

**Women Empowerment and IPRI's Gender Equality Measure  
Case study: District Charsadda and Peshawar, Pakistan**

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**Abstract**

*This paper examines the process of female empowerment in the context of International Property Rights Index's gender equality component. Women constitute half of the population while their property rights practically remain non-existent in Pakistan. This study applies qualitative inquiry with 44 unstructured interviews, 71 semi-structured interviews, 5 content analysis, 3 non-participant observations, 2 biographical analysis, and 13 focus group discussions eliciting descriptions of participants' experiences in District Charsadda and Peshawar Pakistan. The three interlinked sub-processes of qualitative analysis of Miles and Huberman were combined with concept mapping technique as a methodology. The findings have implications for the conceptualization of empowerment process and suggest that secured property acts as both a means and an end for women's empowerment. It suggests that secured property rights enhances the empowerment process, which includes legal, political, economic, social and psychic empowerment, in sequential steps, with real political empowerment as the final outcome. It is explored that limited mobility and social confinement create a disadvantage for women to access information and thus inhibiting their capacity to hold and use property in an efficient manner. The study suggests that 'Access to Information' should be an essential part of Gender Equality measures in developing countries to ensure effective women empowerment.*

Keywords: Property, Women, Empowerment, Information, property rights

Secured women's property rights are central to the economic development and well-being of women. It actualizes and enables their potential as citizens to take control of their own lives. Such rights are to own, use, access, control, transfer, exclude, inherit, and make decisions about property (Gomez and Tran, 2012). The secured property rights include clearly defined, legitimate, enforceable, and transferable with legal and socially legitimate rights. Studies demonstrate that women's property rights have implications to their well-being and empowerment. Property rights act as bargaining power in household decision-making and resource allocation and also related with empowerment (Doss, 2013). Sen and Baltiwala (2000) define empowerment as "the process by which the powerless gain greater control over the circumstances of their lives".

Numerous literatures support links between property rights and well-being. In an empirical study by Salman (2009), for example, an analysis of links between economic well-being and freedom found that it must be considered in terms of supremacy of rule of law. According to Salman, rule of law can only be measured by property rights, which are

the sole elucidation of political and economic freedom and well-being. This study aims to examine the notion of women's empowerment in the context of International Property Rights Index which provides its cross-country index. It suggests that strong legal framework, adequate physical property rights enforcement, and respect for intellectual property are critical for the economic development.

### **International Property Rights Index Report**

The international Property Rights Index report honors Hernando De Soto, a Peruvian economist known for his work on property rights. Property rights provide people with a sense of identity, poise, and belonging, and facilitate the formation of strong and reliable ties between community members according to individual rights and obligations. De Soto (2010) believes IPRI helps to educate politicians, academics, and entrepreneurs in understanding and promotion of private property rights. The IPRI produces a measurement of property rights that consist of four core and Gender component i.e. Legal and Political Environment (LP), Physical Property Rights (PPR), Intellectual Property Rights (IPR) and Gender Equality Component. This study is concerned with Gender Equality (GE) measure.

### **Gender Equality Measure**

Women play a substantial role in a country's economic development. They constitute half of population in Pakistan but their right to own, transfer, and inherit property is nearly non-existent. They are denied to operate their property for a variety of reasons including legal bias and prejudiced customs. In Pakistan, the poor legal and administrative structures exacerbate the conditions of women's property rights. It is also affected by unfavorable tribal customs and practices along social, patriarchal and state norms (Moghadam, 1992).

IPRI includes a separate component for women entitled "Measures of Gender Equality" with five indicators.

1. Women's access to land
2. Women's access to credit
3. Women's access to property other than land
4. Inheritance practices
5. Women's social rights
  - a) Parental authority
  - b) Female genital mutilation
  - c) Freedom of movement
  - d) Ratio of female-to-male adult literacy

### **Research Methodology**

This study applies qualitative analysis with 44 unstructured interviews, 71 semi structured interviews, 5 content analysis, 3 non-

participant observations, 2 biographical analysis, and 13 focus group discussions eliciting descriptions of participants' experiences in District Charsadda and Peshawar Pakistan. A concept mapping technique was combined with the three interlinked sub-processes used by Miles and Huberman (1994) for data analysis:

- Data reduction
- Data display
- Conclusions and verification

Participants were interviewed based on 22 questions (tables 1 and 2) relating to gender equality measure.

