

**IMPACT OF EFFECTIVE IMPLEMENTATION OF PROPERTY RIGHTS ON  
WOMEN EMPOWERMENT: AN EVIDENCE FROM THE DEMOGRAPHIC  
AND HEALTH SURVEY OF PAKISTAN, 2017-18**

**By**

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Submitted to

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## **Abstract**

This thesis aims to highlight the impact of women's property rights on their empowerment and the potential benefits that can be gained through effective enforcement of property rights. It further investigates the moderating role 'patriarchy' and 'access to financial institutions' play in the relationship between women property rights and women empowerment. By employing data extracted from the Demographic and Health Survey our sample (n=12,568) is comprised of women who are presently married and living with their husbands. The empirical findings suggest that all the independent variables utilized in this research exert a statistically significant influence on the empowerment of women which are categorized into economic and socio-demographic factors, women's property rights, the impact of patriarchy with respect to property rights, and accessibility to financial institutions. Interestingly, both "patriarchy" and "access to financial institutions" play pivotal roles as moderating factors in the women's property rights-women's empowerment nexus. In the context of Pakistani society, our results unequivocally illustrate that when women gain access to financial institutions and secured property rights, the inhibiting impact of patriarchy can be substantially mitigated thus paving the way for greater gender equality and female agency. In the end, some key policy measures and future lines of inquiry have been suggested for policymakers and researchers to enhance women's empowerment in the wake of cultural and social barriers that exist in our society.

*Keywords: women empowerment, cultural barriers, institutions, patriarchal society, decision-making, education, inheritance, property, mobility.*

## **Dedication**

For my parents.

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## Table of contents

<b>Abstract</b> .....	2
<b>Dedication</b> .....	3
<b>Acknowledgments</b> .....	4
<b>List of Tables</b> .....	7
<b>List of Figures</b> .....	8
<b>Chapter 1: Introduction</b> .....	9
1.1. Background and significance of the study .....	10
1.2. Research objectives.....	11
1.3. Research question .....	12
1.4. Research gap .....	12
<b>Chapter 2: Literature Review</b> .....	14
2.1. Legal and administrative enforcement of property rights in Pakistan.....	14
2.2. Socio-demographic factors and the land ownership rights of women.....	16
2.3. Women empowerment and cultural norms and beliefs .....	17
2.4. Institutional access to women and women property rights .....	18
2.5. Establishing a link between financial independence of women, women empowerment, and the development of the country.....	20
2.6. Theoretical framework.....	24
2.7. Hypothesized framework .....	25
2.8. Hypothesis.....	26
<b>Chapter 3: Methodology</b> .....	27
3.1. Research Approach .....	27
3.2. Data and Sample .....	27
3.2.1. Data Source .....	27
3.2.2. Sampling technique used by Pakistan Demographic and Health Survey (2017-18).....	27
3.2.3. Sample selection and technique used for current research. ....	28
3.3. Data and its description.....	29
3.3.1. Variable description .....	29
3.4. Quantitative methods .....	31
3.4.1. Regression technique and its functional form .....	31
3.4.2. Functional form.....	32
3.5. Methodology Constraints .....	33
<b>Chapter 4: Analysis of Findings</b> .....	34
4.1. Descriptive analysis .....	34
4.1.1. Women empowerment .....	34

4.1.2. Pair-wise correlation .....	35
4.1.3. Women empowerment in urban and rural areas.....	36
4.1.4. Attainment of education of empowered and disempowered women .....	37
4.1.5. Impact of husband’s education level on women empowerment .....	38
4.1.6. Women empowerment and their wealth index.....	39
4.1.7. Impact of access to financial institutions on women empowerment .....	40
4.1.8. Women property rights and women empowerment .....	41
4.1.9. Impact of patriarchy and women property rights on women empowerment.....	41
4.1.10. Education attainment of women and their husbands.....	42
4.1.11. Property rights of women and their education attainment.....	43
4.1.12. Education attainment and women empowerment .....	44
4.1.13. Wealth index and women property rights .....	44
4.1.14. Access to financial institutions and women property rights.....	45
4.1.15. Women property rights and wealth index .....	46
4.1.16. Education of husband and patriarchy.....	46
4.1.17. Women property rights and residence of women.....	47
4.2. Empirical Analysis.....	48
4.2.1. Impact of women property rights and other variables on empowerment of married women .....	50
4.2.2. Moderating impact of financial institutions and women property rights on women empowerment.....	53
4.2.3. Moderating impact of patriarchy and women property rights on women empowerment ...	54
<b>Chapter 5: Conclusion.....</b>	<b>57</b>
5.1. Conclusion .....	57
5.2. Policy implications.....	58
5.3. Limitations of research.....	60
<b>References.....</b>	<b>61</b>

## List of Tables

Table 1: Pair-wise correlation for empowered women.....	35
Table 2: Pair-wise correlation of women not empowered .....	35
Table 3: Impact of variables on women empowerment.....	49

## List of Figures

Figure 1: Women empowerment .....	34
Figure 2: Women empowerment in urban and rural areas.....	36
Figure 3: Attainment of education .....	37
Figure 4: Husband's education and women empowerment .....	38
Figure 5: Wealth index.....	39
Figure 6: Access to financial institutions.....	40
Figure 7: Women property rights.....	41
Figure 8: Patriarchy and women property rights .....	41
Figure 9: Education attainment of women and their husbands.....	42
Figure 10: Women property rights and education .....	43
Figure 11: Education attainment and women empowerment .....	44
Figure 12: Wealth index and women property rights .....	44
Figure 13: Access to financial institutions and women property rights.....	45
Figure 14: Women property rights and wealth index .....	46
Figure 15: Patriarchy and education of husband.....	46
Figure 16: Women property rights and their residence .....	47



## Chapter 1: Introduction

Pakistan, being part of the South Asian region, is primarily agrarian rich in culture, and traditions, and home to one of the oldest civilizations in the world. Almost 110 million people live in Pakistan's Punjab province with nearly half dependent on agriculture for their livelihood (PGPR 2018). The country's historical and cultural linkages provide significant evidence of women being continuously deprived of ownership and control of financial resources. Land, the most important resource in an agrarian economy is not only a source of wealth and prestige but also a major determinant of political and economic power and privilege. In a patriarchal society like Pakistan, men control and have access to all the valuable resources and women are overwhelmingly dependent on them for their wellbeing.

Women not only lack control over resources, but they are also disadvantageous when it comes to claiming ownership over them. For example, out of the 63 million landowners in Punjab, the percentage of female landowners was only 3.6% (UNESCO, 2014). Although the Constitution of Pakistan provides the right to acquire and utilize property (Article 23) irrespective of gender, there are a lot of socio-cultural and legal hindrances in the effective implementation of these rights. Most of the women who own land in the country either do not exercise control over their lands or don't directly receive any monetary benefit from it. In fact, most of the lands are being controlled and supervised by a male member of the family or the tribe or '*Biradri*' to which she belongs. So even if women property rights have been recognized legally, there are innumerable barriers in the way of their social recognition and most importantly in the effective control of the land (Agarwal, 1996).

Effective control of women over land ownership can bring benefits not only to women but to the family as well as the society as a whole. It will increase the bargaining capacity of women in the household, increased welfare, a reduction in gender-based violence, and a sense of

security especially for widowed, divorced, and elderly women who are more vulnerable among the women (Sircar, 2016). A positive step in the recognition of female ownership is the digitization of the land record system in Punjab known as the Land Record Management and Information System (LRMIS) in 2012 which has significantly reduced the corruption in land records (PGPR, 2018). Still, a considerable amount of work needs to be done to ensure the ‘real’ transfer and effective control of property belonging to women in the country. There is a need to adopt a comprehensive approach that makes the recognition of women property rights socially and culturally acceptable. Effective implementation of women property rights can lead to increased welfare and empowerment of women at the individual, family, social, and national levels.

### **1.1. Background and significance of the study**

The debate in the previous decades has mostly focused on the non-inclusion of working women in the labor force, low women literacy rate, improving health conditions, and high malnutrition especially in the girl-child. The issue of state land allocation to women was not addressed even at the government level in most countries<sup>1</sup>. In Pakistan, the Eighth Five-Year Plan (1993-98) discussed the treatment of women on a priority basis for employment and education; there was no mention of implementing their property rights (Agarwal, 1996). This reflects the extent to which the issue was ignored owing to the socio-cultural insensitivity to this issue and the prevailing norms of the region.

The effect of the enforcement of property rights on the women of Pakistan can be analyzed at various levels starting from individual, to family, to society, and regional as well as national levels. However, our focus will primarily be on the individual, family, and society level. Bina

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<sup>1</sup> Like Bangladesh until 1991 when a task force recommended inclusion of women in government allocation of land for poor women

Agarwal categorized the benefits of independent property rights to women into four broad categories: efficiency, empowerment, equity and equality, and general welfare (Agarwal, 1996). All these benefits are interconnected and taken together advocate a strong case for effective enforcement of women property ownership rights in Pakistan.

Several institutional, cultural, societal, and legal reasons can be attributed to why women have been denied land rights in Pakistan. International human rights law and the Constitution of Pakistan recognize entitlement to equal legal protection of both women and men in terms of property rights. However, practically, the use of property, its ownership, and inheritance is regulated by customary practices and laws and unwritten yet influential local norms that make distinctions based on gender (Okello, 2003). Our research aims to analyze and highlight the impact of women property rights on their empowerment, the potential benefits that can be gained through effective enforcement of property rights, and the practical recommendations to achieve this goal. Further, the research is aimed at investigating the moderating role ‘patriarchy’ and ‘access to financial institutions’ can play in strengthening the relationship between women property rights and women empowerment.

## **1.2. Research objectives**

The main research objectives of the study are as follows:

- To investigate the impact of women’s property rights on their empowerment
- To what extent do women’s access to financial institutions and patriarchy (husband’s beliefs) moderate the relationship between women’s property rights and their empowerment.

Based on the findings of the research, appropriate policy implications will be suggested which in a patriarchal society would lead to women empowerment with effective enforcement of property rights

### **1.3. Research question**

- What is the impact of women's property rights on their empowerment while controlling for socio-demographic factors?
- Does access to financial institutions and patriarchy (husband's beliefs) weaken or strengthen the relationship between women's property rights and their empowerment?

