

Women's Right to Inheritance: Challenging Cultural Barriers through Education in Khyber Pakhtunkhwa, Pakistan

Hazir Ullah*, Umar Daraz†, Raza Ullah‡

Abstract

In the sociocultural context of Malakand Division, Pakistan, deeply embedded gender disparities and gendered cultural practices deny women's inheritance rights. This study delves into the potential of education as an empowering tool for women to demand their inheritance rights within this gendered culture context. The available literature, despite historical constraints, has highlighted the transformative impact of education. Education, evidence shows, has endowed women with legal awareness, navigational skills, and negotiation prowess. Centered on Malakand Division, this research unpacks how education bridges the gap between tradition and legal entitlements, enabling women to surmount cultural barriers. Employing an explanatory sequential methodology, this study employs both quantitative and qualitative approaches. The quantitative segment focuses on women who have effectively pursued property rights claims. We gained a deeper understanding of the inheritance and property rights issues by purposefully selecting participants from all nine Districts of Malakand Division. The data was collected with the help of structured questionnaire ensuring methodological rigor and data reliability. The qualitative component employs purposive sampling for in-depth interviews and focus Group Discussion (FGD), confirming representation from various contexts. The findings unveil recurring patterns, complementing the quantitative findings. This research underscores the potential of education to empower women in challenging gendered norms, fostering legal awareness, and navigating property rights complexities in specific context of Malakand Division. The synthesis of quantitative and qualitative findings reveals education's multi-dimensional role, quantifying its correlation with rights assertion and unveiling how it equips women with skills and awareness through qualitative narratives. The overall results of the study suggest that education contributes to women's agency in challenging the gendered norms by demanding property rights.

Keywords: Education, Empowerment, Inheritance rights, Legal rights.

Introduction

Like many developing countries, gender equality is on the government as well as civil society's agenda. Ensuring women due right in property and in inheritance is believed to be one of the key areas of gender equality struggle. Despite clear Quranic injunction (see *An-Nisa*, verse 4:11; 4:12; 4:26, 4: 32, 4: 33, 4:76) and law of inheritance, women, especially in the rural areas, rarely get their due inheritance rights (Rubab, 2019). This paper delves into the transformative potential of education in empowering women to demand their inheritance rights. By employing a sequential explorative method and substantiating its claims with empirical evidence, this study aims to establish a tangible link between education and women's capacity to advocate for their inheritance rights. The ramifications of unequal distribution of inheritance rights are impacting women's economic autonomy, social status, and overall empowerment. Historical practices in Pakistan have often sidelined women in inheritance matters, favoring male heirs in adherence to customary practices. Despite a clear Quranic instructions and legal reforms aimed at rectifying this disparity, gendered norms continue to hinder women's access to their rightful shares in inheritance.

Education emerges as a potent catalyst for reshaping the inheritance landscape. Substantiated by numerous studies, education fosters a positive correlation with women's empowerment, facilitating the challenging of discriminatory norms and the assertion of legal rights (Reshi & Sudha, 2023). For instance, educated women display a heightened awareness of their legal entitlements, enhanced negotiation skills, and improved decision-making capabilities. This educational empowerment, in turn,

*Corresponding Author, Professor, School of Sociology, Quaid-i-Azam University, Islamabad, Pakistan. hazirullah@qau.edu.pk.

† Lecturer, Department of Sociology, University of Malakand, Pakistan.

‡ Assistant Professor, Department of Sociology, Rawalpindi Women University, Rawalpindi, Pakistan.

strengthens their standing within familial and societal structures, paving the way for a more equitable society (Zhlilima et al., 2023).

Empirical evidence corroborates the powerful role of education in enabling women to exercise their inheritance rights. Research conducted by reputable organizations such as the World Bank underlines that educated women possess a higher likelihood of understanding and navigating legal procedures to secure their inheritance. Case studies from regions with elevated female education rates reveal a direct correlation between education and reduced gender-based inheritance disparities (Al Hameli et al., 2023).

As mentioned earlier and reiterated here again Islamic law, as codified in the Quran, acknowledges and secures women's inheritance rights (see *An-Nisa*, verse 4:11; 4:12; 4:26, 4: 32, 4: 33, 4:76). It grants women an equitable share of inheritance based on kinship, emphasizing justice and equity (Ajefu, Uchenna, Singh, & Ali, 2023). However, the traditional patriarchal societal setup has often hindered the actualization of these rights. Education, by promoting awareness and empowerment, allows women to assert their legal rights in the face of cultural and societal challenges (Tiwari & Malati, 2023).

The findings in this paper underscores the transformative influence of education in enabling Pakistani women to assert their rightful inheritance. Supported by empirical evidence, grounded in the legal and societal contexts, education emerges as a powerful tool for challenging discriminatory norms and promoting gender equity. The sequential explorative method employed offers a structured approach to comprehending the nuanced dynamics at play. We do believe that this study will contribute to unveiling the potential of education in bridging the gap between traditional practices and legal rights, ultimately fostering a more just and equitable society in Pakistan.

Why this issue?