Table 1. *Samples*

Data collection strategy	Number of sample
Unstructured interview/conversation	44
Semi-Structured interview	71
Content analysis	5
Biographical Analysis	2
Research focus group meeting	13
Non-Participant observation	3
Total	138

Table 2. *Question distribution*

Context of inquiry	No. of Questions
General purpose	7
Women's access to land	1
Women's access to credit	4
Women's access to property other than land	2
Inheritance practices	3
Women's social rights	5
Total Enquiries	22

### ***The Development of Fieldwork Database (RDB)***

The fieldwork database follows the 'Triangulation' approach (Knafl & Breitmayer, 1989) to data collected from various sources such as participant observation, content analysis, unstructured and semi-structured interviews, focus groups, content analysis, biographical analysis, observation, and secondary sources available during fieldwork. All sources were indexed as 'elements' of fieldwork in the 'Research Data Base' (RDB), which includes detail of the sample in appendix.

### **Analysis: Major Findings**

This study explores women empowerment around five components. The data was analyzed identifying patterns and themes within data. The responses and findings indicate results of the five sub components of gender equality measures.

1. **Women’s access to land.** Land access is an important determinant of women’s empowerment. Data reveals that land and credit access are imperative for gaining real empowerment (RDB-20, RDB 23, RDB 35 & RDB 75).
2. **Women’s access to credit.** Availability of economic credit is important and, in this context, its usage in gender equality is extremely relevant (RDB-77). The sample identified few factors as major sources of women’s access to land.
  - A. Inheritance from fathers (RDB-38)
  - B. Inheritance from mothers (RDB-24)
  - C. Share of land under brother’s possession (in case of undivided father inheritance) (RDB 38)
  - D. Husband *Mahar* (wedlock money) (RDB-14)
  - E. Male attitude is considered the main factor influencing women’s insecure property rights (RDB-1, 4, 12, 14, & 24).
3. **Women’s access to property other than land.** Participants overwhelmingly agreed that women’s rights and access to property other than land would be well secure if laws were implemented vigorously and through a foolproof justice system (RDB-2, 7, 46, 48, & 55).

### ***Corruption***

According to the samples, the non-implementation of laws leads to corruption and the aggravation of an already common system of weaker social position among women (RDB-2 & 3).

### ***Land transfers (Mutation)***

The respondents offered solutions for improving property rights equality, suggesting an atmosphere free from personal aspersions and the automation of land transfer processes (RDB-46, 51, 82, & 86). A majority of respondents hold positive attitudes about the role NADRA (National Database and Registration Authority i.e. National identity Card issuing authority) plays in improving female standing and its identification of fool-proof security mechanisms that protect against the fake transfer of a woman’s property to her male relatives according to corruption found in *Patwari* (RDB-52, 25).

### ***Organizational Mechanisms***

Respondents cited organizational processes as incompatible with women’s needs (RDB-97, 102).

### ***Transfer of ownership***

Ideally, heirs should receive their inheritance automatically and as early as possible after the death certificates become official. Ideally, a

pro-active approach on the part of official organizations, including *Patwari*, would make it truly oriented towards women's land rights (RDB- 1, 52, 61, & 64).

Land is most often inherited from a woman's parents, husband, or both. Respondents cited efficient and improved land transfer processes as necessary for 'inheritance without gender discrimination' and socio-economic empowerment for women (RDB-17, 8). Some respondents stressed the implementation of *Shariah* (Islamic) laws to guarantee inheritance rights (RDB- 22, 24, 30, & 56).

The majority of respondents admitted that property rights had close links to women's real empowerment, and would subsequently strengthen additional kinds of rights (RDB-8, 59, & 48).