### **1.4. Research gap**

In light of the literature review and as evidenced in several studies, the increase in women's decision-making power can translate into a redirection of resources towards their preferences which include better education, health, and nutrition. The objective of this paper is to empirically investigate the role of women's property rights as a means to their empowerment in the context of Pakistan. In reducing this literature gap, we help to make a significant contribution to the literature on the determinants and effects of women empowerment. Our study adds to the limited number of previous studies that directly explore the relationship between women property rights and empowerment (Allendorf, 2007; Mason, 1996; Pandey, 2010; Wiig, 2013). More importantly, we show previous research in this area had largely ignored the potential endogeneity of land ownership; we estimate the impact of women property rights on their empowerment using robust econometric techniques that allow us to control for endogeneity of property rights. The endogeneity could arise in the usual sense with omitted factors that affect both women's land ownership and their decision-making power. In this underlying study, we go a bit further and not only investigate the impact of WPR on WE but also highlight the crucial role of access to financial institutions and patriarchy in shaping this relationship.

In addition to this, we have taken into account more relevant empowerment indicators considering the patriarchal society of Pakistan: own healthcare decisions, major household purchases, income expenditure, and visits to the family. Therefore, our study reduces this literature gap by indicating that Pakistan, a primarily agrarian economy employing almost 40% of the labor force (Economic Survey of Pakistan 2020-21), has the potential to increase women empowerment and the associated welfare effects by enacting practical and doable policies promoting women property rights.

The thesis is organized as follows: The literature review is presented in the next chapter followed by the Methodology in Chapter 3 followed by the Analysis in Chapter 5 and finally the conclusion at the end.

## **Chapter 2: Literature Review**

### **2.1. Legal and administrative enforcement of property rights in Pakistan**

There has been a significant discourse on the powerful role of the property rights institution in promoting an individual's economic and social standards. Researchers have developed a particular interest in regard to defined land rights for women. A leading theorist in the field, De Soto (1989) highlights the positive consequences of the enforcement of land rights on an individual's economic and social status. Other property theorists also widely support the importance of land and the security of land tenure to the growth and development of the individual and ultimately the society (Griffith-Charles, 2004).

In terms of Pakistan, despite the intricate structure of laws and regulations pertaining to property rights, the implementation of title enforcement (legal and administrative) and property rights is weak. The Constitution of Pakistan (Article 23) gives its citizens the "right to acquire, hold and dispose-off the property in any part of Pakistan" and it does not differentiate between men and women. Moreover, Article (24) states the "protection of property rights" and clarifies that "no person shall be compulsorily deprived of his property save per law". In addition to this, detailed laws have been stated in relevance to women's property rights such as the "Married Women's Property Act, 1874", "Dissolution of Muslim Marriages Act, 1939", "Muslim Family Law Ordinance, 1961" and "Muslim Personal Law Shariat Application Act, 1962". However, the enforcement of these laws is weak and subject to loopholes in the legal system. De Soto (1989) pointed out that it is not the entitlement of property rights and laws that matters but it is the enforcement of those laws and the "hidden conversion process" of dead capital into live capital that matters. Consequently, in Pakistan, despite having a formal property rights system and legal apparatus, people face a very slow and defective process for property entitlement. In addition to this, there is scientific evidence available on the precarious

status of supporting legal and institutional infrastructure. The International Property Right Index (IPRI) is a sub-component of the Economic Freedom Index (EFI) measuring the extent to which property rights are protected by the laws of a country and their enforcement by the government. The index ranks countries on a scale of 0 to 100 where higher scores show a good condition of property rights in the country including the expropriation of private property rights, independence of the judiciary, and the ability of individuals to make and enforce contracts. The index score of Pakistan in 2019 has been recorded to be 30 showing a poor state of property rights, related law enforcement, and governance (Nazir, Adil, and Akhtar, 2019).

In order to ensure that women have rights to property as established in the law, reforms are required to link statutory law with local customary law and for the establishment of a land registration system that would incorporate the current tax revenue-based system of records with standardized documents and registries, to increase the tenure security and reduce land-based conflicts. Moreover, reforms need to also address urban land issues under the local development authorities to address housing and industrial land conflicts. There is a pressing need to clarify and understand the balance of power between the Federal and Provincial governments as the 18<sup>th</sup> amendment to the Constitution might have devolved power to the provinces but weak and politicized local governments continue to be a major impediment toward the devolution of power at the basic levels. Special attention needs to be given to maintaining peace and security in the marginalized, religiously diverse, and densely populated areas.

As a way forward, the Punjab Enforcement of Women's Property Rights Act, 2021 was enacted on 17<sup>th</sup> May 2021. The Act provides due respect to women in society and guarantees their rights of ownership and possession of properties owned by women, ensuring that such rights are not violated amongst others through coercion, fraud, fabrication, forgery, and, cheating. The Act gives an effective and speedy mechanism to protect and secure the rights of ownership of

women in property. The Punjab Enforcement of Women's Property Rights Act, 2021 repealed the Punjab Enforcement of Women's Rights in Property Ordinance, 2019. Under the 2021 Act, the Ombudsman will deal with all the issues regarding the matters of the ownership of women in property and where he/she deems fit, direct the officer-in-charge of a police station for such assistance as may be required for implementing the orders.

## **2.2. Socio-demographic factors and the land ownership rights of women**

The issue of land ownership rights for women has been ignored for a long period specifically in South Asia. Most of the work and struggle was related to the inclusion of women into the labor force with means of production mostly in the control of men. Pakistani society, being highly patriarchal and feudal in nature has been unable to provide adequate opportunities to women for their economic growth. The women of the country have been subjected to a lot of financial, economic, political, and socio-cultural discrimination which restricted their mobility and welfare. They have been deprived of their financial power when it came to exercising effective control over their land and patriarchal men mostly resorted to violence as a means of suppression even through social institutions such as marriage. The issue of independent property rights for women and its benefits has not been much debated in academia as well. A few decades ago, this issue was not even accepted as a discourse in public policy because of the idea of congruity of households in which the resources were shared on an equitable basis (Agarwal, 1996).

The concept of having a male head of household is flawed at many levels as it ignores many of the ground realities. It does not take into account the contribution of female members of the family economically, as most of the women in South Asia work in the fields alongside men for most of the year while also being involved in reproductive labor (Boserup, 1989). Prosterman



(2019) argues that this concept also ignores the role of women in decision-making as well as the households that are completely headed by females having no male family members therefore advocating a strong case for the effective enforcement of women property rights.

### **2.3. Women empowerment and cultural norms and beliefs**

Within women, the vulnerable factions namely the widows, divorced, orphans, and single women were the ones who faced the most difficulties. However, married women also faced these difficulties to a similar extent. In terms of inheritance, this is evident from marriage practices in KP and Baluchistan provinces where the practice of ‘bride price’ is a norm (Makino, 2015) whereas in Punjab and Sindh, the practice of ‘dowry’ is observed in rich families similar to the Indian Punjab (Waheed, 2009). Moreover, women receive marital transfers from the husband as well and are also entitled to parental inheritance under Islamic law. However, due to their subordinate position in patriarchal households, women are not inclined to assert their legal right over their parental inheritance and are mostly deprived of it by the male members of the family. Hence, most women forego this social advantage for the sake of economic benefits they may gain from resorting to their claim of family inheritance (Hussain, 1999). In addition to this, in the economic literature, these ‘marital transfers’ are largely used as a proxy for bargaining power which are considered as ‘non-labor’ income sources, playing an important role in women empowerment (Doss, 2011; Quisumbing and de la Briere, 2000; Ambrus et. al, 2008; Mbaye and Wagner, 2017 and Kaye et al., 2005). Moreover, a higher amount of dowry given at the time of marriage indicates that women suffered lesser spousal abuse (Bloch and Rao, 2002 & Srinivasan and Bedi, 2007). Khan and Klasen (2019) validate this research with their recent study in a northern rural village in Pakistan where a direct relationship is found between dowry and women empowerment

indicating that in the absence of well-defined property rights, marital assets are the only means of women gaining empowerment.

#### **2.4. Institutional access to women and women property rights**

Land is a key economic resource that links to other key economic resources, especially in an agrarian economy like Pakistan. Being a valuable economic resource, it can help women avoid the risk of driving their families out of poverty and misery independent of men. Direct access to income will empower women to utilize land in a way suitable for themselves and their children. It will also support the vulnerable factions of women (widowed, divorced, aged, etc.) to thrive with a reputation in the society as in a patriarchal society; wealth is associated with reputation and power. Moreover, direct access to land will also contribute toward removing structural inequalities between the husband and wife as the female spouse will not have to depend on her husband for her well-being. Another benefit associated with this is the increase in the bargaining power of women within the institution of marriage.

If the property rights of men and women are enforced effectively, it will create a sense of security among them enabling them to make medium to long-term investments. This will lead to the creation of an 'investment horizon' that may lead to new business ventures such as cattle farms, fish ponds, orchards, etc. that will not only assist in increasing production but will also play a role in its diversification. Securing the property rights of women can also be linked to the encouragement of entrepreneurial abilities as it can provide capital for setting up small and medium-scale industries. Moreover, it will also help in the prevention of corruption and fraud in land records which is very common in rural areas.

As it happens in most rural areas of the country, men engage in self-destructive habits such as gambling, drinking, drugs, etc., and tend to not provide for their children or wives and

therefore, the family suffers greatly. The education, nutrition, and health of the family are compromised as there is no money provided by men and consequently, the vicious cycle of poverty goes on. If women get their fair share in the land and if property rights are implemented effectively, women could take not only care of themselves but also the education and health of their children. Therefore, the 'spoiled' man would not be able to obtain any money by selling land or by mortgaging it somewhere. In addition to this, it may also provide power to women in decision-making about child-bearing, preventing sexual abuse and unsafe sex, better family planning, and reducing violence against women (Prosterman 148-150).

In a patriarchal society, there is a continuous struggle for power among the powerful people and between the powerful and the weak. Every year, there are numerous cases of murder, rape, generational conflicts, and incidences of violence over land in Pakistan. Men kill their relatives and even close family members over a small piece of land. In this situation, women who are already weak and vulnerable are prone to a much bigger threat than men. They can be easily coerced into giving up their rights if there is no effective mechanism for enforcement. For instance, when a man predeceases his wife leaving some property, the male relatives will have an eye over the property and will try to snatch away property from the widow. Therefore, if there is an effective mechanism of transfer and control of property that gives power to women, such illegal attempts can be prevented. This is not only valid for widows but also the divorced, abandoned, and orphan women of society.

Direct access to productive resources such as land will also contribute toward alleviating the status of women in society. Arun (2010), while studying the effects of land ownership on women in Kerala (India), observed that having no direct access of women to land was related to perpetuating social and cultural inequalities. It led women to accept a status inferior to men and consequently, they took charge of all the lands depriving women of their lands as well as their social status. An inferior status of women in society affects their decision-making power

regarding the sale and purchase of their land as well as how they spend income in the household.

Women of Pakistan would definitely be better off when they realize they are being treated equally as male members of society. The notion of being treated as a 'second class citizen' would be eliminated in the minds if they get their due share and rights as prescribed by the religion and constitution. This provision of rights would lead not just to empowered women but an empowered society; where everyone gets their due share of rights as prescribed by the law of the land.

