IMPACT: International Journal of Research in Humanities, Arts and Literature (IMPACT: IJRHAL) ISSN (P): 2347-4564; ISSN (E): 2321-8878 Vol. 6, Issue 2, Feb 2018, 109-118

Vol. 6, Issue 2, Feb 2018, 109-113 © Impact Journals jmpact ournats

PERCEPTION OF FEMALE UNIVERSITY STUDENTS TOWARDS THEIR INHERITANCE RIGHTS

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Received: 25 Jan 2018 Accepted: 01 Feb 2018 Published: 13 Feb 2018

ABSTRACT

The Indian legal system recognizes women's legal right to inheritance. The property rights enshrined in the Hindu Succession Act of 1956 (as amended in 2005) testimonies the liberal progressive approach of Indian political system by placing female property rights at par with their male counterparts. This development of identifying daughter as a coparcener in father's ancestral property is phenomenal, although it contradicts Indian social structure as well as system. Patriarchy, traditional mindset of society, gendered socialization process and above all socio-cultural morality obstructs implementation of an otherwise egalitarian law. Nevertheless the logic of economic equality preceding the social equality, brings the issue of female inheritance into popular political discourse of women empowerment and therefore into research. This paper attempts to study the attitude of university educated female students towards their legal inheritance rights. The role of education in creating awareness regarding these rights and spirit to invoke them is under analysis. For the selection of respondents purposive sampling technique has been followed. The data has been collected from both married and unmarried girls by following questionnaire method. The findings state that despite a high level of awareness regarding inheritance rights, women prefer not to invoke them in the face of socio-cultural barriers.

KEYWORDS: Coparcener, Patriarchy and Inheritance

INTRODUCTION

The inheritance laws for women in India run along the differently designed contours of religious and customary practices, each determining succession in its own peculiar way. The issue of women's property rights has surfaced in religio-political discourse since *Shastric* laws. The ancient schools of inheritance governing succession in India were namely Mitakshara; along with regional variations into Banaras, Mithilia, Maharashtra and Dravidian schools and Dayabhaga; observed in Bengal and Assam. Generally the succession in Hindu Undivided Family (HUF)ⁱ follows strict male lineage, where male members are coparceners with right of survivorship whereas women (widowed or mothers in case of minor male heirs) usually work as caretakers of the property. However, Independence and significantly the constitution came with the promise of equality and justice. Exhibiting the democratic ethos the Hindu Succession Act of 1956 (as amended in 2005) provided women with a rightful and dignified share in ancestral property. The law clearly defines a daughter of a coparcenerⁱⁱ as a coparcener in her own right in the same manner as the son; having the same rights in the coparcenary property as she would have had if she had been a son; and subjected to the same liabilities with respect to coparcenary property as that of a son. The Act also converted the limited estate provided to widowed women into absolute one. The Act covers and merges the hitherto existing schools of inheritance viz. Dayabhag and Mitakshara.

To this end, the promise of substantive formal equality has been fulfilled at least on paper but what remains the cause of concern is the implementation of such a promise. Invocation of gender just property laws at once brings religion, culture and community into action which makes the issue of succession erroneously complex and ambiguous at various junctures. The explicit as well as implicit implementation of Hindu Succession Act 1956 (as amended in 2005) contradicts the traditional value system of Indian society that defies daughters inheritance staunchly in the wake of male agnates^{iv} and cognates^v. Furthermore the Act in its form has opened channels for litigation, ambiguities, and anomalies only, without giving anything in reality to the daughter (Kahlon, 2008). Amidst this hostile setting, the issue of inheritance is also considered as a 'western import' incursing Indian customary practices.