In terms of physical property, respondents cited jewelry, shops, stocks, and salary, in addition to land and housing (RDB-38, 39, 109, 104, 130, & 136).

### **Inheritance Practices**

Inheritance articulates wealth as the result of human labor and the transfer from one generation to the next (RDB-11). While men are guaranteed a share of their ancestors' wealth, women generally have no access to it. When inheritance is properly transferred to women (which is traditionally non-existent in Pakistan), it provides a strong instrument and indicator of female empowerment (RDB-124).

### **Women's Social Rights**

Women's social rights are at the core of the female 'real empowerment' process. According to the IPRI, the GE component includes the following sub-components.

- a. **Parental Authority.** Parental authority usually lies with fathers and covers schooling, social position, security, selection of careers, marriage decisions, obtaining passports, educational admissions, national identity cards, etc. while mothers perform supporting activities (RDB-8, 30).
- b. **Female Genital Mutilation.** Female genital mutilation is uncommon in Pakistan.
- c. **Freedom of Movement.** It is comprised by two dimensions: social control of women by male family members and relatives, and the general behavior of women in public places such as markets, workplaces, etc. (RDB-31). Women legislators of provincial assembly in interview revealed that they are not allowed to attend assembly's sessions without permission by a male counterpart (RDB-53, 55, & 60).
- d. **Female to male literacy ratios.** Many respondents said that 'education' was the only assurance of female empowerment.

Regarding a question about the prioritization of different types of property, education was cited first as a main source of property for awareness, a husband’s property was cited as second most important factor, and jewelry and house were cited third.

Female empowerment was reported as linked to three main factors which are usually in control of men.

- Women’s role in politics (RDB-52)
- Women’s earning (RDB-57) and
- Women’s property ownership (RDB-53 & 57)

Control over a woman’s capacity to earn restricts freedom of movement and leads to economic dependency, therefore, aggravating additional freedoms such as political and social freedom (RDB-53, 58, & 60).

Economic empowerment is the starting point of the process, followed by social empowerment (for example, RDB-2, 6, 14, 29, 39 & 54). ‘Permanent qualitative change’ can only be achieved when women are given decision-making roles (for example, RDB-12, 73, 78, 80, 85 & 132).

Figure 1 depicts the main determinants of qualitative change identified in the data. For example, governmental initiatives to increase female political empowerment are not sufficient without increased economic empowerment (RDB-8, 42, 59 & 108).

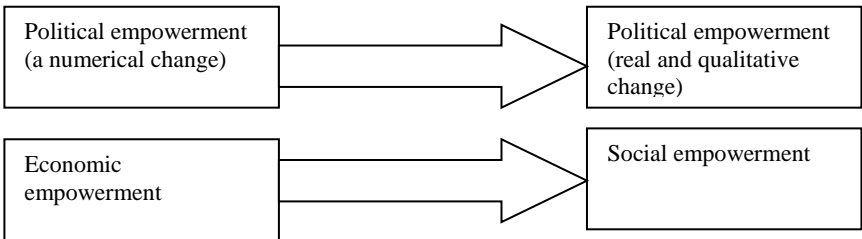


Figure 1. Qualitative Change

Instead of government efforts to empower women, there are certain factors which affect these efforts.

### Organizational Sensitization

Political and societal organizations are less sensitive to women issues; their SOP (standard operating procedure) hardly considers women’s needs (RDB-106), which also contributes to less contribution by women in the economic sphere of life (RDB-31).

