



# ENDLINE NATIONAL SURVEY ON PROPERTY RIGHTS IN KOSOVO

PROPERTY RIGHTS PROGRAM (USAID PRP)



MARS 2019

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# **ENDLINE NATIONAL SURVEY ON PROPERTY RIGHTS IN KOSOVO**

## **Property Rights Program (USAID PRP)**

March 2019

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## EXECUTIVE SUMMARY

The U.S. Agency for International Development (USAID)/Kosovo Property Rights Program (USAID PRP) aims to improve the property rights regime in Kosovo, strengthen the rule of law, and increase economic growth and investment. Outreach activities, public education campaigns and support for the legal system were a few of the means used to support these objectives.

USAID PRP contracted UBO Consulting to conduct the Endline National Survey on Property Rights in Kosovo to collect data that sheds light on the legal, procedural and administrative barriers constraining women from inheriting property, and identify additional cultural issues that prevent women and girls from exercising a broader range of property rights. The gathered data reveals current attitudes and perceptions of the general public in Kosovo towards property ownership and women's rights to inherit property, as well as their level of satisfaction with courts in resolving property disputes. In addition, the survey was used to measure the level of exposure to USAID PRP communications products, and their effect on the community.

The Endline Survey was conducted between October 19, 2018 and November 22, 2018. It collected information from a nationally representative sample of 1,258 respondents residing in Kosovo. There was an oversampling of minority communities for the survey, with the objective of permitting a statistically significant analysis. The results included in this report have been weighted to reflect the size of the minority communities relative to the overall population. The sample of 1,258 respondents included 855 Kosovo Albanians, 204 Kosovo Serbs and 199 Kosovo non-Serb minorities.

## KEY FINDINGS

The Endline Survey shows that informality remains an important challenge in Kosovo; and that there is still a significant disparity in property ownership between men and women. At the same time, the Endline Survey also shows that several positive trends are continuing. These include increases in

- ☐ the number of respondents who report that they have undergone formal inheritance;
- ☐ the number of women who have property registered in their name; and
- ☐ the number of women initiating inheritance proceedings.

The Endline Survey also shows a very a high level of recognition among respondents for USAID PRP's public outreach campaign, which focused on women's equal property rights; and confirms that the public's familiarity with property rights issues and procedures is much higher than it was four years ago

### ***Property Ownership***

- Informality continues to be widespread in Kosovo's property sector: while 80% of respondents consider themselves owners of property, only 37.5% of those who claim ownership have property registered in their name. In other words, many people are in possession of property for which they do not have formal legal rights. This level of informality is consistent with what was found in the Midterm Survey.
- People were most likely to have registered property that they acquired on their own (i.e., through purchase) (78%), whereas the undistributed property from their family was registered in respondents' name in only 12% of the cases. 35% of those who claimed to have inherited property from their family had that property registered in their name.

### ***Court Performance***

- Satisfaction with court services improved since the Midterm Survey. At the Midterm Survey scores across indicators averaged 2.63 on a 5 point scale. In this Endline Survey there was still little variance between indicators, but the average score was 3.22.
- Respondents who had a case in the courts were asked whether the court had taken steps to verify all potential heirs. While 40% of the respondents said yes, and 38% said no, this is an encouraging improvement from the Midterm Survey, in which 53% of respondents said that the courts had not attempted to verify all potential heirs.

### ***Inheritance and Formalization***

- There was an increase in the number of women who report initiating inheritance proceedings. In the Midterm Survey 3% of those doing so were female and in the Endline Survey that increased to 14%.
- The majority of respondents surveyed had not gone through a formal inheritance proceeding. However, the number reporting that they have done so increased significantly. At the Midterm Survey 28% of respondents said their families had formally documented their inheritance; this percentage has increased to 36.3.
- In the Midterm Survey 67.2% of respondents incorrectly identified the Municipality/Cadastral Office as a place where they could initiate an inheritance

proceeding. In this Endline Survey that incorrect response is much reduced to 48.5%.

- Respondents who claimed to know the basic documents to begin a formal inheritance process were 39.6% compared to 29% in the Midterm Survey. There were similar positive increases in the percentages of people who were aware of the documents they needed for a real estate transaction, with 41.6% reporting that they were aware of what they needed, compared to 29% at the time of the Midterm Survey.
- In the Midterm Survey one of the most concerning difficulties people faced in conducting an inheritance case was the lack of information (38.9%). This was the same percentage of people who reported a lack of financial resources (38.9%) as an impediment to formalizing inheritance. In this Endline Survey, although the lack of financial resources still remains high, those who identified a lack of information as a problem plummeted to 13.7%.
- While the majority of the respondents agree that both sons and daughters should inherit property from their parents (91.4%), 76.5% of the respondents think that women in Kosovo do not demand their rights to inherit. The main reason they identified was the fear of transferring property to the husband's family (43.7%).

### ***Women's Property Ownership***

- More women report having property registered in their name than when the project began. At the time of the Baseline Survey 3.8% of female respondents reported having property registered in their name. At the Midterm Survey that percentage was 7.5% and by the Endline Survey it was 13.7%.
- Four in five respondents think that women should have equal rights to men, which is exactly the same as the midterm outcome (80%).
- One of the main obstacles for women when it comes to equal property rights is the cultural legacy of patriarchal society (tradition) as pointed out by 56.7 percent of the respondents. However, this number is substantially lower than it was at the Midterm Survey when 72% of respondents named tradition as one of the biggest obstacles to women's property rights.
- At the time of the Baseline Survey only 11 percent of respondents had heard of a single case in their circle of acquaintances in which a daughter had inherited property. By the Midterm Survey that percentage had risen to 30 and at the Endline

Survey 39 percent of people knew of at least one case in which a daughter had inherited.

