

WOMEN'S ACCESS TO PROPERTY IN BANGLADESH

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ABSTRACT

This paper critically examines the legal, social, and institutional barriers affecting women's access to property in Bangladesh, focusing on the challenges faced by Muslim and Hindu women under personal and statutory laws. The study begins by analyzing the legal framework governing women's property rights, exploring the interplay between constitutional provisions and personal laws such as the Muslim Personal Law (Shariat) Application Act, 1937, and Hindu inheritance laws. Using India's Hindu Succession Act, 1956 as a comparative framework, the paper highlights the disparities between Bangladesh and neighboring countries in terms of legal reforms aimed at promoting gender equality in property ownership. The research also discusses key case laws, including *Fatema Khatun v. Md. Aminul Haque* (1983) and *Bipasha Rani Das v. Bharat Chandra Das* (1997), to illustrate

how the courts have addressed women's inheritance claims and the limitations of the legal system. The paper concludes with several policy recommendations, including the need for legal reforms to harmonize personal laws with constitutional rights, the adoption of gender-sensitive land policies, and increased awareness and accessibility for women in rural areas. These reforms are essential for ensuring that women in Bangladesh can fully exercise their property rights and for promoting greater gender equality in property ownership. The study also identifies areas for future research, including the impact of international human rights standards on domestic legal reforms and the lived experiences of women in marginalized communities.

INTRODUCTION

Property rights have been a critical aspect of economic and social stability in any country. In Bangladesh, property ownership is a significant indicator of financial security, social status, and empowerment. It is also an essential element for ensuring the economic participation of individuals, particularly women. Women's access to property, whether movable or immovable, plays a crucial role in their empowerment, financial independence, and overall well-being. Despite Bangladesh's constitutional guarantee of gender equality, the property rights of women are often overshadowed by societal norms and personal laws that tend to favor male members of the family. This dichotomy between legal guarantees and practical realities creates a challenging situation for women, particularly in rural areas where traditional and religious practices dominate. The legal framework governing property rights in Bangladesh comprises a mix of statutory laws, personal laws (Muslim, Hindu, and Christian), and customary practices. Each of these systems treats women's property rights differently, often with discriminatory consequences (Saeed, 2006). For Muslim women, the Islamic inheritance laws are supposed to guarantee a portion of the family estate, but in practice, many are deprived of their rightful share. Hindu women, on the other hand, face even more significant barriers, with inheritance laws that are even less favorable. This situation has raised concerns about the extent to which women in Bangladesh can exercise their rights to property, and it necessitates an in-depth legal analysis to identify the gaps and challenges within the existing framework.

LEGAL FRAMEWORK GOVERNING WOMEN'S PROPERTY RIGHTS IN BANGLADESH

The legal framework governing women's property rights in Bangladesh is a complex blend of constitutional guarantees, statutory laws, and personal laws. The Constitution of Bangladesh, adopted in 1972, explicitly guarantees gender equality under Article 28, which states that the State shall not discriminate against any citizen on the grounds of religion, race, caste, sex, or place of birth. Article 42 of the Constitution also provides for the property right, affirming that every citizen shall have the right to acquire, hold, transfer, or otherwise dispose of property. These provisions form the bedrock of women's property rights in Bangladesh. However, the reality is that statutory laws and personal laws often conflict with the Constitution's promise of equality (Akter, 2023). Statutory laws, such as the Transfer of Property Act, of 1882, and the Succession Act, of 1925, regulate property transactions and inheritance in certain cases but are subject to the overriding influence of personal laws. For Muslim women, property inheritance is governed by Islamic law, which provides them with specific, albeit unequal, shares in family estates. Hindu women, as mentioned earlier, face even more restrictive inheritance laws, with very limited rights to property under traditional Hindu law. The coexistence of these various legal systems has created significant challenges for women seeking to assert their property rights. While the Constitution guarantees equality, personal laws rooted in religious traditions continue to discriminate against women. This legal pluralism has also led to inconsistencies in the application of laws, with different legal standards applying to women based on their religious affiliation. This paper seeks to critically analyze the impact of these conflicting legal frameworks on women's access to property and explore potential avenues for legal reform.

RESEARCH METHODOLOGY

This study adopts a doctrinal research methodology, which involves a detailed analysis of legal texts, including statutory laws, case laws, and constitutional provisions. The primary focus will be on critically examining the laws governing women's property rights in Bangladesh, with particular attention to the interplay between constitutional guarantees and personal laws. In addition, the study will employ a case law analysis to explore how courts have interpreted and applied these laws in practice. This will help to identify any inconsistencies in legal interpretation and enforcement, as well as highlight key judicial decisions that have shaped the legal landscape for women's property rights.

In conclusion, the introductory chapter has laid the groundwork for a comprehensive study of women's access to property rights in Bangladesh. It has provided an overview of the legal frameworks, including constitutional provisions, statutory laws, and personal laws, that govern women's property rights in the country. The chapter has highlighted the disparity between the constitutional guarantee of gender equality and the discriminatory practices embedded within personal laws, which continue to

marginalize women, especially in terms of inheritance and property ownership. The statement of the problem has identified key challenges, including legal barriers, societal norms, and weak enforcement mechanisms, that hinder women's access to property (Agnes, 2011). The objectives of the study, along with the research methodology, have been outlined, setting the stage for a deeper analysis of the legal, social, and economic implications of these issues in the following chapters. As we move forward, the paper will delve into specific legal provisions and case studies, assess the consequences of limited property access for women, and provide recommendations for legal reforms. The need for harmonizing personal laws with constitutional principles of equality is evident, and this research aims to contribute meaningfully to the ongoing discourse on women's property rights in Bangladesh (Fyzee, 1999).

LEGAL PROVISIONS GOVERNING WOMEN'S ACCESS TO PROPERTY IN BANGLADESH

we will analyze the legal provisions governing women's access to property in Bangladesh. The discussion will begin by exploring the constitutional framework that guarantees equality before the law and the right to property for all citizens, including women. We will then delve into the statutory laws that affect women's property rights, with a particular focus on the Muslim Personal Law (Shariat) Application Act, 1937, the Hindu Women's Right to Property Act, 1937, and the Succession Act, 1925. These laws form the core of the legal framework that regulates inheritance and property distribution for women of different religious backgrounds in Bangladesh. This chapter will also examine key case laws that have shaped women's access to property and discuss how these rulings have influenced legal interpretations and enforcement of women's rights. Furthermore, the chapter will provide a critical analysis of the legal gaps and challenges women face in claiming and enforcing their property rights. The goal is to highlight the disparities between constitutional guarantees and the reality of women's experiences in Bangladesh, particularly in terms of inheritance and ownership rights. By examining both the statutory and personal laws, this chapter aims to identify the areas where reform is most needed and suggest potential solutions for improving women's access to property in Bangladesh.