**1. Legal Rights.** Women’s rights begin with legal rights which cover a wide range of other rights (RDB-2). “*Nikkah-Nama*” is a social and legal contract regarding wedlock which protects post marriage rights

- (RDB-13). It has strong socio-religious, and legal implications (RDB- 3). A system of efficient transfer of property to women who have rights according to the *Nikkah* register will increase economic freedoms and autonomy (RDB-57).
2. **Domestic Violence.** Respondents indicated that domestic violence was common in women’s lives (RDB-39). It involves both physical to mental violence, resulting in many physical and psychological ailments, children with psychological disturbances and dysfunctional family life (RDB-118). Several housewives believed that violence could be better controlled if wives demonstrated more respect and tolerance towards their husbands (RDB-56).
  3. **Court Cases.** Complicated legal procedures contribute to women’s insecure social and economic empowerment (RDB-8); these complex procedures lead to corruption in the court system and revenue offices (RDB-3).
  4. **Polygamy.** Polygamy is a major cause of marital disputes (RDB-86 & 87) and a large source of psychological stress for women. Women complained that men quote religious passages and other conditions that justify present and prior instances of polygamy (RDB-90).
  5. **Cultural burden.** Cultural pressure also forces men to comply with popular social tenets and to behave in a pre-defined manner. For example, if a woman is suspected of extra marital relations, her brother or another male family member is expected to kill or punish her accordingly in compliance with social norms (RDB-15).
  6. **Male economic burden.** While it’s true that a woman’s strict observance of the veil and restriction of movement makes them economically less productive, less responsible and less concerned about a man’s financial burden, many husbands complained that women were overly concerned about their clothes, lazier about in their homes and spent their husband’s money carelessly (RDB-11 &75). When women receive educational and vocational training, they could also make money for their families and break free from traditional societal expectations (RDB-57).
  7. **Women’s Self-perceptions.** The focus groups discussions revealed the following results of women self-perceptions (Table 3).

Table 3. *Women Self-Perception*

Sample	Women self-perception
(RDB-36)	Male dependent
(RDB-41)	Self- limitation in self perception
(RDB-43)	<i>Naqas ul Aqal</i> (They are intellectually inferior)
(RDB-32)	Low courage level
(RDB-2)	Rights carry limitation
(RDB-69)	<i>Hadd</i> (Women have to live within socially defined limits)
(RDB-79)	To say ‘No’(Women have to say ‘No’ to patriarchy)

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(RDB-112)	Reflection of society (Women conduct is according to societal expectation)
(RDB-65)	<i>Poya</i> (Women need awareness)
(RDB-63)	<i>Ikhtiar</i> (They lack power of choice or empowerment)
(RDB-61)	<i>Barabari</i> (The issue is equality with men)
(RDB-34)	<i>Yarra</i> (Fear- cowardice, Women are coward and living in a state of fear)
(RDB-78)	Incapacity (They can't do anything)
(RDB-62)	Foolish plantation (They are born fools)
(RDB-68)	Beauty on earth
(RDB-40)	Important for continuity of humanity
(RDB-42)	Lovable
(RDB-8)	Same as men

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According to several respondents, “Men use religion for the subjugation and usurpation of women’s rights” (RDB-8, 30, & 24). Few women believe that a woman’s rights could be ensured through the implementation of Islamic law which might act as an equalizing force (RDB-53, 108, & 133).

### What is Women Empowerment?

During the interviews, I asked a woman what empowerment meant for her, which was described as *Ikhtiar* (power of choice) (RDB-63). Personal choice topped the list in the definition of empowerment. Findings suggest that there are certain pre-requisites for gender empowerment, including ‘access to information’, ‘legal support’, ‘social awareness’, ‘access to finances’, and ‘governmental/institutional/organizational support’ (RDB-8, 10, & 27). The data indicates that the absence of these factors contributes to a rise in crimes against women and ineffective access to property rights and inheritance, and that women cannot secure property rights and economic empowerment without them (RDB-28, 66, & 84). Economic empowerment cannot be attained without certain factors (RDB-12). For example, true economic empowerment might be achieved if certain pre-requisites, like women’s rights to hold, transfer and mortgage physical property independently, are met (RDB- 82, 85, & 95). Economic rights are seen as preceding social rights as seen in figure 2.

