

# Womens' Inheritance right in Jeopardy: Assessing the socio-economic and cultural factors hindering womens' right to own land

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**Abstract:** The right to inheritance is an essential right for women, it ensures their financial autonomy. Pakistan's constitution based on Islamic law, provides this right to women, but it is widely denied in the whole of the country, particularly in study area i.e. Haripur. This study looks at the choices available to women, and the problems they face in adopting choices autonomously. The main aim of the study is to examine the demographic, economic, social, and cultural factors such as marital patterns, education, and awareness in influencing women's rights to inheritance and immovable property access and control in Haripur, a district of Khyber Pakhtunkhwa, Pakistan. The mixed methodology by using questionnaire and interview guide is used for this research and the results were produced using purposive sampling technique and thematic analysis. The study found that education level, comprehension of the Quran, and awareness of Islamic inheritance laws are the key factors shaping household' attitudes about women's right to inheritance, ownership, and management of property in the study area. Other characteristics, such as socioeconomic position, the number of children, and marriage patterns, appear to be less influential.

**Keywords:** Inheritance, immovable property. women's rights.

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## 1. Introduction

One of the most important characteristics of structured human civilizations is inheritance. In a broader sense, inheritance may refer to anything from the physical transfer of property (movable and immovable), entitlements, liabilities, and obligations upon the death of an individual (Agarwal, 1988; Hann, 2008). The ability of a woman to inherit is seen to be one of the rights

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that will empower and safeguard women all over the world. Universal Declaration of Human Rights (UDHR, 1948) expresses firmly that "each one has the right to acquire property by yourself or in partnership with others." Both spouses have equal rights to property ownership, acquisition, management, administration, enjoyment, and disposal within the family (CEDAW, 1979; Beijing Declaration, 1995).

According to property theory, in a modern capitalist society, resource ownership may contribute to a sense of relative power and liberation of previously marginalized groups and people (Merrill, 2012). For the young and middle-aged, intergenerational savings in the form of inherited property constitute a significant source of wealth (Lillard and Willis, 1997). Parental bequests of tangible wealth and human capital investments are important kinds of intergenerational transfers that have far-reaching effects on long-term development. Even if it is assumed that parents accumulate assets only for their own retirement use and have no intention of leaving anything to their children, as the life cycle theory predicts, the latter will almost surely inherit something (Ohlsson, 2005). Furthermore, in poor countries with inadequate social security systems and financial markets, inheriting a house or cultivated land, which is viewed as a solid source of old-age safety, is usually the only option (Agarwal, 1994).

Throughout history, several informal norms like customs evolved into concrete laws that govern wealth transmission between generations. According to Stenzor, for children whose parents die young, inheritance might be a source of educational investment. Women having immovable property have the power to take a larger involvement in family and agricultural decision-making within marriage (Stenzor, 2003). Women's lack of access to the property leads to extreme poverty. Legal restrictions on women's property rights are believed to be at the basis of larger patterns of inequality. Such a situation increases the socio-economic dependence of the woman and consequently reduces her participation in the process of human development (Stenzor, 2003).

The right of receiving an inheritance can be influenced by religious, cultural, and legal institutions (Kabeer, 1994). According to Deere and Leon (2003), the gender asset difference in land is large in Latin America and is caused by three factors: male preference in inheritance, male advantage in marriage, and male bias in both community and state land distribution systems. Interaction of cultural institutions and economic institutions is very strong in developing countries. Men are frequently favored over females in these nations, and sons, in particular, tend to gain from the right to practically all of their father's property, which is extremely unjust to women (RDI, 2009). The majority of the Hindus in Nepal and India and Muslims in Pakistan, India, and Bangladesh are following the patrilineal kinship system. All is done in the name of protecting inherited property, and it is justifiable, which is a significant source of revenue and a powerful symbol (J.P. Naik, 1994; Merrill, 2012).

Dowry is frequently viewed as a daughter's portion of the inheritance, which is obviously not the same as legal inheritance in most circumstances, but females are compelled by traditional norms. Furthermore, females are informed that male siblings would look after them, and that the presents they receive on certain occasions are considered their part of a property (Panda & Agarwal, 2005; Dube, 1997; Jackson, 2003; Khan. *et al* 2016; Brown and Choudhry, 2002). Chinese women who received a dowry, according to McCreery, had essentially no property

rights. They may have had legal ownership of property, but they did not usually have the right to inherit it (McCreery, 1976).

Economists such as Nussbaum (2013) have claimed that property ownership contributes to authentic human functioning. Women have restricted access to and influence over productive resources, even when they have the legal right to own and inherit property (Saigol, 2016). In the absence of protective measures, women frequently turn to their parents' home and brothers for help (poor marriages, sickness, financial strain) and so forego their share of the property as a kind of future insurance (Bennett, 1981).

### **Power, Patriarchy, and gender in relation to land rights**

Power and empowerment processes are interlinked in conflicts for property and gender fairness. Those who have land rights have a certain level of authority over those who do not, especially in rural regions, whether land represents an essential cultural resource or a productive element and capital asset. Women who get an inheritance have more autonomy, control, and access to funds and resources, as well as increased negotiating power. (Agarwal, 1988).

Feminists typically use the term "patriarchy" to characterize the male-female power relationship. Patriarchy refers to the representation and institutionalization of male control over women and children in the home, as well as male domination over women in society at large, in its broadest sense. It implies that males have influence in all of society's major institutions, but women are denied such access. It does not, however, imply that women are utterly powerless or without rights, influence, or resources (Lerner 1989:239). Patriarchy, according to Walby, is a set of social institutions and behaviors in which men oppress and exploit women (Walby 1990:20). Without the assistance of women, no nation can prosper. Women are now viewed in positions of different authority like Prime minister, queens, etc. But none of this changes the reality that the system is dominated by males, and women are just accommodated within it in various ways (Sultana, 2012). Property rights, particularly women's land rights, are determined by a complex interaction between a society's institutions and underlying power dynamics. Inheritance and property rights discriminate against women due to patriarchy (Lerner, 1989). Because of its largely patriarchal structure, inheritance, for example, tends to exclude women in many circumstances (Lastarria-Cornhiel and García-Frías). When an inherited property is distributed unequally, the impact of this imbalance on economic inequality is of great importance.

### **Inheritance laws and customary practices in Pakistan**

The lives of Pakistan's countryside women and men are based on cultivated land. Land serves as a source of safety (Mumtaz, 2007). Pakistan, with caste and familial ties playing a significant role in rural regions, on the one hand, there are the lower-income occupational groups such as potters, cobblers, and so on and on the other, there are the impoverished landless and sharecroppers (Mumtaz, 2007). Obviously, these groups rarely own property, and women, in particular, are far less likely to do so. Female's right of access and control over property inheritance assures their socio-economic empowerment and is recognized by the Islamic law, the constitution of Pakistan, and internationally (Aisha, 2008). Legal plurality exists in Pakistan when it comes to inheritance law; customary law, civil law, and Shariah law all control inheritance affairs. The Pakistani Constitution and Shariah law give a categorical foundation for women to exercise their inheritance and ownership rights. The ground reality, however, is substantially different, owing to

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prevalent cultural practices, social conventions, taboos, stereotypes, and patriarchal structures (Zakria and Watto, (2005).

According to Pakistan's ancient tribal norms, males are entitled to practically all of their parents' possessions, but women are frequently denied or pressured to relinquish their lawful share of the inheritance (Rehman, 2010; Aisha, 2008). Dowry is viewed as a convenient recompense for any conceivable part in natal inheritance in Pakistan (Mehdi, 2001). A culture of cousin weddings has developed as a result of the necessity to retain ancestral landholdings. In severe situations, honor killing and marriage to the Quran are also strategies to protect family property (Zakria and Watto, 2005). Women claim to the property they inherited may lead to their parents' abandonment.

