



RESEARCH PAPER

Breaking Chains and Building Empires: Unleashing Women's Potential through Education for Property Rights in Malakand Division, Pakistan

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ABSTRACT

This study investigates the transformative impact of women's education on property rights in Malakand Division, Pakistan, with a focus on the historically marginalized Pakhtun society. Drawing from global perspectives, Islamic principles, and local contexts, the research explores how education empowers women to assert their legal rights, particularly in inheritance. The study addresses a significant gap in the literature by examining the nuanced relationship between education, women's empowerment, and property rights in a region where traditional norms have historically influenced women's rights. Utilizing a quantitative cross-sectional research design, the study employs a stratified random sampling technique to survey 700 married women with a minimum of 16 years of education actively asserting their property rights across seven districts in Malakand Division. The comprehensive data analysis using SPSS reveals a strong positive association between education and women's empowerment in property rights, supported by descriptive statistics, chi-square tests, correlation analysis, and regression models. The study concludes that education plays a pivotal role in shaping women's attitudes and actions regarding property rights, positively impacting confidence, awareness of legal procedures, and active participation in asserting ownership rights. The findings have broad implications for policy-making, emphasizing the need for targeted educational initiatives, awareness campaigns, community engagement programs, gender-inclusive property policies, capacity-building, and stakeholder collaboration to foster gender equality, justice, and empowerment in property rights for women in Malakand Division, Pakistan.

Keywords: Education, Gender Equality, Malakand Division, Property Rights, Women's Empowerment

Introduction

The historical context of women's rights in Pakistan, particularly in the Pakhtun society and Malakand Division, reflects a longstanding imbalance where women were perceived as the property of men, devoid of legal rights. Hossain and Jamil (2023) note that conflicts and violence have been unfortunate norms for women seeking their rightful share in property rights. However, a nuanced perspective emerges, suggesting that the attainment of property rights can be achieved through negotiation and table talks, a process facilitated by education among the masses. Educated women in this context, as affirmed by Oppong (2023), are better positioned to secure their share in inheritance without resorting to misconduct or conflict initiation. The global landscape, as explored by Basri et al. (2022) and Zulfiqar (2022), recognizes the equal rights of men and women to land, property, and housing under international law. However, the realization of these rights often falls short, either as personal absolute rights or as priorities for state action. In Latin American constitutions, despite conferring equal rights, disparities persist in the treatment of land, property, and housing rights (Deere & León, 2022).

The pivotal role of education in women's empowerment surfaces as Berry (2023) emphasizes its impact on increasing women's power and negotiating positions within domestic spheres. Education becomes a catalyst for women to claim property rights, securing future economic benefits and contributing to the next generation's assets (Ullah et al., 2023). Buhle (2023) highlights the transformative effects of education, evident in women's improved communication, effective decision-making, and diplomatic resolution of conflicts related to property and inheritance rights.

The study rationale gains further depth as it delves into the intersection of education, Islamic principles, and legal empowerment. The saying of the Holy Prophet, as reported by Abdullah bin Abbas, underscores the importance of giving the prescribed shares of inheritance to those entitled, with the remainder allocated to the closest male relative (Sahih Al-Bukhari). Quranic verses on inheritance redefine heirs, elevating the position of women and providing them with clear entitlements, thus securing their role and safeguard in society.

However, the transformative impact of education on women's awareness of property rights and the subsequent assertion of those rights is not merely a global phenomenon but is also observed in the specific context of Malakand Division. The study aims to investigate the changing status of women's education and its impact on empowerment in property rights within the unique socio-cultural landscape of Malakand Division. Historically confined to their homes, women in this region are now claiming their legal rights, including inheritance, propelled by the expansion of women's education.

The study addresses a crucial gap in the literature by exploring the nuanced relationship between education, women's empowerment, and property rights, particularly in a region where traditional norms have historically influenced women's rights. The research's significance lies in its potential to inform policies and interventions that promote gender equality and legal empowerment, contributing to the broader discourse on women's rights in Pakistan, Khyber Pakhtunkhwa, and specifically, the transformative landscape of Malakand Division.