In such a scenario, to study what women themselves think about their inheritance rights is a pertinent point of analysis and research. As women are regarded as vehicles of economic transfers through marriage, their perceptions and beliefs tend to affect these transactions enormously. Perception works as a predisposition to any action taken. As such, very few studies have been done to map the perception of women regarding inheritance; therefore the study tries to account for the perceptions of women regarding the issue. Although their predispositions can be shaped by several factors. To this extent the role of Education in the formation of perceptions and opinions is immense and pervasive. Its generally construed that education confides awareness of rights among women. Awareness is prerequisite to form an opinion, which later translates into an informed action. Education brought the ideals of equality and justice to women's world and mainstreamed their voices. However, the content of education also has a bearing upon the kinds of opinions ad perceptions thus made. Secular education will provide its own dividends, while the partisan and gendered curriculum may lead to the exclusion of women. It is expected that higher education, contacts with Western culture, liberal atmosphere of urban living, greater social mobility, and social legislation would arouse consciousness among women and their parents to view the custom of dowry as an unpopular and undesirable event in the marriage rituals. (Rao & Rao, 1980). In the light of these arguments, this paper attempts to locate the role of education in shaping women's opinions regarding their inheritance rights.

Review of Literature

Bina Agarwal (1999) in her book titled 'Gender and legal rights in landed property in India", linked up the political and social subordination of women to lack of property rights in land. She develops the bargaining approach used by Amartya Sen. The issue of effective control over land concerns her. She further assessed the gender gap in rights over agriculture land and opines that economic security is must for political and social emancipation for women. Carroll (1991) in her article titled "Daughter's Right of Inheritance in India: A Perspective on the Problem of Dowry", has examined the issue of disinheritance of daughters in India with regard to the institution of dowry. She reported that women are socialized to accept dowry as the rightful share in ancestral property. Chowdhry (1997) has remarkably dealt with the social constraints with regard to women's right to property. She has examined the issue from the patriarchal lens of women having two shares; one as a daughter and second as a wife. She has analyzed the social customs of rural north Indian society, where a daughter's claim in her natal family property is perceived as a sister's claim against her brother. Jain (1989) and Kishwar (1989) are engaged in the debate of abolishing dowry and invoking inheritance rights for actual emancipation of women. Patel (2006) has invoked the obstruction of cultural norms regarding the inheritance of land by women. Whereas Rao (2008) has dealt with the ethical content governing the inheritance rights of Indian society with respect to tribals. She examines the issue of tribal identity, social acceptance and legitimization of women's right to land. As such very few studies (Bina Aggarwal, Madhu Kishwar, Reena Patel, Prem Chowdhry) have been done to map the

perception of women regarding inheritance, therefore the study tries to account the perceptions of women regarding the issue, although their predispositions can be shaped by several social factors.

Objectives of the Study

Main objectives of the present study are:

- To analyse the perception of university educated female students towards their legal inheritance rights
- To list out the major social factors obstructing inheritance rights o women.

METHODOLOGY

The universe of the study is Guru Nanak Dev University, Amritsar, Punjab. The study was conducted with a sample size of Twenty four female students. Only enrolled female students in post graduation degrees in university formed the unit of analysis. The respondents have been selected by using the purposive random sampling technique. Equal number of respondents were drawn from post-graduate and doctorate degrees It was assumed that higher education would have resulted in making an informed choice by this time. Such an investigation would help to study the correlation between education and awareness of inheritance rights. Data were collected by using a questionnaire method which contained open ended questions regarding respondent's demographic profile, their perceptions of inheritance rights, reasons for claiming and relinquishing shares etc. The study is descriptive in nature. The data were codified manually to covert the qualitative data into quantitative form and a code design was prepared. After tabulation, the data were analyzed and inferences were drawn. The results were further correlated to the literature referred to the issue.

RESULTS AND DISCUSSIONS

Socio-Demographic Profile of the Respondents

All respondents were currently enrolled in university. There were variations according to age, caste, educational level and marital status of respondents which were enumerated in table below. For the purpose of this paper, only two variables i.e. Education and Marital status of respondents is stressed.