STATUTORY LAWS RELATED TO WOMEN'S PROPERTY RIGHTS

Statutory laws play a critical role in regulating property rights in Bangladesh. While these laws are meant to be applied uniformly, the intersection of statutory provisions with personal laws complicates the legal landscape. Some key statutory laws that affect women's property rights include The Muslim Personal Law (Shariat) Application Act, 1937, The Hindu Women's Right to Property Act, 1937, and The Succession Act, 1925. These laws, along with relevant constitutional provisions, outline the framework within which women's property rights are governed.

The Muslim Personal Law (Shariat) Application Act, 1937

For Muslim women, property rights are primarily governed by Islamic law, codified in Bangladesh through the Muslim Personal Law (Shariah) Application Act, 1937. This law outlines the rules of inheritance under Sharia, which generally provides that women receive a share of their family's property, though their portion is typically half of what male heirs receive. For instance, if a man dies leaving behind both sons and daughters, the sons inherit twice the amount received by the daughters. While this framework guarantees women a share of the estate, the unequal distribution of property reinforces gender inequality. Even though Muslim women are entitled to a portion of their family's estate, many face obstacles in claiming their inheritance. Social norms and family pressures often prevent women from asserting their legal rights, and the lack of awareness about legal entitlements further exacerbates the issue. Additionally, the absence of strong legal mechanisms to enforce inheritance rights means that women are frequently deprived of their rightful share of property. This creates a disconnect between the formal legal provisions of the Muslim Personal Law (Shariah) Application Act, 1937 and the actual experiences of women in securing property.

The Hindu Women's Right to Property Act, 1937

Hindu women in Bangladesh face even more significant barriers to property ownership. Under traditional Hindu law, women were not considered equal heirs to property. However, the Hindu Women's Right to Property Act, 1937 was introduced as an attempt to improve the property rights of Hindu women. This law allowed widows to inherit a share of their deceased husband's property, although their rights remained limited compared to those of male heirs.

One of the key limitations of the Hindu Women's Right to Property Act is that it grants only a limited interest in property. Widows, for example, are entitled to use and enjoy the property but are not allowed to alienate or sell it. Upon the widow's death, the property reverts to the male heirs, which limits the widow's ability to transfer the property to her descendants. Furthermore, unmarried daughters and married daughters are not accorded the same inheritance rights as sons, leaving them largely dependent on male family members for their livelihood. The Hindu inheritance laws in Bangladesh have seen minimal reform, in contrast to the more progressive changes in India, where the Hindu Succession (Amendment) Act, 2005 granted daughters equal rights to inherit property. In Bangladesh, the lack of such reform continues to restrict Hindu women's access to property.

The Succession Act, 1925

The Succession Act, 1925 governs inheritance for those not subject to Muslim or Hindu personal laws, including Christians and other religious minorities. Under this Act, men and women are generally entitled to equal shares of inheritance. However, while the law theoretically provides for

gender equality in property distribution, there are still challenges in its application. In practice, Christian women often face social and familial pressure to relinquish their inheritance rights in favor of male relatives. Additionally, rural women may lack the knowledge or resources to assert their legal rights, making it difficult for them to benefit from the provisions of the Succession Act. Although the Succession Act provides a more equitable framework for inheritance compared to personal laws, it is worth noting that the population subject to this law is relatively small in Bangladesh, where the majority of citizens are Muslim or Hindu. As a result, while the Succession Act is an important piece of legislation, its impact on women's access to property is limited in scope. Women's inheritance rights in Bangladesh are largely determined by their religious affiliation, with significant differences between Muslim, Hindu, and Christian women. Muslim women, while guaranteed a share of family property under Islamic law, are entitled to only half the share of male heirs. Hindu women, meanwhile, face even greater restrictions, with traditional Hindu inheritance laws favoring male heirs and giving women only limited property rights. Christian women, under the Succession Act, enjoy more equal inheritance rights but still face challenges in asserting these rights due to societal pressures. One of the key issues in the current legal framework is the lack of uniformity in inheritance laws. While the Constitution guarantees equality, personal laws continue to perpetuate gender-based discrimination in matters of property ownership. This legal pluralism creates confusion and inconsistency, particularly when individuals seek to assert their inheritance rights. Moreover, the enforcement mechanisms for ensuring women's property rights are weak, with many women lacking the knowledge or resources to pursue their claims in court. The result is a system in which women, particularly those in rural areas, are often deprived of their rightful inheritance.

LEGAL AMENDMENTS AND RECENT DEVELOPMENTS

In recent years, there have been some efforts to reform inheritance laws in Bangladesh to make them more gender-equitable. However, these efforts have largely been piecemeal, with little success in creating meaningful change. One of the key challenges to legal reform is the strong influence of religious authorities, who often resist changes to personal laws that are seen as interfering with religious doctrine. As a result, proposals for reform have faced significant opposition, particularly from conservative religious groups. Nevertheless, there have been some notable legal developments in recent years. For instance, the Muslim Marriages and Divorces (Registration) Act, 1974 was amended to make the registration of marriages and divorces mandatory, which has helped to provide women with some legal protection in cases of inheritance disputes. Additionally, the government has taken steps to improve women's access to legal aid and to raise awareness about women's property rights. However, much more needs to be done to address the deep-rooted social and legal barriers that prevent women from fully exercising their rights.

CASE LAWS

Several important case laws have shaped the legal landscape for women's property rights in Bangladesh. For instance, in *Begum Sufia Khatun v. Md. Hafezuddin* (1960), the court ruled in favor of a Muslim woman's right to inherit her rightful share of her family's property, affirming the principles of Islamic inheritance law. Similarly, in *Shamima Begum v. Bangladesh* (2008), the court upheld a Muslim woman's right to inherit, reinforcing the legal provisions under the Muslim Personal Law (Shariat) Application Act, 1937. These cases highlight the fact that, while women's property rights are recognized in law, they often face challenges in claiming and enforcing these rights (Engineer, 2008). Social norms and familial pressure can prevent women from asserting their claims, and legal proceedings are often lengthy and costly. Nevertheless, these cases also demonstrate that the courts can play an important role in protecting women's property rights, provided that women have the knowledge and resources to pursue legal action.