- Only 39.9%% of women who claim to have created property with their spouse report it as registered in their name compared to 85.4% of men.

***Impact of USAID PRP Outreach Activities***

- There was a high degree of recognition of the Public Service Announcements (PSA) from the program with 78% of respondents recognizing the PSAs on equal property rights and daughters, 75% recognizing the PSA targeting parents and 67% recognizing the PSA targeting sons. These percentages were substantially higher than in the Midterm Survey, in which recognition was under 50% for all of the products, with the exception of one targeting women which was at 53%.
- More than half of respondents have seen the “For Our Own Good” logo. The logo was mainly seen on TV (75%) and Facebook (54%).
- Overall, 87% of respondents had seen either the logo or one of the USAID PRP media products. This is up from 76% in the Midterm Survey.



**SALIENT RESULTS ACROSS  
THE THREE NATIONAL SURVEYS ON PROPERTY RIGHTS  
(2015 – 2019)**

	Baseline Survey 2015	Midterm Survey 2017	Endline Survey 2019
Percentage of citizens with <i>negative attitude</i> toward women's rights to property	36%	27%	23%
Percentage of women who file inheritance claims in the court	0.3%	3.0%	14%
Percentage of women reporting that they have inherited property	3.8%	7.5%	13.7%
Percentage of citizens reporting that they have heard of a daughter inheriting property among their acquaintances	11%	30%	39%
Percentage of court users satisfied with court services on resolving property disputes	22%	28%	47%
Percentage of citizens who have been reached by PRP and E4E outreach activities	N/A	76%	87%

## INTRODUCTION AND BACKGROUND

Property ownership is a foundation of a well-functioning economy. In Kosovo, the legacy of the transition from socialism, the change in sovereignty that came with independence, and the cultural traditions of informality and patriarchy, have created multiple challenges to property rights administration. Property is often held informally and the processes of formalization are not well understood. In 2014, the Kosovo Cadastral Authority reported that only 15.2% of women owned immovable property. Low levels of property ownership indicate that women are disadvantaged in their ability to be full economic actors.

Since 2014, Tetra Tech has been implementing the Property Rights Program in Kosovo (USAID PRP), a project awarded by the U.S. Agency for International Development (USAID). The overall goal of USAID PRP is to improve the property rights regime in Kosovo, strengthen the rule of law, and increase knowledge about the importance of formal property rights. Enhancing women's access to property in practice is a key component of the program. The four program objectives are:

Objective 1: Better Coordination and Policy Priorities

Objective 2: Improved Court Procedures Related to Property Claims

Objective 3: Enhanced Women's Rights to Use Property in Practice

Objective 4: Improved Communication, Access to Information and Understanding of Property Rights

In late 2014, USAID PRP commissioned UBO Consulting to conduct the first national public opinion survey on property rights (Baseline). As the activities of the USAID PRP began, a subsequent (Midterm) survey was followed a year and a half later in 2016. Both surveys were nationally representative and designed to provide information on:

- 1) citizens' knowledge of their property rights;
- 2) changes in attitudes/behaviors about women's rights to inherit property that are attributable to USAID PRP's public outreach activities and events; and
- 3) user satisfaction with courts in resolving property disputes.

This Report presents the findings of the third (Endline) national survey on property rights. The Endline Survey was conducted in 2018, approximately a year and a half after the Midterm Survey. Between the Midterm and Endline Surveys, USAID PRP has been engaged in a wide range of activities related to the four objectives described above.

Specifically, USAID PRP developed and carried out an extensive media campaign on women's property rights, consisting of 21 video and audio public service announcements (PSA's) in Albanian and Serbian for television, radio and social media. The PSA's featured real families who treated daughters and sons equally with respect to property and

inheritance; and also described business women who used their own property to create successful businesses. USAID PRP reinforced the PSA's' message with a billboard campaign throughout Kosovo. In addition, USAID PRP carried out a number of community-level outreach activities such as workshops, discussion sessions, round tables, theatre performances, and other public events designed to raise awareness about women's property and inheritance rights. USAID PRP also developed an animated PSA on the temporary administrative instruction (AI) adopted by the Government of Kosovo in March 2016 that allowed for property to be registered jointly by husbands and wives at no cost.

Another major initiative of USAID PRP has been to support the development of a comprehensive National Strategy on Property Rights, which the Government of Kosovo adopted in January 2017. USAID PRP has also been working closely with four "courts of merit" in Ferizaj/Uroševac, Gjilan/Gnjilane Pejë/Peć, and Štrpce/Shtërpçë to improve their case management of property rights cases.