(A) AGE S.No. **Number of Respondents** Percentage Age in years 1 Up to 25 33.33 25-30 2 11 45.89 3 Above 30 20.83 5 24 100 Total (B) CASTE S.No. Caste category Number of Respondents Percentage General 16 66.66 2 Scheduled castes 5 20.83 3 Other Backward castes 12.05 24 99.54 Total (C) MARITAL STATUS S.No. Category Number of Respondents Percentage Married 10 41.66 2 Unmarried 14 58.33 24 99.99 Total

Table 1: Socio-Demographic Profile of the Respondents

(D) RELIGION					
S.No	Religion	Number of Respondents	Percentage		
1	Sikh	15	62.05		
2	Hindu	8	33.33		
3	Muslim	1	04.16		
	Total	24	99.54		
	(E) RESIDENCE				
S.No.	Place of residence	Number of Respondents	Percentage		
1	Urban	17	70.83		
2	Rural	7	29.16		
	Total	24	99.99		

The age profile of respondents is divided into three categories. As many as Eleven (45.89 percent) respondents were in the age group of 25 to 30 years, 33.33 percent were in up to 25 age group, Five (20.83 percent) were above 30 years of age. The majority (66.66 percent) belonged to General category, followed by Five (20.83 percent) to Scheduled Castes and Three (12.05 percent) to Other Backward Classes category. Fourteen (58.33 percent) were unmarried and Ten (41.66 percent) were married. Majority (62 percent) was Sikhs, Eight were Hindus, and Muslims were marginally represented. Nearly 71 percent were from urban background, followed by Seven from rural background.

Awareness and Opinion Regarding Inheritance Rights

Awareness is prerequisite for claiming any right. In response regarding the awareness of act and rights it bestows, surprisingly all respondents answered affirmatively. To this end, they were found fully aware of the equality this act provides to daughters viz a viz of son in family property inheritance. But what is significantly important other than awareness is its translation into action. The data in table 2 clearly shows that despite of having awareness regarding their rights, majority of the respondents (58.33 percent) chose not to enforce them.

Table 2: Respondents' Opinion towards Claiming Share

S.no	Response	Number of Respondents	Percentage of Respondents
1	In favour	10	41.66
2	Not in favour	14	58.33
	Total	24	99.99

Their choice of non-enforcement of inheritance rights had several reasons supporting and justifying it. Of all the reasons reported, treating dowry as share and fear of social rejection were most dominant.

Table 3: Reasons Reported for the Choice Made

S.No.	Reasons	Number of Respondents	Percentage		
	(A) For Claiming the Share				
1	Depends on the willingness and financial status of family	4	16.66		
2	To enforce equality between sexes	6	25.00		
	(B) For not Claiming the Share				
4	No Need, self dependent	4	16.66		
5	Fear social rejection	4	16.66		
6	Treat dowry as share	6	25.00		

The data in table 3 indicates that women themselves are denying their share as Four out of total respondents considered themselves as self dependent owing to the capabilities provided by education. While 16.66 percent of respondents reported that their parents willingness or financial status will decide whether they will be provided with the

share or not. One fourth of the respondents considered inheritance rights as a means to enforce equality between sexes. Whereas Twenty Five percent of respondents believed Dowry to be their rightful share

Dowry as a Form of Inheritance

The issue of dowry is critically enmeshed with issue of female inheritance in most Asian societies. In India dowry works as a pre mortem form of inheritance (Kishwar, Stone and Rao). and as a status provider both to bride (among inlaws) and her parents (among kinship). Numerous metaphors in Punjabi folk exhibit and stress the importance of dowry in marriage. A famous folk *boli (song)* goes like this

"gaddi aa gyi sandookon khaalii

ni bahuteyaan bhrawa waaliye"

(Translation: Oh! You, new bride, you received nothing in dowry from your wealthy brothers)

Rise in dowry and related problems have been cause of concern for a long time now. Largely, the dowry prohibition an act has proved to toothless and rising consumerism has resulted in spiking the rates and items of dowry. Table 4 documents respondents' opinion with regard to dowry as a substitute of daughter's share in ancestral property.