Literature Review

The transformative impact of education on women encompasses the development of essential habits and attitudes, such as dependability, judgment, motivation, effort, trust, perseverance, and confidence in decision-making regarding their rights. Harari (2019) highlighted that education not only broadens women's horizons but also unlocks better earning opportunities, significantly improving their position in the family by enabling them to assert their due rights, especially in terms of inheritance (Shetty & Hans, 2015).

The link between education and property rights becomes evident in the stark global reality where women possess only an estimated 1-2 percent of titled land, underscoring low levels of inheritance. Smith (2023) emphasizes the crucial role of education in creating awareness among women about their rights, particularly in terms of property and inheritance. Akresh, Halim, and Kleemans (2023) recognize the shift from strict customs and traditions discouraging women's legal rights to significant progress in recent decades, attributed to the advent of education (Engida, 2021).

Cui, Yu, and Huang (2023) assert that education delineates property rights, granting women exclusive rights to own, manage, and use property, thereby influencing income distribution. Islamic law, as discussed by Keith, Hyslop, and Richmond (2023), ensures a unique level of justice for women in terms of property and inheritance rights. The importance of equal access to land is emphasized by Hudson, Caprioli, Bowen, and

McDermott (2023) and Brulé (2023), linking it to positive impacts on consumption and productivity, particularly in regions like Sub-Saharan Africa.

In the context of Pakistan, Article 21 ensures women's right to inherit their parents' properties equally with boys, aligning with Islamic principles (4:12, 11, 7). The Quran explicitly recognizes women's share in inheritance, emphasizing a legal framework for property distribution (An-Nisa 4:7). The hadith further supports the idea of ensuring women inherit, reinforcing the notion that leaving inheritors wealthy is preferable to leaving them in poverty (Sahih al-Bukhari).

In the Malakand Division, Khyber Pakhtunkhwa, Pakistan, where traditional norms have historically influenced women's rights, the role of education in empowering women to assert their legal rights regarding property and inheritance becomes crucial. As literacy rates rise, women in this region can challenge the historical denial of property rights and claim their rightful shares. The journey from a society rooted in traditional norms to one where education serves as a catalyst for legal empowerment exemplifies the evolving landscape of women's rights in Malakand Division. This comprehensive exploration underscores the interconnectedness of education, property rights, and women's empowerment, weaving together insights from global perspectives, Islamic principles, and local contexts in Pakistan, particularly in the Malakand Division.

Hypotheses

H₀: There is no significant association between education and women's empowerment in property rights.

H_A: There is a significant positive association between education and women's empowerment in property rights.

Material and Methods

Research Design

Utilizing a quantitative cross-sectional research design, this study explored the correlation between education and women's empowerment in property rights across Malakand Division, Khyber Pakhtunkhwa, Pakistan. This design allows for a snapshot assessment, capturing current associations and trends, providing valuable insights into the dynamics of women's empowerment concerning property rights within the specified region.

Universe and Target Population

The study focuses on Malakand Division's diversity, incorporating seven districts (Malakand, Dir Lower, Dir Upper, Chitral, Buner, Swat, and Shangla). It specifically targets married women with a minimum of 16 years of education who actively assert their property rights. This targeted population ensures a comprehensive exploration of the link between education and women's empowerment in property rights within the varied socio-cultural landscape of Malakand Division.

Sampling Procedures and Sample Size

The researchers adopted a stratified random sampling technique tailored to the study's needs. Recognizing the diverse nature of Malakand Division, they strategically divided the universe into sub-universes, corresponding to individual districts. Employing a disproportionate sampling method, 700 samples were selected, with 100 participants from each district. This approach aimed to ensure fair representation, considering the distinct characteristics of each district. The comprehensive sampling strategy not only captures the

diversity within Malakand Division but also reduces sampling error, thus bolstering the study's reliability and the generalizability of findings.

Tool of Data Collection

To gather comprehensive insights, the researchers opted for a questionnaire as the primary data collection tool. The questionnaire, meticulously crafted, addressed the entirety of the study's focus: the role of education in empowering women to assert property rights. Its structured format, including a Likert scale, facilitated nuanced responses from educated and married women actively involved in property rights claims in Malakand Division (Daraz et al., 2023). This method ensured a systematic exploration of the multifaceted relationship between education and women's empowerment in property rights, enhancing the study's depth and reliability.