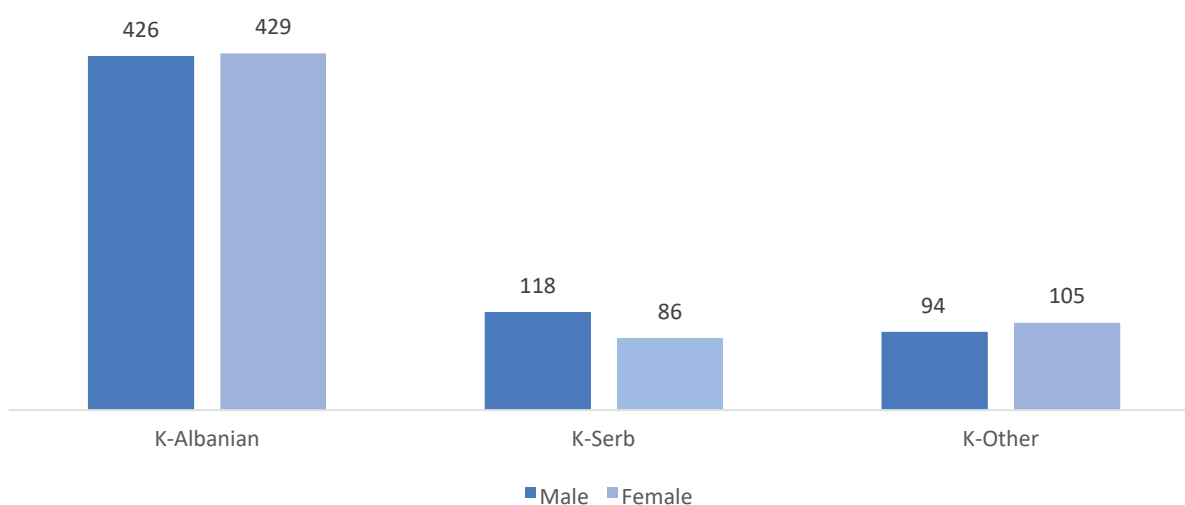
## RESEARCH METHODOLOGY

This Report draws upon a public opinion survey conducted in Kosovo between October 19, 2018 and November 22, 2018. The survey occurred in 38 municipalities, with respondents, representative of all of the ethnic communities living in Kosovo.

To construct the sample, UBO Consulting used Kosovo 2011 Census data. The total sample of 1,258 interviews was divided into three sub-samples based on ethnicity:

- 855 surveys were conducted with Kosovo Albanians,
- 204 surveys conducted with Kosovo Serbs, and
- 199 surveys conducted with Kosovo non-Serb minorities.

The chart below illustrates the distribution of respondents by ethnicity and gender.



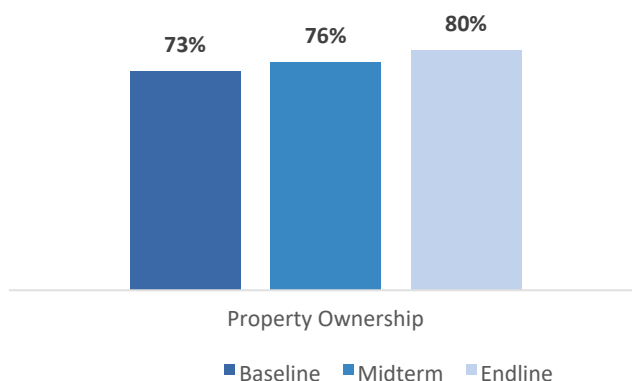
*Figure 1: Gender and ethnic breakdown of the sample (N=1,258)*

Kosovo Serbs and Kosovo non-Serb minorities were intentionally oversampled to allow for increased statistical accuracy when disaggregating survey results by ethnicity. The overall sample of 1,258 interviews allowed for a margin of error of  $\pm 2.8\%$ , at a 95% confidence interval.

## SURVEY FINDINGS

### A. CITIZENS' KNOWLEDGE OF THEIR PROPERTY RIGHTS

The percentage of citizens who consider themselves owners of property has increased somewhat over the past four years, from 73%, to 76%, to 80%.



*Figure 2: Property Ownership*

When respondents were asked whether they considered themselves to be an owner/co-owner of any immovable property such as land, house, apartment etc., the majority (69.2%) said they consider themselves owners/co-owners of a house/apartment and 49.5 percent consider themselves owners/co-owners of land. On the other hand, 18.2 percent do not consider themselves owners/co-owners of any immovable property.

Men are more likely to own immovable property; 61% of them consider themselves to be owners of land and 76% of a house/apartment. For women, 38% of consider themselves to own land and 63% a house/apartment. A sizable percentage of women (25%) do not own any immovable property compared to 12% of male respondents.

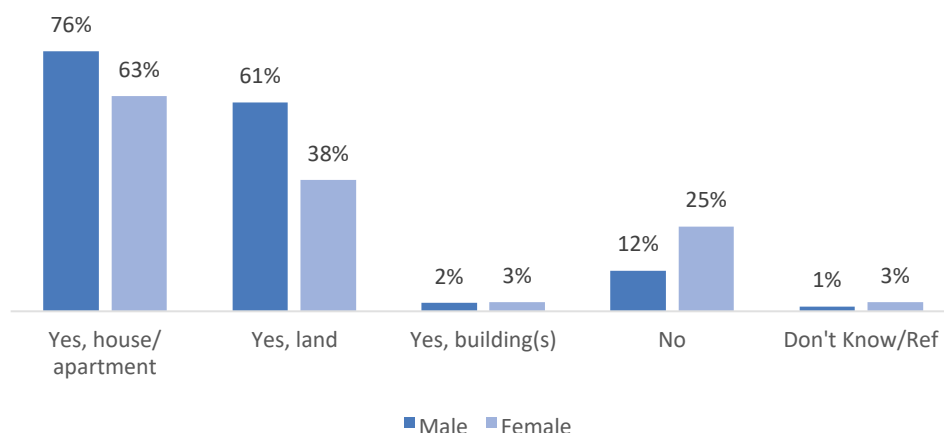


Figure 3: Can you please tell us if you consider yourself as owner/co-owner of any immovable property (Land, house, apartment, etc.)

Respondents were asked how they became property owners. The most common response was inheritance from family members. Eighty-one percent of those who consider themselves to be property owners inherited that property. Fifty-two percent of respondents said that they inherited property from their parents/siblings or more distant relatives. In addition, 28.8% said that their property was undistributed property of their parents/siblings or more distant relatives. One in three respondents (32.5%) said that they created their property jointly with their husband/wife or they created/earned this property by themselves.