Table 4: Dowry as a Substitute of Daughter's Share in Ancestral Property

S.no	Response	Number of Respondents	Percentage of Respondents
1	As a substitute	6	25.00
2	Not a substitute	18	75.00
	Total	24	100

In spite of the larger perception of Dowry as a substitute for female inheritance, three-fourth of the respondents disagreed and considered dowry more as a gift from parents to their daughters in marriage. Dowry works as a status symbol. While dowry-giving households lose daughters and wealth, they gain status. Dowry occurs in those highly stratified societies where differences in wealth and status are marked and may become factors in marriage negotiations. (Schlegel & Eloul, 1988). However, on the contrary majority (58.33 percent) of respondents did not consider dowry as rank provider. This trend points toward the personalization of social facets of dowry as a system. Table 4 clearly show the respondents view of the nature of dowry and what does it mean to them.

Table 5: Perception of Respondents towards Dowry

S.no.	Perceptions	Number of Respondents	Percentage
1	As share	4	16.66
2	Illegal	6	25.00
3	As gift	9	37.50
4	No Need	2	08.33
5	Given to In- Laws	2	08.33
6	Not a permanent share	1	04.16
	Total	24	99.98

Table 5 reveals that majority (37.50 percent) of the respondents considered dowry as a gift i.e. whatever movable or immovable asset they have received or will receive in marriage from parents. While 25 percent considered it as illegal indicating the amplified ills of dowry system in Indian society. Nonetheless for 8.33 percent of respondents it was an asset given to in-laws over which a married woman does not exercise full and direct control.

Preferred Mode of Inheritance

The Hindu Succession Act of 1956 (as amended in 2005) entitles a woman to claim share in her natal family property, i. e.of father while dowry as a custom is all pervasive in society. This put woman at crossroads as to decide which forms their preferred mode of inheritance, dowry or claiming share in property.

Table 6: Respondents Preferred Mode of Inheritance

S.no	Mode of Preference	Number of Respondents	Percentage of Respondents
1	Dowry only	6	25.00
2	Inheritance	13	54.16
3	None	5	20.83
	Total	24	99.99

With reference to preferred mode of inheritance, table 6 shows that more than fifty percent of respondents (54.16 percent) preferred inheritance over downy owing to the very nature of inheritance. They see inheritance as a permanent economic asset, a legal right and means of attaining strength. More than one fifth of respondents could not express their choice pointing towards the sheer absence of invoking inheritance rights among major decisions of women's life.

Table 7: Reasons Reported for the Claim

S.no.	Reasons	Number of Respondents	Percentage
1	Permanent economic asset	11	84.61
2	As legal Right	2	15.38
	Total	13	99.99

Thirteen respondents who favored inheritance rights over dowry were further asked to give reasons for their choice, a significant majority of 84.61 percent of respondents considered inheritance as a permanent economic asset. While 15.38 percent viewed as a legally enforceable right. This may be attributed to the fact that all respondents in the present study are getting higher education which enlighten and embolden women regarding their rights.

Effect of Demanding Inheritance on Brother Sister Relationship

Although awareness of inheritance rights is significant among respondents, however the most important bearing envisaged while claiming the share in ancestral property is the effect on brother-sister relationship.

Table 8: Effects on Sibling Relationship by Claiming Share

	S.No	Response	Number of Respondents	Percentage of Respondents
ĺ	1	Spoil relationship	18	75.00
ſ	2	No effect	6	25.00
		Total	24	100

Table 8 reveals that out of the total sample as many as Seventy five percent respondents reported that by demanding their share ancestral property brother-sister relationship may spoil, where as twenty five percent respondents stated nothing will happen owing to understanding and maturity of sibling relationship.

Only Son as Rightful Heir Socially

The maxim of son preference is a well established and acknowledged fact of Indian society. Son is seen as the rightful heir of ancestral property; he is the one to continue the family lineage and provides support to the elderly in old age. Declining sex ratio in India has proven beyond doubt the socio-functional importance of male child. This stated and

obvious importance of son as a rightful heir is well acknowledged by respondents as well.