To a large extent, financial discrimination against women in rural Punjab (India and Pakistan) is institutionalized. Meera Velayudhan in her article argues that the caste panchayats in rural areas mostly have a patriarchal mindset and so is the case with many of the local departments and revenue officials (Velayudhan, 2009). Even if the women get their land to cultivate, constraints such as the refusal to access water, lack of financial support, non-availability of information, and exercise of authority by powerful men prevent women from getting the rights that were granted to them by the constitution of the country. So it can be easily understood that the issue of land ownership to women and the exercise of effective control over is more social and cultural in nature than legal. The existing literature suggests that there is a need to adopt a holistic approach that challenges the existing social norms and perceptions to remove the hurdles in the way of women development.

## **2.5. Establishing a link between financial independence of women, women empowerment, and the development of the country**

With well-defined property rights, the financial independence of women could be achieved, and through financial independence, many benefits can be accrued at multiple levels. The

existing literature establishes a strong link between the financial independence of women and women empowerment and consequently the socio-economic development of the country.

**a) Increased access to education and health facilities**

Bina Agarwal, in her book “A Field of One’s Own,” argues that there exists a strong anti-female bias in northwest India, Pakistan, and Bangladesh. This bias has been revealed in gender differences in one or more of the indicators such as female health expenses, female adverse-sex ratio, malnourishment, morbidity, mortality, etc. (Agarwal 1996). Moreover, a study done by Mencher in 1988 suggests that there is a significant difference in household spending between women and men with women generally spending 90-100 percent of their income on household expenses and men rarely over 75 percent. Multiple studies suggest that women are more concerned about the health and education of their children (especially girls) than men.

**b) Entrepreneurship through the availability of collateral (land)**

Women’s increased access to financial resources has proved to enhance their entrepreneurial abilities to much extent. The experience of many non-governmental institutions such as Grameen Bank in Bangladesh indicates that women usually have better repayment rates and are better risk-takers than men (Agarwal 1996). Similarly, the repayment rate of micro-credit through the Akhuwat Foundation in Pakistan, as claimed by the CEO of Akhuwat Foundation, is more than 99 percent.

**c) Reduction in domestic violence**

The economic and financial independence of women has proved to be an effective tool against domestic violence against women. The Habitat for Humanity’s Shelter report (2016) states

ownership of land greatly helps women against domestic abuse as it enables them to leave an abusive relationship (Humanity 2016).

Molyneux in 1985 and Moser in 1989 described two types of gender needs: One is gender practical needs which are the needs for a basic substance (food, healthcare, clean water, etc.). The other is gender strategic needs which are transformative and can help end women's subordination to men, remove institutionalized forms of discrimination, gendered division of labor, and establish political equality. Effective implementation of property rights can address both types of needs.

#### **d) Poverty reduction**

Rekha Mehra, in her book, claims that the discovery of agriculture in South and South East Asia was made by women yet from a global perspective, “women are the largest producers of food yet they constitute the largest mass among the hungry” (Mehra and Sardamoni 1982). Women are the greatest consumers of water and fuel yet they have no control over their management. Women are the primary caretakers of livestock but they have little or no control over the supply of fodder. The World Bank statistics show that the total share of women in the world's extremely poor is more than 50 percent (70% according to other sources). According to the International Property Rights Index (2014), secure property rights have a very strong relation with poverty reduction and empowerment.

#### **e) Intra-household inequality (Boserup's argument)**

There exists an intra-household inequality with the household. Women are involved not only in reproductive labor but also the productive labor yet they receive very little to no compensation in terms of wages. Moreover, as Ester Boserup argued, the economic

development created a gender gap which further exacerbated the intra-household inequality as women had very few opportunities other than on-farm employment (Boserup 1989).

#### **f) Marxist feminist view of unpaid labor**

Regarding the patriarchal structure of society, Marxist-feminist theorists argue that unpaid work of women is prevalent in those households where feudal mode of production is common and it provides male members “feudal” power over the domestic work of women (Benston, 1959; Fox, 1980). In domestic arrangements husbands and fathers exercised patriarchal authority over their wives and children, viewing them as “economic assets”. This dynamic however has waned in the context of advanced capitalism. Regardless, a paradoxical correlation persists between capitalism and patriarchy. This contributes to women inequality in the society both as citizens and as employees resulting in the progression of “public patriarchy” in society (Ferguson, 1989, 1991; Smart, 1984 and Folbre, 1994). Hence, within the context of "patriarchal capitalism," the institution of marriage contributes to the uncompensated or insufficient compensation of women for their contributions within the household or labor market. Contrastingly, in the sphere of "advanced capitalism," the growing influx of women into the labor force affords them enhanced economic prospects relative to their non-working married women. This evolution aligns with Dorothy Smith's seminal 1989 theory, which emphasizes the "public-private split." This theoretical framework emphasizes the institutional and power dynamics that govern societal arrangements, the gendered division of labor, and instances of gender bias.

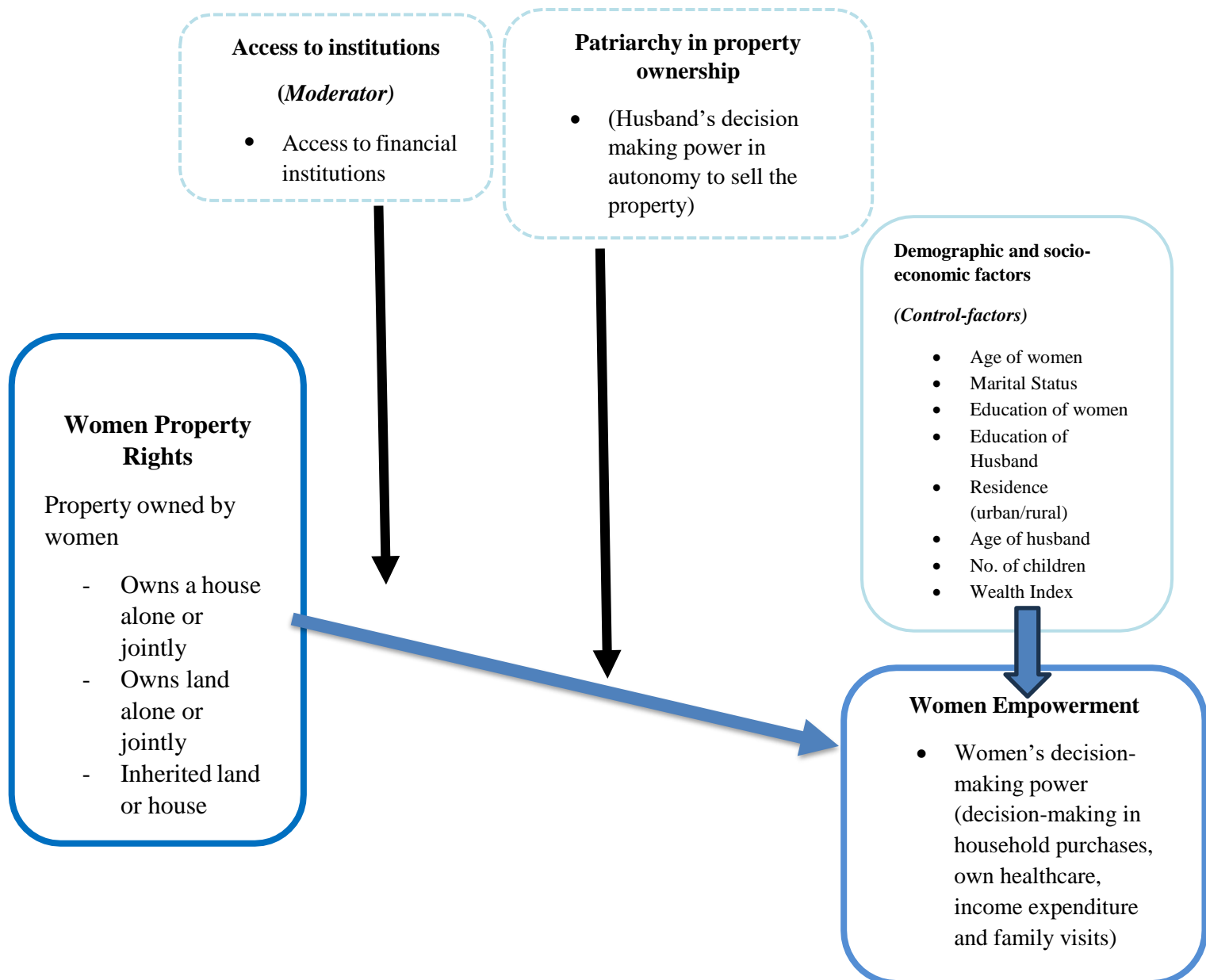
## **2.6. Theoretical framework**

The framework of this research is derived from the broad theory as seen in the literature that highlights the impediments to women's property rights and how land entitlement promotes in multiple ways the welfare of a person who holds it. The literature strongly emphasizes that having sound land titles gives occupants legal protection, decreases enforcement costs, provides security and collateral for investment, provides easy access to credit, makes the land more liquid, increases land value, and enhances labor mobility; all these activities improves an individual's economic condition (De Soto, 2000, Griffith-Charles, 2004, Buehren et al. 2020, Williamson, 2011, Field and Torero 2006, and Durand et al. 2007). The literature also highlights that titled properties often improve an individual's social status (Reznik, 2014 and Durand et al. 2007). Previous studies have shown that sound property rights could have an indirect positive impact on a household's health status as well as the education prospects of children (Galiani and Schargrotsky, 2004 and Gandelman 2016).

However, for the specific purpose of this study, this theoretical framework has been modified to take into account a mirror situation that gives rise to certain ramifications where women have weak rather than strong property rights due to the social, economic, institutional, and cultural impediments to property rights. As theory suggests that strong and stable property rights have substantial advantages for those holding them, it should follow that weak, or absence of property rights would correspondingly carry multidimensional disadvantages, in both the social and economic spheres.



## 2.7. Hypothesized framework



## 2.8. Hypothesis

Aligned with the research's theoretical framework and objectives, the following alternative hypotheses are formulated to assess the influence of factors conducive to women's property rights:

Hypothesis I:

Effective enforcement of women property rights has a positive impact on women empowerment controlling for other variables. Therefore,

- $H_1$  = Women property rights do significantly affect their empowerment controlling for socio-demographic factors

Hypothesis II:

Access to financial institutions such as banks, credit-providing facilities, etc. has a moderating effect (strengthen) on the relationship between women property rights and their empowerment.

- $H_2$  = Access to financial institutions moderates the relationship between women's property rights and their empowerment

Hypothesis III:

Patriarchy (the husband's decision-making power regarding the sale/mortgage of property) has a moderating effect (weaken) on the relationship between women property rights and their empowerment.