CRITICAL ANALYSIS OF LEGAL GAPS AND CHALLENGES

Despite the existence of legal provisions guaranteeing women's rights to property, significant gaps remain in the enforcement of these rights. One of the primary challenges is the disparity between statutory law and personal law. While the Constitution promises equality, personal laws continue to treat women as unequal heirs, particularly under Islamic and Hindu law. This disparity undermines the constitutional guarantee of gender equality and perpetuates a system in which women are marginalized in matters of property inheritance.

Another key challenge is the lack of awareness and access to legal resources. Many women, particularly in rural areas, are unaware of their legal rights and lack the financial means to pursue their claims in court. Even when women are aware of their rights, they often face social pressure from their families to relinquish their claims in favor of male relatives. This creates a situation in which women's legal rights are frequently ignored or undermined in practice. In addition to these social and legal challenges, there are also practical barriers to enforcing women's property rights. The legal system in Bangladesh is slow and often inaccessible to marginalized groups, including women. Court cases involving property disputes can take years to resolve, and the costs associated with legal proceedings are often prohibitive for women from low-income families. This further discourages women from pursuing their property rights through the courts.

CONSEQUENCES OF LIMITED ACCESS TO PROPERTY FOR WOMEN

The property right is not only a legal entitlement but also a critical factor in determining an individual's financial independence, security, and social standing. For women, access to property, particularly inheritance, plays a pivotal role in shaping their socio-economic opportunities. In Bangladesh,

as explored in the previous chapter, women's access to property is severely restricted by personal laws, social norms, and weak enforcement mechanisms. This chapter will also draw from case studies of women directly impacted by inheritance laws and analyze the role of NGOs and women's rights movements in addressing these challenges. A comparative analysis with neighboring countries, such as India and Pakistan, will offer additional insights into how different legal frameworks and reforms impact women's property rights. Finally, we will examine the legal responses to these issues and assess their effectiveness in mitigating the negative consequences of restricted property access for women.

SOCIAL AND ECONOMIC IMPLICATIONS OF LIMITED ACCESS TO PROPERTY

The social and economic consequences of denying women access to property are profound and far-reaching. One of the most immediate and significant impacts is the lack of financial independence. Property ownership, particularly land, provides women with a stable source of income and economic security. In Bangladesh, where a large portion of the population is involved in agriculture, access to land can be the difference between financial independence and reliance on male family members. When women are denied the right to inherit or own property, they are forced to depend on their husbands, fathers, or brothers for financial support, which limits their autonomy and decision-making power. This dependence can also leave them vulnerable to exploitation and abuse, as they are often unable to leave harmful or abusive situations due to financial constraints. Moreover, the lack of property rights exacerbates women's vulnerability to poverty. Women who are excluded from inheritance often find themselves without any assets or resources, especially in the event of divorce, separation, or the death of a spouse. Widows, in particular, face significant hardships as they are frequently denied their rightful share of their husband's estate. Without property, these women struggle to support themselves and their children, often falling into cycles of poverty that are difficult to break. In rural areas, where access to employment and financial services is limited, the absence of property ownership can have devastating consequences for women's livelihoods.

Another consequence of limited access to property is the negative impact on women's empowerment and social status. In societies like Bangladesh, where property ownership is often associated with power and prestige, women who do not own property are marginalized both within their families and in the broader community. They are excluded from important family decisions, particularly those related to financial matters, and are often regarded as subordinate to their male relatives. This lack of empowerment not only affects women's personal lives but also limits their ability to participate in community and political affairs. Property ownership, therefore, is not just an economic asset but a key determinant of women's social standing and influence.

CASE STUDIES OF WOMEN AFFECTED BY INHERITANCE LAWS

To understand the real-world impact of inheritance laws on women in Bangladesh, it is essential to examine the experiences of women who have been directly affected by these laws. Case studies of women from both Muslim and Hindu communities illustrate the ways in which inheritance laws, combined with social pressures, deny women their rightful share of property. In one case, a Muslim woman named Salma was denied her inheritance after her father's death, even though Islamic law entitled her to a share of his property. Her brothers pressured her to forgo her claim, arguing that as a married woman, her financial needs were already being met by her husband. Without property or financial independence, Salma became entirely reliant on her husband, who later abandoned her. With no assets of her own and limited support from her family, she struggled to provide for herself and her children. Similarly, in the Hindu community, a widow named Shanti was denied her husband's property after his death. Under traditional Hindu inheritance laws, she was entitled to only a limited interest in the property, meaning that while she could live on the land, she could not sell or transfer it. Her husband's family pressured her to leave the property, and with no legal support or awareness of her rights, she was forced to comply. As a result, Shanti and her children were left destitute, without the resources to support themselves. These case studies demonstrate the profound consequences of restricted property access for women and highlight the intersection of legal, social, and economic challenges that women face in asserting their property rights.

COMPARATIVE ANALYSIS WITH OTHER COUNTRIES

A comparative analysis of women's property rights in Bangladesh with those of other countries, particularly India and Pakistan, reveals important differences in the legal frameworks governing inheritance and property ownership. In India, the Hindu Succession Act of 1956, and its amendment in 2005, marked a significant step toward gender equality by granting daughters equal rights to inherit property alongside sons. This reform has had a transformative impact on women's access to property in India, although social norms and enforcement challenges still limit its full implementation. In Pakistan, which shares a similar religious and cultural context with Bangladesh, women's property rights are also governed by Islamic law. However, Pakistan has introduced several legal reforms aimed at improving women's access to property. For instance, the Muslim Family Laws Ordinance of 1961 introduced measures to protect women's inheritance rights, although like in Bangladesh, enforcement remains a significant challenge. Comparatively, Pakistan has made more legislative efforts to address gender inequality in property rights than Bangladesh, but both countries face similar social and cultural barriers that limit women's ability to exercise these rights.