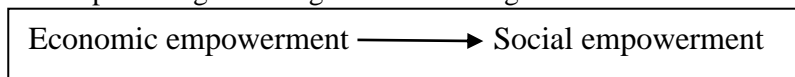


Figure 2. Social Empowerment

During the data collection phase, women often perceived property differently as jewelry and gold as indicators and much fungible (RDB-24 & 26). ‘Access to information’ is an important part of the women’s empowerment process. Access to information helps a woman’s



career progress as they become more aware of the opportunities available to them (RDB-111 & 129). Social and informational barriers were cited as major obstacles to the empowerment process. Respondents cited the Internet, mobile phones, education and freedom of movement are a few areas that help women overcome these barriers. A mistrust of men, a patriarchal society, poverty and less control over financial resources are seen as the biggest obstacles women face in obtaining access to information. Freedom of movement is considered in a broader context and every respondent viewed its implications as ‘between the lines’. If a woman wants to judge the trust from her husband, then she could it as how much husband allows her ‘free movement’ (RDB-54, 115, & 118). ‘Fearless life’ means real empowerment for women, which is strongly associated with the freedom of movement (RDB-70). A change in the male mindset, attitude and general respect for women could lead to real empowerment or *Asal Ikhtiar* (RDB-125, 129).

Table 4. *Empowerment Explained*

What is empowerment	What women say about empowerment
1	A life without fear (RDB-25)
2	The end of patriarchal thinking (RDB-8)
3	It starts at home (RDB-28)
4	Respect is an indicator of empowerment (RDB-52)
5	Public respect is an indicator of empowerment (RDB-32)
6	Freedom of movement (RDB-40)
7	Understanding and expecting of women’s rights (RDB-39)
8	“Killing all men (laughingly...excluding my husband) to make way for a new generation of men who respect and honor women”. (RDB-30)
9	Education and awareness are the pre-requisites (RDB-45)
10	Understanding each other’s limits, and living within those limits (RDB-58)
11	Following Islam (RDB-56)
12	There are limits for women if they were empowered too (RDB-27)
13	Women need protection, not empowerment (RDB-13)
14	Giving financial control to women (RDB-47)
15	Implementing equal legal rights (RDB-46)
16	Women are already empowered. “Look inside houses, all decisions are taken by women, males are poor”. (RDB-11)
17	Pukhto <sup>1</sup> , misuse of Islam (religion), and the male mentality keep women from being empowered (RDB-51)
18	Not possible in this world (RDB-13)
19	Empowerment is important as men need female earning

<sup>1</sup> Pukhto literally means Pushto language. But it is understood in Pushtoon society as a word-symbol for honor.

### Hierarchy of Women’s Empowerment and its Interconnections

The following dimensions of empowerment process emerged from the data:.

1. Legal empowerment
2. Political empowerment
3. Economic empowerment
4. Social empowerment
5. Psychic empowerment

Regarding a question about the relationship among different types empowerment, ‘legal empowerment’ emerged as the most important factor, followed by ‘political empowerment’ and ‘economic empowerment’ which ends at real political empowerment (Figure 3).