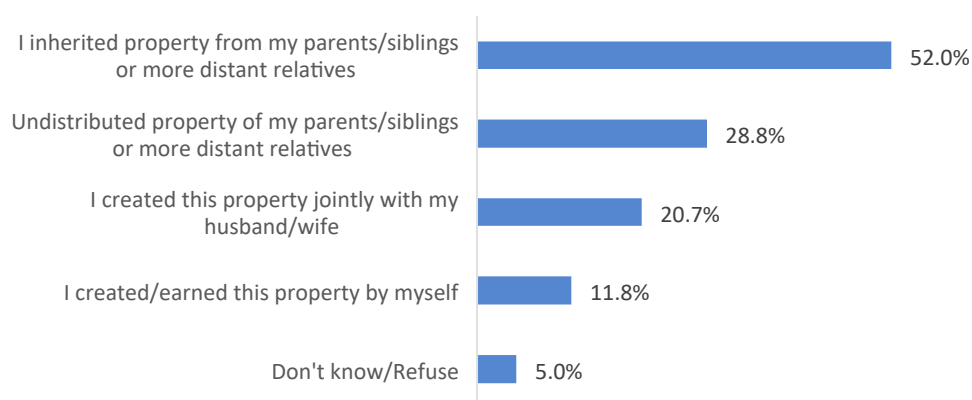
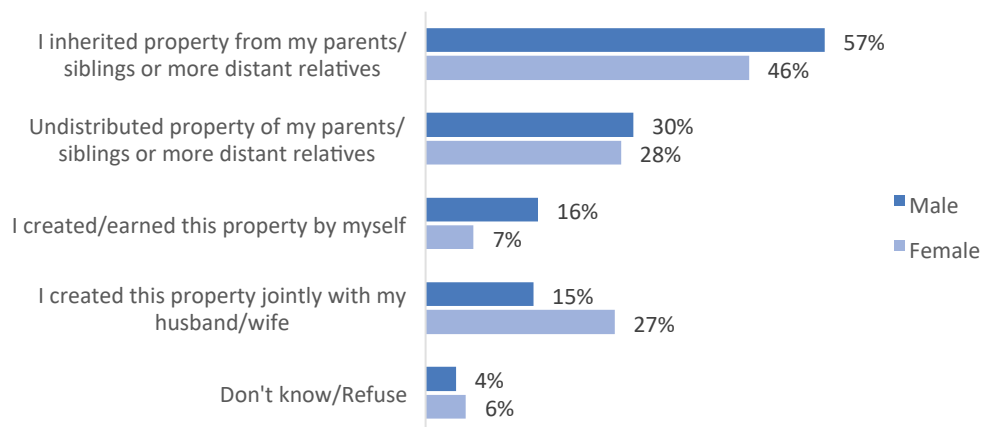


Figure 4: How did you become an owner of property?

The most common form of owning immovable property is property inherited from parents/siblings or more distant relatives, as reported by 57% of men and 46% of women.



*Figure 5: How did you become an owner of the property? (Gender Breakdown)*

For those who claimed to have created or earned their property 27% of women and 15% of men said that they did so with their spouse, a difference of 12 percentage points. For those who said they created it on their own the percentages were 16% of men and 7% of women, a difference of 9 percentage points.

## PROPERTY REGISTRATION

Out of 1004 respondents who considered themselves property owners, only 37.5% of them reported having property registered in their name. In most cases, it was property acquired on their own (i.e., through purchase) that was registered in their name (78%), whereas the undistributed property from their family was registered in respondents' name in only 12% of the cases. Thirty-five percent of those who claimed to have inherited property from their family had that property registered in their name, whereas forty-four percent of them said that property created jointly with their partners was registered in their name.

The percentage of women who reported having inherited property registered in their name increased from 3.8% of respondents (23 in the Baseline Survey) to 7.5% (47 in the Midterm Survey) to 13.7% (86 in the Endline Survey).