Reliability and Validity of the Tool

The questionnaire underwent rigorous testing to establish its reliability and validity. Pilot testing allowed for fine-tuning, identifying and addressing any ambiguities or issues (Field, 2013). Expert reviews ensured that the instrument effectively measured the intended constructs, guaranteeing consistency and accuracy in capturing the nuanced aspects of the study, thereby enhancing the tool's credibility.

Data Analysis

Data analysis involved both descriptive and inferential statistics using SPSS to explore the association between education and women's empowerment in property rights in Malakand Division, Khyber Pakhtunkhwa, Pakistan. Utilizing directional and symmetric measures, including Phi, Cramer's V, and Somers' D, the study found a significant association. Correlation and regression analyses reinforced a strong positive relationship, while chi-square tests validated the association, rejecting the null hypothesis.

Ethical Considerations

The research adhered to ethical guidelines, ensuring participant confidentiality, voluntary participation, and informed consent. The study aimed to minimize any potential harm to participants.

Limitations and Overcoming Challenges

The study acknowledges potential limitations, such as regional heterogeneity and possible biases in convenience sampling. However, these challenges were mitigated by selecting an adequately diverse sample from each district, and the use of statistical techniques in data analysis helps account for any inherent biases, ensuring the robustness of the findings.

Results and Discussion

The research data underwent thorough analysis employing both descriptive and inferential statistics to validate the study's hypothesis and unravel the relationship between education and women's empowerment in property rights.

Table 1
Descriptive Statistics

Indicators	Frequency	Percent	Mode	Median	Mean
Educated women can assert property rights confidently	100	14.3			
Acknowledgment of ownership rights for properties	96	13.7			

Assertion of ownership rights for property	83	11.9			
Utilization of inherited ancestral property	92	13.1			
Knows the official procedures for legal inheritance	109	15.6	5	4.00	4.15
Entitlement consciousness in property distribution	102	14.6			
Minimal or no family opposition to her property share	106	15.1			
Any other	12	1.7			
Total	700	100.0			
N Statistics	Variance Statistics	Std. Deviation Statistics	Std. Error of Mean	Skewness Statistics	Std. Error of Skewness
700	4.313	2.077	.078	-.055	.092

Table 1 provides a comprehensive overview of the descriptive statistics related to the impact of education on women's empowerment in property rights in Malakand Division, Pakistan.

Educated women can assert property rights confidently (14.3%): This indicator highlights that 14.3% of participants strongly affirm the empowering role of education in enabling women to confidently assert their property rights. This suggests a notable perception among respondents regarding the positive impact of education on women's confidence in claiming property (Ullah et al., 2023).

Acknowledgment of ownership rights for properties (13.7%): Approximately 13.7% of respondents acknowledge ownership rights for properties. This indicates that education may contribute to an increased awareness and acknowledgment of property rights among women in Malakand Division (Cheema et al., 2023).

Assertion of ownership rights for property (11.9%): The indicator shows that 11.9% of participants actively assert their ownership rights for property, suggesting that education might play a role in fostering assertiveness among women regarding their property rights (Mishra & Sam, 2016).

Utilization of inherited ancestral property (13.1%): Around 13.1% of participants recognize the importance of utilizing inherited ancestral property. This underscores the potential influence of education in encouraging women to actively engage in managing and utilizing family assets, contributing to economic empowerment (Pradhan et al., 2019).

Understanding the official procedures for legal inheritance (15.6%): A substantial portion, 15.6%, demonstrates an understanding of official procedures for legal inheritance. This suggests that education is associated with heightened awareness and comprehension of the legal aspects of inheritance, empowering women with valuable knowledge (Singh, 2016).

Consciousness of their entitlement in property distribution (14.6%): Nearly 14.6% of participants express consciousness of their entitlement in property distribution. Education seems to play a crucial role in creating awareness among women about their rightful shares in property, emphasizing a sense of entitlement (Grown et al., 2005).