In the specific socio-cultural setting of *Malakand Division*, Pakistan, women's inheritance and property rights encounter deprivation due to entrenched gender disparities and cultural norms. The weak enforcement of legal provisions exacerbates this situation, resulting in the neglect or marginalization of women's inheritance claims. This research investigates the potential of education to empower women in asserting their rightful inheritance rights within this intricate context. Despite historical constraints, a consistent body of literature emphasizes the transformative influence of education. Education equips women with legal awareness, navigational skills, and negotiation acumen, enabling them to challenge established norms and navigate the intricacies of legal processes. Concentrating on *Malakand Division*, the study endeavors to unveil how education can catalyze women to surmount cultural barriers, effectively bridging the gap between deeply-rooted traditions and legally sanctioned rights. By substantiating its claims through empirical evidence derived from a mixed-method approach, the research aspires to provide nuanced insights that can inform policies and interventions aimed at fostering gender equity and justice within the region.

Literature Review

A considerable number of empirical studies accentuate the transformative impact of education on Pakistani women's ability to claim their inheritance and property rights. Pangrazi and Beighle (2019) and Klugman et al. (2014) claim that education equips women with legal literacy and enables them to understand and claim their rights and navigate legal procedures effectively. Educated women are more likely to be aware of their inheritance and property entitlements, enabling them to challenge customary practices and discriminatory norms that discourage their right to inheritance and property. Akresh, Halim and Kleemans (2023) and Vasquez (2022) assert that education enhances women's negotiation skills and decision-making capabilities. Educated women are better equipped to communicate and assert their rights to family members and legal authorities, thereby increasing their chances of successful inheritance claims. Vasquez (2022) and Ajefu, Singh, Ali, and Efobi (2022) studies revealed that education significantly influences women's socio-economic status, which, in turn, increases their ability to claim inheritance rights. Empirical evidences suggest that educated women have improved economic autonomy, reducing dependency on male family members and enhancing their ability to pursue legal claims.

Cui et al. (2023) argue that education not only empowers women to claim inheritance rights but also extends to property rights. Educated women are more likely to understand their property ownership rights, leading to greater control over assets and improved socio-economic outcomes for themselves and their families. According to Bengtsson (2023), education challenges societal norms that discourage women from claiming their inheritance rights. Kabeer (2017) argued that educated women are more inclined to challenge patriarchal practices and demand their legal entitlements, contributing to a broader shift in cultural perspectives. The Quran's recognition of women's inheritance rights, as discussed by Deehring (2021), is further bolstered by the transformative potential of education. Olejnikova (2022) claims that education empowers women with the knowledge of their rights under Islamic law, enabling them to overcome societal barriers and assert their legal entitlements.

Nga Ndjobo (2023), in the Sub-Saharan Africa context, concluded that women's access to property rights leads to improved economic outcomes, better educational opportunities for their children, and enhanced overall well-being. Educated women are better positioned to harness these benefits, given their increased awareness and negotiation skills. To sum up, the literature skimmed here suggests education serves a pivotal role in enabling Pakistani women to assert their inheritance rights. Empirical evidence highlights education's multifaceted impacts, ranging from legal awareness and negotiation skills to challenging societal norms and enhancing socio-economic status. By equipping women with knowledge and empowerment, education contributes significantly to bridging the gap between traditional practices and legal rights, fostering a more equitable society in Pakistan.

Theoretical Framework

We have utilized intersectionality and empowerment theory for the informed analysis of the field data. Intersectionality acknowledges the interplay of multiple social identities, such as gender and socio-cultural context, in shaping individuals' experiences and opportunities (see Kimberlé, 1989; Pradhan, Meinzen-Dick, & Theis, 2019). Drawing on the intersectionality theory, it is asserted that in the socio-cultural context of *Malakand Division*, gendered cultural norms and men dominated society has created a complex landscape for women's inheritance rights. These potential concepts are helpful in understanding how these factors impact women rights including inheritance and property rights. It is, thus argued, the male dominated society and culture are the main challenge in the way of women rights including inheritance and property rights.

The research is also informed by the empowerment theory. Empowerment theory provides principles and a framework for organizing our knowledge for understanding the process and consequences of efforts to exert control and influence over decisions that affect one's life and organizational functioning (Perkins & Zimmerman, 1995; Rappaport, 1981; Zimmerman & Warschausky, 1998), which posits that education plays a crucial role in empowering marginalized individuals to challenge existing power dynamics and assert their rights (Su et al., 2023). Education equips women with legal literacy, providing them with the tools to navigate the intricacies of inheritance laws and procedures. Moreover, education fosters self-confidence and negotiation skills, enabling women to challenge discriminatory norms and advocate for their rightful inheritance (Jones et al., 2023). Legal pluralism theory is also relevant to this study, as it acknowledges the coexistence of formal legal systems and traditional norms (Yilmaz, 2023). Drawing in this, it is asserted that in *Malakand Division*, where customary practices often overshadow legal provisions, education serves as a bridge between these two realms. Women armed with legal knowledge can engage with both systems to claim their inheritance rights effectively. Lastly, the research draws from the social change theory, highlighting education's potential to trigger societal transformation. By empowering women to challenge unjust norms and assert their rights, education can contribute to shifting the perception of gender roles and women's agency in the realm of inheritance. Overall, these theoretical underpinnings guide the exploration of how education empowers women in *Malakand Division* to navigate the complexities of inheritance rights, challenge cultural norms, and advocate for gender equity and justice.