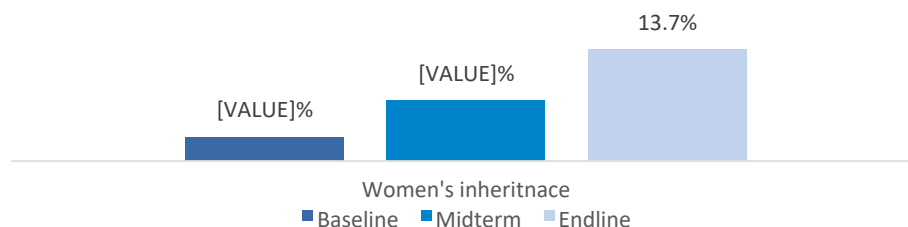


Figure 6: Women's inheritance

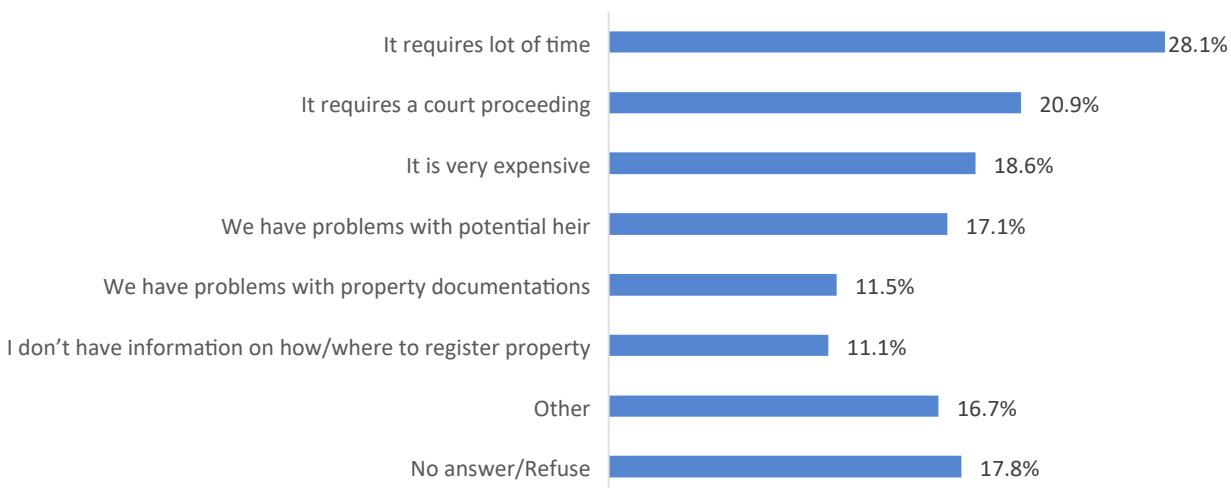
	Property I earned/created myself		Property created jointly with spouse		Inherited Property from my parents/siblings		Undistributed Property of my parents/siblings.	
	Male	Female	Male	Female	Male	Female	Male	Female
<b>Yes</b>	86 (98.2%)	29 (94%)	72 (85.4)	49 (39.9)	171 (55)	86 (40.9)	41 (25.3%)	27 (21.5%)
<b>No</b>	2 (1.8%)	2 (6%)	12 (14.6)	74 (60.1)	140 (45)	124 (59.1)	121 (74.7%)	100 (78.5%)
<b>Total</b>	88 (100%)	31 (100%)	84 (100%)	123 (100%)	311 (100%)	210 (100%)	162 (100%)	127 (100%)

Fig 7. Is the Property Registered in Your name?

For property jointly created with husband/wife women are significantly less likely than men to report themselves as registered owners. Only 39.9% of women who claim to have created property with their spouse report it as registered in their name compared to 85.4% of men.

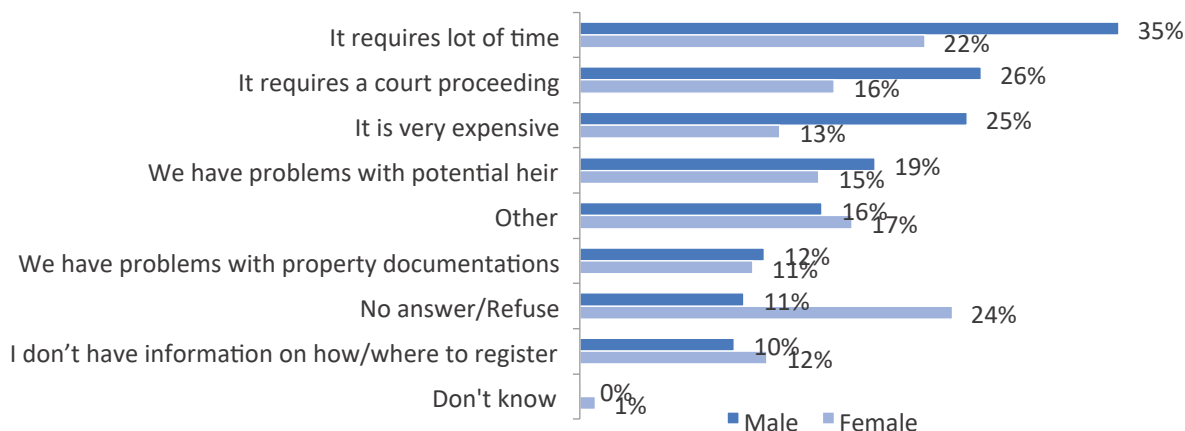
Respondents who said their property is not registered in their name were asked why. Twenty-eight percent noted that the process was time-consuming, followed by 20.9% who said it requires going to court, and 18.6% who reported that it is very expensive. 11.1% of those who responded did not know how or where to register property. For those with specific problems, 17% involved a potential heir and 11.5% involved the absence of property documentation. These percentages are very consistent with those from the Midterm Survey





*Figure 8: Can you please tell us why you haven't registered your property in your name?*

For both men and women, the most common reason for not having registered the property in their name is because it requires a lot of time (35% and 22%, respectively), requires legal action (26% and 16%) or is expensive (25% and 13%) followed by the opinion that it requires court proceeding as said by 26 percent of men and 16 percent of women. These results are consistent with those of previous surveys and, as in the Midterm Survey, approximately twice as many women than men refused to answer this question.



*Figure 9: Why haven't you registered your property in your name? (Gender)*

Respondents were asked when they would consider property to be their own. While most responded that they would do so on the basis of a court decision, formal inheritance process, or if it was family property, 13.3% replied that they would consider the property to be theirs if they were noted as the owner in the cadaster even if the property was owned and used by someone else. An additional 17.3% of respondents replied that they would view property to be theirs if they made an oral contract in the presence of witnesses.

The majority of households (79.4%) interviewed for the Endline Survey reported that no women are registered as property members in their household. However, there is a slight increase visible in the percentage of households that have one woman as a property owner. That percentage moved up to 18.5 percent in the Endline Survey in comparison to the Midterm Survey (15.2%). There are no significant differences in households with two and more women as property owners. It should be noted that these numbers for registered women property owners are significantly lower than the percentage of women who consider themselves to be owners or co-owners of property. Figure 2 above notes that 38% of surveyed women consider themselves to be owners or co-owners of land while 63% of women consider themselves to be owners or co-owners of a house or apartment. In other words, many more women consider themselves to be property owners than have property registered in their names. These differences suggest a gap between perception and reality in women's property ownership.