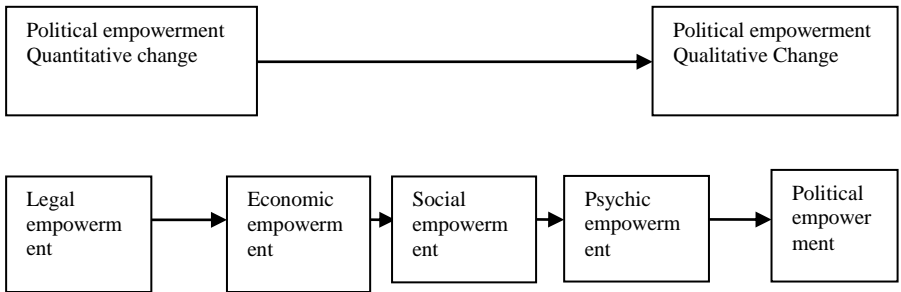


Figure 3. Initiation of a Real Political Empowerment

- 1. Legal empowerment.** Legal empowerment is the first step in the women’s empowerment process. The government has amended female quota laws to provide increased workplace safety and guard against workplace harassment (i.e. the protection against harassment of women in the workplace act of 2010).
- 2. Political empowerment.** Political empowerment pertains to communal decision-making and broad political participation. While it is true that women have numerical political representation based on constitutional rights, political roles are fragile and active political participation is weak. Real political empowerment requires qualitative changes to participation.
- 3. Economic empowerment.** Legal empowerment leads to economic empowerment as shown in figure 3. Economic empowerment means ‘women’s earnings’ or control over ‘economic resources’, followed by the power to decide how to spend money.
- 4. Social empowerment.** Social empowerment is also linked with female recognition and decision making roles. Respondents in the

focus groups frequently referred to *Hadd*, a local word meaning 'limit'. It is an abstract word and its meaning varies with context. But most agreed that the word implies socially imposed limitations, or a woman's 'social boundaries'.

**5. Psychic empowerment.** Psychic empowerment involves more than economic and social values. It gives women authority, happiness and control over decisions such as reproductive activity and family size. Traditionally, these decisions stem from a particular mindset, feeling proud to have a baby girl, for example, or leaving the home or travelling without a male family member.

Data revealed few factors for effective women empowerment process. Legal empowerment as mentioned in this research as a starting point. However, there are many pre-requisites required to move from 'legal empowerment' to 'economic empowerment' and, ultimately, to 'political empowerment':

- Political change from quantitative to qualitative
- Access to finance
- Technical/technological re-orientation
- Social activism
- Access to information, and
- Organizational re-engineering

***Quantitative to qualitative political change.*** This is related to how legal empowerment brings about political empowerment (shown in figure 3).

***Access to Finances.*** Access to finances is important for women who need medication, feeding babies, and dealing with unforeseen events and problems. Finances come in many forms including women's self-earnings, inherited family land (parents or husband), government funding and bank loans (RDB-105).

***Technological re-orientation.*** Findings suggest that technology has significant links to women's empowerment. The 'impersonality of technology' results in less gender discrimination.

***Social Activism and Access to Information.*** Involvement of religious scholars is necessary to motivate the masses for gender equalization. As a member of societal-power-clubs, they play an important role in cultural change and controlling violence against women (RDB-54).

Most respondents saw social activism as necessary to the demarcation of gender boundaries, and called for continuous debate and attention to activism. 'Access to information' runs parallel to 'social activism' in that it helps women to know their legal and political rights.

**Organizational re-engineering.** Respondents identified organizational in-sensitivity as a serious problem, and indicated a need for ‘re-engineering’ or ‘re-organizing’ organizations. Women cited difficulties in obtaining bank loans and passports; organizational restructuring could help make organizations more sensitive to women’s needs.

**Access to Information and Gender Equality Measure**

Lack of knowledge is disastrous for every one and is more devastating when a woman does not know. Ignorance of the law excuses no one (*Ignorantia legis neminem excusat* Latin) is a universal legal principle. Therefore, level of access to information (e.g. law of land) determines level of citizenship and it has no excuse.

In this age, information has become a crucial commodity to make decisions. Women are particularly in need of information about their health, family, children, and economic life. They in general have ‘restricted access to information’ due to socio-cultural, religious factors or due to discrimination particularly in developing countries.

Access to information allows women to make effective decisions, to know about their rights, meaningfully participate in public life, better understand government policies, network with likeminded people and organizations, make government and state institutions accountable for their actions, and identify gender gaps to know and exercise their rights.

The study identified different needs related with Gender Equality Measures (table 5). The participants suggest women’s access to information an essential for effective women empowerment. It also helps women to base their decisions on facts (having full knowledge of the context) rather on fear.