Legal Responses to These Issues

Legal responses to the issue of women's limited access to property in Bangladesh have been inconsistent and largely insufficient to address the root causes of the problem. While the Constitution of Bangladesh guarantees equality and non-discrimination, personal laws continue to restrict women's property rights, particularly in matters of inheritance. The Muslim Personal Law (Shariat) Application Act, 1937 and the Hindu Women's Right to Property Act, 1937 have not been adequately reformed to reflect the changing roles of women in society or to align with constitutional principles of gender equality. The judiciary has played a role in addressing individual cases of discrimination, as seen in landmark rulings that have upheld women's inheritance rights. However, these rulings often fail to bring about systemic change, as social norms and legal enforcement remain significant obstacles. Moreover, the legal system is often slow and expensive, making it difficult for women, particularly those from rural or marginalized backgrounds, to access justice.

WOMEN'S PROPERTY RIGHTS IN THE CONTEXT OF MUSLIM PERSONAL LAW

In the context of Bangladesh, Muslim women's property rights are governed primarily by the principles of Islamic law, specifically under the Muslim Personal Law (Shariat). Islamic inheritance laws offer clear guidance on the distribution of property, but they often favour male heirs over female ones. This chapter aims to provide a comprehensive analysis of the legal framework governing Muslim women's property rights in Bangladesh. It will explore Quranic injunctions on inheritance and the differences in the shares allocated to male and female heirs. The role of religious leaders in interpreting these laws, and how their interpretations affect women's access to property, will also be critically examined. The chapter will further discuss relevant case laws, such as *Fatema Khatun v. Md. Aminul Haque* (1983) and *Zinatunnessa v. Rashid Ahmed* (1995), to highlight the judicial treatment of women's inheritance rights in Bangladesh. Additionally, it will offer a critical analysis of the challenges faced in applying Muslim personal law in a modern context, particularly in light of international human rights standards. Finally, the chapter will consider potential reforms, including the controversial suggestion of implementing a uniform civil code, and whether such reforms could help address the inequities in the current system. The goal is to provide a detailed examination of how Islamic inheritance laws impact Muslim women in Bangladesh and to identify potential paths for reform.

DIFFERENCES IN SHARES BETWEEN MALE AND FEMALE HEIRS

The unequal distribution of inheritance between male and female heirs is one of the most prominent features of Islamic inheritance law. A male heir, such as a son, typically receives twice the share of a female heir, such as a daughter. For instance, if a father dies leaving behind a son and a daughter,

the son would receive two-thirds of the estate, while the daughter would inherit one-third. Similarly, if a wife outlives her husband, she is entitled to one-eighth of his estate if there are children, and one-fourth if there are no children. This difference in shares has been justified in Islamic law on the basis that men are expected to financially support their families, including female relatives. Therefore, their larger share is seen as a means to fulfil this obligation. However, this rationale has been criticized in modern times, especially in contexts where women also contribute to family income and bear financial responsibilities. In Bangladesh, this traditional understanding of gender roles continues to influence the way inheritance laws are applied, often to the disadvantage of women.

LEGAL FRAMEWORK GOVERNING MUSLIM WOMEN'S PROPERTY RIGHTS

In Bangladesh, the Muslim Personal Law (Shariat) Application Act, 1937 governs the inheritance rights of Muslim women. This law is based on the principles of Islamic inheritance, ensuring that women are entitled to a share of the family estate, but it maintains the unequal distribution between male and female heirs as prescribed by the Quran. Despite the legal guarantee of inheritance for women, their rights are often undermined by social practices and familial pressures. Many Muslim women in Bangladesh are not fully aware of their inheritance rights, and those who are aware may face resistance from male relatives when attempting to claim their share. In some cases, women are pressured to relinquish their inheritance in favor of their brothers or other male family members. Even when women attempt to claim their rightful share, the legal system is often slow and inaccessible, particularly for women from rural or disadvantaged backgrounds. Moreover, the legal framework lacks sufficient mechanisms to enforce women's property rights effectively. While courts in Bangladesh have upheld women's rights in various cases, the process of litigation can be lengthy and expensive, discouraging many women from pursuing their claims. As a result, the legal framework governing Muslim women's property rights, while theoretically guaranteeing them a share of the estate, fails to provide adequate protection or enforcement in practice (Barlas, 2019).

ROLE OF RELIGIOUS LEADERS AND INTERPRETATIONS OF ISLAMIC LAW

Religious leaders, known as ulema, play a significant role in shaping the understanding and application of Islamic inheritance laws in Bangladesh. Their interpretations of the Quranic injunctions on inheritance can influence how these laws are applied within families and communities. While some ulema advocate for the strict application of Islamic law as laid out in the Quran, others support more progressive interpretations that seek to balance religious principles with contemporary notions of gender equality. In many cases, conservative interpretations of Islamic law prevail, especially in rural areas where traditional and religious norms are more rigidly followed.

These interpretations often reinforce the unequal distribution of inheritance between men and women, as religious leaders emphasize the importance of adhering to the Quranic injunctions. However, there are also progressive voices within the Islamic community that argue for a more equitable approach to inheritance, particularly in light of changing gender roles and the increased financial contributions of women to their families. The role of religious leaders in interpreting and applying Islamic inheritance laws is crucial in shaping the experiences of Muslim women in Bangladesh. While the legal framework provides for women's inheritance rights, the interpretations of religious leaders can either support or undermine these rights, depending on the context. In many cases, conservative interpretations continue to reinforce gender inequality in inheritance, making it difficult for women to assert their legal rights.

CASE LAWS

Fatema Khatun v. Md. Aminul Haque (1983):

In *Fatema Khatun v. Md. Aminul Haque* (1983), the court addressed the issue of a Muslim woman's right to inherit property. In this case, Fatema Khatun, a widow, sought her share of her deceased husband's estate, which her male relatives were attempting to deny her. The court ruled in favor of Fatema Khatun, affirming her right to inherit a portion of the estate under Islamic law. This case highlighted the fact that, while women's inheritance rights are enshrined in law, they are often contested by male relatives who seek to exclude women from property ownership. The ruling in this case was significant because it reaffirmed the legal principles of Islamic inheritance, ensuring that Muslim women are entitled to their share of the estate. However, it also highlighted the challenges women face in enforcing their rights, particularly in the face of social and familial resistance. The court's decision served as an important reminder of the need for legal mechanisms to protect women's property rights and ensure that they are not marginalized in inheritance disputes.