Table 9: Reported Reasons Affecting Sibling Relationship

S.No.	Reasons	Number of Respondents	Percentage
1	Only Son as rightful heir socially	12	50.00
2	It will complicate and split relationships	6	25.00
3	Nothing will happen	6	25.00
	Total	24	100

The data in table 9 reveals that out of twenty four respondents, fifty percent respondents believed that sons have a socio-culturally backed right to inherit ancestral property. While one fourth stressed that their demand of share will complicate and split their relationship with brothers. The solidarity and goodwill between brothers and sisters is often given as a reason why daughters seldom claim their right (Sharma, 1980). On the contrary, an equivalent proportion of respondents believed that no conflict will occur rather it depends upon mutual understating among the siblings. With respect to socio-legal complications any demand of inheritance by female will construe, it is believed that amendment in 2005 of Hindu Succession Act, 1956 has opened channels for litigation, ambiguities, and anomalies only, without giving anything in reality to the daughter. (Kahlon, 2008). Strict patriarchal norms and morals governing the behavior of women as sisters could be attributed to strong disapproval of women of their inheritance rights. To this end, Kishwar asserts women's lack of inheritance right which forces them mistakenly to continue viewing dowry as a some sort of inadequate compensation for the denial of an equal share in parental property. Opposition to claim also come in the form of what Chowdhary states- a matter of two shares i.e. women is entitled to two shares, first in her father's property and second in her deceased husband's property. It is this dual inheritance which the patriarchal forces are determined to curb. (Chowdhary, 1997). Moreover, claim to share in ancestral property brings along the obligation to care for the aged parents. In wake of their own marriage commitments and adhering to the traditional values of society taking care of parents is considered the liability of a son, hence the share belongs exclusively to him.

Perception of Brothers towards Such Claim

Respondents were questioned whether their brothers apparently were willing to give them their share in ancestral property. It was an attempt to gauge into the mind set of men.

Table 10: Respondents' Perception of their Brothers Regarding Sisters' Share in Ancestral Property

S.No	Response	Number of Respondents	Percentage of Respondents
1	In favour of	8	33.33
2	Against	9	37.50
3	No idea	7	29.16
	Total	24	99.99

While most of the respondents have evaded the question and recorded results are more or less equal with respect to favoring or protesting the demand of share by a sister, therefore no major inference could be drawn from the data collected. 29.16 percent of respondents stated that they have no idea regarding their brothers attitude especially in giving shares to sisters.

Discussion in the Family Regarding the Issue of Inheritance

As the issue of inheritance is often interlinked to the process of gendered socialization in families, majority of the

respondents (54.16 percent) reported that the issue of inheritance has never been discussed in their families. It reflects the latent understanding on the part of women to treat only dowry as their due. While 45.83 percent of respondents reported that there is no doubt that discussions took place in their families but mostly these were indirect and usually the cases outside the family were mentioned. It clearly reveals that issue of inheritance by women is not popular in family discourse.

Share Demanded in Families

No doubt, the awareness regarding inheritance rights is maximum in the present study. Nonetheless, while enumerating the number of cases such a share has been demanded in their families ever, the responses are significantly negative. Out of Twenty four respondents only Four mentioned that a share in ancestral property has ever been demanded in their family. This clearly reveals that claiming share in ancestral property is not a popular mode of inheritance among women.

Respondents Perception Regarding Future Familial Succession

Inheritance is a social institution which runs through generations concluding as a profound socio-economic legacy of a family. A very pertinent question was asked from respondents regarding their preferred mode of inheritance to their own daughters. The responses are given in following table:

S.No	Preferred mode of Inheritance	Number of Respondents	Percentage of Respondents
1	To give dowry only	3	12.05
2	To give share in ancestral property	13	54.16
3	None	2	08.33
4	Depends upon the situation	6	25.00
	Total	24	99.99

Table 11: Preferred Mode of Inheritance to Daughters

The data in table 11 reveals that majority of respondents (54.16 percent) are in favor of giving property share to their daughters. This can be attributed to the very nature of inheritance, being legal and reliable asset. Another reason may be the illegal nature of dowry and ills of dowry system. One-fourth simply stated that it depends upon the situation at that time.