- $H_3$  = Patriarchy (in property ownership) moderates the relationship between women's property rights and their empowerment.

## **Chapter 3: Methodology**

### **3.1. Research Approach**

As the focus of the research is to investigate the impact of property rights on women empowerment and the impact of patriarchy and access to financial institutions in the relationship between women property rights and their empowerment the methodology adopted for this research has been carefully selected after an in-depth analysis of the different tradeoffs. The research adopts a positivist philosophy to objectively examine the correlation between women's property rights and their empowerment. Employing a deductive approach, inferences are derived from observations to assess the viability of established hypotheses (Bryman, 2016). Employing experimental research, the study seeks to observe the causal **relationship** between women's property rights and empowerment while controlling for demographic variables. This quantitative cross-sectional analysis utilizes 2017-18 data from the Demographic and Health Survey of Pakistan

### **3.2. Data and Sample**

#### **3.2.1. Data Source**

Our study employs data from the 2017-2018 Pakistan Demographic and Health Survey (PDHS), a survey administered by the National Institute of Population Studies (NIPS) and under the oversight of the Ministry of National Health Services, Regulations, and Coordination.

#### **3.2.2. Sampling technique used by Pakistan Demographic and Health Survey (2017-18)**

The 2017-18 PDHS employed a stratified two-stage sampling approach. Stratification involved dividing the eight regions - Punjab, Sindh, Khyber Pakhtunkhwa, Baluchistan; AJK and Gilgit Baltistan; Islamabad Capital Territory (ICT); and FATA - into urban and rural sectors, resulting in 16 sampling strata. Independent two-stage selection procedures were used to select samples

within each stratum. The survey encompassed ever-married women aged 15-49, both permanent residents and overnight visitors, across 561 successfully executed clusters, with 19 clusters excluded due to security concerns during fieldwork.

Moreover, the wealth index (WI) was also created by the DHS using 2017 data which is a composite metric representing a household's overall living standard. It is derived from readily collectible data pertaining to a household's ownership of specific assets (e.g., televisions and bicycles), construction materials for housing, and the availability of water access and sanitation facilities.

For the 2017-18 PDHS, 15,068 ever-married women and 3,691 ever-married men aged 15-49 were interviewed nationwide, encompassing Azad Jammu and Kashmir and Gilgit-Baltistan. Socioeconomic data within the survey offer contextual insights into demographic and health indicators, ensuring survey representativeness. Additionally, this information elucidates the living conditions of the population.

### **3.2.3. Sample selection and technique used for current research.**

For the purpose of our research and to carry out empirical analysis, we have limited the sample to those women who are currently married and residing with their husbands because ever-married women who are not in a union anymore could be primary decision-makers in their households. Including such women could result in upward biased estimates in terms of women property rights on their empowerment. After eliminating observations with complete bias, our sample size turned out to be 12, 568 women. Once the observations of these women are identified, independent variables are collected in an orderly manner and the descriptive and empirical analysis will be carried out using tables, graphs, bar charts, and a logit regression model with respect to women who do not make the household decisions on their own.

### 3.3. Data and its description

#### 3.3.1. Variable description

Variable	Variable-Name	Variable-Measurement	Variable-Definition
<b>Dependent variable, y</b>			
<b>Women empowerment (Women's decision making power)</b>	WE	Range = [0,1] Women = 1 Husband/other family member = 0 (Average of all 4 responses) 0.5 below: 0    0.5 & above: 1	<ol style="list-style-type: none"> <li>1. Person who usually decides on earnings expenditure</li> <li>2. Person who decides on healthcare</li> <li>3. Person who decides on household purchases</li> <li>4. Person who decides on family/relatives visits</li> </ol>
<b>Independent variable, x</b>			
<b>Demographic and socioeconomic variables(control factors)</b>			
<b>Women property rights</b>	WPR	House owned, land and inheritance No = 0 Yes = 1 WPR (0,1) If anyone is yes, y=1 Otherwise= 0	<ol style="list-style-type: none"> <li>1. Women who own a house alone or jointly</li> <li>2. Women who own land alone or jointly</li> <li>3. Inheritance</li> </ol>
<b>Age of woman</b>	Age	Range = [15,49]	Age of woman
<b>Educational attainment of woman</b>	EducW	Level of schooling: <ul style="list-style-type: none"> <li>• Higher</li> <li>• Secondary</li> <li>• Middle</li> <li>• Primary</li> <li>• No schooling</li> </ul>	Highest level of schooling attended or completed by ever-married female
<b>Marital status</b>	Marital	Currently married = 1 Not in a union anymore = 0	Current marital status of woman
<b>Area of residence</b>	Residence	Rural = 0 Urban = 1	Area of residence of the woman

<b>Educational attainment of husband</b>	EducH	Level of schooling: <ul style="list-style-type: none"> <li>• Higher</li> <li>• Secondary</li> <li>• Middle</li> <li>• Primary</li> <li>• No schooling</li> </ul>	Highest level of schooling attended or completed by ever-married male
<b>Dependent children</b>	Children	Yes = 1 No = 2	If the children are currently living with the woman
<b>Wealth status of the woman</b>	WI	Range = [1,5]	Wealth index created by DHS (2017-18)
<b>Patriarchy (Cultural norms and beliefs)</b> <i>(moderator)</i>			
<b>Patriarchy in property ownership</b> <b>(Husband's decision-making power in autonomy to sell the property)</b>	Husbanddm	Range = [0,1] Husband = 1 Wife/other family member = 0	1. If a woman/other family member has the autonomy to sell the acquired property or the husband
<b>Access to financial institutions</b> <i>(moderator)</i>			
<b>Access to financial institutions</b>	FI	Yes = 1 No = 0	If a respondent has a bank account or access to any other financial institution

### **3.4. Quantitative methods**

#### **3.4.1. Regression technique and its functional form**

We have extracted the data of women from the ever-married women-specific questionnaire on empowerment variables defined by household decision-making in their own healthcare, major household purchases, income expenditure, and visits to the family. For the purpose of our research and to carry out analysis, we have limited the sample to those women who are currently married and residing with their husbands because ever-married women who are not in a union anymore could be primary decision-makers in their households. Including such women could result in upward biased estimates in terms of women property rights on their empowerment. After eliminating observations with complete bias, our sample size turned out to be 12, 568 women.

We determine the count of women responding "yes" to participating in household decisions relative to the total number of women observed. Furthermore, our analysis employs graphical and tabular presentations of data to grasp the variables' essence, structure, and relative measures. The data's reliability and internal consistency stem from its unified origin—the Demographic and Health Survey of Pakistan, 2017-18—sourced directly from individuals' and households' real experiences and viewpoints. After identifying these women's observations, independent variables are systematically collected. Descriptive and empirical analyses follow, using tables, graphs, bar charts, and a logit regression model, particularly focused on women without autonomous decision-making authority in their households.

### 3.4.2. Functional form

*Equation:*

$$Y_{ijk} = \alpha + \theta L_{ijk} + \beta_{ij} + \gamma L_{ijk} \times P_{ijk} + \delta L_{ijk} \times F_{ijk} + \epsilon$$

Where,

$Y_{ijk}$  = Women empowerment (women making household decisions such that  $y = (0, 1)$ )

$L$  = Women property rights (women who own a house or land (alone or jointly), and inheritance)

$V$  = vector of Women's socio-demographic factors

$P$  = Patriarchy

$F$  = *Financial access*

$\epsilon$  = error term

$L_{ijk} \times P_{ijk}$  = Interaction term of Women property rights & access to financial institutions

$L_{ijk} \times F_{ijk}$  = Interaction term of Women property rights & cultural norms and beliefs  
(patriarchy)



### **3.5. Methodology Constraints**

The chosen research methodology, like any study, encounters several limitations. Notably, besides time and budget constraints, a significant limitation revolves around the suitability of available data, which was carefully selected to align with our model, as expounded in our earlier discussions on sample selection and the sampling technique. This choice aimed to optimize data congruence. It is pertinent to acknowledge that the resulting sample may exhibit an imbalance favoring women lacking land ownership, reflecting their higher representation in the population.

Efforts were exhaustively undertaken to counteract the aforementioned limitations and ensure the attainment of the intended research outcomes. Instances where variables were unattainable directly from the available data or certain questions remained unanswered prompted the selection of near-optimal proxies to uphold the research's coherence and significance.

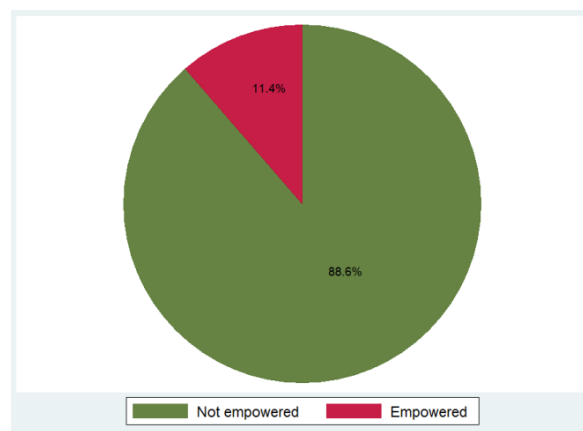
Despite these inherent limitations, we maintain a steadfast belief in the intrinsic value of our research. We assert its potential to provide an essential platform for further scholarly exploration of this relatively under-researched subject in the future.

## Chapter 4: Analysis of Findings

### 4.1. Descriptive analysis

In order to have a detailed look at the variables selected for analysis, the following figures and tables have been used.

#### 4.1.1. Women empowerment



**Figure 1: Women empowerment**

Figure 1 compares the ratio of women who are empowered and the ones who are not empowered. The larger segment represents the disempowered women (88.6%) as compared to the smaller segment (11.4%) which represents the empowered women. These percentages are based on the total sample size (12,568) of women surveyed.