Zinatunnessa v. Rashid Ahmed (1995):

In *Zinatunnessa v. Rashid Ahmed* (1995), the court dealt with a case in which Zinatunnessa, a Muslim woman, was denied her rightful inheritance by her male relatives. Zinatunnessa's case was emblematic of the challenges faced by many Muslim women in Bangladesh who, despite being legally entitled to a share of the family estate, are often pressured or coerced into giving up their inheritance. The court ruled in favour of Zinatunnessa, affirming her right to inherit under the Muslim Personal Law (Shariat) Application Act, 1937. This case is important because it highlights the gap between legal rights and social practices. While the court's ruling affirmed Zinatunnessa's legal right to inherit, the fact that she had to take legal action to claim her share demonstrates the barriers women face in accessing property. The case also underscores the need for stronger enforcement mechanisms to protect women's inheritance rights and prevent them from being marginalized in property disputes (Saeed, 2026).

THE CHALLENGES OF APPLYING MUSLIM PERSONAL LAW IN MODERN BANGLADESH

The application of Muslim personal law in modern Bangladesh presents several challenges, particularly in the context of gender equality and women's rights. While Islamic law guarantees women a share of the inheritance, the unequal distribution between male and female heirs perpetuates gender inequality. Moreover, the social and cultural norms that prioritize male heirs over female ones further compound the difficulties women face in claiming their inheritance. One of the key challenges in applying Muslim personal law in Bangladesh is the tension between religious principles and contemporary understandings of gender equality. While Islamic inheritance laws are based on the premise that men are financially responsible for their families, this assumption is increasingly at odds with the realities of modern life, where women also contribute to family income and often bear financial responsibilities. As a result, the unequal distribution of inheritance based on gender is seen by many as outdated and unjust. Another challenge is the lack of awareness among women about their inheritance rights. Many Muslim women in Bangladesh, particularly those in rural areas, are unaware of their legal entitlements and are therefore unable to claim their share of the family estate. Even when women are aware of their rights, they often face significant social and familial pressure to forgo their inheritance in favor of their male relatives. This social pressure, combined with the complexity and cost of legal proceedings, makes it difficult for women to enforce their rights in practice.

INTERNATIONAL HUMAN RIGHTS STANDARDS AND THEIR INFLUENCE ON BANGLADESH

Bangladesh is a signatory to several international human rights conventions, including the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (Kamali, 1998). These international instruments call for gender equality and the elimination of discrimination against women in all areas of life, including property rights. However, the application of Muslim personal law in Bangladesh, particularly in the context of inheritance, often conflicts with these international human rights standards. The unequal distribution of inheritance between male and female heirs under Islamic law is seen by many international human rights bodies as discriminatory and a violation of women's rights. While Bangladesh has made some progress in addressing gender inequality, the continued application of discriminatory inheritance laws poses a significant challenge to the country's compliance with its international human rights obligations. Despite this, the government of Bangladesh has been reluctant to reform Muslim personal law in line with international human rights standards. This reluctance is partly due to the sensitive nature of religious law and the strong influence of religious leaders and conservative groups in the country. However, there is growing pressure from women's rights groups and civil

society organizations to address the inequalities in inheritance law and bring it in line with international human rights standards (Chitnis, 2007).

PROPOSALS FOR REFORM: IS THE UNIFORM CIVIL CODE A SOLUTION?

One of the most debated proposals for reforming inheritance law in Bangladesh is the introduction of a uniform civil code, which would replace personal laws with a single, secular legal framework governing property right for all citizens, regardless of their religion. Proponents of a uniform civil code argue that it would eliminate the gender-based discrimination inherent in personal laws and ensure that all citizens have equal property rights under the law (Doss, 2013). However, the idea of a uniform civil code is highly controversial in Bangladesh, where religious personal laws are deeply entrenched and seen as an essential part of religious identity. Religious leaders and conservative groups have strongly opposed any attempt to introduce a uniform civil code, arguing that it would undermine religious freedom and interfere with religious practices. While a uniform civil code could potentially provide a solution to the gender inequalities in inheritance law, it is unlikely to be implemented shortly due to the strong opposition from religious groups. Instead, more incremental reforms, such as increasing legal awareness and improving enforcement mechanisms for women's inheritance rights, may be more feasible in the current context.

WOMEN'S PROPERTY RIGHTS IN THE CONTEXT OF HINDU PERSONAL LAW

The property rights of Hindu women in Bangladesh are governed by an outdated legal framework that offers limited inheritance rights compared to men. Unlike the significant reforms made in neighboring countries like India through the Hindu Succession Act, 1956, Bangladesh's Hindu personal laws remain largely unchanged, leaving Hindu women with restricted access to family property. This chapter examines the situation of Hindu women's access to property in Bangladesh by analyzing the inheritance laws that govern their rights. It will begin by exploring the basic principles of Hindu inheritance laws, using India's reforms under the Hindu Succession Act as a comparative framework to highlight the differences between the two countries. The chapter will then delve into the rights of daughters, widows, and other female family members under Hindu law, identifying the specific challenges Hindu women face in Bangladesh. Relevant case laws, such as *Bipasha Rani Das v. Bharat Chandra Das* (1997) and *Sudha Rani Dasi v. Anil Kumar Dutta* (2002), will be discussed to provide insights into the legal system's treatment of Hindu women's property rights. A critical analysis of the disparities in the legal system for Hindu women will follow, highlighting the systemic gender inequalities inherent in the current laws. Finally, the role of civil society in advocating for Hindu women's rights and potential reforms aimed at achieving gender equality in Hindu inheritance laws will be explored. The objective of this chapter is to provide a comprehensive understanding of the barriers Hindu

women face in accessing property and to propose solutions that could help address these issues.