Denial of Inheritance Rights to Women

In a strict patriarchal society like Punjab, daughters are married off on the lines of village exogamy and with handsome amount of dowry (viewed as pre mortem form of inheritance); the institution of ghar jamai is socially loathed and critically satire. Daughters do not form the essential part of the kin group. Nevertheless the law, Hindu Succession Act of 1956 and recent amendment in 2005 virtually changed this disinherited status of the daughter. The coparcenery rights of daughter are equal as that of son in the family i.e. the daughter of the coparcener becomes a coparcener by birth in her own right and liabilities same as the son. However the fundamental question remains: in what measure this right is available to daughters and with what repercussions? Punjabi society provides no social legitimacy for inheritance by daughters, married or unmarried.

Respondents were asked to state reasons for denying women of their inheritance rights. The responses are enumerated in the table below:

S.No.	Perceptions	Number of Respondents	Percentage
1	Mind set up of society	10	41.66
2	Unawareness	3	12.50
5	Got share in the form of dowry	4	16.66
6	Relationships are spoiled	4	16.66
7	Girls get husbands share also	1	04.16
8	Son as care taker of parents	2	08.33
	Total	24	99.97

Table 12: Respondents' Perception of the Reasons for Denial of Share

Majority of the respondents (33.33 percent) account mind set of the society responsible for denying women of their right in ancestral property. Claiming of share by daughters risk their social security, lead to social stigmatization and even in worst cases ostracisation. The disadvantageous economic position of daughters has virtually defeated the very spirit of inheritance laws. Moreover to maintain the status quo of family as a well knit unit devoid of conflicting interests, share is usually denied to women.

Being an agricultural economy, the fear of losing their land to in laws of daughter is also viable reason. While the patriarchal social structure attribute son's as rightful heirs to parents property as well as care takers of them during their old age. Normally dowry is considered as daughters share, after receiving dowry all her claims to inheritance are usually shunned.

Relinquishing the Shares to Brothers

It is not uncommon for Indian women to sign off their shares to brothers in goodwill. In response to, on what pretext they will give their shares to brothers, majority of the respondents (75 percent) reasoned love and affection for brother. It clearly reveals that despite of awareness regarding their rights, women value their affinal relationships immensely and economics of inheritance takes a back step at this juncture. Brother is often seen as bond with the parental kin group and this relationship is hardly put at stake. To this end, even social norms regulate women behavior, that expects sisters to be self- sacrificing.

CONCLUSIONS

In tradition-oriented Punjabi society women are unequal to men in social, economic and political sphere. This inequality is socially and culturally legitimized through folk songs and gendered socialization. The study arrives at several noting yet paradoxical findings. Firstly, owing to the spread of education, women are well-aware of their rights but fear invoking them in the face of severe social reactions. The denial stems from projection of son as care taker of parents while equating dowry as their only rightful share. Secondly, function of dowry as status provider has decreased and it is largely interpreted as a parental gift to daughters. Women suffer lack of agency and dowry gives them an opportunity to voice their demands. Thirdly, despite awareness, daughters don't mind signing off their shares to brother in love or respect. Their affinity to natal home is well acknowledged through social customs and folk songs. Lastly, the study reinforces that the dynamics of a socio-cultural space, regulate the functioning of law. No law, despite being egalitarian deliver in a hostile environment. The attitudes towards inheritance rights and dowry are changing, but how often these changing attitudes results in different action is left for future to decide.

NOTES

 Hindu undivided Family defined under the Hindu Law as a family that consists of all persons lineally descended from a common ancestor, including wives and unmarried daughters.

- Coparcner is a term used for person having share in the coparcenery property.
- Coparcenery is smaller category that Hindu joint family. It includes only males in lineage who have live interest
 in the joint property.
- One is said to be agnate of another if the two are related by blood or adoption wholly through males.
- One is said to be cognate of another if the two are related by blood or adoption not wholly through males.

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