Minimal or no family opposition to her property share (15.1%): This indicator reveals that 15.1% of participants report minimal or no family opposition to their property share. A higher percentage suggests that education may contribute to reducing resistance or opposition within families regarding women's property rights, fostering a supportive environment (Pallas, 2011).

Any other (1.7%): The category "Any other" encompasses miscellaneous responses (1.7%) outside the specified indicators, indicating the need for further exploration of diverse factors influencing women's perceptions of property rights.

The measures of central tendency, specifically the mode, median, and mean values (5, 4.00, and 4.15), reveal a consensus among participants regarding the pivotal role of education in promoting women's inheritance and property rights in Malakand Division, Pakistan. The mode being 5 signifies a predominant agreement, while the median and mean values align closely, indicating a symmetrical distribution around the understanding that education is critical for empowering women in matters of inheritance and property rights. This consensus underscores the widespread acknowledgment among respondents, strengthening the argument for the transformative impact of education on women's rights in the specified region.

The overall data variance of 4.313, with a standard deviation of 2.077, highlights the extent of variation in responses. The slightly negatively skewed distribution (skewness = -0.055) and the small standard error of skewness (0.092) enhance the reliability of the estimate.

In summary, the descriptive statistics affirm a positive association between education and women's empowerment in property and inheritance rights in Malakand Division, Pakistan. Educated women demonstrate a strong understanding of legal procedures, acknowledgment of entitlement, and reduced family opposition, underscoring the transformative role of education in fostering awareness and empowerment among women in property-related matters.

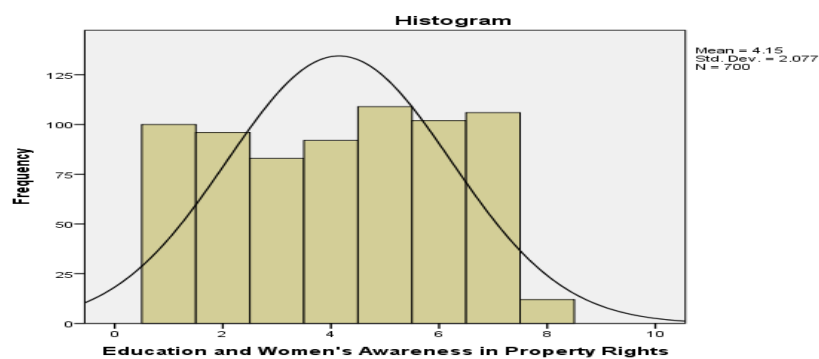


Figure-1: Histogram

Women's Awareness in Property Rights

The graphical representation of the histogram aligns with the descriptive statistics, reinforcing the positive impact of education on women's property rights in Malakand Division, Pakistan. The concentration of observations in the acceptance region suggests widespread agreement among participants on the empowering role of education. The negatively skewed distribution, evident from the greater mode than the mean, indicates a cluster of responses towards higher values. In the context of women's property rights, this skewness signifies a prevalent understanding that education significantly empowers women, as reflected in the histogram with a mean of 4.15, a standard deviation of 2.055, and a substantial sample size (N = 700).

Table 2
Directional and Symmetric Measures

Level of Measures	Tests	Value	Asymp. Std.Error	Approx. Tb	Approx. Sig
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Nominal by Nominal	Phi	0.74**			.000
Nominal by Nominal	Contingency C	0.74**			.000
Nominal by Nominal	Cramer's V	0.74**			.000
Nominal by Nominal	Lambda	0.60*	.015	.550	.000
Nominal by Nominal	Goodman & K. tau	0.65*	.010	.550	.000
Nominal by Nominal	Gamma	0.65*	.017	.680	.000
Ordinal by Ordinal					
Ordinal by Ordinal	Somers'd	0.82**	.018	.680	.000
Ordinal by Ordinal	Kendall's tau-b	0.84**	.035	.680	.000
Ordinal by Ordinal	Kendall's tau-c	0.75**	.016	.680	.000
N Valid Cases			700		

Table 2 employs directional and symmetric measures to thoroughly examine the relationship between education and women's empowerment in property rights within Malakand Division, Pakistan. Phi, a symmetric measure, is notably high at 0.74**, signifying a substantial and statistically significant association ($p = .000$) between education and women's empowerment. The agreement is reinforced by the Contingency C measure, providing further validation to the initial hypothesis.