#### 4.1.2. Pair-wise correlation

	AgeW	EducW	Children	Wealth	Residence	EducH	HDD	WPR	FI
AgeW	1.00								
EducW	-0.08	1.00							
Children	0.61	-0.33	1.00						
Wealth	-0.04	0.59	-0.27	1.00					
Residence	0.01	0.01	0.01	0.02	1.00				
EducH	-0.04	0.52	-0.21	0.45	0.01	1.00			
HDD	0.01	-0.08	0.05	-0.04	0.03	-0.04	1.00		
WPR	0.02	0.14	-0.01	0.11	-0.00	0.07	-0.38	1.00	
FI	0.08	0.29	-0.07	0.23	-0.03	0.21	-0.04	0.10	1.00

**Table 1: Pair-wise correlation for empowered women**

	AgeW	EducW	Children	Wealth	Residence	EducH	HDD	WPR	FI
AgeW	1.00								
EducW	-0.04	1.00							
Children	0.64	-0.28	1.00						
Wealth	-0.03	0.59	-0.23	1.00					
Residence	0.01	-0.01	0.01	-0.01	1.00				
EducH	-0.03	0.51	-0.17	0.51	-0.05	1.00			
HDD	-0.04	-0.03	-0.01	-0.02	0.02	-0.01	1.00		
WPR	0.02	0.06	-0.01	0.06	0.00	-0.01	-0.31	1.00	
FI	0.08	0.28	-0.05	0.18	0.01	0.15	-0.05	0.101	1.00

**Table 2: Pair-wise correlation of women not empowered.**

Tables 1 and 2 respectively show the pair-wise correlation of variables for empowered women and women who are not empowered. The tables compare the difference in correlations highlighting that for empowered women (Table 1), patriarchy has a positive correlation with the age of a woman meaning as the age of the woman increases, the decision-making power and control of the husband over the financial resources increases. However, for women who

are not empowered (table 2), patriarchy has a negative correlation with all the variables including the age of the woman meaning as the age of the woman increases, the dominance of the husband or male family members decreases due to sociocultural factors and norms. Moreover, it can also be deduced from the tables above that the husband's education has a positive correlation with women's property rights for empowered women (table 1) as compared to a negative correlation for women not empowered (table 2). This means that the husband's education plays an important role in women's control over their property, as the husband's education level increases, so does his awareness about women's empowerment (including property rights) leading to a positive correlation as compared to women not empowered. In addition to this, financial independence has a very strong correlation with women property rights for empowered women (table 1) as compared to a comparatively weak correlation in the case of women not empowered (table 2). Empowered women are aware of their financial independence and hence are more assertive in their approach toward the acquisition of their property as compared to women not empowered. Women's empowerment is consequently impacted by the correlation between variables where the husband's education remains the most significant variable followed by women's property rights and financial independence.

#### 4.1.3. Women empowerment in urban and rural areas

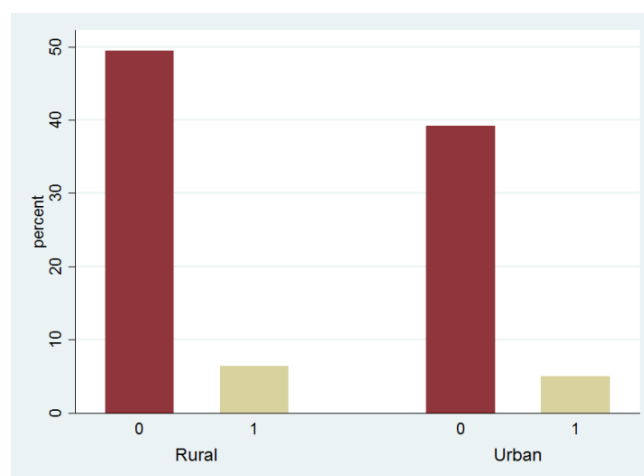


Figure 2: Women empowerment in urban and rural areas

Figure 2 shows the empowerment of women in urban and rural areas according to the number of women living in those areas. The bar marked as zero (0) shows women who are not empowered, and the bar marked one (1) shows empowered women in rural and urban areas as defined in the survey. The bar chart illustrates that empowered women in both areas are very low as compared to women who are not empowered. It is interesting to note that in rural areas the percentage of empowered women is slightly higher than empowered women in urban areas. This can be attributed to many factors including the relative size of women living in rural areas, sociocultural factors, and prevalent norms. Due to the sociocultural norms and patriarchy being more dominant in rural areas, women are suppressed and so are their rights to make decisions which leads to a higher number of women stuck in the disempowerment bracket.

#### 4.1.4. Attainment of education of empowered and disempowered women

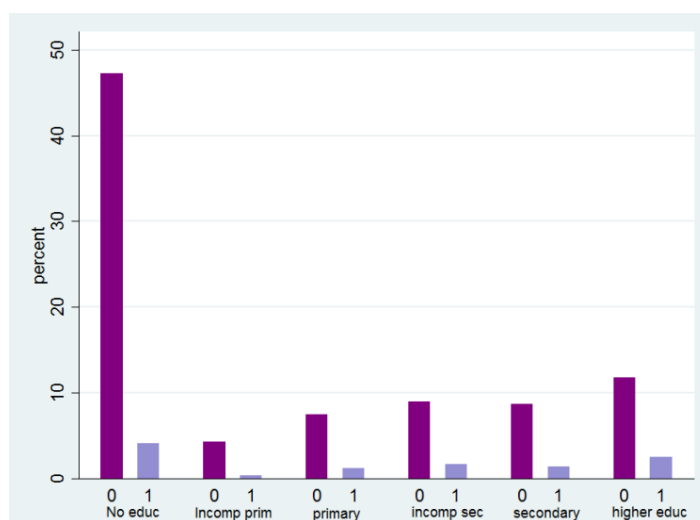
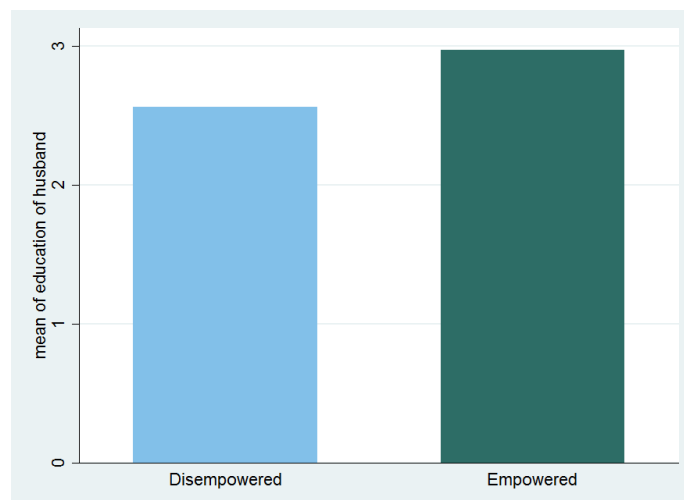


Figure 3: Attainment of education

Figure 3 shows the attainment of education for empowered and disempowered women. The bar chart shows that at every level of educational attainment, the percentage of disempowered women is higher than that of empowered women which means that despite the increasing level

of education, women still have to face challenges in their decision-making. However, as the level of education increases from primary to higher education, the percentage of empowered women also increases which shows that despite the cultural norms and patriarchy, women do have control of their decisions as they move on to a higher level of education. The empowerment of women is minimal in their ‘incomplete primary’ education stage where the percentage of empowered women is negligible as compared to disempowered women and women at other levels of education. The percentage of empowered women is highest as they reach the ‘higher education’ level shown by a progressive increase in the vertical bars in the above bar chart.

#### 4.1.5. Impact of husband’s education level on women empowerment

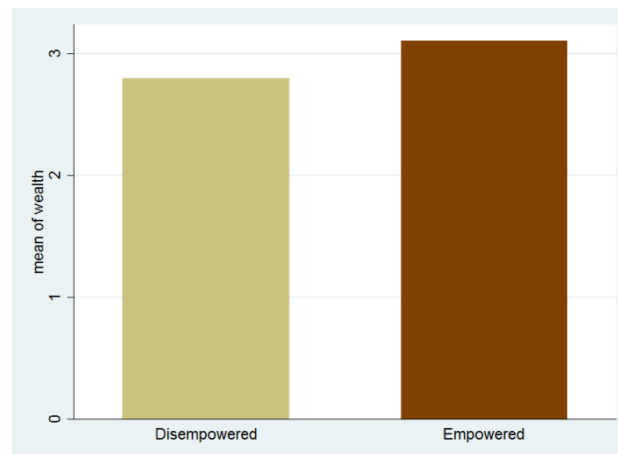


**Figure 4: Husband's education and women empowerment**

Figure 4 shows the mean of the husband’s education level for empowered and disempowered women. The bar chart illustrates a difference between the mean of attainment of the education level of husbands of empowered and disempowered women. As it can be seen the mean of empowered women’s husbands’ education level is greater as compared to that of

disempowered women. This suggests that as the husband's attainment of education level increases, the empowerment (decision-making power) of his wife increases.

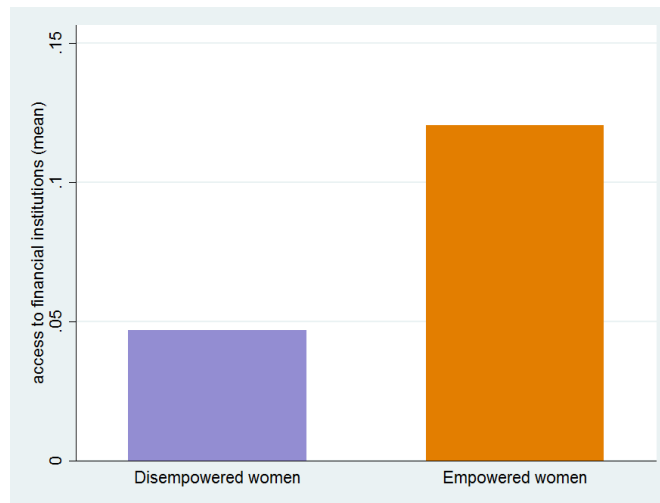
#### 4.1.6. Women empowerment and their wealth index



**Figure 5: Wealth index**

Figure 5 shows the mean of wealth index of empowered women and women who are not. The bar chart illustrates that women with stronger decision-making power have a higher wealth index as compared to women who have weaker decision-making power in a household. Consequently, empowered women have more control over their wealth and finances as they are relatively independent in their decisions regarding household expenditures, health, and family visits whereas, women with weaker decision-making power do not have effective control over their wealth as evident from the left sidebar in the above figure.

#### 4.1.7. Impact of access to financial institutions on women empowerment



**Figure 6: Access to financial institutions**

Figure 6 shows a bar chart representing the mean of access to financial institutions (such as having a bank account or access to credit-providing facilities) for women. The bar chart shows that empowered women, that is women with stronger decision-making power have relatively greater access to financial institutions as compared to women who have weak decision-making power in their households. Moreover, it can also be deduced that if women are given greater access to financial institutions such as having a bank account, mobile banking, or internet banking, their empowerment will consequently increase leading to stronger decision-making power in their households among the male members.