All these acts are in violation of Islamic law and, unequivocal rules, which provide clearly defined shares for male and female descendants of a deceased person. Even though women in Pakistan have the legal right to inherit money from their families, they rarely use it. Islamic (Shariah) and Pakistani state law allow women to inherit both immovable and moveable property, women have traditionally been denied jurisdiction over their inheritance, especially immovable property such as land, and often their whole claim to it (Mehdi, 2002; Bibi, et al.,2012).

In Pakistan the status of women is very low in terms of achieving their rights to inheritance (Naznin, 2014). Women face a number of challenges, including a lack of information about their property rights and a lack of understanding of land transaction procedures, land registration systems, and other legitimate issues related to land ownership (Rubab and Usman, 2018). The traditionalism in customary practices and the overvalued of religion are making hurdles for the woman in Pakistan (Malik & Aamir, 2017 and Khan & Noreen, 2012). In inheritance cases women usually do not receive or are forced to surrender their legal share in the property (Rehman, 2010; Rubab and Usman, 2018). Women are even forced to “swap marriages” to keep away from inheritance (Aisha, 2008). Dominant cultural and customary practices, lack of awareness and lack of implementation are the main causes that result in women's deprivation in the property (Kabeer, 1994; Ahmed, 2010).

Study by the National Commission on the Status of Women states that the percentage of female respondents encountering obstacles in acquiring their right to inheritance is more than 45.23 percent in Pakistan. Among those obstacles customary practices are 50.66 percent, legal system complexities 38.16 percent, and procedural issues are 28 percent responsible for the most prevalent hurdles (NCSW, 2005). Customary inheritance rules are the most widely followed in Pakistan due to the significant effect of customary practice.

The association between asset ownership and reduced poverty and increased security, as well as the relationship between asset accumulation and economic and political power, has been thoroughly examined. Women may not share in the riches of males, even within the same household or family, which is a topic that has just lately gained attention. Although women in Pakistan have the legal right to inherit their families' property, they rarely use it.

Parental bequests of tangible wealth are an important kind of intergenerational transfer that has far-reaching effects on long-term development. The land is a valuable asset and a vital source of income at low levels of development (Goyal, 2012). Constraints on women's legal rights to property are likely to be at the foundation of larger patterns of inequality, given the importance

of asset ownership for women's bargaining power, opportunity to make a living, and intra-household allocation of resources toward consumption and investment. But women face inequalities to access and control over the property. Therefore it is a need to understand the social and cultural barriers that face women responsible for discrimination. The purpose of this study is to look at a variety of probable factors that are linked to women's views on inheritance, property ownership, and property management in Haripur, Khyber Pakhtunkhwa (KPK). The research is based on a field survey using quantitative and qualitative data that may be used to explain the link between women's rights to inheritance and property control and numerous socioeconomic and demographic characteristics.

## 2. Methodology

The study captured the multidimensional problem and practices around women's access and control of immovable property and inheritance, which is constructed by social institutions specifically family. A pragmatic paradigm is used in this research. The pragmatic paradigm, according to many academics, can give a philosophical foundation for the mixed research method, that's why to collect detailed information, interview guides and questionnaire are used for data collection in the current research (Johnson et al. (2007; Creswell (2014). Based on the above-mentioned research design, the authors found that both quantitative and qualitative techniques were most suited to answering the study's research question. It enabled us to listen to the participants' facts and stories with an open mind, allowing us to collect a variety of data from their unique experiences.

A household is made up of one or more people who live in the same house and eat together (Haviland, and William, 2003). In the current study, a household is a family unit and the main unit of analysis. We took information from the head (women, men) of the household about family structures, education, practices, decision-making, financial status, awareness, patriarchal mindset, challenges, etc. We also took the information about the intentions of parents regarding women's rights to inheritance. Some households were represented by daughters and sons of the parents who had better knowledge about the research issue. In most cases the respondents of the household would be supported by the rest of the family with needed information.

The data is collected from 80 households' heads. The selection of households is based on having less or more immovable property. The majority of the household are from urban and rural areas of tehsil Haripur while 30 households were from rural areas of tehsil Khan Pur and tehsil Ghazi. This distribution of the sample is based on proportion to the population of these tehsils. Due to the sensitive and personal nature of the research issue, however, it was difficult to find volunteers households who had no personal ties to the study. Researchers feel that by using reasonable judgement, purposive sampling is used and approached eligible heads of the households who were living in the Haripur district.

For data collection, a questionnaire and interview guide was employed. The questionnaire was centered on the household's personal and familial information in the first section, while the second section is meant to identify broad patterns of land ownership, and the third section is about awareness, decisions, intentions and opinions about property and inheritance. The questioning will look into how families might deprive women of their ability to own, control, and access land. The replies were prepared further for the interview, which comprised of broad questions concerning the issue and the research's main goal.

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Besides the questionnaire the best way for capturing unique voices, diverse experiences, and concerns regarding the prevalent problem of denial of women's inheritance rights is to utilize a structured interview guide as a data collecting instrument. The interviews were centered to get the heads' intentions and important opinions regarding access and control of property. The recommendations were also intended to give the respondent peace of mind. The interview's questions were primarily indirect. The guide was rationally developed to collect as much information as possible without jeopardizing the head's interests.

The interviews were first thoroughly recorded and authentic transcripts were created. The transcripts were then employed in the analysis to gain a better understanding of the study's objective viewpoint. To meet with ethical issues and to safeguard participants' safety, the data was afterward made secret by assigning artificial identities to individuals. The data was then grouped after coding based on themes that emerged from the replies. The triangulation approach was utilized to assure the research's reliability by combining the findings from interviews, and data from questionnaires. Thematic analysis was employed to draw the findings and results.

Households in tehsil Haripur were not recognized personally by researchers and are chosen with the help of personal contacts with friends residing there, while households in tehsil ghazi and Khan Pur were also picked with the help of personal connections like family friends. These methodologies combine qualitative and quantitative data, complementing each other to depict the links between many factors and women's rights to inheritance across multiple aspects.

### **3. Findings and Discussions**

The research looked into how women's problems influenced their decisions about claiming or abandoning the family property. Households shared their stories; many of them have followed denial, hence their views remained important to the results. Heads have given a useful insight into the motivations for surrender. According to the data collected, the result was categorized into sub-themes. These subthemes include intentions of respondent's offering their women's due rights of property, opinions of respondents regarding access and control of women's property, reasons for women to claim their inheritance, and reasons for women to relinquish their inherited rights. Because data of relinquishing the right far exceed those of claiming it, the researcher has devoted a significant amount of this work to reveal the reasons behind this disparity. During the data collecting process, the researcher discovered that women frequently give up their inheritance in favour of their parental families, sometimes willingly and sometimes out of affection. Simultaneously, they are frequently compelled to relinquish their inheritance.

#### **The reasons for claiming, surrendering, and denying the rights of inheritance:**

According to the findings through interviews, women frequently claim their inheritance only when they are in a financial crisis and have no other options. The 73 percent male heads replied that if their daughters or sisters bear the tough financial positions due to being widowed, divorced, or under undue pressure from their in-laws, then they will help them, but they were still not favored to give them their due rights in property and not favored into ownership of property for their women. Five of the household's heads from tehsil Haripur explained that their sisters were being pushed to claim inheritance by their spouses and in-laws. They replied that after giving property to their sisters they have boycotted their sisters. One of the heads told that her sister

claimed for her share due to the pressure of her mother-in-law because, according to her, dowry was quite tiny. His sister was entertained for her right, but she was no longer appreciated by her parental family.