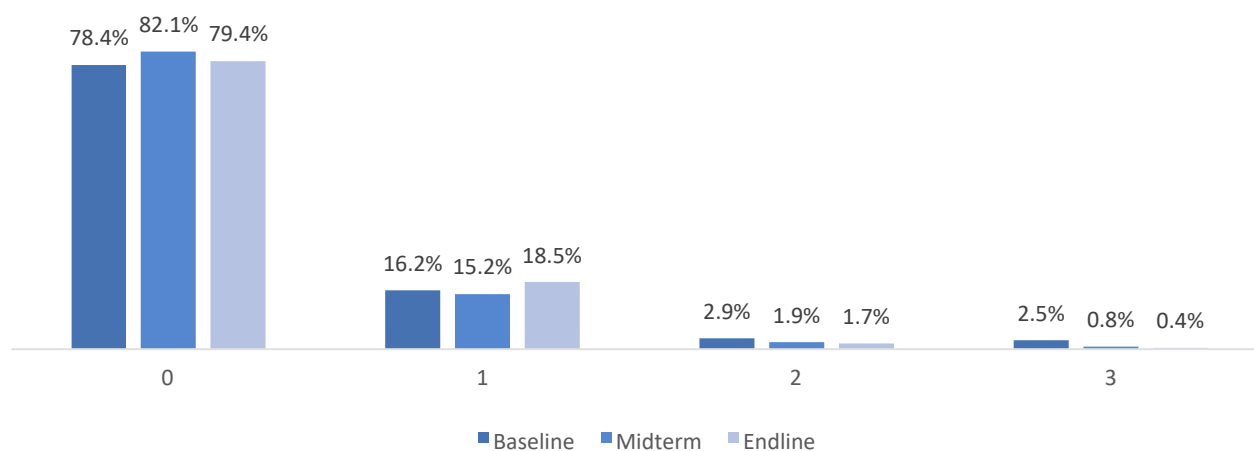


Figure 10: How many of those registered household members are women?

The vast majority of respondents (74.5%) consider that property which is created during marriage should belong to both partners (husband and wife). This is legally correct as the law states that property earned by individual spouses before marriage or inherited from a family member is not considered the joint property of the spouses, while property created in marriage is joint property.<sup>1</sup> Previous surveys showed similarly high levels of understanding of the law in this regard.

<sup>1</sup> Assembly of Kosovo. "Family Law of Kosovo." In *Law No. 2004/32*, Provisional Institutions of Self Government. Accessed on February 1, 2019 at [http://www.kuvendikosoves.org/common/docs/ligjet/2004\\_32\\_en.pdf](http://www.kuvendikosoves.org/common/docs/ligjet/2004_32_en.pdf)

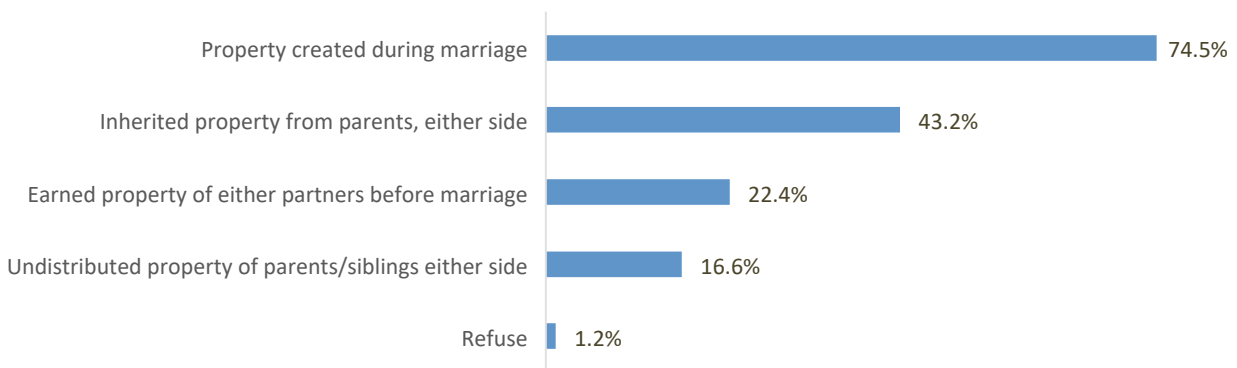
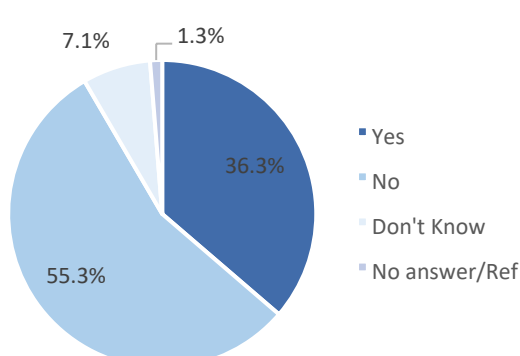


Figure 11: In your opinion, which property should belong to both partners (husband and wife)?

## INHERITANCE AND REAL ESTATE TRANSACTIONS

The two primary ways of acquiring property are purchase and inheritance. In Kosovo, inheritance has been legally problematic as it has not been customary for people to go through a formal inheritance process. Instead, it is common practice for families to retain property in the name of a deceased family member so as to avoid the process of conducting a formal transfer of property after someone dies. In the survey, we asked whether people had gone through a formal inheritance proceeding in their family.