#### 4.1.8. Women property rights and women empowerment

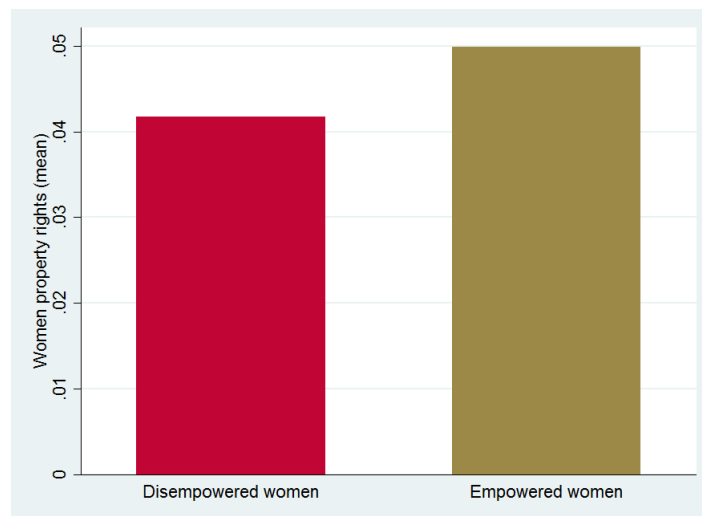


Figure 7: Women property rights

Figure 7 represents the property rights of women. The bar chart shows that disempowered women have relatively fewer property rights as compared to empowered women. Empowered women have a greater say in their household decisions regarding expenditure, health, and visits to the family which makes them more empowered and consequently strengthens their position of having other rights such as that of property. It can be seen that women with stronger decision-making power have more control over their property as compared to less empowered women.

#### 4.1.9. Impact of patriarchy and women property rights on women empowerment

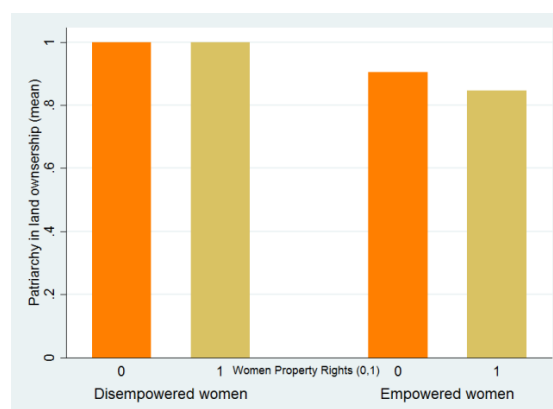


Figure 8: Patriarchy and women property rights

Figure 8 shows the impact of patriarchy in terms of land ownership and women property rights among empowered and disempowered women. The right-side bars show that for empowered women or women with stronger decision-making power in their household, there is relatively lesser control of male household members on their property which consequently impacts their property rights and empowerment. However, for disempowered women or women with weaker decision-making power in their households, property rights did not affect the women’s control of the land as the male members continued to control it.

#### 4.1.10. Education attainment of women and their husbands

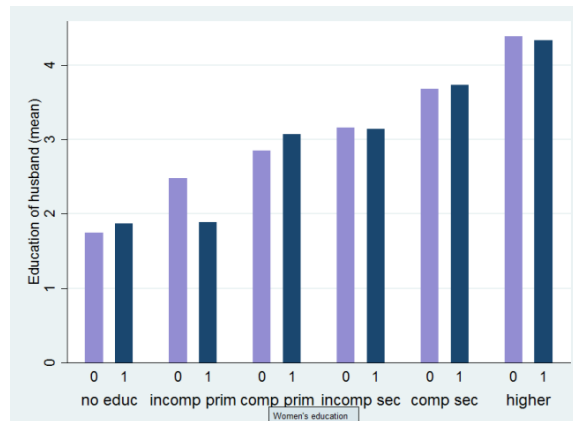
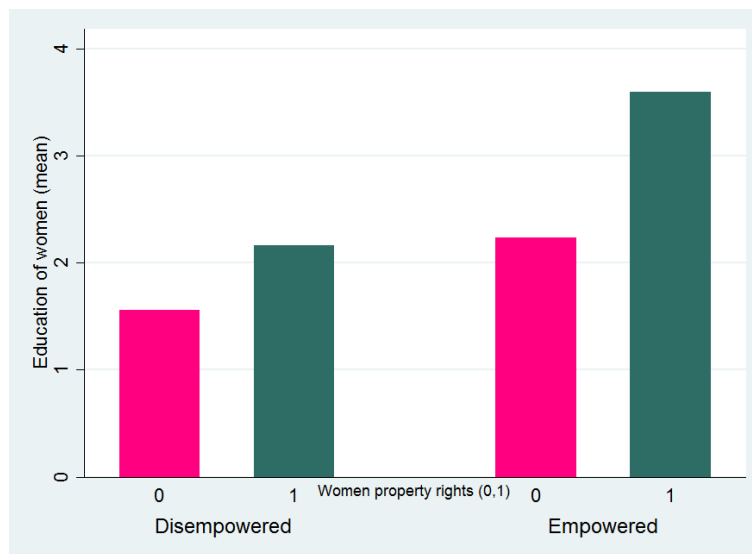


Figure 9: Education attainment of women and their husbands

Figure 9 shows the educational attainment of both empowered and disempowered women and their husbands. The bar chart shows that as women’s educational attainment increases, their husband’s education level also increases for both empowered and disempowered women. The mean education of both husband and wife is highest for the ‘higher’ educational levels. At every step of educational attainment, the husband’s education level also increases. Moreover, the difference in educational attainment for empowered and disempowered women is evident; the mean of education of empowered women is slightly higher at each educational level as compared to disempowered women.

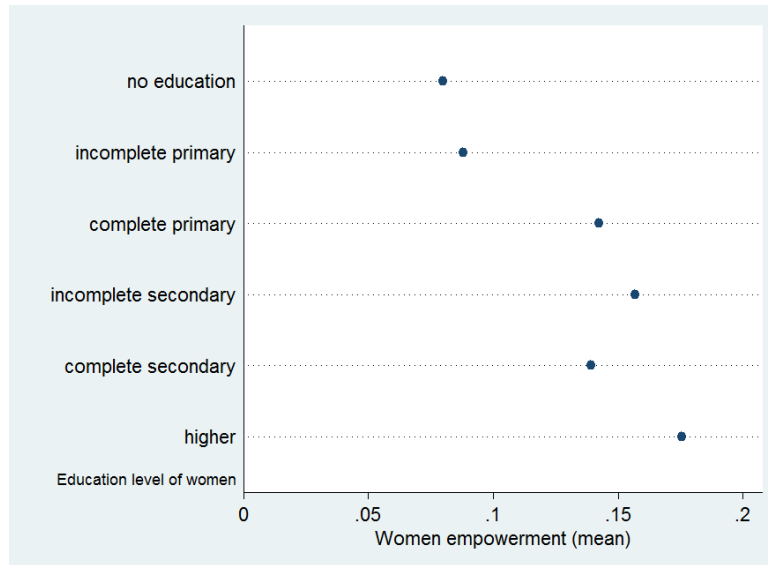
#### 4.1.11. Property rights of women and their education attainment



**Figure 10: Women property rights and education**

Figure 10 illustrates women property rights and their educational attainment for both empowered and disempowered women. The bar chart shows that disempowered women with fewer property rights have the least educational attainment whereas empowered women who also have property rights have the highest educational attainment. This shows that women who have control and rights over their property are more powerful in making decisions regarding their education and attaining a higher level of education than women who are deprived of property rights.

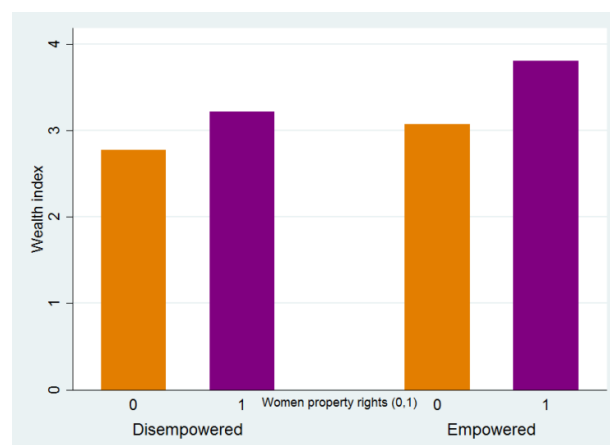
#### 4.1.12. Education attainment and women empowerment



**Figure 11: Education attainment and women empowerment**

Figure 11 shows the empowerment level of women at each education level. Women with no education have the least women empowerment whereas women who have attained higher levels of education are the most empowered. Women are subject to cultural boundaries when they are not educated which diminishes their decision-making power and impacts their empowerment. However, at the higher education level, women are bold and educated enough to make decisions for themselves and are more empowered as seen in the dot chart above.

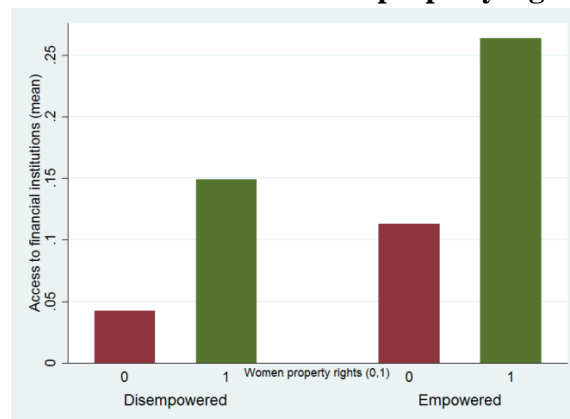
#### 4.1.13. Wealth index and women property rights



**Figure 12: Wealth index and women property rights**

Figure 12 shows the wealth index for both empowered and disempowered women with and without their property rights. The bar chart shows that women who have more property rights have a higher wealth index as compared to women with fewer property rights for both disempowered and empowered women. It can be deduced that women who have property rights have more control over their wealth which consequently results in a higher wealth index. Moreover, the wealth index for empowered women with or without property rights has a higher value than for disempowered women.

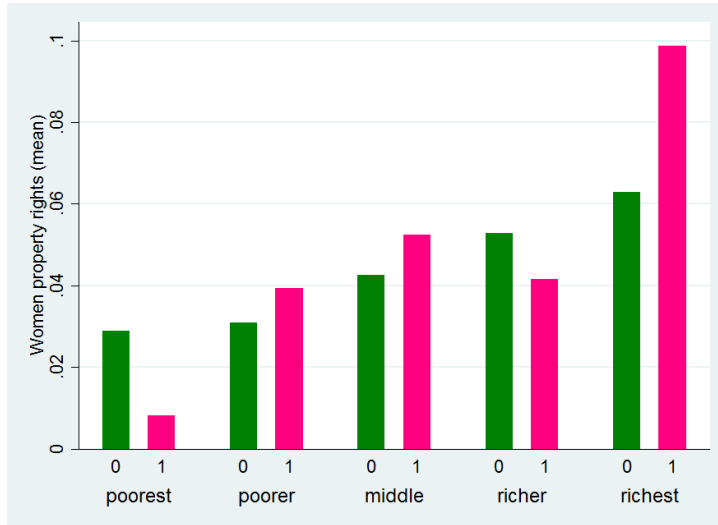
#### 4.1.14. Access to financial institutions and women property rights



**Figure 13: Access to financial institutions and women property rights**

Figure 13 shows women’s access to financial institutions with and without access to property rights for both empowered and disempowered women. The bar chart shows that disempowered women with no women property rights have relatively lesser access to financial institutions whereas empowered women who also have access to property rights have relatively greater access to financial institutions. Effective enforcement of women property rights enables women to be more financially independent and use financial tools such as having a bank account, internet banking, and mobile banking more efficiently and effectively.