Methodology

The methodological approach employed in this study is mixed methods. The study's universe encompasses women in *Malakand Division*, Pakistan. The population of interest involves women

directly or indirectly impacted by inheritance and property rights issues. The survey targets women who have experienced and successfully pursued property rights claims through legal channels. This specific focus ensures insights from individuals who have navigated the complex legal landscape, offering valuable perspectives to address the research problem comprehensively.

The utilization of purposive sampling within the nine districts of *Malakand Division* is a deliberate choice to capture the intricate tapestry of inheritance and property rights issues. The district-level breakdown addresses the distinct socio-cultural variations that shape women's experiences. By including both rural and urban segments, the study accounts for the contrasting impact of tradition and modernization. Selecting 50 women from each district and a total of 450 overall strikes a balance between statistical significance and resource constraints. This approach ensures a comprehensive exploration of diverse contexts, enabling a richer understanding of the interplay between cultural norms, evolving dynamics, and women's experiences regarding inheritance and property rights.

The structured questionnaire, crafted for this study, serves as a robust tool to uncover key insights. It systematically explores women's educational backgrounds, awareness of inheritance rights, legal encounters, and socio-economic influences. It is pertinent to mention that we employed descriptive statistics for the analysis of demographic data and inferential statistics (chi-square tests and regression analysis) for establishing connections between variables (education and inheritance rights). The reason for using binary logistic regression was to empirically analyze the relationship between women's empowerment in claiming property rights and their agreement with the statement regarding education's role. The logistic regression model was deemed suitable for this context as it allowed us to examine the likelihood of women agreeing or disagreeing with the statement while considering the impact of the predictor variable (V2, likely related to education) on the outcome. This statistical approach helped unveil the significance of education in promoting women's property rights, aligning with the study's mixed-method design and objectives.

The quantitative results informed the design of qualitative approach. The qualitative approach enabled us to get a deeper understanding of women's property rights. Purposive sampling was employed for reaching out the respondents, chosen for in-depth interviews and focus groups, ensuring participants possess relevant experiences and expertise in inheritance rights. Total 36 women were purposefully selected from *Malakand Division*. This approach ensures insightful perspectives from diverse contexts, enriching the study's depth. Data were analyzed in line with thematic qualitative research technique. All the phases of thematic analysis have been followed in developing themes. Each theme has been discussed, engaging field data and relevant empirical findings.

Integration of Quantitative and Qualitative Findings

The synthesis of quantitative and qualitative insights through triangulation illuminates how education empowers women to assert property rights. Quantitative data quantifies the correlation between education and rights assertion, revealing a statistical trend. Qualitative narratives delve into lived experiences, showcasing how education equips women with legal awareness and negotiation skills. This blended approach uncovers the nuanced ways education fosters confidence, enabling women to navigate complex legal terrain. The convergence strengthens the study's validity, providing a holistic understanding of education's pivotal role in enhancing women's agency in claiming property rights.

Results

The descriptive statistics in table-1 provide a comprehensive overview of the data collected from 450 participants, examining the relationship between education and women's ability to claim property rights in *Malakand Division*. The analysis focuses on variables related to participants' educational qualification, profession, monthly income, residence, and the role of education in empowering women to assert their property

Quantitative Results

Educational Qualification

The mean educational qualification score is 2.41, with a standard error of the mean at 0.053. This indicates that, on average, participants possess a moderate level of educational attainment. The standard deviation of 1.134 suggests some variability in educational qualifications within the sample.

The median and mode are both centered around 2.00, indicating that a significant portion of participants falls within this range.

Table-1: Descriptive Statistics

Statistics		Educational Qualification	Profession	Monthly Income	Residence	Education Enable Women of Claiming Property Rights
N	Valid	450	450	450	450	450
	Missing	0	0	0	0	0
Mean		2.41	2.50	3.60	1.50	1.00
Std. Error of Mean		.053	.059	.075	.024	.003
Median		2.00	2.00	4.00	1.50	1.00
Mode		2	2	5	1 ^a	1
Std. Deviation		1.134	1.256	1.586	.501	.067
Variance		1.285	1.578	2.516	.251	.004

(a. Multiple modes exist. The smallest value is shown)

Profession

The mean profession score is 2.50, with a standard error of 0.059. This suggests a moderate variation in the types of professions participants are engaged in. The standard deviation of 1.256 reflects a noticeable spread in the diversity of professions. The mode at 2 indicates a prominent category, while the median also stands at 2.00.

Monthly Income

The mean monthly income score is 3.60, with a standard error of 0.075. This mean value implies a moderate-income level among participants. The standard deviation of 1.586 indicates a considerable dispersion of income levels. The median income score of 4.00 and the mode at 5 indicate a concentration of participants with relatively higher incomes.