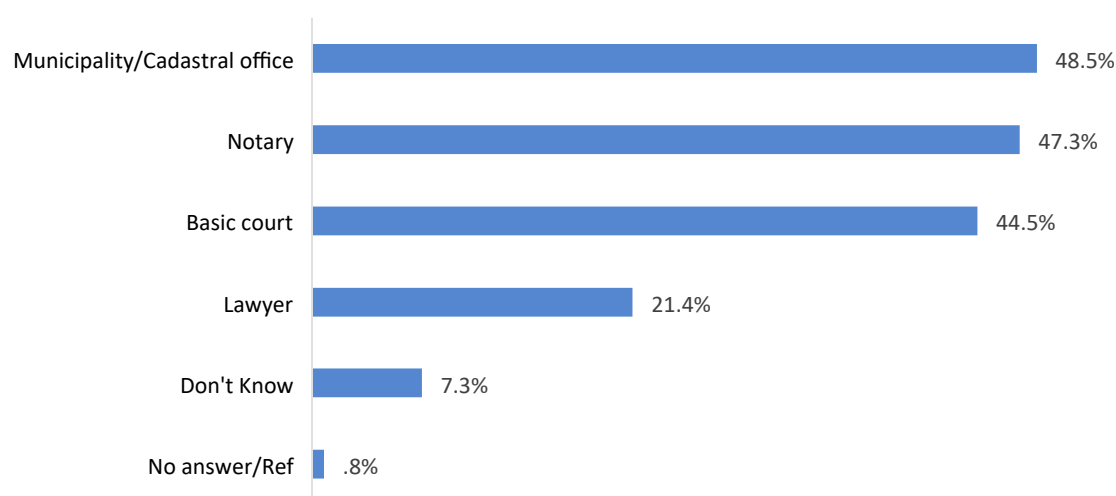


For the most part, the respondent's birth family has not gone through a formal inheritance proceeding (55.3%). However, more than one-third of families have gone through the process (36.3%). This is significantly more than the Midterm survey results in which only 28% of respondents reported formalizing their inheritance.

Figure 12: Has your birth family gone through the inheritance proceeding?

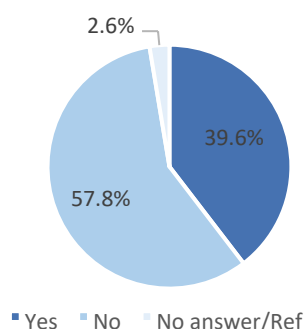
The level of respondents' knowledge of property rights procedures has fluctuated but remains much higher than four years ago. In Kosovo, any adult person in the family is legally able to initiate an inheritance proceeding. In the Baseline Survey 22% of respondents gave this correct answer. In the Midterm Survey 52% of respondents identified any adult and only 52.5 percent identified the father; while in the Endline Survey the percentage identifying any adult decreased to 37.8% and the percentage of those identifying the father increased to 62.2%

As concerns the correct process for filing an inheritance claim, this can be done through a notary or through a Basic Court. While it may be necessary to get documents from the Municipality/Cadastral Office, it is not the place where one initiates an inheritance process. In the Midterm Survey 67.2% of respondents gave the incorrect answer that they could request an inheritance proceeding at the Municipality/Cadastral Office. In this Endline Survey that response is much reduced to 48.5%. Around half of the respondents correctly identified the basic court or notary as places where you could initiate an inheritance process.



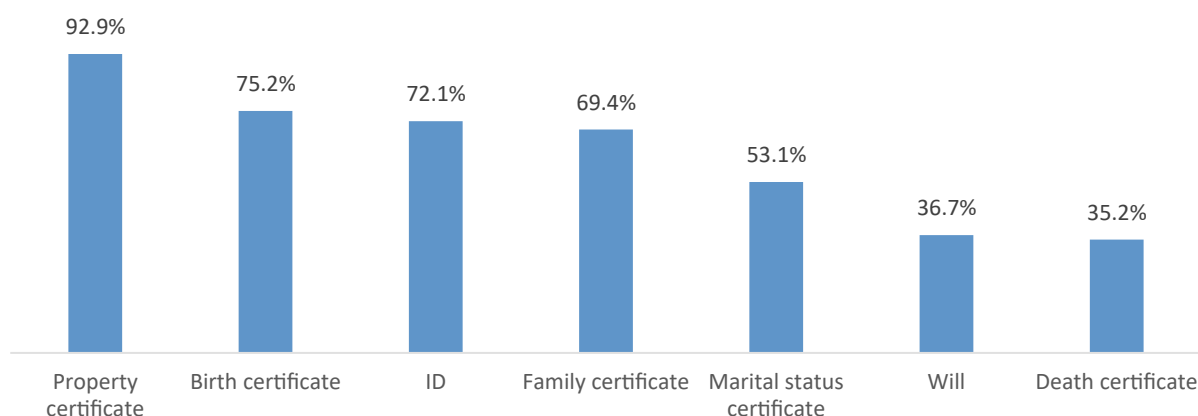
*Figure 13: Do you know where you make a request for inheritance?*

Respondents were then asked whether they knew the documents to begin a formal inheritance process. 39.6% answered affirmatively compared to 29% in the Midterm Survey.



*Figure 14: Do you know the basic documents you need to request an inheritance?*

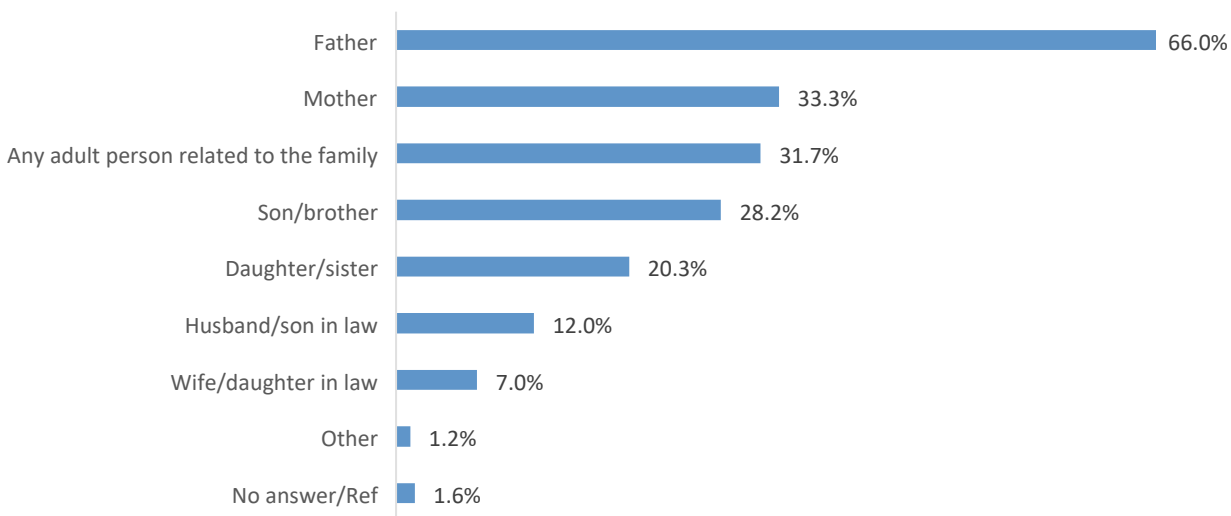
Those 39.6% who said they knew the basic documents, were then asked to specify the documents. The minimum requirements in terms of documentation would be ID, birth certificate, death certificate, and property certificate. A will is not necessary and it is not