One of the female heads of the household claimed her inheritance since her husband died and she was struggling to make ends meet. She claimed her right and made her decision based on her own free will. The respondent was a resident of tehsil Haripur with five children. She split up with her parental family due to receiving her right of property. Women lose in both cases; if they claim their inheritance, they risk alienating themselves from their natal families, and if they don't, their relationships with their spouses and in-laws worsen. Only three of the study's respondents one from Khan pur and two from tehsil Haripur claimed that their sisters demanded inheritance by will, and they were not in financial distress or under pressure from in-laws.

About six heads replied that their mother received their inheritance share. Among them one of the heads added that his mother received some property from her natal family because of being widowed and poverty, but it was less than half the share of her brother. One of the heads replied that his wife received her share in the form of land at the time of marriage. He replied that his father-in-law divided the land and handed it to each of his children according to Islamic law. This land ownership was other than dowry. He added about his father-in-law that "My father-in-law always understood that if the daughter had my own land, She wouldn't have to rely on anybody in times of need, Moreover, no one would try to embarrass her." He further added that his wife considers herself extremely lucky to have the backing of her natal family and claims that owning property has given her a feeling of protection. Furthermore, having land ownership has provided her with the chance to speak about women 's issues, which she may not have had if she had been deprived of ownership. When asked about administrative issues regarding the land transfer, he explained that her father handled all the paperwork while she simply signed the documents. The total of the various forms of male dominance around women that we observed in our analysis is due to patriarchy. Men benefit monetarily from patriarchy because they have power over and exploitation of areas of women's life. They obtain actual economic rewards from women's subjugation.

#### **Brotherly Emotional Attachment: A Social Safety Net**

The findings revealed that females' primary socialization process leads to an unbreakable emotional tie to their brothers. Girls are educated from a young age that their brothers are superior to them because they can offer them unmatched security. Furthermore, youngsters are instructed that brothers will always be the family's heirs. Women should not resist their biological family and should make every effort to have a cordial connection with their brothers in order to keep a good relationship with them. Many women give up their inheritance because they seek social security from their brothers or just because they love them, according to the research. The practice of transferring over property to brothers was found to be widespread among women from all the study locations. Some highly educated women were also discovered to engage in this habit of relinquishing their rights out of love.

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### **An Alternative to Inheritance**

Even though many other traditional practices had a part in robbing women of their inheritance, percentage analysis demonstrated that dowry was the most powerful factor. The custom of providing dowry is not imposed by Islam, and it is not even followed to the same level in other Islamic nations outside of South Asia, where it was already a substantial component of Hindu society before conversion to Islam (ICRW, 2006). According to the findings of this study, dowry was thought to be an excellent alternative to female inheritance from patrilineal families. Even some respondents preferred dowry over inheritance, despite the fact that it only provides a temporary benefit and has a relatively low monetary worth in comparison to true inheritance. The data also found that in Haripur, the belief in dowry as an alternative to female inheritance from natal family was widespread. The findings of the study demonstrated that unless the government dealt with dowry issues with an overwhelming force, it would be nearly difficult to eradicate the practice.

About 65 percent of the heads' households were in favor of dowry and against Inheritance according to the study data. They considered the dowry as a substitute for inheritance. They thought that due to the subordination of women they are only capable and deserve for home duties. According to the data, in almost all cases dowry is less than the due share of the inheritance and it is mostly in the form of home utensils.

About 70 percent heads from the study population were in the view that men make the decisions and are deserving of being landowners. They thought that if husbands and sons are there, women should not be able to achieve any immovable property. They explained that land is family property, women do not need to have it registered in their names. They viewed that their women are very comfortable without any land. They also thought that women should not possess any land, because their husbands and sons are alive to support them. They have the opinion that women should surrender their rights.

About 78 percent of heads got their share but did not transfer it among their offspring, in which 69 percent believes they should provide land to their women, but 86 percent have no plans to do so. They claimed that because of the patriarchal system, women should not own land or have influence over it since it is assumed that women cannot handle financial obligations as effectively as males. In the domains of land registration and inheritance, men were shown to have greater information and procedural expertise than women. They replied that women are only responsible for doing home duties and caring for their families, and they are not considered competent in handling property or negotiating land deals. A tiny number of households have been reported to have used their own will to provide property to their daughters.

According to the data 71 heads have not distributed immovable property among their daughters and sons, while almost all the heads compensated their daughters in dowry during daughter's marriages, but this dowry is less than the due share of daughters. The above results from data showed that very few mothers, sisters and wives got their share.



### **An Issue with Basic Socialization**

According to the study population the data showed that women are very less independent in giving their consent regarding marital decisions and have lack of freedom to some extent in social interaction. Through numerous stories, girls are educated about their brothers' superiority, laying the groundwork for the concept that it is preferable to give property to your father's son than to someone else's son. Due to the lack of social mobility among women, when they inherit property in the form of land from their parents, they must give it to male family members such as their husband or father-in-law. It means they lose control of their land in any event; women prefer to surrender it to their own brothers.

These events have demonstrated that women's claims to their proper portion of inheritance are not socially acceptable. Women are considered wicked and selfish, even if these charges are made owing to adverse societal situations. The fact that these women have lawfully inherited their shares is ignored. All of the aforementioned instances show that women making claims based on their own free choice are extremely unusual. Frequently, women claim as a result of adversity, such as a financial crisis or in-law pressure.

In order to comply to societal standards and beliefs, the respondents replied that the majority of women gave up their right to inherit in favor of male relatives, according to the findings. Lack of understanding among women, societal pressure placed on women, emotional attachment of women to their brothers, and other issues were among them.

The study findings explored that lack of understanding was determined to be one of the most significant causes for women relinquishing property, an issue that will be discussed more in this article. Women were taught to feel that if they claimed for their portion of the inheritance, they were in effect defeating their brothers' rights in practically all of Haripur's selected areas. One respondent said when asked why women give up their inheritance from natal families in favor of their brothers, dowry had an important influence on women giving up their inheritance. Many of the study's participants, particularly those from rural regions, thought that dowry served as an alternative to inheritance. This demonstrated that many women in Haripur, where dowry is regarded as a power equal to inheritance, gave up their right to inherit because of it. Furthermore, in certain circumstances where Heads were exceedingly wealthy, they prevented their women from inheriting from their birth families. According to fieldwork, mostly women relinquished their right to inherit owing to emotional ties to their natal families. In other situations, where widowed women got their inheritance, the patterns were the opposite of what was expected.