Table 5. *Gender Equality Model*

Gender Equality Component	Needs identified
Women’s access to Land	Bureaucratic hurdles Access to finance Legal support Inheritance related with father and Husband including <i>Mahar</i>
Women’s Access to Credit	Bank guarantee Lands title as mortgage for access to credit Social empowerment
Women’s Access to Property other than Land	Women's earning Legal barrier <i>Nikkah-Nama</i> status for married women

Inheritance Practices	Islamic law Customary law or local ‘informal laws’
Women’s Social Rights	Parental authority freedom of movement Psychic empowerment
Women’s Access to Information	Women’s decisions based on facts rather on fear Level of citizenship

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### 1. Women’s Decisions Based on Facts Rather on Fear

Samples indicated absence of ‘free access to information’ as an obstacle to women empowerment. It has two sub-components, *Firstly*, Decisions based on facts rather than on fear.

Its access empowers them to approach appropriate information sources and make decisions on reality, knowledge, and facts rather than fear or half-truths.

### 2. Level of Citizenship

Poor information lowers enjoyment of rights and privileges as citizen. It is related with participation in social life as an informed citizen with knowledge of the rights bestowed to them by state.

### Discussion and Conclusion

The objective of this research was to explore women empowerment process in context of IPRI’s gender equality (GE) measures. There are five sub components of GE. Data reveals that gender equality measures are important to protect women’s property rights. The first component ‘women’s access to land’ is considered imperative with few pre-requisite (which are mostly covered in the other four components of gender equality measures). Physical property becomes lifeless with poor access to credit. Revenue department is responsible for land transfer and record keeping. *Patwari* (the land record clerk) is at the lowest level in the hierarchy who in actual transfers and records land transaction among people. There is a need to reform *Patwari* system and to clean up the land regulation. The participants also demanded for organizational change in revenue system with women sensitization. The inefficient system of land transfer in the revenue department is a hurdle in women’s effective access to land. An important factor explored in the course is ‘limited access to information’ about policies, procedures, revenue offices, laws, and financial institutions. Consequently women remain deprived of their rightful share in property due to ignorance and mostly other male family members distribute it among themselves.

Other factors involve in failure to empower women and secure their property rights are male attitude towards women, corruption, organizational gender desensitization, access to finance, and procedural

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complications. Women's social rights have significant impact on their lives to make decisions in the family, maintain favorable social status and others. Freedom of movement is a determining factor in women empowerment.

Besides, three factors identified imperative to female empowerment, which are women's role in politics, control on earnings and property ownership.

Many factors Affect women access to land and their social rights, these are legal rights, domestic violence, delay in court's cases decisions, polygamy, and women self-perception as member of society. Currently, in Pakistan, women are politically empowered with special women's quota in legislating bodies but in actual, it brought only a quantitative or numerical change. Therefore, it has made insignificant impact on women lives in Pakistan.

*Nikkah* or wedlock socio-legal contract is another source of property for women. Usually, women face problems in access to property and wealth promised by husband in case of some marital conflict. Sometimes, its implementation becomes difficult for wife to take her due right from the husband. If such rights are delivered to women there would be a significant change in women's lives and self-perception. Ownership and property rights have direct link to the fulfillment of social obligations to women. In many studies little domestic violence was observed if women had control over their property (Strickland, 2004). In a study in Kerala, India, 49 percent of women with no property faced domestic physical violence, while only 7 percent of women had experienced physical torture who owned property (Panda, 2002). Domestic violence results in higher incidence of psychological ailments among women and a dysfunctional family life. Polygamy is an accepted social norm in Pakistan which contributes to domestic conflicts and violence. It has adverse consequences on property rights as well. In a polygamous family, husband's wealth, land and earnings distribute among many wives and children result in poorer family members.

Certain dimensions of empowerment like political, economic, social, and psychic achieve 'real political empowerment' for women. Governmental and societal goodwill is imperative to the initiation of economic empowerment process. Women's social role is linked to decision-making power, while the psychic empowerment emerged as an important ingredient in that process. It leads to a woman's life without fear and is an important influencer of every aspect of the empowerment process.

Factors like personal choice, education, property both tangible and intangible, social status, access to finance, government, courts and citizens' rights, inheritance and enforcement of legal contracts affect women's property rights. But above all, these factors are workable only

if there is ‘access to information’. It helps women to understand their rights, and know about career opportunities.

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