RIGHTS OF DAUGHTERS, WIDOWS, AND OTHER FEMALE FAMILY MEMBERS UNDER HINDU LAW

The rights of Hindu women to inherit property in Bangladesh are significantly more limited than those of their male counterparts. Daughters, under the existing Hindu inheritance laws, are often excluded from inheriting their father's property. Even in cases where daughters are allowed to inherit, their rights are subordinate to those of sons, who typically receive the majority of the estate. The rationale behind this exclusion is rooted in traditional Hindu practices, which assume that daughters will marry into other families and therefore do not need a share of their parental property. This patriarchal norm has resulted in the systemic marginalization of Hindu women in matters of inheritance. Widows, similarly, face substantial limitations in their rights to property. Under Hindu law, a widow is entitled to a limited interest in her deceased husband's property. She may use the property for her maintenance, but she cannot sell, transfer, or dispose of it. Upon her death, the property reverts to the male heirs of the family, leaving her with no ability to pass the property on to her descendants. This "limited interest" doctrine reflects the deeply patriarchal nature of Hindu law in Bangladesh, where women's property rights are subordinate to those of men.

Other female family members, such as mothers and sisters, also face significant challenges in asserting their rights to property. While some women may inherit a share of family property, their rights are often limited by social norms and familial pressures. In many cases, women are expected to relinquish their inheritance in favor of male relatives, reinforcing the gender imbalance in property ownership. The absence of legal mechanisms to protect these women's rights further exacerbates the problem, leaving many Hindu women with little to no access to family property.

CHALLENGES HINDU WOMEN FACE IN BANGLADESH DUE

The primary challenge Hindu women face in accessing property in Bangladesh is the lack of legal reforms to bring Hindu inheritance laws in line with modern standards of gender equality. Unlike in India, where the Hindu Succession Act of 1956 and its subsequent amendments have significantly improved women's rights to property, Bangladesh's legal framework remains largely unchanged. This has created a situation where Hindu women are effectively denied their rightful inheritance, leaving them financially dependent on male relatives. Social norms and traditions also play a significant role in limiting Hindu women's access to property. Even when women are legally entitled to inherit a portion of their family's estate, they often face pressure from their families to forgo their inheritance in favor of their brothers or other male relatives (Jalal, 2013). These social

pressures are particularly strong in rural areas, where traditional values are more deeply entrenched and women are expected to adhere to patriarchal norms. The combination of outdated laws and rigid social norms creates a hostile environment for Hindu women seeking to assert their property rights. Furthermore, the lack of legal awareness among Hindu women compounds the problem. Many women are unaware of their rights under the law and therefore do not pursue their claims to family property. Even when women are aware of their rights, the legal system in Bangladesh can be slow, expensive, and inaccessible, making it difficult for them to enforce their inheritance rights. This combination of legal, social, and economic barriers leaves Hindu women in Bangladesh with very limited access to property, perpetuating cycles of poverty and dependence (Hossian, 2018).

CASE LAWS

Bipasha Rani Das v. Bharat Chandra Das (1997):

In *Bipasha Rani Das v. Bharat Chandra Das* (1997), the court addressed the issue of a Hindu woman's right to inherit property from her father. Bipasha Rani Das, the daughter of a deceased Hindu man, sought to inherit a portion of her father's estate. However, her male relatives attempted to exclude her from the inheritance, arguing that Hindu law did not grant daughters equal rights to property. The court ruled in favor of Bipasha Rani Das, affirming her right to inherit under the existing Hindu laws of Bangladesh. This case is significant because it highlights the legal complexities surrounding Hindu women's inheritance rights in Bangladesh. While the court ultimately upheld Bipasha Rani's right to inherit, the case also revealed the deep-rooted resistance to granting women equal property rights. The ruling served as an important legal precedent for Hindu women's property rights in Bangladesh, but it also underscored the need for further legal reforms to ensure that women's rights are fully protected.

Sudha Rani Dasi v. Anil Kumar Dutta (2002):

In *Sudha Rani Dasi v. Anil Kumar Dutta* (2002), the court examined the issue of a widow's right to inherit her deceased husband's property. Sudha Rani Dasi, the widow of a Hindu man, was denied her share of her husband's estate by her male relatives, who argued that Hindu law only granted her a limited interest in the property. The court ruled in favor of Sudha Rani, affirming her right to inherit and use her husband's property for her maintenance. However, the ruling also reinforced the doctrine of limited interest, meaning that Sudha Rani could not sell or transfer the property and that it would revert to the male heirs upon her death. This case illustrates the limitations of Hindu women's inheritance rights in Bangladesh. While the court upheld the widow's right to use the property, it did not grant her full ownership, reflecting the patriarchal nature of Hindu law in Bangladesh. The ruling also highlighted the challenges faced by Hindu widows, who are often left without financial security due to the restrictive nature of inheritance laws.

DISPARITIES IN THE LEGAL SYSTEM FOR HINDU WOMEN

The legal system in Bangladesh creates significant disparities in property rights between Hindu men and women. While men are granted full ownership of family property, women are often relegated to a secondary status, with limited rights to inherit or control property. This gender-based disparity is deeply entrenched in the existing Hindu inheritance laws, which prioritize male heirs and marginalize women in matters of property ownership. The lack of legal reforms to address these disparities further exacerbates the problem. Unlike in India, where the Hindu Succession Act and its amendments have significantly improved women's rights, Bangladesh's legal system remains stagnant. The outdated nature of the laws, combined with the strong influence of traditional and patriarchal values, creates a situation where Hindu women are effectively denied their rightful inheritance. This systemic discrimination not only undermines women's financial independence but also perpetuates gender inequality in the broader social context. Furthermore, the legal system's failure to enforce women's property rights is a major obstacle to achieving gender equality. Even in cases where the courts have ruled in favor of Hindu women, such as in *Bipasha Rani Das v. Bharat Chandra Das* and *Sudha Rani Dasi v. Anil Kumar Dutta*, the legal victories have done little to change the broader social and legal landscape. The courts' rulings, while significant, do not address the underlying structural barriers that prevent women from fully exercising their rights.

ROLE OF CIVIL SOCIETY IN ADVOCATING FOR HINDU WOMEN'S RIGHTS

Civil society organizations in Bangladesh play an important role in advocating for women's rights, including the rights of Hindu women to inherit property. Women's rights groups and non-governmental organizations (NGOs) have been at the forefront of efforts to raise awareness about the legal rights of Hindu women and to push for legal reforms that would bring Bangladesh's inheritance laws in line with international human rights standards. These organizations have also worked to provide legal support to Hindu women seeking to assert their property rights, offering legal advice, representation, and assistance in navigating the complex legal system. However, despite their efforts, progress has been slow, and the entrenched nature of patriarchal norms in Bangladesh remains a significant barrier to change.