### **Religion Misinterpretation**

Misinterpretation of Islamic laws also had a key part in denying women of their ability to inherit, according to data collected on the ground. Extensive investigation revealed that misunderstanding of heavenly instructions was mostly caused by a lack of awareness and patriarchal agendas. Purdah is a Muslim requirement for women; however, it does not prevent them from participating in social events. In addition, Islam does not prohibit women from participating in economic activity. Purdah, on the other hand, was revealed to be practiced in a very severe manner, with women being bound to their houses. Women's exclusion from growth and advancement assumed that Islam required them to stay indoors and conduct household

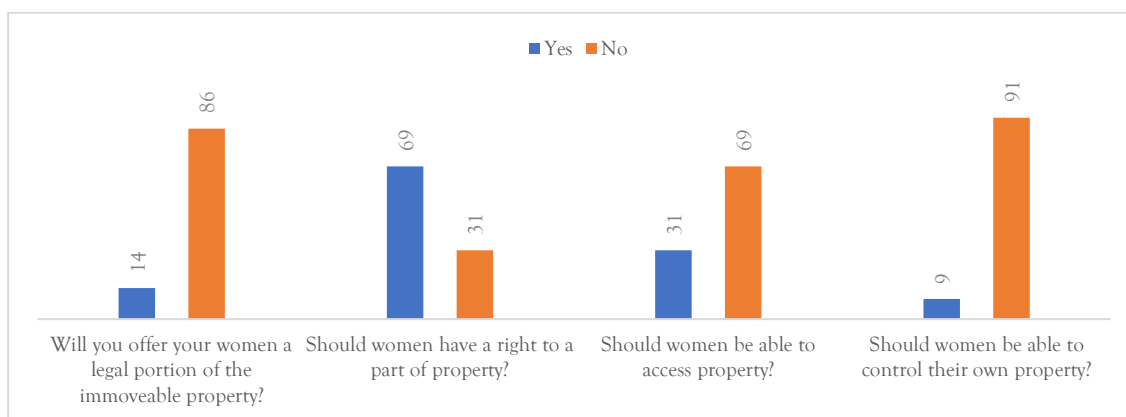
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responsibilities. This phenomenon was discovered to be common in tehsil Ghazi's surroundings. Furthermore, during fieldwork, it was discovered that men's position in Islam as guardians and maintainers of women had been misinterpreted, and that males were even seen to be superior to women in some regions of Haripur. Even a considerable proportion of respondents from the tehsil Haripur in this survey thought that males were superior to women. Such misunderstandings of religion made it simple for the respondents to restrict women's right to inherit without facing any opposition.

The replies to the theme of whether or not to recognize women's inheritance rights are recorded and analyzed through a bar chart. Women's rights to access and control over land, housing, and property, according to research, are crucial in defining their overall living circumstances, economic stability, and even physical safety from violence. Women's inheritance rights are also recognized as a major societal concern. Chart 1 shows the most fundamental facts, which are developed from the data collected from the households' heads.

The majority of household heads agreed that women have the right to inherit, that property ownership is a right given to them by Islam, and that property ownership provides women with protection and security in times of crisis, according to the descriptions. Due to a lack of awareness of property procedural factors, women are usually perceived as incapable of managing and dealing with property and legal matters. On the basis of this general perception of women's land management, respondents appear hesitant to award women their rights to inheritance on customary grounds. As a result, the vast majority of households feel that managing property on one's own is difficult in practice for women.

**Chart 1: Attitude of household's head towards women's rights to inheritance**



Many households do not plan to act on their beliefs owing to societal pressure or other reasons, according to in-depth talks with households. Several households, in particular, believe that women should be given a fair share of the property, but they have no plans to act on this belief because of perceived property management challenges that women are expected to face in the so-called "male dominant society," as well as pressure from other family members, particularly family elders and spouses. Men, on the other hand, are sometimes distrustful of putting their financial authority on the line by enabling women to receive their rightful inheritance.

When it comes to the reasons for not allowing women the same inheritance rights as men, 65 % believe that awarding female property in their names will generate family conflict and disputes.

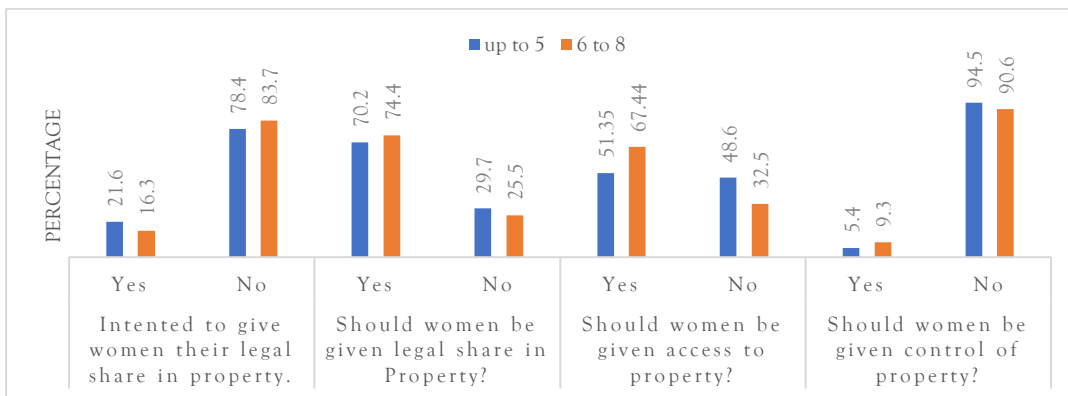
Another 20% say that property in women's names is unnecessary, and around 15% blame women's mental competence to manage the property.

While the majority of households accepted females' rights of inheritance and over half agreed that women should be awarded legal custody of inherited property, just 9% said females should be given control over the property. The bulk of households feels that society's socio-cultural value system makes it hard for women to talk to and communicate with male authorities in order to settle disputes involving their inherited property, and that this problem is a barrier to women managing their property. Finally, the findings support the identification of women's rights to inherit and possess property, but not to exercise control over it. We'll now look at the relationship between the households' opinions about women's issues and the results of the survey.

**Demographic factors in relation to women's property rights**

Several possible influences are captured by the family size. For starters, smaller families are more likely to have to motivate parents to divide equally among their children. Second, bigger families would be poorer than smaller families based on family income and assets. Although a family size may potentially impact a person's decision on a woman's ability to inherit, our examination of the data in Chart 2 shows that size of a family has no bearing on households' decision to award daughters' inheritance rights. The graph shows that family size has no systematic relationship with the willingness to contribute or support giving daughters their rightful share of the property. Extremely large families, on the other hand, have a higher percentage of respondents who believe women may own property than smaller families. Finally, the size of a family has no influence on whether or not women should be given property management responsibilities.

**Chart 2: Women's rights to inheritance in relation to family size**

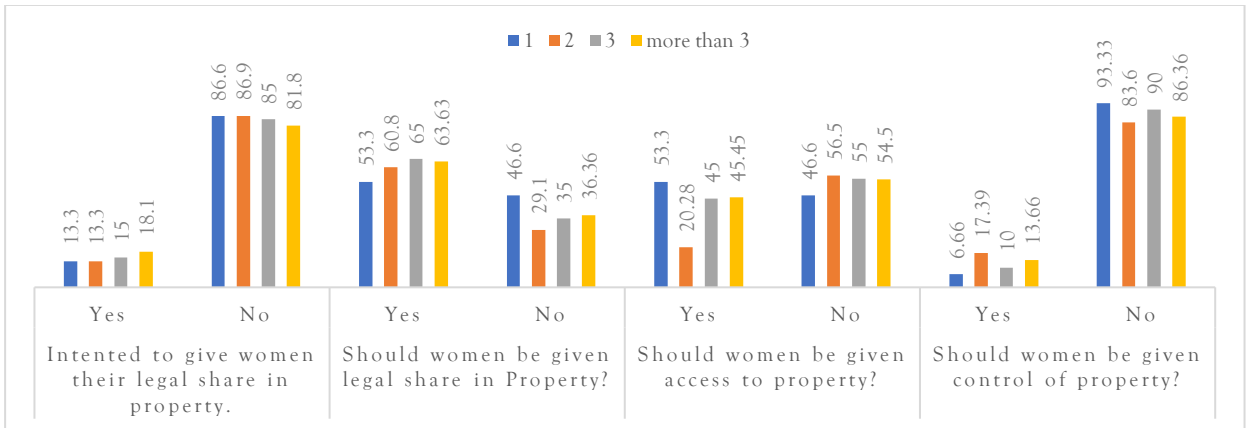


Parents' perspectives are influenced by the biological makeup of their children. If a family has a lot of male children, parents may prefer them above their daughters, thinking that their husbands are responsible for their daughters' financial stability. A larger number of females also contributed to this mentality because of patriarchal culture. A few parents with just one daughter have expressed their desire to give the girl her legal portion of inheritance since it would be less expensive for the men, and parents tend to value their only daughter if they have several sons. Another finding from the interviews is that, due to cultural dominance, daughters are frequently denied their share of the property on the grounds that doing so will divide the family's assets and, as a result, lower their economic position.