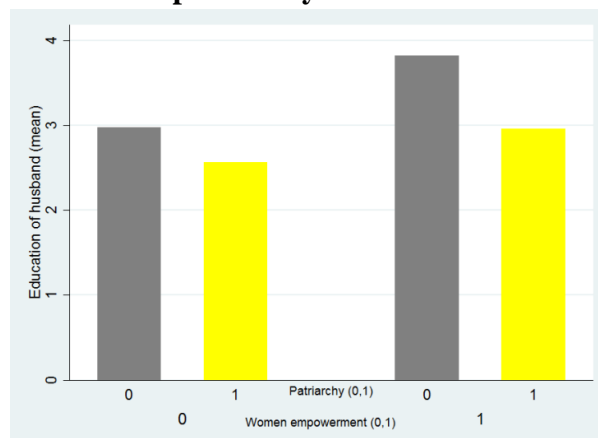
#### 4.1.15. Women property rights and wealth index



**Figure 14: Women property rights and wealth index**

Figure 14 shows the wealth brackets of empowered and disempowered women and their access to property rights. The bar chart shows that in the 'poorest' wealth bracket, women have the least access to their property rights whereas women in the 'richest' wealth bracket have the greatest access to their property rights. In the 'richest' wealth bracket, women who have a strong decision-making position in the household are the ones who also have control over their property and its relevant decisions; hence their access to property rights is the highest.

#### 4.1.16. Education of husband and patriarchy

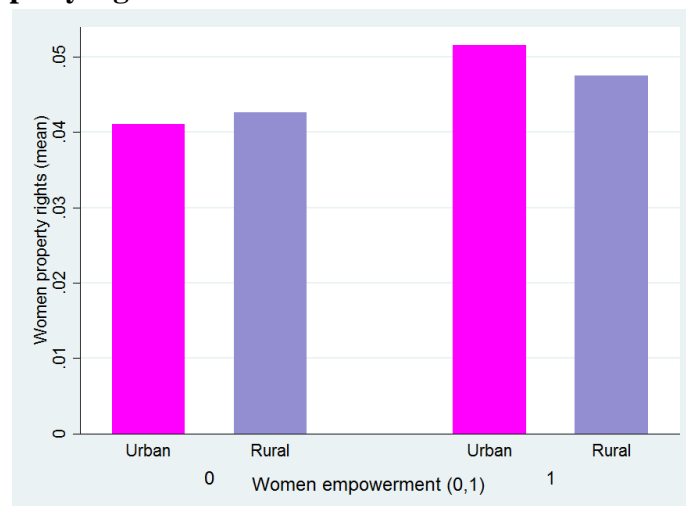


**Figure 15: Patriarchy and education of husband**

Figure 15 shows the level of patriarchy according to the education of husbands of both empowered and disempowered women. The bar chart shows that husbands who do not have

the autonomy to sell the land are the most educated ones whereas husbands who are patriarchal in terms of property are the least educated. Husbands of empowered women who are not patriarchal in terms of property have attained the highest level of education. Hence, it can be deduced that the husband's education significantly weakens their patriarchal mindset and their decision-making when it comes to the rights of women.

#### 4.1.17. Women property rights and residence of women



**Figure 16: Women property rights and their residence**

Figure 16 shows the access of women to property rights and their residence for both empowered and disempowered women. The bar chart shows that empowered women residing in urban areas have relatively greater access to property rights whereas disempowered women residing in urban areas have relatively lesser access to property rights. This is mainly because women residing in urban areas are more educated and aware of their basic rights including property rights which makes them more powerful in making decisions in the household as compared to women residing in rural areas or those who do not have decision-making power in their households.

## 4.2. Empirical Analysis

In the context of our research objectives and the need for rigorous empirical analysis, we have confined our study's sample to women who are presently married and cohabiting with their spouses. This selection criterion is informed by the recognition that previously married women, who are no longer in unions, might hold pivotal roles as decision-makers within their households. Accounting for such cases could introduce a potential upward bias in estimating the impact of women's property rights on their empowerment. Following the careful exclusion of observations manifesting significant bias, our resulting sample encompasses 12,568 women, poised for a more focused and accurate analysis.

Table 3 below shows the impact of all the variables on women empowerment. The coefficient of each variable along with its robust standard error (in the parenthesis) is given in each box. Each of the seven logistic regression equations has used a different set of variables to test the impact on women empowerment. Women empowerment (0,1) is taken as the dependent variable which mainly describes women's decision-making power in their household whereas all other variables used for the research are taken as independent variables to test their impact on the dependent variable.



Equation	(1)	(2)	(3)	(4)	(5)	(6)
<b>Variables</b>	<b>Dependent variable: Women empowerment =1, 0 otherwise</b>					
<b>Women's age (yrs)</b>	0.0353*** (0.0059)	0.0357*** (0.0059)	0.0397*** (0.0058)	0.0399*** (0.0058)	0.0395*** (0.0058)	0.0400*** (0.0058)
<b>Women's education</b>	0.1496*** (0.0201)	0.1510*** (0.0201)	0.1716*** (0.0194)	0.1733*** (0.0194)	0.1713*** (0.0194)	0.1721*** (0.0194)
<b>Wealth index</b>	-0.0131 (0.0275)	-0.0116 (0.0274)	-0.0097 (0.0273)	-0.0078 (0.0272)	-0.0091 (0.0273)	-0.0095 (0.0273)
<b>Children (dependent)</b>	-0.0244 (0.0572)	-0.0248 (0.0183)	-0.0306* (0.0183)	-0.0304* (0.0183)	-0.0298 (0.0183)	-0.0311* (0.0183)
<b>Location (Urban = 1, Rural = 0)</b>	-0.0285 (0.0572)	-0.0281 (0.0571)	-0.0264 (0.0569)	-0.0241 (0.0569)	-0.0271 (0.0569)	-0.0276 (0.0569)
<b>Husband's education</b>	0.0051 (0.0195)	0.0052 (0.0195)	0.0081 (0.0194)	0.0082 (0.0194)	0.0082 (0.0194)	0.0082 (0.0194)
<b>Access to financial institutions</b>	0.6069*** (0.1042)	0.6199*** (0.1036)				
<b>Women property rights (WPR)</b>	0.2619* (0.1480)		0.3232** (0.1349)			
<b>Patriarchy</b>	-0.0547 (0.3865)			-0.3675 (0.3522)		
<b>FI*WPR</b>					0.5821** (0.2869)	
<b>Patriarchy*WPR</b>						0.3102** (0.1450)
<b>Constant</b>	-3.2596*** (0.4258)	-3.3228*** (0.1595)	-3.4434*** (0.1584)	-3.0813*** (0.3963)	-3.4327*** (0.1589)	-3.4493*** (0.1583)
<b>Chi sq.</b>	294.79	291.57	243.29	239.12	244.90	242.12
<b>P-value</b>	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
<b>R-sq.</b>	0.0292	0.0288	0.0254	0.0249	0.0252	0.0253
<b>Observations</b>	<b>12,568</b>	<b>12,568</b>	<b>12,568</b>	<b>12,568</b>	<b>12,568</b>	<b>12,568</b>

**Table 3: Impact of variables on women empowerment**

- Robust standard errors in parenthesis
- $P < 0.1^*$ ,  $p < 0.05^{**}$ ,  $p < 0.001^{***}$

#### **4.2.1. Impact of women property rights and other variables on empowerment of married women**

Equation (1) shows the impact of all the variables on women empowerment. The empowered women do significantly have higher educational levels and age as compared to disempowered women. As a woman ages and gains more education in her lifetime, her decision-making power improves which consequently has a positive impact on her empowerment. As women become more empowered, they invest more in their education as well as the education and health of their children. As women get more empowered, they are better able to make decisions for their selves as well as their family including dependent children (Atkin, 2009; Bobonis, 2009; Rubalcava, Teruel, and Thomas, 2009; Duo, 2000; Duo and Udry, 2004; Lundberg, Pollack, and Wales, 1997; Thomas, 1990).

However, the husband's education attainment, number of children, residence (urban or rural), and wealth index turn out to be insignificant in equation (1). As for husband's education, the difference between the mean of empowered women's husbands and that of disempowered women's husbands is not significant as shown above in Figure 4 which is also reflected in Equation (1). This may be attributed to the prevailing mindset and the societal values of the Pakistani society in which low levels of education may not affect women empowerment significantly. If the husband has not attained a certain higher level of education (and exposure), his low education might not be a significant factor in women empowerment until then.

Similarly, residence (urban or rural) and wealth index also did not affect women empowerment significantly as also reflected in Figures 2 and 5 respectively. In terms of wealth, no significant impact is measured by the 'wealth index' in equation (1) which suggests that prevailing wealth inequality in society among the sexes might be much larger than between the empowered and disempowered women. The wealth owned by women, as evident from various studies, is significantly less compared to men and due to this reason, just owning wealth might not affect

women's empowerment significantly. Moreover, this may also be attributed to the sociocultural norms of Pakistani society where even if a woman owns some assets she is unable to utilize them effectively as other family members (males) of the household may influence her decision-making power and freedom negatively, as studied in other developing countries as well (Udry, 1996; Udry et. al., 1995; Deere and Doss, 2006). The woman might have some resources and own some assets but she may be unable to use them efficiently and effectively as her decision is influenced by other members of the household especially the husband and the prevalent norms.

Moreover, the 'no. of children' also does not have any significant impact on women empowerment as the prevalent values in the society may dictate women having more children irrespective of their empowerment status. This may also be due to the idea that in developing countries children (especially males) are seen as assets and insurance to old age due to the missing markets (old age benefits, social protection, etc.) and also the influence of other family members (Ahmad and Khan, 2016). However, an increase in the number of dependent children does have a negative impact on a woman's decision-making power which lowers her empowerment as shown by the negative coefficient of the 'children' variable in Equation (1).

Women's property rights have a positive and significant impact on their empowerment (Equation 1, Table 3) as control over property enables women to make strategic life decisions in the context of empowerment (Kabeer, 1999). Ownership of property along with property rights can increase women's intra-household bargaining power by providing them an exit option to leave the household and/or provide leverage through the threat of revoking other male members' access to that property. Equation (3) also shows the same positive and significant impact of women property rights on their empowerment when demographic variables are controlled for; women's control over their assets and property makes them more powerful

negotiators in their households allowing them to make household decisions which otherwise they are denied to.