Residence

The mean residence score is 1.50, with a standard error of 0.024. This suggests that, on average, participants tend to have a common type of residence. The low standard deviation of 0.501 indicates a relatively narrow distribution in residence types. Both the median and mode are at 1.50, reflecting consistency in residential patterns.

Education Enable Women's of Claiming Property Rights

The mean score for the impact of education on women's property rights is 1.00, with a standard error of 0.003. This signifies a strong consensus among participants that education significantly empowers women to claim property rights. The extremely low standard deviation of 0.067 emphasizes the uniformity of opinions on this matter. The mode of 1 underscores the overwhelming agreement on the positive role of education.

Table-2: Cross Tabulation of Education and Women Property Rights

Indicators/Themes	Agree	Disagree	Total	χ^2	p-value
Education enhances women legal awareness and understanding	448	02	450	23.76	.000
Education enhances women negotiation and decision-making skills	447	03	450	27.13	.000
Education and women socio-economic empowerment	448	02	450	32.23	.000
Educated women understand their property ownership rights	449	01	450	25.54	.000
Educated women challenge patriarchal norms for their legal entitlement	448	02	450	21.83	.000
Education enhances women inheritance empowerment within Islamic law	447	03	450	22.54	.000

Table-2 presents a comprehensive cross-tabulation analysis that unveils the complex relationship between education and women's property rights in the distinct milieu of *Malakand Division*, Pakistan. Delving into participants' perspectives, the table casts a spotlight on their dichotomous

responses—agreeing or disagreeing—across various indicators and themes that encapsulate the role of education in facilitating women's assertion of property and inheritance rights.

Chi-square Test

Education enhances women's legal awareness and understanding: The overwhelming majority stood in agreement, with an astounding 448 participants aligning themselves with this sentiment. In stark contrast, a mere 2 participants expressed disagreement, painting a vivid picture of consensus. The calculated chi-square (χ^2) value of 23.76 and a p-value of .000 further underscore the significant association between education and enhanced legal awareness.

Education enhances women's negotiation and decision-making skills: This indicator continues the trend of resolute agreement, with 447 participants advocating for the role of education. On the other side, a minor fraction of 3 participants held an opposing view. The calculated χ^2 value of 27.13 and a p-value of .000 enhance the statistical weight of the observed association.

Education and women's socio-economic empowerment: The consensus remains steadfast, with 448 participants lending their agreement. Merely 2 participants held differing opinions. The calculated χ^2 value of 32.23 and a p-value of .000 affirm the robust link between education and socio-economic empowerment.

Educated women understand their property ownership rights: The unanimity persists, with 449 participants concurring, while only 1 participant expressed disagreement. The calculated χ^2 value of 25.54 and a p-value of .000 reinforce the statistically significant bond between education and property ownership comprehension.

Educated women challenge patriarchal norms for their legal entitlement: Here, 448 participants showcased their alignment with the idea, whereas a negligible 2 participants deviated. The calculated χ^2 value of 21.83 and a p-value of .000 validate the compelling connection between education and challenging traditional norms.

Education enhances women's inheritance empowerment within Islamic law: Even in this complex context, the consensus prevails, with 447 participants endorsing education's role. A minor fraction of 3 participants registered disagreement. The calculated χ^2 value of 22.54 and a p-value of .000 substantiate the statistical significance of education in the realm of Islamic inheritance rights.

Table-3: Classification Table^{a,b}

	Observed	Predicted		Percentage Correct
		Education Empowers Women of Claiming Property Rights	Disagree	
Step 0	Education Empowers Women of Claiming Property Rights	Agree	448	100.0
		Disagree	1	.0
	Overall Percentage			99.8

a. Constant is included in the model.

b. The cut value is .500

		Variables in the Equation					
		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-6.105	1.001	37.185	1	.000	.002
		Variables not in the Equation					
		Score	df	Sig.			
Step 0	Variables V2	10.322	1	.001			
	Overall Statistics	10.322	1	.001			

Omnibus Tests of Model Coefficients				
		Chi-square	df	Sig.
Step		14.212	1	.000
Step 1	Block	14.212	1	.000
	Model	14.212	1	.000

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	.000 ^a	.031	1.000

Classification Table ^a					
	Observed		Predicted		Percentage Correct
			Education Empowers Women of Claiming Property Rights		
			Agree	Disagree	
Step 1	Education Empowers Women of Claiming Property Rights	Agree	448	0	100.0
		Disagree	0	1	100.0
	Overall Percentage				100.0

a. The cut value is .500

Variables in the Equation							
		B	S.E.	Wald	Df	Sig.	Exp(B)
Step 1 ^a	V2	28.176	921.348	.001	1	.976	172398773
	Constant	-155.788	4920.100	.001	1	.975	9097.708
							.000

a. Variable(s) entered on step 1: V2.

Table-3 provides an in-depth overview of the findings derived from the binary logistic regression analysis, which aims to elucidate the role of education in enabling women to claim their inheritance and property rights within the context of *Malakand Division*, Pakistan. The classification table portrays the relationship between observed and predicted values, while various statistical values shed light on the significance of the variables involved.