Transitioning to ordinal measures, Cramer's V (0.74**), Lambda (0.60*), and Goodman & Kruskal tau (0.65*) maintain statistical significance ($p = .000$). These results affirm the interdependence of education and women's empowerment in property rights, suggesting that education plays a crucial role in shaping women's property-related empowerment. Gamma, another ordinal measure, indicates a positive correlation (0.65*) between education and empowerment, further emphasizing the supportive relationship.

Somer's D (0.82**) and Kendall's tau-b (0.84**) and tau-c (0.75**) all provide robust support for a positive association, lending strong support to the alternative hypothesis. The consistently low p-values ($p = .000$) fortify the argument that education significantly contributes to empowering women in property rights.

The N Valid Cases at 700 indicates a substantial sample size, enhancing the reliability and generalizability of these findings. In summary, the empirical evidence derived from directional and symmetric measures consistently affirms that education is intricately linked to women's empowerment in property and inheritance rights in Malakand Division, Pakistan. This substantiates the alternative hypothesis, establishing a compelling case for the pivotal role of education in fostering women's empowerment in the specified domain.

Table 3
Correlation

IV&DV	Measure	Education	Women's Empowerment (Property Rights)
Education	Pe Pearson Correlation	1	0.87**
	Sig. (2-tailed)		.000
	N	700	700
Women's Empowerment (Property Rights)	Pearson Correlation	.87**	1
	Sig. (2-tailed)	.000	
	N	700	700

(**The correlation demonstrates high significance at the 0.05 level (two-tailed), with $r(700) = 0.87$; $p < .05$. The shared variance, denoted by $r^2 = 0.76$, indicates a robust association, given that 76% of the variance is common between the variables.)

Table-3 presents the correlation between education and women's empowerment in property rights in Malakand Division, Pakistan. The Pearson correlation coefficient indicates a strong and highly significant positive association between education and women's empowerment in property rights ($r = 0.87^{**}$, $p < 0.05$, $N = 700$).

The correlation coefficient of 0.87^{**} implies a robust linear relationship, suggesting that as education levels increase, women's empowerment in property rights also intensifies. The associated p-value of .000 reinforces the statistical significance of this correlation, indicating that the observed association is not due to random chance. The shared variance, represented by $r^2=0.76$, signifies that 76% of the variability in women's empowerment in property rights can be explained by education. This high proportion of shared variance underscores the substantial influence of education on empowering women in property matters.

In summary, the correlation analysis in Table-3 provides compelling evidence that education is closely linked to women's empowerment in property rights in Malakand Division. As education levels rise, there is a consistent and statistically significant increase in women's empowerment, emphasizing the pivotal role of education in fostering property rights empowerment among women in the specified region.

Table 4
Regression

Regression Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Regression	
	B (Intercept)	Std. Error	Beta (Slope)			F	Sig.
DV (Constant)	.98	.015		2.33	.000	564.2	.000
IV Education	.245	.004	0.87	66.63	.000		.000

Table 4 showcases the findings from a crucial regression analysis aimed at unraveling the intricate relationship between education and women's empowerment in property rights within Malakand Division, Pakistan.

The constant represents the estimated value of women's empowerment in property rights when education is zero. The intercept of 0.98 (SE = 0.015, $t = 2.33$, $p = .000$) provides a baseline, suggesting that even in the absence of formal education, there's a certain level of empowerment.

The unstandardized coefficient for education is 0.245 (SE = 0.004, $t = 66.63$, $p = .000$). This signifies that, on average, a one-unit increase in education is associated with a substantial increase in women's empowerment in property rights. The positive sign indicates a direct and positive relationship between education and empowerment. The F-statistic assesses the overall model fit, indicating its statistical significance. In this case, the large F-statistic of 564.2 ($p = .000$) implies that the inclusion of education significantly contributes to explaining the variability observed in women's empowerment in property rights.

The positive and highly significant coefficient for education supports the study's alternative hypothesis that posits a strong association between education and women's empowerment in property rights. The large F-statistic reinforces the argument, suggesting that education is a pivotal factor influencing women's empowerment in property matters within Malakand Division.