In terms of access to financial institutions, equations (1) and (2) showed a positive and significant impact on women empowerment as the access makes them more economically independent and increases their control over income generated by assets and by other means as well consequently increasing their bargaining power within the household. Having control over financial resources through access to financial institutions (banks, credit-providing facilities, internet banking, etc.), women can appropriately make use of generated income to invest in their education, health, or business enabling them to grow and professionalize their small home-based incomes into more competitive businesses (Goheer, 2003) as can be observed in the cases of microcredit providing institutions such as Akhuwat, Kashaf Foundation, etc. Moreover, women's access to financial institutions not only impacts their empowerment but also improves female employment in the private and public sectors.

In Equations (1) and (4), patriarchy has an insignificant impact on women empowerment. Patriarchy, as defined for this research, is the husband's decision-making power and autonomy to sell the property. The insignificant impact of patriarchy on women empowerment may suggest that women in Pakistan do not consider buying/selling property a female domain as it is a highly male-dominated and male-controlled domain. In Pakistani society, this can also be attributed to the cultural and social norms that are prevalent in the society where male members of the household (father, brother, father-in-law, brother-in-law, etc.) are in control of the woman's life decisions including their right to buy and sell land and property. Women might own property in their name but due to the sociocultural and institutional barriers they may consider it to be a 'male thing' to do and because of this, patriarchy may be an insignificant

factor in women empowerment as also reflected in Figure 8. The results of our research are consistent with the existing literature where Gedzi (2012) also argued on similar lines that Pakistani women's social standing in the present system affects both the women's position and their ability to possess and acquire property as it is a male-dominated market. Women lack information and awareness not only in terms of their right to own a piece of land but also in terms of its utilization, buying, and selling.

Men hold the primary power and control over property that may have been previously or currently belonged to their wives, sisters, or mothers. In a patriarchal society like ours, a wife's claim to her husband's property is often very limited or even non-existent despite being granted in the 'Muslim Inheritance Law' and various other pieces of legislation.

#### **4.2.2. Moderating impact of financial institutions and women property rights on women empowerment**

In order to see the moderating impact of financial institutions and women property rights on women empowerment, we have generated a new variable by multiplying financial institutions and women property rights to see how it moderates the relationship. The results can be seen in equation (5) where demographic variables are controlled-for to clearly see the impact which comes out to be positive and significant relative to disempowered women. Hence, we can deduce that financial institutions positively and significantly moderate the relationship between women property rights and women empowerment. Access to property rights helps owners to access financial facilities such as access to bank credit through mortgages with higher fundability of assets (DeSoto, 2000) which is otherwise difficult, particularly for women who are typically denied their rights to property to be used as collateral. Hence, if property rights are given to women along with appropriate financial facilities (as we measured in equation 5), women's empowerment significantly improves. This in turn leads to effective economic

development as women empowerment and economic development are seen to be interrelated with influential women-focused policies (Duflo, 2005).

Access to financial institutions holds the potential to provide individuals with both credit and savings avenues, which in turn contribute to the mitigation of poverty. The role of savings is underscored as a crucial component of income streams, particularly in cases where women tend to exhibit more passive saving behavior in comparison to men. This facet assumes significance as a determinant of both individual and national welfare, as demonstrated by Carpenter and Jensen (2002). Consequently, the empowerment of women within households is bolstered by their ownership of income and the control they exert over it. This empowerment is instrumental in fortifying their decision-making authority and overall well-being. Furthermore, the nexus between access to financial institutions and women's property rights is perceived as a catalyst for augmenting their standing within the household. Notably, a substantial portion of women aspire to enhance their status through channels such as property rights, personal income, expanded mobility, and equitable participation in decision-making alongside male household counterparts. This aspiration is corroborated by studies such as Hussein and Hussain (2003) and Mayoux (2006).

#### **4.2.3. Moderating impact of patriarchy and women property rights on women empowerment**

Equation (6) shows the moderating impact of patriarchy and women property rights on empowered women which turns out to be significantly positive compared to disempowered women. Hence, we can deduce that patriarchy moderates the relationship between women property rights and women empowerment. In a patriarchal society, where male members of the household have control over women's property and deny women their right to use or own their

property negatively impacts women empowerment. However, if women property rights are enhanced in a patriarchal household such as we did in equation (6), the impact on women empowerment turns out to be positive and significant; secured property rights for women weaken the patriarchal system. Land entitlement and effective enforcement of property rights have a strong impact on women's empowerment and their social role in society as it empowers them socially and psychologically other than giving them economic independence.

Patriarchy, indigenous cultural norms and practices, and statutory laws deprive women of property rights. The practice of inheritance in Pakistan which is a religiously conservative society depends on the customary laws while religion takes the lead in dictating rights to inheritance and land as part of faith (William, 2012). Even though Shariah law (Islamic law) entitles women to inherit land and property, Pakistani women especially those in rural areas rarely receive their share of property due to patriarchal societal structure (World Bank, 2005). The existing literature notes that women's inherited property is controlled mostly by male members of the household as cultural norms strongly uphold the society rather than women's knowledge of the inheritance issue; even if women are aware of their property rights, until and unless these rights are not given to them, women remain in shallow waters when it comes to land or property entitlement. However, regional differences were also observed in our study as well as in the existing literature; women in Punjab were seen to be more empowered than women in rural Sindh to retain their inherited land and property. Moreover, class, caste, and ethnicity strongly impact women's property rights although it has a lesser effect on property rights over joint property of the household (Gilbert, 1993).

The results of equation (6) are in line with the previous studies which have found that ensuring women's independent rights to land ownership and enhancing their access to information and knowledge (about land utilization, buying, selling, etc.) enhances their ability to make decisions, enables them to have strong control over resources, income, and other household

decisions, thereby enhancing their overall status and position in the society. Furthermore, women property rights empower women to challenge existing gender inequalities and unequal power balance with men, enabling them to gain both social and economic independence (Hussaina and Hamza, 1998; Pandey, 2010).



## **Chapter 5: Conclusion**

### **5.1. Conclusion**

The empirical results of the underlying research show a significant impact of all the variables used for the purpose of this research on women empowerment. The socio-demographic variables show a significant impact on women empowerment where the education of a woman and her husband are highly significant in terms of their impact on women's decision-making power in the household. A clear difference is evident in empowered and disempowered women when it comes to decision-making in the household as we see the pair-wise correlation of all variables for empowered and disempowered women separately. However, due to wealth inequalities in society, the wealth index shows a negative and significant impact on women empowerment.

The main results of our study in terms of access to financial institutions and patriarchy, significantly moderate the relationship between women property rights and women empowerment. Women property rights positively and significantly impact women empowerment and as women are given financial access, this impact becomes stronger as evident in the empirical results. In addition to this, the impact of patriarchy is minimized as women are given their property rights in the household which significantly impacts women empowerment. Women's access and control over their property improves their decision-making power (women empowerment) in the household.

## 5.2. Policy implications

The empirical findings of this study substantiate a compelling rationale for augmenting women's empowerment through coordinated efforts involving improved access to financial institutions. Concurrently, the study underscores the necessity of mitigating the influence of patriarchal norms, a task that requires strategic policies and programs. Such initiatives aim to bolster women's decision-making agency, facilitating their access to viable employment prospects and enabling their emancipation from entrenched societal patriarchal frameworks.

Furthermore, these policy measures should be meticulously crafted to address both domestic and economic disparities that disproportionately affect women, particularly those who experience marginalization and reside in rural locales. It is imperative that these policies adopt an asymmetrical approach to resource allocation and responsibilities within households. The efficacy of these measures hinges upon the roles and resources allocated to women within specific contextual settings.

- Drawing from the present research, it is advisable to assess the effectiveness and optimal dissemination strategies for women's property rights. This evaluation should extend to the regulation of its impact on prompting transformative behavioral shifts among women, particularly concerning their decision-making autonomy.
- Insecure property rights disincentivizes investment in future asset accumulation, hence, property rights need to be entailed as such that house or land property cannot be seized either by the state or any other private party. This condition should be promulgated while selling or buying the property so that neither the government nor any other authority can expropriate the property from its rightful owner.
- Legislation and the rule of law guiding the distribution of property to women should be formulated as other than land or house property, some assets like benevolent fund,

pensions, compensation, and accident claims are not subject to inheritance, and the women are deprived of their due share. Parents should be guided (lawfully or religiously) about their daughter's inheritance and property rights, through social awareness programs by media or awareness campaigns by the state.

- Prioritizing women's financial inclusion is crucial, given its clear link to empowerment. Enabling women's access to financial institutions, especially through leasing, is a practical strategy. Leasing is particularly beneficial for women, who often lack the collateral required for loans from traditional financial institutions. Enhancing women's access to collateral can be achieved through reforms in property and land title laws and procedures over time.
- Banks need to promulgate their outreach through innovative approaches, hiring mobile credit teams, and staff that promote greater outreach to women such as women's exclusive credit cards should be introduced for small-loan financing.
- In our patriarchal society where patriarchy has an evident and significant impact on women empowerment, access to courts should be made easier by the state, and women-friendly laws be introduced for all women and not just the married ones (as is the case with the 2011 criminal law amendment). The efforts should be concentrated on creating awareness of these laws among the masses through religion as religion remains central to social discourse in Pakistan. This reorientation is pertinent at a time when religion is increasingly being used to reify patriarchal violence.

### 5.3. Limitations of research

- The study has the usual suspects. The omitted variable bias is there. The dependent variable of women empowerment could be proxied by many other variables as the existing empirical evidence suggests. Similarly, our independent variable of Land ownership is among many other variables that affect women empowerment. We have controlled for the women demographics but it could be extended in future studies.
- The variable of the percentage of Land ownership of women does exhibit variations as per different surveys. According to PGPR-2021, it is 31% but DHS, 2018 reflects only 3.5% as the sample comprises only married women.
- This cross-sectional study could be extended to longitudinal by utilizing the latest DHS, 2023 survey, once it makes public. It will help in incorporating the COVID-19 effects in changing patterns of women empowerment-land ownership nexus.
- Our finding of the significant impact of patriarchy in shaping women's land ownership-empowerment relationship warrants further investigation of incorporating Social and cultural restrictions on women living in patriarchal households into the analysis.
- Incorporating information pertaining to government initiatives and programs addressing financial inclusion, property rights, and technological advancements within the dataset could have furnished a valuable gauge of women's attitudes and perceptions concerning their rights and decision-making within households. Future studies may look into the across provinces and intra-district variations too.

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