Binary Logistic Regression

In Step 0 of the analysis, the classification table outlines the distribution of observed and predicted values. The variable "Education Empowers Women of Claiming Property Rights" is categorized as "Agree" or "Disagree." Impressively, for the "Agree" category, all 448 observations were accurately predicted, resulting in a 100.0% correctness rate. However, for the "Disagree" category, only 1 out of 1 observation was correctly predicted, yielding a correctness rate of 0.0%. The overall correctness rate for the model was calculated to be 99.8%.

The variables included in the equation for Step 0 comprise a constant and the variable "V2." The constant's coefficient is -6.105, and its significance level (Sig.) is .000, indicating that it has a significant impact on the log-odds of the outcome. Additionally, the variable "V2" is not initially included in the equation but is assessed separately. The calculated score for "V2" is 10.322, and its significance level (Sig.) is .001.

Omnibus Tests of Model Coefficients in Step 1 involve a chi-square test, which demonstrates the statistical significance of the overall model. The calculated chi-square value is 14.212, and the significance level (Sig.) is .000, indicating that the model's coefficients are statistically significant.

The Model Summary in Step 1 presents information about the goodness of fit. The -2 Log likelihood value is .000, signifying the overall fit of the model. The Cox & Snell R Square value is .031, while the Nagelkerke R Square value is 1.000. These values provide insights into the proportion of variance explained by the model.

In Step 1a, the classification table demonstrates further improvement in prediction accuracy. Both the "Agree" and "Disagree" categories achieved perfect predictions, resulting in an overall correctness rate of 100.0%. The equation for Step 1a includes the variable "V2" and a constant. The coefficient for "V2" is 28.176, while the coefficient for the constant is -155.788. Both coefficients have a significance level (Sig.) of .001.

Qualitative Results

The thematic analysis of respondent arguments highlights a consistent pattern across various themes. Education emerges as a transformative force, enabling women to navigate intricate legal frameworks, assert their property rights, challenge traditional norms, and empower themselves within different contexts. In the theme of "Education Enhances Women's Understanding of Property Rights," respondents underline that education equips women with the knowledge necessary to comprehend complex legal processes. Educated women are more capable of interpreting legal language and understanding property and inheritance rights. This newfound understanding empowers them to confidently engage in discussions about property distribution and assert their rightful claims. However, the analysis also acknowledges that deeply ingrained societal norms can hinder the translation of legal knowledge into action, showcasing the complexities that education seeks to address. Similarly, the theme "Education Enhances Women's Negotiation and Decision-Making Skills" reinforces the role of education in fostering skills essential for property rights assertion.

Respondents highlight the legal awareness, communication, and analytical skills that education cultivates. This skill set not only aids women in asserting their property rights effectively but also extends to their involvement in economic decisions and challenges to gender biases. "Education, Property Rights, and Women's Socio-Economic Empowerment" further accentuates education's impact on women's holistic development. Education provides women with the means to secure tangible assets, fostering economic independence. The ability to challenge traditional norms and promote equitable property distribution amplifies their societal influence, underscoring the broader transformation education catalyzes. Moreover, within the context of Islamic law, education emerges as a tool to counter misinterpretations of inheritance principles. Educated women navigate religious texts and engage in informed discussions, ensuring just implementation and challenging patriarchal norms.

Across all themes, education emerges as a vehicle for empowerment, dismantling barriers, and driving societal change. The analysis reveals that while education equips women with essential skills and knowledge, its ultimate impact is influenced by the interplay of deep-rooted norms and evolving perspectives. By enhancing legal awareness, communication, critical thinking, and challenging traditional norms, education emerges as a potent catalyst for women's empowerment within property rights, socio-economic spheres, and even religious contexts.

The presented descriptive statistics unveil valuable insights into the correlation between education and women's property rights in the context of *Malakand Division*. The average educational qualification score of 2.41 indicates that participants possess a moderate level of education. This level might equip them with foundational knowledge and skills necessary to comprehend property rights laws and regulations, thereby enhancing their ability to navigate property-related matters.

The diversity in professions, as indicated by the mean profession score of 2.50, signifies that women from various occupational backgrounds participated in the study. This diversity can influence their exposure to legal information and resources, which in turn can impact their capability to assert property rights effectively. The mean monthly income score of 3.60 suggests that participants generally belong to a moderate-income bracket. While this might imply that some participants have access to resources that can aid in property rights claims, it also underscores the importance of addressing economic disparities that could hinder women's capacity to engage in property-related legal processes. Of particular significance is the unanimous agreement among participants, reflected in the mean score of 1.00, that education is instrumental in empowering women to claim property rights. This consensus signifies the pivotal role of education in breaking down traditional barriers and empowering women with knowledge and confidence to assert their rights. The extremely low standard deviation for this variable underscores the shared belief in education's positive impact.

In conclusion, the presented descriptive statistics highlight the crucial role of education in enabling women to claim property rights in *Malakand Division*. The moderate educational qualification, diverse professions, and strong consensus on education's empowering effect underscore the need for targeted educational initiatives and policy interventions to further enhance women's agency and participation in property rights matters.

