9		10+	
	F	M	F	M	F	M	F	M
Bengaluru	2	3	2	4	1	0	3	1
Ahmedabad	1	3	5	2	0	1	2	1
Mumbai	2	3	1	1	1	1	4	3
Pimpri-Chinchwad	2	4	1	1	3	3	2	1
Bhubaneswar	1	3	5	3	0	1	2	1
Delhi	4	3	3	3	0	0	1	2
TOTAL	12	19	17	14	5	6	14	9

Table A5.7: Main languages used in each FGD

City	Females	Males
Bengaluru	Kannada and English	English
Ahmedabad	Hindi	Hindi

Mumbai	Hindi	Hindi and English
Pimpri-Chinchwad	Hindi and English	Hindi
Bhubaneswar	Hindi and Oriya	Hindi
Delhi	Hindi	Hindi and English

Interviews with government officials

Two interviews in each of eight cities were planned: one with a revenue officer to gain insights on aspects property tax issues, and the other with an officer from the stamp duty and registration office to gain similar insights on those topics; both interviews were expected to provide general insights about gender and property ownership locally. Additionally, gender-disaggregated data on property ownership, including data from different time points over recent years to observe any gender trends, were to be sought from all interviewees for the relevant geographies.

The eight cities selected reflect a range of discounts on stamp duty and property taxes. Table A5.8 shows the two additional cities, beyond those listed for FGDs in Table 6 (see section 4.2), where interviews with government officials were sought. Legislation for these cities includes a stamp duty discount for females. The eight cities include those where both gender-based stamp duty and property tax discounts exist, where neither exists and where the legal framework suggests gender-based discounts exist but do not seem to be implemented in practice.

Table A5.8: Cities where interviews with government officials were requested

State	City	Stamp Duty discount for females	Property tax discount for females
Punjab	Ludhiana	Yes	No
Uttarakhand	Dehradun	Yes	No

Profile of Participants

Revenue officers

Two types of revenue officers were considered for this interview, listed here in order of preference:

1. Officers with 8 to 10 years of experience as head/superintendent of the revenue/property tax department.
2. The additional/joint commissioner (the usual designation in municipal corporations), or in town panchayats, since these positions are unlikely in very small urban local bodies (ULBs), the executive officer directly.

These officers' typical responsibilities include:

- Managing a team of tax collectors.
- Assigning targets to the tax collectors.
- Managing the cash collected at the municipal office and from the field.

- Reporting tax demand and collection figures to the commissioner/executive officer.
- Coordinating with the departments for additional duties, e.g., election duties.
- Managing cases lying in court due to disputed properties.
- Managing new and re-assessing existing properties; conducting regular surveys.
- Mediating in cases of minor assessment, billing, or collection disputes.
- Collecting taxes from high value commercial properties.

These individuals, particularly head/superintendent officers, have daily, direct interaction with taxpayers. They are also those most likely to be able to provide insights on whether female ownership leads to better discipline in tax payments or compliance. Head/superintendent officers would be the first choice for interviews and were likely to be present in all cities selected for this research. Additional/joint commissioners were approached if head/superintendent officers were unavailable for interviews. Though they would have less on-ground experience, they are likely to have a good insight into why discounts were introduced and an overview of issues of interest.

Land administrators

Both of the two types of land administration officers were considered suitable for these interviews.

1. A tehsildar who has been in the position for at least one year. Their responsibilities include:
 - Managing the land administration for the entire district/tehsil.
 - Collecting land revenue.
 - Surveying land.
2. The person at the registration of properties desk where stamp duty charges are levied and collected, typically called a subregistrar. Their responsibilities include:
 - Collecting relevant documents from the property owners.
 - Processing documents and feeding them into the electronic system.
 - Verifying at the time of registration the accuracy of documents submitted.
 - Stamping the registration papers and collecting the requisite fee/charges.
 - Managing queries pertaining to registration of documents.

These individuals deal directly with citizens registering property sales and/or oversee land administration overall and therefore have a good understanding of the registration of properties, including the process, calculations, and discounts available for stamp duty, the application process (including rules around availing of these), and the department's revenues. They would be able to provide insights into female property ownership, use of discounts, and citizens' understanding of the registration process.

Recruitment of participants

The entities working on the project have extensive, mostly ongoing engagements in most of the municipalities selected for the project, allowing them to leverage existing connections to secure interviews. After determining who fulfilled the criteria needed for the interview, appointments were secured. Interview subjects were provided in advance with a clear outline and statement of purpose for

the interview, and, if requested, a list of the interview questions. Contact was made in a vernacular language, Hindi, or English, according to the participant's preference.

Conduct of interviews

All interviews were conducted between September and October 2021 and lasted for 25 to 60 minutes. Interviewers were field executives with experience engaging with government officials. They spoke a range of languages, including English, Hindi, Kannada, and Punjabi, and were all trained on the particulars of this project, including the overall topic, questions, and methodology and the required conduct for the interviews. Interviewers were made aware of the availability of gender-based discounts in the different cities to orient them and to allow them to contextualize responses and maintain the flow of questions. Interviewers were generally not made aware of the particular hypotheses of the research to avoid any bias, but due to unavoidable circumstances, in five cases (pertaining to property tax in Delhi, Dehradun, Bhubaneswar, Ludhiana, and Pipili, in the Puri district on the outskirts of Bhubaneswar) the interviewer had such knowledge.

COVID-19 protocols required that all interviews be conducted online or by telephone. The conversations were designed to flow according to the question schedule, with opportunity for free-flowing discussions where relevant. Participants were free to leave the discussion or to discontinue participation at any time, but none did so. Interviews were recorded if permission was granted (this occurred in only a few cases); otherwise, detailed notes were taken and used for analysis.

The first two interviews were conducted with government officials from Bengaluru and served as pilots to trial the questions, flow, and format. No issues were found during the pilot interviews.