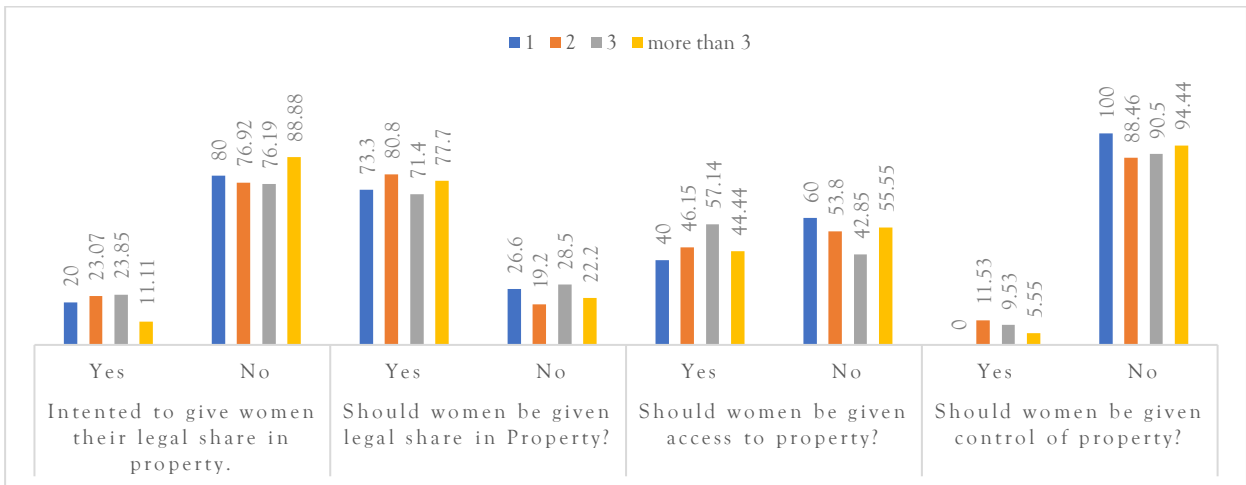
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In terms of the link between attitudes and the number of sons and daughters, Chart 3 and 4 reveal no correlation between attitudes and either the number of boys or the number of girls, with the exception of two noteworthy outcomes. First, individuals who have more than three boys are more likely to feel that women should be given property responsibilities, but those who have more than three daughters are less willing to give their daughters an equitable portion of the property. To put it another way, there's an inclination that parents with too many boys will want their daughters to share equally with them, but individuals with too many girls may not.

**Chart 3: Women's rights to inheritance in relation to the number of sons**



**Chart 4: Women's rights to inheritance in relation to the number of daughters**

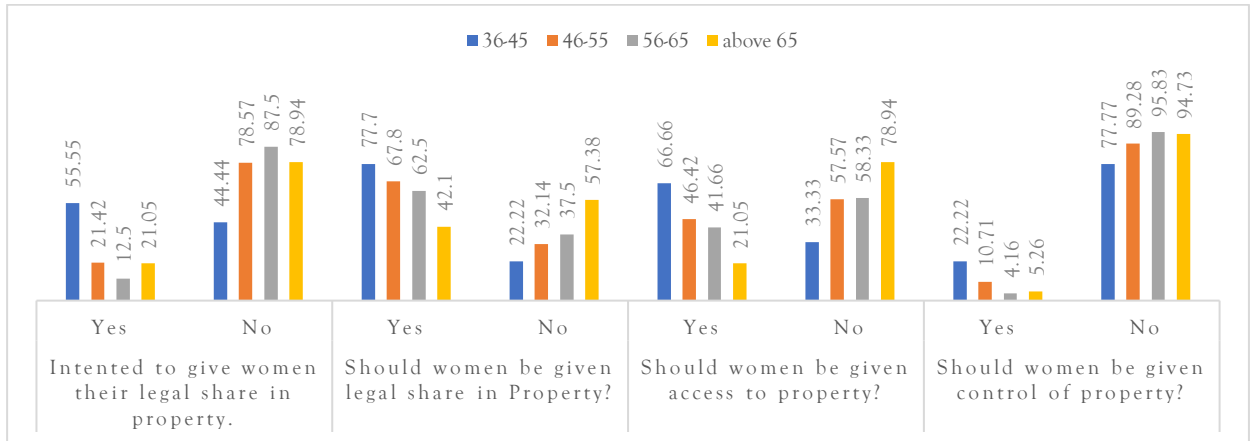


The final demographic component considered in the study is the household heads' age. People are anticipated to grow increasingly conscious of the need of allowing women their rights and independence as time passes. As a result, younger heads are more inclined to acknowledge women's rights and to accord them equal weight and power in making their own economic decisions.

Finally, Chart 5 reveals that, of all factors in demographics, age looks to be the most prevalent influential element in determining society's sentiments. Younger households, in particular, are significantly more likely to have fair intentions when it comes to property distribution. For example, only 21% of the households over the age of 65 intend to give their daughters their

rightful portion of the property, but the younger respondents have far greater intentions. Opinions on whether or not women should be awarded legal property ownership stakes and whether or not they should possess property in their own names follow a similar trend. The relationship is critical in each of these situations. Although there is a bigger number of younger household heads who agree that females should be given control over property management.

**Chart5:Women’s rights to inheritance in relation to Age**



The current result is that family size and gender composition of children have no impact on views about women's property rights. One hopeful conclusion is that women are treated more fairly by the younger generation when it comes to property possession, ownership, and control.

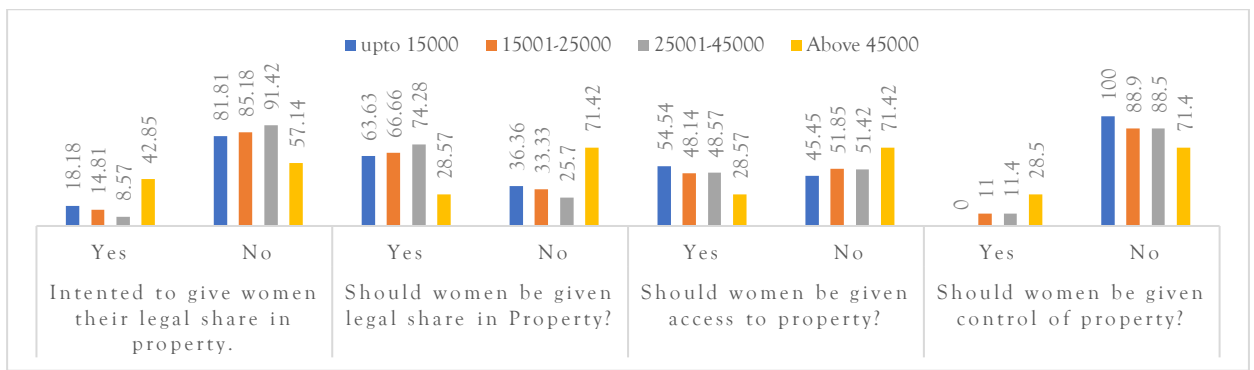
**Women's Property Rights in relation to Economic Status**

When it comes to the household heads' financial situation, two elements are taken into account: income and the value of immovable property. Wages, rentals, interest, and net transfer revenues all contribute to income. The market worth of all immovable property is used to calculate assets.