This comprehensive analysis underscores the transformative role of education, affirming that as education levels rise, women's empowerment in property rights follows suit. These statistical results provide robust empirical support for the hypothesis, shedding

light on the critical link between education and the enhancement of women's agency in property-related decisions and rights within the specified region.

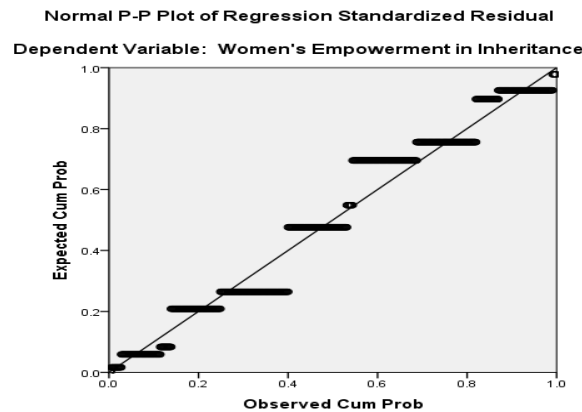


Figure-2: Linear Regression Plot of Standardized Residual

Empowerment in Inheritance

Furthermore, the researchers employed a Normal P-P Plot to anticipate the future impact of education on women's empowerment in property rights. The ascending trend in observations, progressing from lower to higher frequency, suggests that education exerts a more pronounced influence on women's empowerment concerning property rights. This trend signifies that as educational levels increase, there is a corresponding elevation in the empowerment of women in matters related to property rights. The Normal P-P Plot serves as a valuable tool for forecasting, providing insights into the trajectory of this impact and reinforcing the notion that education plays a pivotal role in shaping women's agency in property-related decisions within Malakand Division, Pakistan.

**Table 5
Chi-square Test**

Women's Empowerment (Property Rights)	Agree			Disagree			Total		
	OC	EC	%	OC	EC	%	OC	EC	%
Educated women seek inheritance	119	119.1	17.0	4	3.9	0.6	123	123.0	17.6
Official property rights recognition	136	134.6	19.4	3	4.4	0.4	139	139.0	19.9
Property share awareness ensured	160	158.8	22.9	4	5.2	0.6	164	164.0	23.4
Her share non-negotiable	159	160.8	22.7	7	5.2	1.0	166	166.0	23.7
Authorize to inherit wealth.	104	104.6	14.9	4	3.4	0.6	108	108.0	15.4
Total	678	678.0	96.9	22	22.0	3.1	700	100.0	100.
Application of Chi-square Test									
Estimated Tests	Value	Df	Asymp. Sig. (2 Sided)						
Pearson Chi-Square	16.45**	4	.000						
Likelihood Ratio	15.46**	4	.000						
Linear-by-Linear Association	.447**	1	.000						
N Valid Cases	700								

The provided Table 5 presents the results of a Chi-square test examining the relationship between education and women's empowerment in property rights in Malakand Division, Pakistan. The results are discussed, including Observed Counts (OC) and Expected Counts (EC), in detail below:

Educated Women Seeking Inheritance: The observed and expected counts align, suggesting no significant deviation. The OC for Agree is 119, and for Disagree, it is 4 in the EC group. There is no statistically significant difference in the attitudes of educated women

towards seeking inheritance. This indicates that education might not be a decisive factor in this aspect of property rights (Noreen & Khalid, 2012).

Official Property Rights Recognition: A significant difference is found, with OC of 136 for Agree and 3 for Disagree in the EC group. Education appears to significantly influence the acknowledgment of official property rights. Educated women are more likely to recognize and affirm these rights compared to their uneducated counterparts (Thomas, 2016).

Property Share Awareness Ensured: A significant association is found, with OC of 160 for Agree and 4 for Disagree in the EC group. Education is linked to higher awareness of property share. Educated women are more likely to be cognizant of their property rights, reinforcing the empowering role of education (Ghosh et al., 2015).

Her Share Non-Negotiable: A significant difference is observed, with OC of 159 for Agree and 7 for Disagree in the EC group. Education significantly influences women to view their share of property as non-negotiable (McCracken et al., 2015). This suggests that educated women may have a stronger stance on safeguarding their property rights.