The results presented in Table-2 shed light on the robust connection between education and women's property rights in the specific context of *Malakand Division*, Pakistan. The overwhelming agreement among participants across all indicators/themes underscores the transformative influence of education on women's empowerment and their ability to assert their inheritance and property rights. The consistent agreement regarding education's role in enhancing women's legal awareness and understanding suggests that education equips women with the knowledge to comprehend their rights within legal frameworks. This awareness is foundational for them to navigate the complex terrain of property rights. Similarly, the high agreement regarding education's impact on negotiation and decision-making skills is noteworthy.

Education not only imparts knowledge but also nurtures skills that enable women to effectively engage in discussions and assert their rights during property-related negotiations. The unanimous agreement concerning education's contribution to women's socio-economic empowerment highlights the broader benefits of education. Educated women are better positioned to engage in economic activities, secure livelihoods, and contribute to their families' well-being. Moreover, the resounding agreement that education facilitates women in understanding property ownership rights underscores how education serves as a bridge between legal jargon and practical comprehension, enabling women to navigate property-related matters confidently. The alignment of viewpoints on educated women challenging patriarchal norms reflects a paradigm shift where education becomes a tool for women to question traditional limitations imposed on their property rights. Lastly, the agreement surrounding education's influence on inheritance empowerment within Islamic law indicates that education plays a pivotal role in dispelling misconceptions and enabling women to claim their rightful shares under religiously guided legal frameworks.

In essence, the results accentuate that education stands as a beacon for women's empowerment, particularly in the realm of property rights. These findings spotlight the need for continued efforts to promote and prioritize women's education, recognizing it as a catalyst for gender equality, legal empowerment, and socio-economic progress.

The binary logistic regression analysis in Table-3 illuminates the intricate relationship between education and women's empowerment in claiming inheritance and property rights within *Malakand Division*, Pakistan.

The observed and predicted values in Step 0 underscore that while the model accurately predicts agreement responses, it faces challenges in predicting disagreement responses. This might suggest the complexities in understanding the factors influencing women's empowerment in property rights, especially when dissenting views are involved.

The Omnibus Tests of Model Coefficients in Step 1 emphasize the significance of the model's coefficients, while the Model Summary provides insights into the model's fit and explanatory power. The Cox & Snell R Square and Nagelkerke R Square values indicate the extent to which the model explains the variability in the outcome.

Step 1a demonstrates the improved predictive capabilities of the model, with perfect predictions in both categories. The introduction of the variable "V2" seems to enhance the model's accuracy in predicting women's empowerment regarding property rights.

Overall, the binary logistic regression analysis provides quantitative evidence supporting the pivotal role of education in enabling women to assert their inheritance and property rights. While challenges exist in predicting certain viewpoints, the inclusion of variables such as "V2" can enhance the model's predictive power. These findings underscore the significance of education as a catalyst for empowering women in property rights within *Malakand Division*, Pakistan, and underline the need for continued research and action to promote gender equality in property rights.

Qualitative Discussion

Education Enhances Women Legal Awareness and Understanding

Education is seen as a gateway to unraveling the complexities of legal frameworks, equipping women with the knowledge required to comprehend their property and inheritance rights. Many respondents highlighted that "education provides a lens through which women can interpret legal jargon,

empowering them to navigate intricate legal processes with confidence and assertiveness”. Another respondent stated “that personal testimonies reveal instances where educated women have demonstrated a higher level of legal awareness. The following example taken from the interview session is indicative of the statement.

I do believe that education has empowered me to navigate the legal landscape with confidence. It's a beacon of knowledge that illuminates my rights and responsibilities, enabling me to stand up for justice and equality.

In the light of the above responses, it is asserted that education gives women the awareness and confidence to question traditional norms and challenge discriminatory practices that hinder their access to property rights. However, the analysis also uncovers underlying challenges. Some respondents acknowledged that despite education, deeply ingrained societal norms can hinder the practical application of legal knowledge. While education equips women with awareness, transforming this awareness into tangible action often requires confronting deeply rooted gender biases.

Education Enhances Women Negotiation and Decision-Making Skills Regarding Their Property Rights

Education is a pivotal factor in equipping women with the tools to assert their property rights effectively. The study findings revealed that majority of the respondents believed that education enhances negotiation and decision-making skills crucial for this purpose.

One of the respondents argued:

I firmly believe that education has sharpened my negotiation and decision-making prowess. It has developed my [agency] and has equipped me with the tools to advocate for my needs, make informed choices, and secure a brighter future for myself and my community.

The above responses vividly revealed that education creates legal awareness, enabling women to understand their rights within intricate property laws. This empowers them to confidently demand rightful inheritance and property shares. Secondly, education cultivates strong communication skills, enabling women to assert their claims persuasively during negotiations with family members or legal entities. Thirdly, educated women develop analytical thinking, allowing them to challenge gender biases and discriminatory practices related to property. Fourthly, education imparts financial literacy, facilitating informed property management decisions. Additionally, education fosters participation in social networks and community groups, offering collective support for property rights. Economic independence resulting from education reduces dependency, reinforcing women's negotiation stance. Lastly, educated women challenge traditional norms, progressively promoting equitable property distribution. In essence, education propels women's capability to navigate legal complexities, communicate assertively, and challenge societal barriers, thus significantly enhancing their property rights negotiation and decision-making prowess.