Income, which is determined using the households’ current salaries and the family's declared net value of immovable property i.e., wealth, reflects the households ' economic situation. Although the direction of the connection is not uniform between the four groups of opinions, nor is it typically monotonous within any one group, Chart 6 reveals a robust link between income and views on women's rights. Though the wealthiest interviewees do not agree that women should have formal property rights, they are more likely to provide such rights to their daughters. Women with higher incomes are more likely to feel that they will be given authority over their property, which is the only continuous and unidirectional relationship.

**Chart 6:Women’s rights to inheritance in relation to Earnings**

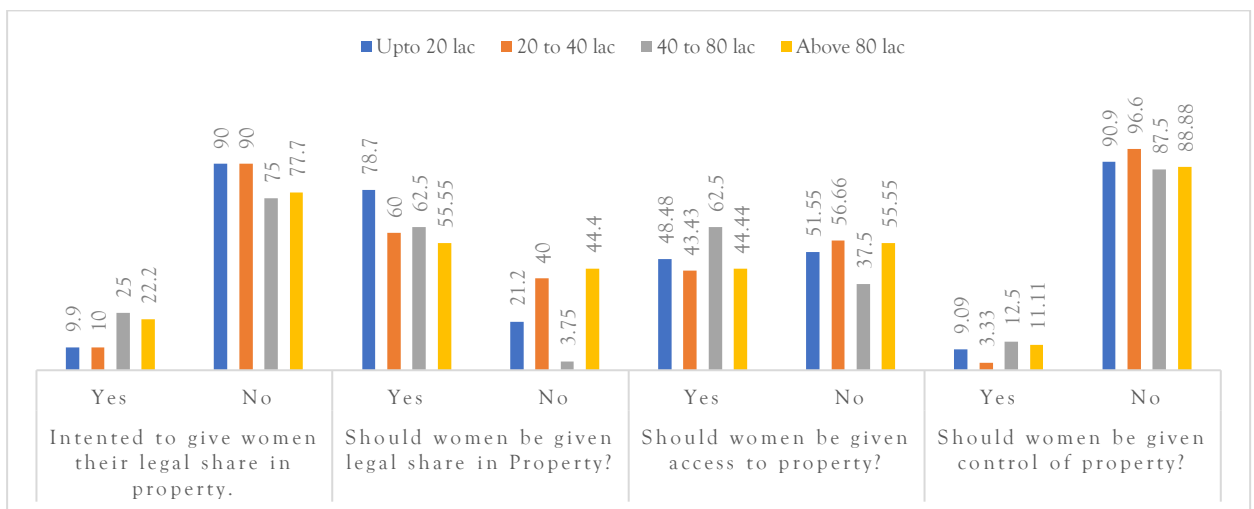
**Womens' Inheritance right in Jeopardy: Assessing the socio-economic and cultural factors hindering womens' right to own land**



Women's inheritance rights are linked to the value of their father's immovable property. Assets are more valuable than income since they may be used to create additional income, albeit they are usually seen as savings rather than a source of subsistence.

When it comes to the second economic element, the value of the immovable property, the wealthier interviewee is more likely to grant their daughters a legal share in the family home., as seen in Chart 7. This is a depressing finding since it suggests that women born into low-income homes are far more exposed to economic injustice from their own parents. The value of immovable property, on the other hand, does not appear to be more related to the other categories of views on women's property rights.

**Chart 7: Women's rights to inheritance in relation to the value of immovable property**



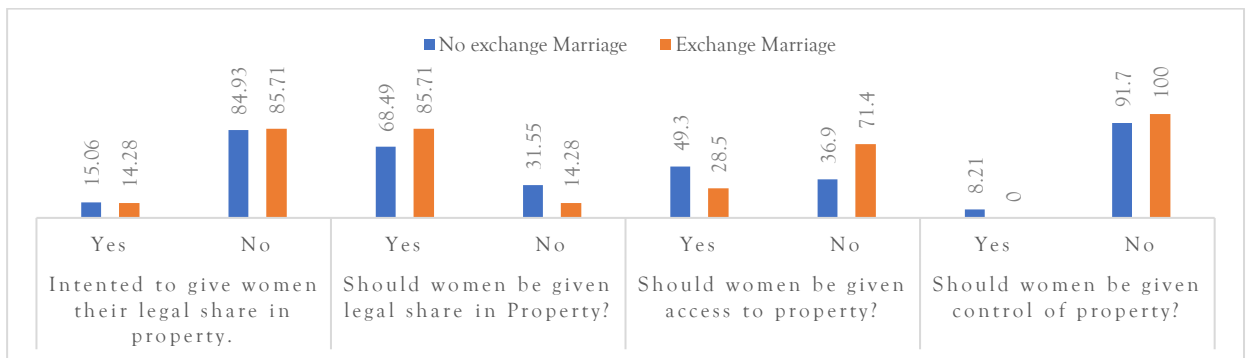
**Women's Property Rights in relation to the marital background**

Swap marriages, cousin spouse, and other close kin marriages are very frequent in Pakistan. The condition of the respondent's marriage is the subject of the following set of factors. The practice of exchange marriage (also known as wata sata) is widely held to be one of the causes for women's inheritance rights being denied. If the two families are economically equal, this practice supports an implicit compact in which women from both families are denied inheritance rights, resulting in little net inter-family property transfers. As a result, it is expected that in homes where exchange marriages are widespread, the chance of granting women their legal rights will be reduced. The practice of marrying within families is another aspect that may make such

contractual agreements easier. We'll look at three different types of marriages: cousin marriages, marriages with other relatives, and marriages with non-relatives.

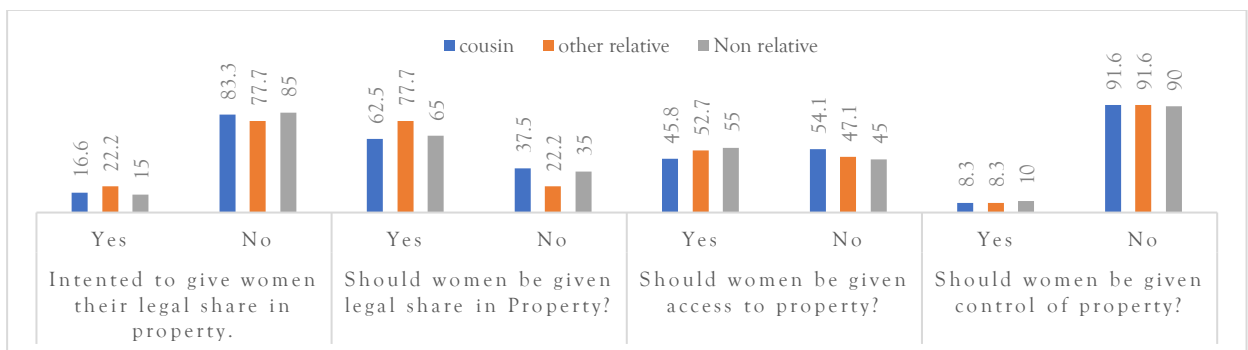
Even though the goal is typically to build relationships among extensions of families and to resolve long-standing conflicts, such weddings can also be used to deny women property rights on a large scale. Our evidence, on the other hand, does not support this hypothesis. Only one of the four indicators evaluating women's property rights is strongly related to marital practice, as seen in charts 8 and 9. On the other side, as shown in Chart 8, a far smaller number of respondents who had an exchange marriage expect to give their daughters their legal share of the property.