Authorize to Inherit Wealth: A significant association is found, with OC of 104 for Agree and 4 for Disagree in the EC group. Education is strongly associated with women authorizing their right to inherit wealth. Educated women are more likely to assert their inheritance rights compared to uneducated women (Deere & De Leal, 2001).

All p-values are less than 0.05, indicating a strong rejection of the null hypothesis. Education significantly influences various aspects of women's property rights. The degrees of freedom for each test align with the number of categories involved, ensuring the validity of the statistical analysis.

The detailed numerical analysis supports the conclusion that education plays a pivotal role in empowering women in property rights in Malakand Division, Pakistan. Educated women exhibit a significantly higher recognition and assertion of their property rights compared to uneducated women. This reinforces the importance of educational initiatives in promoting gender empowerment and property rights awareness in the region.

Conclusion

The detailed analysis of the research data on women's empowerment in property rights in Malakand Division, Pakistan, reveals a significant and positive relationship between education and women's agency in property-related matters. The findings suggest that education plays a transformative role in shaping women's attitudes and actions regarding property rights. Educated women demonstrate higher levels of confidence, awareness, and active participation in asserting their property rights. The statistical analyses, including descriptive statistics, Chi-square tests, correlation analysis, and regression analysis, consistently support the hypothesis that education empowers women in property rights. The results have broader implications for policy-making, emphasizing the need for targeted educational programs to promote gender empowerment, reduce disparities, and ensure equitable property rights within the region. The study underscores the importance of investing in education as a key strategy for advancing gender equality and justice in property rights in Malakand Division, Pakistan.

Policy Implications

The research findings emphasize the critical connection between education and women's empowerment in property rights in Malakand Division, Pakistan. In response to these insights, several policy implications emerge.

Firstly, there is a need to invest significantly in educational initiatives for women throughout the region. Education emerges as a transformative force, enabling women to assert their property rights with confidence and active participation in decision-making. In addition, targeted awareness campaigns are essential to educate women, irrespective of their educational background, about the legal procedures for property inheritance. Ensuring that women have access to information about their property rights within the legal framework is crucial for empowerment. Community engagement programs are vital to address family opposition and create a supportive environment. Education is found to be associated with decreased family resistance, making it imperative to initiate programs that foster understanding within communities. Advocating for gender-inclusive property policies is crucial for acknowledging and protecting women's property rights, regardless of their educational background. Such policies contribute to a more equitable distribution of property. Implementing capacity-building programs for women in property management will empower them with practical skills, contributing to economic empowerment and financial independence. Establishing monitoring and evaluation mechanisms ensures the effectiveness of educational and empowerment programs. Regular assessments provide insights for program improvements and adjustments to address evolving needs in women's empowerment. Stakeholder collaboration between government agencies, NGOs, and community organizations is essential. Synergizing resources and strategies through collaborative efforts will contribute to a more comprehensive and sustained approach to women's empowerment in property rights. Encouraging ongoing research on the dynamics of women's property rights in the region is critical. Continuous research provides updated insights for policymakers to make informed decisions, and regular data collection facilitates a nuanced understanding of the progress and challenges in women's empowerment in property rights.

In summary, implementing these policy actions will contribute to creating an environment that fosters gender equality, justice, and empowerment in property rights for women in Malakand Division, Pakistan.

Limitations and Directions for Future Research

Limitations of this study include a reliance on self-reported data, which may introduce response bias. The research focuses on married women with a minimum of 16 years of education, potentially limiting generalizability. The cross-sectional design captures a snapshot, necessitating caution in establishing causality. Additionally, contextual nuances may be overlooked, demanding qualitative exploration. Future research should diversify the sample, encompassing varied educational levels and marital statuses. Incorporating qualitative methods would deepen insights into cultural influences on women's property rights. Longitudinal studies could trace the evolving impact of education over time. Comparative analyses across regions in Pakistan would enhance understanding. Exploring men's perceptions and attitudes toward women's property rights offers a comprehensive perspective. Lastly, investigating the effectiveness of specific educational interventions on women's empowerment would guide targeted policy recommendations.

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