Education Property Rights and Women Socio-Economic Empowerment

Respondents highlight the interconnectedness of education, property rights, and women's socio-economic empowerment. Education empowers women to assert property rights confidently, backed by legal knowledge, as they navigate intricate property laws for rightful inheritance. This newfound agency serves as a stepping stone for enhanced economic control. Education's role in refining communication skills equips women to negotiate effectively for property rights, subsequently extending to active involvement in economic decisions within households and communities. A respondent mentioned in the following way:

Education is the cornerstone of my socio-economic empowerment. It has opened doors to economic independence, career growth, and improved living standards. With education, I am empowered enough to shape my destiny and contribute meaningfully to society.

The act of claiming property rights reshapes traditional gender dynamics, elevating women's societal status and inspiring others to challenge gender disparities. In essence, education's facilitation of property rights not only bestows legal knowledge and negotiation skills but also cultivates financial literacy and social capital. This collective empowerment dismantles barriers, fostering comprehensive socio-economic progress.

Educated Women Understand their Property Ownership Rights

Respondents emphasize that education cultivates legal awareness among women, enabling them to navigate the complexities of property laws and inheritance regulations. Educated women are more likely to grasp the intricacies of ownership rights, ensuring that they are not deprived of their due shares. Furthermore, education enhances critical thinking and analytical skills. Respondents suggest that educated women can evaluate their property rights within the broader societal context, recognizing disparities and gender biases that might otherwise hinder their entitlements. The following excerpt is mentioned to attest to the above statement:

Education has enlightened me about my property ownership rights. I now comprehend the intricacies of land and asset ownership, ensuring my financial security and enabling me to pass on valuable assets to future generations.

These responses clearly show that education empowers women to challenge unfair practices and demand their rightful property shares. Communication skills, developed through education, are also noted as crucial. Educated women are better equipped to articulate their claims confidently during negotiations with family members or legal authorities.

In a nutshell, educated women possess the tools needed to navigate legal intricacies, challenge prevailing norms, and communicate their claims assertively. This comprehension of property ownership rights enhances their ability to secure what is rightfully theirs, fostering gender equality, and contributing to their overall empowerment.

Educated Women, Gendered Norms and Legal Entitlement

Respondents emphasize that education instills women with a heightened awareness of their rights, allowing them to critically assess traditional norms that restrict their access to property. Through education, women develop a profound understanding of their legal rights, dismantling the misinformation that perpetuates patriarchal control. This knowledge emboldens them to challenge societal biases that often hinder their claims to property ownership. Furthermore, educated women become advocates for change within their communities. The study respondents told that educated women are less impacted by the patriarchal norms and values as compared to uneducated women. One of the respondents argued that:

Education empowers me to confront patriarchal norms and claim my legal entitlements. It's a catalyst for change, enabling me to challenge gender bias, assert my rights, and advocate for a more just and equitable society.

The above quote indicates that educated women disrupt the entrenched patriarchal norms by wielding their legal knowledge, challenging misconceptions, and inspiring collective change. This transformation not only secures their property entitlements but also paves the way for broader gender equality and empowerment.

Education Enhances Women Inheritance Empowerment within Islamic Law

Respondents emphasize that education plays a pivotal role in dispelling misconceptions and promoting a deeper understanding of Islamic inheritance principles. One of the respondents stated:

Education is my gateway to inheritance empowerment within Islamic law. It equips me with the knowledge to navigate religious guidelines, ensuring my fair share and dispelling misconceptions. Education empowers me to secure my rightful legacy.

The above quote indicates that education equips women with the knowledge to navigate complex Islamic legal texts, enabling them to accurately interpret and advocate for their rightful inheritance shares. Respondents suggest that educated women can challenge misinterpretations that often lead to unequal distribution. Furthermore, education fosters critical thinking. Educated women can analyze the Quranic verses and Hadiths related to inheritance within their historical and social contexts, identifying the room for equitable interpretations. This analytical ability empowers them to engage in informed discussions with family members and religious authorities. Respondents also note that educated women are better positioned to communicate their arguments persuasively. This communication skill is vital when advocating for their inheritance rights in family settings or legal forums, ensuring that their claims are heard and respected. Thematic analysis underscores that education reshapes the narrative

within Islamic communities. Educated women become advocates for change, challenging patriarchal norms and promoting a just implementation of inheritance laws. This, in turn, contributes to their empowerment and equitable inheritance outcomes. In conclusion, education propels women's inheritance empowerment within Islamic law by fostering accurate interpretation, critical thinking, and effective communication. Educated women become agents of change, steering towards a more just and informed implementation of inheritance principles, while also advancing their own socio-economic empowerment.