**Chart 8: Women's rights to inheritance in relation to Marriage practices**



As shown in Chart 9, respondents who married with relatives other than cousins had a substantially more positive view about women's right to ownership than those who married with relatives or outside family.

**Chart 9: Women's rights to inheritance in relation to pre-marital relationship with spouse**



As a result, the findings do not give any evidence to show that marital practices have much to do with societal attitudes about women's rights to property.

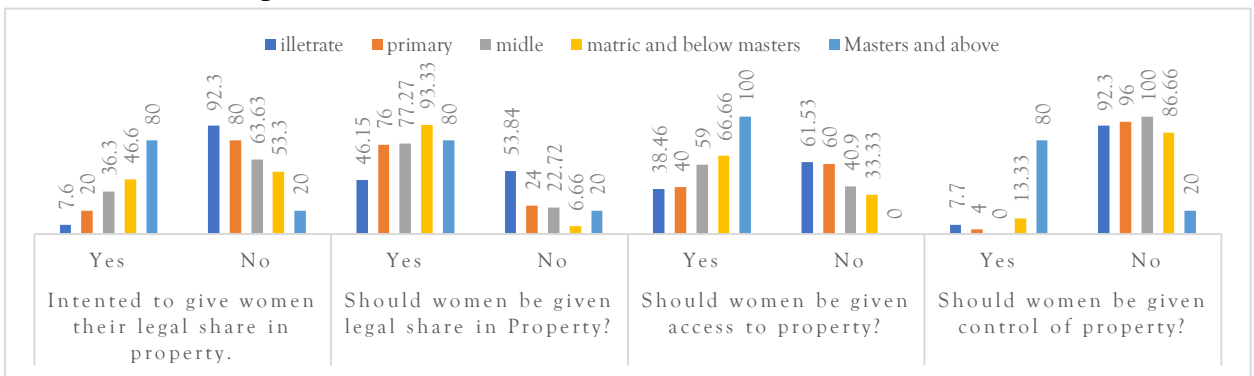
**Women's Property Rights in relation to education**

The respondent's educational level can influence their sentiments regarding women's rights. In this perspective, we've divided schooling into five groups, spanning from illiterate to graduation. Aside from that, we think religious education is a factor that influences attitudes about women's property rights. Household heads with more years of schooling, as well as those with religious education, are likely to be fairer in recognizing and embracing women's rights to inheritance, property access, and property control.

**Womens' Inheritance right in Jeopardy: Assessing the socio-economic and cultural factors hindering womens' right to own land**

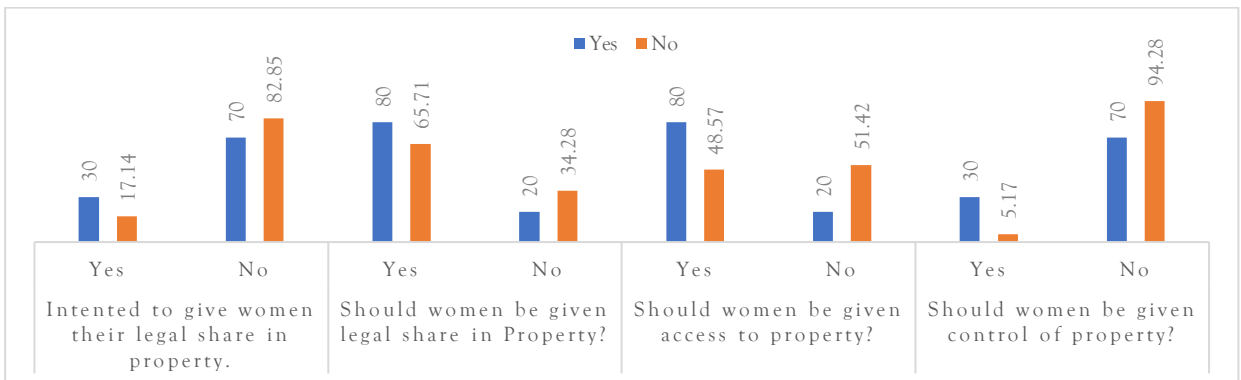
Now we'll look at some of the more compelling findings from our statistical study. Religious and regular education are two potential correlates of society's attitude toward women, according to us. Chart 10 reveals that the degree of education of respondents has a constant and very significant link with the four variables of their opinions about women's property rights. For example, whereas just 7.6% of households with less than a primary education or illiterate expect to give their daughters a legal part of their property, this number rises to 80 percent among those with a higher (masters and above) education. Similarly, just 7.7% of households with less than a primary or illiterate, education agree that women may be granted the responsibility to manage their property, whereas this percentage rises to 80% among those with higher education. Education has a strong and monotonic association with the other two measures of attitudes, indicating that respondents' tendency toward women's property rights rises with increasing levels of education.

**Chart 10: Women's rights to inheritance in relation to education**



Finally, we use a variety of criteria to assess heads' knowledge of women's rights and where they come from. Women's rights to inheritance, property access, and control are more embraced and respected by those who are familiar with the Quran's teachings. As a consequence, we incorporate two awareness factors: Quran knowledge and Islamic inheritance rules knowledge. The final awareness factor is based on respondents' understanding of Pakistani inheritance rules. Religion, formal education, elders, and the media are all investigated as sources of awareness. Religious, educational, and media-based awareness is seen to be more effective than awareness gained via other ways.

**Chart 11: Women's rights to inheritance in relation to knowledge of the Holy Quran**



In developing society's opinions about women's property rights, formal religious education is just as essential as seen in Chart 11. Households who have had religious education by understanding

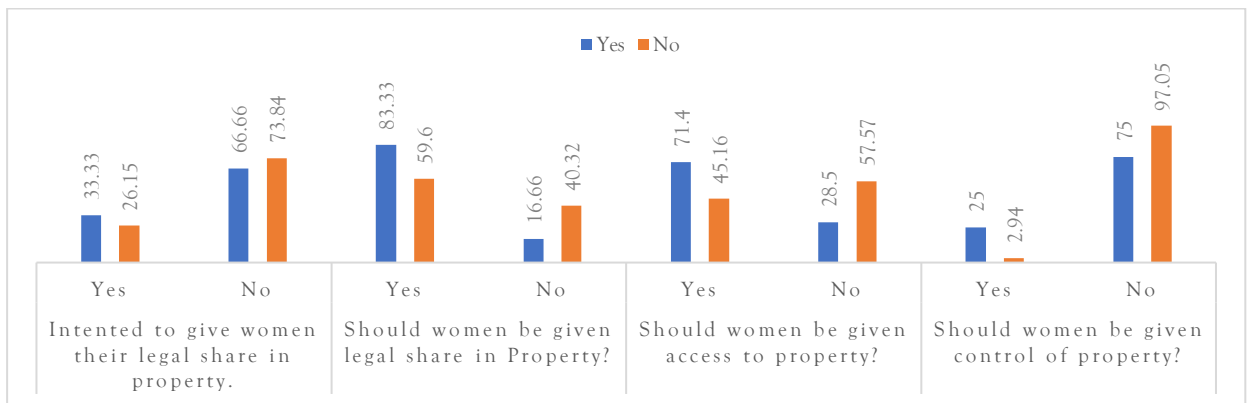


the holy Quran are shown to be substantially more inclined to support women's property rights. For example, although just 17.14% of households with no religious education through understanding Holy Quran aimed to their due part of the land to their daughters.