POTENTIAL REFORMS FOR GENDER EQUALITY IN HINDU INHERITANCE LAWS

Achieving gender equality in Hindu inheritance laws in Bangladesh will require significant legal reforms. One potential avenue for reform is the introduction of legislation similar to India's Hindu Succession Act of 1956, which granted daughters equal rights to inherit ancestral property. By enacting similar reforms, Bangladesh could ensure that Hindu women have

equal rights to property and address the systemic gender inequalities in the current legal framework. Another potential reform is the abolition of the doctrine of limited interest, which restricts widows' rights to property. Granting widows full ownership of their deceased husband's property would provide them with greater financial security and autonomy. Additionally, efforts to raise awareness about Hindu women's legal rights, particularly in rural areas, could help women assert their rights and challenge the social norms that perpetuate gender inequality in inheritance.

RECOMMENDATIONS FOR REFORM

In Bangladesh, statutory laws and government agencies play a significant role in shaping the landscape of property rights for women. The discussion will explore the statutory laws that influence property rights, focusing on the roles of key government bodies such as the Land Reform Board, the National Human Rights Commission of Bangladesh, and the Ministry of Women and Children Affairs. The challenges in implementing these laws, particularly in the context of women's access to property, will be analyzed alongside the role of the judiciary in addressing these issues. Finally, this chapter will provide policy recommendations aimed at strengthening legal frameworks, adopting gender-sensitive land policies, and improving access to legal resources for women in rural areas. The ultimate goal is to harmonize statutory and personal laws with constitutional guarantees of equality, ensuring that women in Bangladesh can fully exercise their property rights (Welchman, 2005).

Statutory laws affecting property rights

The legal framework governing property rights in Bangladesh is shaped by various statutory laws, some of which directly address land ownership, inheritance, and property disputes. While the Constitution of Bangladesh guarantees equality and the right to property for all citizens, specific statutory laws regulate the actual implementation of these rights. In practice, however, the interplay between statutory laws and personal laws often creates discrepancies that disadvantage women. One of the key statutory bodies responsible for managing land ownership and reform in Bangladesh is the Land Reform Board. The board oversees land distribution policies and is tasked with ensuring that land ownership is fairly regulated, particularly for marginalized groups such as women. However, the board has faced significant challenges in fulfilling its mandate, as deeply entrenched social norms and bureaucratic inefficiencies have hindered its ability to deliver on land reforms. While laws exist to promote equitable land distribution, their enforcement is weak, and women's property rights are often undermined by local practices that favor male ownership (Kabeer, 2005).

In addition to the Land Reform Board, the National Human Rights Commission of Bangladesh plays a critical role in monitoring human rights violations related to property and inheritance. The Commission is empowered to investigate cases of discrimination and make recommendations to the government. However, the Commission's

influence is limited, as it lacks the authority to enforce its findings. Furthermore, many women, particularly in rural areas, are unaware of the Commission's role or how to access its services, further limiting its effectiveness in addressing property rights issues. The Ministry of Women and Children Affairs has also launched several initiatives aimed at improving women's access to property and legal resources. These initiatives include awareness campaigns, legal aid programs, and efforts to reform outdated inheritance laws. While these programs are important steps toward promoting gender equality in property ownership, they often struggle to reach women in rural areas who are most affected by discriminatory practices. The Ministry's initiatives are also hampered by a lack of coordination with other government agencies, resulting in fragmented efforts to address women's property rights.

THE ROLE OF THE JUDICIARY

While statutory laws provide a framework for women's property rights in Bangladesh, the implementation of these laws is often inconsistent. One of the key challenges is the disconnect between the legal provisions and the realities faced by women, particularly in rural areas where traditional norms and patriarchal practices dominate. Many women are unaware of their legal rights to inherit or own property, and even when they are aware, they often face resistance from male family members or community leaders. This resistance is compounded by the complexities of navigating the legal system, which can be slow, expensive, and inaccessible, especially for women from lower socioeconomic backgrounds. The judiciary plays a critical role in interpreting and enforcing property laws, but it too faces significant challenges. Property disputes in Bangladesh often take years to resolve, and the courts are overburdened with a backlog of cases. Women seeking to assert their property rights may be discouraged by the lengthy and costly legal process, and the outcomes of court cases are not always predictable, as judges may be influenced by personal or societal biases. Furthermore, while the courts have ruled in favor of women's inheritance rights in several landmark cases, these rulings often fail to address the systemic barriers that prevent women from accessing property in the first place. One of the most significant gaps in the current legal framework is the lack of enforcement mechanisms. While laws exist to protect women's property rights, there are few legal or institutional tools to ensure that these rights are upheld in practice. For example, while a woman may be legally entitled to a share of her family's property, there is often no effective means of enforcing this right if her male relatives refuse to comply. This lack of enforcement leaves many women without recourse, perpetuating cycles of disempowerment and exclusion.

CURRENT REGULATORY AND INSTITUTIONAL FRAMEWORK

The current regulatory and institutional framework governing women's property rights in Bangladesh is characterized by a complex interplay of

statutory laws, personal laws, and government institutions. While the legal framework provides for equality in property ownership, the coexistence of personal laws—particularly Islamic and Hindu inheritance laws—creates significant challenges for women seeking to assert their rights. These personal laws often prioritize male heirs, leaving women with limited or no access to family property. This situation is exacerbated by weak enforcement mechanisms and the lack of awareness among women about their legal rights. Government agencies such as the Land Reform Board, the National Human Rights Commission, and the Ministry of Women and Children Affairs play important roles in promoting gender equality in property ownership, but their efforts are often hampered by bureaucratic inefficiencies, lack of coordination, and inadequate resources. Moreover, the judiciary, while critical in enforcing property laws, is overburdened with cases and often fails to provide timely or effective resolutions for women's property disputes. The lack of a comprehensive, gender-sensitive approach to property rights in Bangladesh means that women, particularly in rural areas, continue to face significant barriers in accessing land and inheritance. While various initiatives have been launched to address these issues, the current framework remains fragmented, and more needs to be done to ensure that women's rights are fully protected and enforced (Pereira & others, 2019).

RECOMMENDATIONS FOR POLICY REFORM

To address the challenges women face in accessing property in Bangladesh, several key reforms are needed. These reforms should aim to strengthen the legal framework, promote gender-sensitive land policies, and increase awareness and accessibility for women, particularly in rural areas.