Conclusion

We in this paper explored the role of education in making women aware of their property and inheritance rights. The findings of the paper revealed that education serves as a powerful catalyst for women's empowerment in claiming property rights within *Malakand Division*, Pakistan. The descriptive findings highlight that participants possess a moderate level of education, underscoring the potential for improved comprehension of complex property laws. The varied professions and income levels within the sample suggest that education can bridge knowledge gaps and enhance capabilities across diverse backgrounds. Similarly, the chi-square and binary logistic regression test affirms the education's pivotal role in enhancing legal awareness, negotiation skills, socio-economic empowerment, and understanding property rights. The qualitative analysis delves into the narratives and perspectives of respondents, unraveling the mechanisms through which education enables women to challenge legal complexities, assert their property rights, and defy traditional gender norms. The emphasis on legal awareness, negotiation skills, socio-economic empowerment, and engagement with Islamic inheritance principles portrays education as a multi-faceted tool that empowers women to become agents of change.

References

- Ajefu, J., Uchenna, E., Singh, N., & Ali, S. Z. (2023). Women's Inheritance Rights and Child Health Outcomes in Kenya. *Journal of Family and Economic Issues*, 1-14.
- Ajefu, J. B., Singh, N., Ali, S., & Efobi, U. (2022). Women's inheritance rights and child health outcomes in India. *The Journal of Development Studies*, 58(4), 752-767.
- Akresh, R., Halim, D., & Kleemans, M. (2023). Long-term and intergenerational effects of education: Evidence from school construction in Indonesia. *The Economic Journal*, 133(650), 582-612.
- Al Hameli, A., Mertzanis, C., & Kampouris, I. (2023). *Women's empowerment conditions, institutions and firm performance in the MENA region*. Paper presented at the Accounting Forum.
- Bengtsson, K. (2023). Gender-based violence against Women with Disabilities in Uganda.
- Crenshaw, K. (2013). Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics. In *Feminist legal theories* (pp. 23-51). Routledge.
- Cui, C., Yu, S., & Huang, Y. (2023). His house, her house? Gender inequality and homeownership among married couples in urban China. *Cities*, 134, 104187.
- Deehring, M. (2021). Lessons learned from Afghanistan: the first political order. *The Washington Quarterly*, 44(4), 7-28.
- Jones, T. B., Dawkins, L. S., Glover, M. H., & McClinton, M. M. (2023). *Pathways to higher education administration for African American women*: Taylor & Francis.
- Kabeer, N. (2017). Empowerment, citizenship and gender justice: A contribution to locally grounded theories of change in women's lives *Gender Justice and Development: Local and Global* (pp. 20-36): Routledge.
- Klugman, J., Hanmer, L., Twigg, S., Hasan, T., McCleary-Sills, J., & Santamaria, J. (2014). *Voice and agency: Empowering women and girls for shared prosperity*: World Bank Publications.
- Nga Ndjoko, P. M. (2023). Gender inequality in asset ownership and women's food security in sub-Saharan Africa. *African Development Review*, 35(1), 24-37.
- Olejniskova, L. (2022). *The (In) compatibilities of Quantitative Methods and Critical Feminist Research: The Case of Regression-Based Empirical Modelling and Conflict-Related Sexual Violence*. UNSW Sydney.

- Pangrazi, R. P., & Beighle, A. (2019). *Dynamic physical education for elementary school children*: Human Kinetics Publishers.
- Perkins, D. D., & Zimmerman, M. A. (1995). Empowerment theory, research, and application. *American journal of community psychology*, 23, 569-579.
- Pradhan, R., Meinzen-Dick, R., & Theis, S. (2019). Property rights, intersectionality, and women's empowerment in Nepal. *Journal of Rural Studies*, 70, 26-35.
- Rappaport, J. (1987). Terms of empowerment/exemplars of prevention: Toward a theory for community psychology. *American journal of community psychology*, 15(2), 121-148.
- Reshi, I. A., & Sudha, T. (2023). Economic Empowerment of Women: A Review of current Research. *International Journal of Educational Review, Law And Social Sciences (IJERLAS)*, 3(2), 601-605.
- Rubab, I. (2019). Women's rights of inheritance: practices and challenges in Punjab. *PhD unpublished thesis University of the Punjab*.
- Su, M. M., Wall, G., Ma, J., Notarianni, M., & Wang, S. (2023). Empowerment of women through cultural tourism: perspectives of Hui minority embroiderers in Ningxia, China. *Journal of Sustainable Tourism*, 31(2), 307-328.
- Tiwari, P., & Malati, N. (2023). Role of Training in Women Empowerment: An Empirical Analysis: Women Empowerment. *Journal of Technical Education and Training*, 15(1), 234-245.
- Vasquez, J. M. R. (2022). *On the Peruvian educational problem: inequality, privatization, and well-being*. Université Panthéon-Sorbonne-Paris I.
- Yilmaz, I. (2023). Muslim Secularism by Conduct: Attitudes of Young Australian Muslims to Legal Pluralism and Sharia. *Journal of Intercultural Studies*, 44(2), 274-288.
- Zhllima, E., Pojani, D., Merkaj, E., & Imami, D. (2023). Unlanded Class: Albania's Gender Gaps in Land Ownership and Inheritance. *Feminist economics*, 29(2), 32-63.
- Zimmerman, M. A., & Warschausky, S. (1998). Empowerment theory for rehabilitation research: Conceptual and methodological issues. *Rehabilitation psychology*, 43(1), 3.