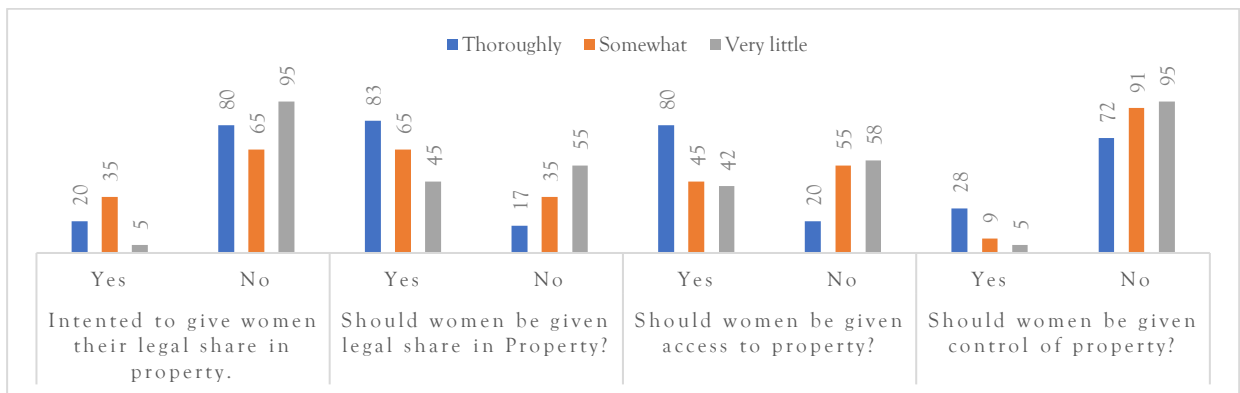
This gets us to the final rung of the study, which concerns the link between attitudes, knowledge and information concerning women's property rights. The ability to understand the Holy Quran is the first sign. Households are asked if they have read the Holy Quran with comprehension rather than merely reading it in Arabic. As indicated in Chart 11, those who grasp the Holy Quran's contents have more positive sentiments towards women's property rights in all four categories, and this link is statistically and theoretically significant. About 30 % of those who understand the Quran's insides want to leave a lawful share of their property to their daughters, compared to just 17.14 percent of those who don't comprehend the Quran's contents. This finding supports the previous sub-conclusion section's conclusion that religious education may be a useful instrument for influencing females' property rights and society's attitudes.

The findings in chart 13 largely corroborate this conclusion, demonstrating the existence of highly monotonous and important connections concerning the amount of understanding of Islamic inheritance regulations, as well as the three attitudinal factors.

**Chart 12: Women's rights to inheritance in relation to familiarity with the basic laws of inheritance in Pakistan**



**Chart 13: Women's rights to inheritance in relation to awareness of islamic laws of inheritance**

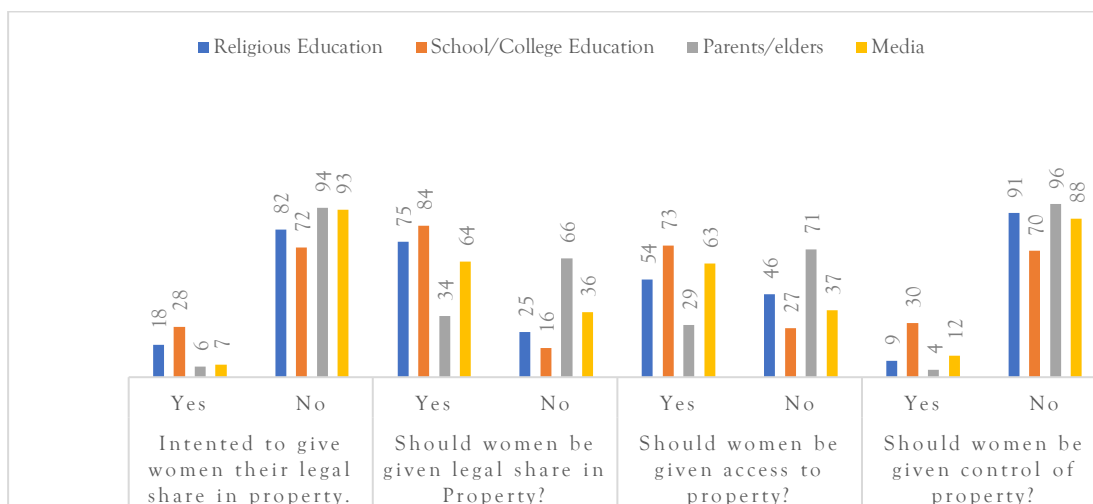


In all four instances analyzed, the connection between awareness of Pakistan's inheritance regulations and favorable perceptions of women's property rights is statistically and theoretically significant, as shown in Chart 12. Finally, Chart 14 emphasizes the significance of a reliable

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source of information and understanding of females' rights to property. Formal sources of awareness, for example, are often more valuable than more informal sources of information. Those who believe that schooling is the most important source of information have the most positive views, while those who believe that parents, elders, and other forms of knowledge are the most important sources of information have the least favorable attitudes. Those who say they get their knowledge from the media and religion are at the center of the pack.

**Chart 14: Women's rights to inheritance in relation to sources of knowledge**



According to the findings, none of the respondents had a thorough comprehension of the female right of inheritance from a reliable source. The majority of respondents lacked an appropriate understanding of Islam, which was often laced with misconceptions concerning the female right to inheritance under Islamic law. The findings revealed that just a minority of the study's participants were aware of the legal obligations linked to inheritance, and that they were only aware very little about key inheritance laws. The majority of the respondents were from Haripur's urban areas and were well educated. However, there was a general lack of information on the current legislation concerning women's entitlement to inheritance. Data indicated that the degree of awareness among women in tehsil Haripur was significantly higher than that of women in Ghazi and Khan Pur.

#### 4. Conclusion

The paper's main goal was to look at the elements that influence women's decision-making while exercising their right to inherit, as well as the problems they face when doing so autonomously. The research yields a number of intriguing findings. The lack of understanding of legal rights among respondents, as well as their lack of education and misreading of religion, were identified as major barriers to women during the examination of the data. It was also noted that giving up possessions in favor of brothers is a deal on a woman's side because it enhances her connection with her brothers, which in turn provides her with social security. It has been noticed that there is a significant difference between word acceptance of women's inheritance rights and practice. While it looks that women's rights are being acknowledged, in reality, they are being denied their

ability to inherit. Women are not expected to have sole control over their property, regardless of whether they get their legal portion of inherited property. Indirectly, male family members have influence over women's immovable property. The study's most startling result is that education can help to eliminate discriminatory ideas and behaviors about women's property rights. This result holds true for both religious and secular schooling. Religious education and awareness, as well as knowledge of the Quran's contents and particular Islamic inheritance rules, have all been proven to have a substantial influence on how women's rights to possession, ownership, and control over their immovable property are seen and considered in society. Similar may be said about decision-makers understanding the country's inheritance laws. The source of knowledge is also essential, according to the research. In particular, institutional sources of awareness, such as adequate education, tend to be more helpful in establishing positive views regarding women's rights to inheritance. Demographic structure and family economic condition does not appear to have a significant influence on how society acknowledges and defends females' property rights. The prohibition of dowry and forced marriages and the government's stringent enforcement of the legislation would undoubtedly reduce the number of women who are denied their inheritance rights. Furthermore, significant efforts should be undertaken to raise public understanding of the legislation. The denial of female inheritance will undoubtedly reduce if the prescribed steps are carefully applied.

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