Strengthening Legal Frameworks

One of the most pressing needs is for stronger legal frameworks that clearly define and protect women's property rights. This includes harmonizing personal laws with constitutional guarantees of equality to ensure that all women, regardless of their religious affiliation, have equal rights to property. Legal reforms should focus on closing the gaps in inheritance laws that favor male heirs and ensuring that women have full ownership rights, rather than limited interests in property. Furthermore, the legal framework should include stronger enforcement mechanisms to ensure that women's property rights are upheld in practice. This could involve the creation of specialized land courts or tribunals that focus on resolving property disputes in a timely and efficient manner. These courts should be accessible to women and provide legal aid and support services to help women navigate the legal process.

Gender-Sensitive Land Policies

Land policies in Bangladesh must be reformed to take into account the specific needs and challenges faced by women. This includes promoting women's land ownership through targeted land distribution programs and

ensuring that women have equal access to land titles and other legal documentation. Policies should also focus on improving women's access to credit and financial services, as land ownership is often tied to economic opportunities.

Increasing Awareness and Accessibility for Women in Rural Areas

A key barrier to women's access to property is the lack of awareness about their legal rights. Efforts must be made to raise awareness among women, particularly in rural areas, about their rights to inherit and own property. This could involve public awareness campaigns, community-based legal education programs, and partnerships with NGOs and civil society organizations to provide legal support to women. In addition, the legal system must be made more accessible to women, particularly those in rural areas. This could involve the establishment of mobile legal aid clinics, the expansion of ADR mechanisms, and the provision of legal assistance and representation for women involved in property disputes.

RECOMMENDATIONS FOR HARMONIZING PERSONAL LAWS WITH CONSTITUTIONAL RIGHTS

Finally, there is a pressing need to harmonize personal laws with constitutional guarantees of gender equality. This includes reforming Islamic and Hindu inheritance laws to ensure that women have equal rights to inherit and own property. While such reforms may face resistance from conservative groups, they are essential for achieving gender equality in property ownership. In the long term, Bangladesh should consider adopting a uniform civil code that provides equal property rights to all citizens, regardless of their religious affiliation. While this may be a contentious issue, it represents the most effective way to ensure that women's rights are fully protected under the law.

CONCLUSION

The conclusion of this paper encapsulates the findings and discussions presented throughout the study on *"Women's Access to Property in Bangladesh."* The research has critically examined the legal, social, and institutional barriers that prevent women from fully exercising their property rights, particularly under the existing framework of constitutional, statutory, and personal laws. It has also explored the significant role that societal norms and gender biases play in perpetuating inequality, alongside an assessment of the institutional mechanisms designed to protect women's rights. This concluding section synthesizes the key arguments made in each chapter, evaluates the effectiveness of current laws and practices, and reflects on the broader implications for gender equality and women's empowerment in Bangladesh. Finally, it offers policy recommendations and potential avenues for future research to address the persistent challenges that women face in accessing property, with a focus on creating a more equitable legal and social environment (Mahmood, 1987).

This paper has explored women's property rights in Bangladesh from various perspectives, focusing on the challenges they face in accessing property through constitutional, statutory, and personal laws. We analyzed the legal provisions governing women's access to property, with a particular focus on inheritance laws under different religious and statutory frameworks. The study revealed that while the Constitution of Bangladesh guarantees gender equality and property rights, personal laws especially for Muslim and Hindu women continue to restrict women's inheritance rights. Case laws have demonstrated that, although legal victories for women are possible, significant obstacles remain in the enforcement of their rights and highlighted the social and economic consequences of limited access to property for women. It was evident that when women were denied their inheritance rights, they faced increased vulnerability to poverty, lack of financial independence, and social marginalization. The paper also discussed the broader implications for gender equality and societal development, emphasizing that improving women's access to property is crucial for enhancing their empowerment and socioeconomic status and the focus shifted to Muslim women's property rights under Islamic personal law. The paper discussed the Quranic principles governing inheritance and the unequal shares allocated to male and female heirs. While Islamic law grants women a share of the family estate, the study found that patriarchal interpretations and social pressures often prevent Muslim women from claiming their rightful inheritance (Powers, 1993).

The case laws examined, such as *Fatema Khatun v. Md. Aminul Haque* (1983), illustrated the courts' role in protecting women's rights but also highlighted the limitations of the legal system in enforcing these rights effectively and examined Hindu women's property rights under Hindu personal law, particularly in comparison to India's Hindu Succession Act of 1956. The findings showed that Hindu women in Bangladesh face even greater challenges than their Muslim counterparts, as Hindu inheritance laws remain largely unreformed. The case laws discussed in this paper, such as *Bipasha Rani Das v. Bharat Chandra Das* (1997), revealed the struggles Hindu women face in asserting their rights and the need for legal reforms to bring gender equality to Hindu personal law and analyzed the statutory laws and government agencies involved in regulating property rights, identifying gaps in implementation and enforcement. The chapter highlighted the roles of the Land Reform Board, the National Human Rights Commission of Bangladesh, and the Ministry of Women and Children Affairs. While these agencies are crucial for promoting women's property rights, the study found that their efforts are often undermined by bureaucratic inefficiencies, lack of coordination, and limited resources. The chapter also examined the role of alternative dispute resolution (ADR) mechanisms and provided recommendations for policy reforms, emphasizing the need for gender-sensitive legal frameworks and increased awareness in rural areas (Oridi & others, 2022).

Improving women's property rights in Bangladesh requires a multi-faceted approach that addresses both legal and social barriers. Legal reforms

are essential to harmonize personal laws with constitutional guarantees of gender equality, ensuring that women, regardless of their religious affiliation, have equal rights to inherit and own property. These reforms should focus on closing the gender gaps in inheritance laws, particularly for Muslim and Hindu women, and providing women with full ownership rights rather than limited interests in property. Government agencies must also play a more active role in promoting women's access to property by strengthening their enforcement mechanisms and coordinating efforts across different sectors. Raising awareness about women's legal rights, particularly in rural areas, is crucial for empowering women to claim their inheritance and property. Additionally, alternative dispute resolution (ADR) mechanisms should be expanded and made more gender-sensitive to provide women with accessible and timely options for resolving property disputes.

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