*Figure 15: Can you please specify the documents?*

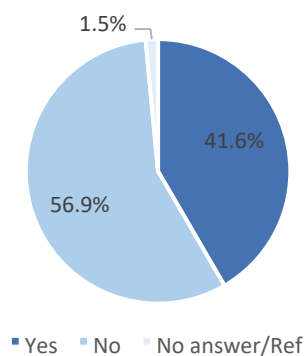
customary to have one in Kosovo. The majority (92.9%) said a Property Certificate is needed, followed by 75.2% who mentioned Birth Certificate, and 72.1% who reported ID. These percentages are very similar to the Midterm Survey results of those who said they knew the correct documents.

The law on real estate transactions is similar to that of inheritance in that any adult who has an interest in the property can conduct a transaction. The results of the survey on this question were similar to those on the inheritance question in that there was a decrease in the number of people who correctly identified the answer that any adult could conduct a real estate transaction. In the Midterm Survey the percentage of correct answers was 46.9%. In this Endline Survey the percentage is 31.7%. In the Midterm Survey the percentage identifying the father as the person who could conduct a real estate transaction was 56.6% while in this survey it is 66%.



*Figure 16: Do you know which members of household can make a real estate transaction (buy/sell/lease /mortgage)?*

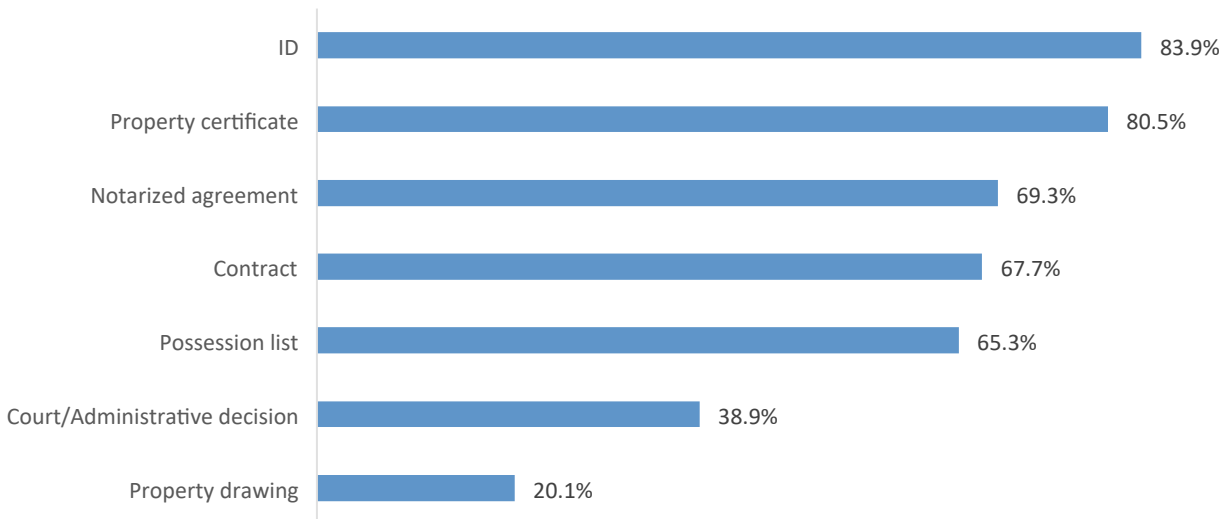
When asked if they knew the basic documents needed to request a real estate transaction, only 41.6% were aware of what they needed.



*Figure 17: Do you know the basic documents you need to make a real estate transaction (buy/sell/lease/mortgage)?*

In order to make a real estate transaction a person needs their ID, a property certificate, a copy of the plan and proof of payment of property tax.

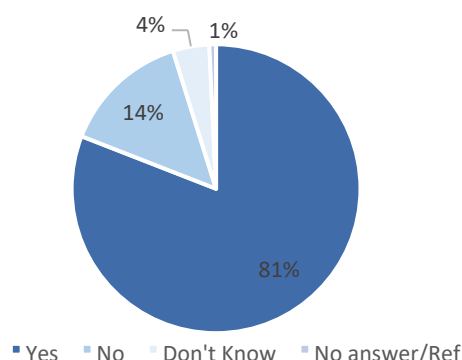
In the event a property is to be divided a survey is also required. Those who said they knew the basic documents required to make a real estate transaction were then asked to specify the necessary documents. Around 84% said ID was required, followed by the Property Certificate (80.5%) and a Notarized Agreement (69.3%).



*Figure18: Can you please specify the documents?*

## B. WOMEN'S RIGHTS TO PROPERTY: BELIEFS AND PRACTICES

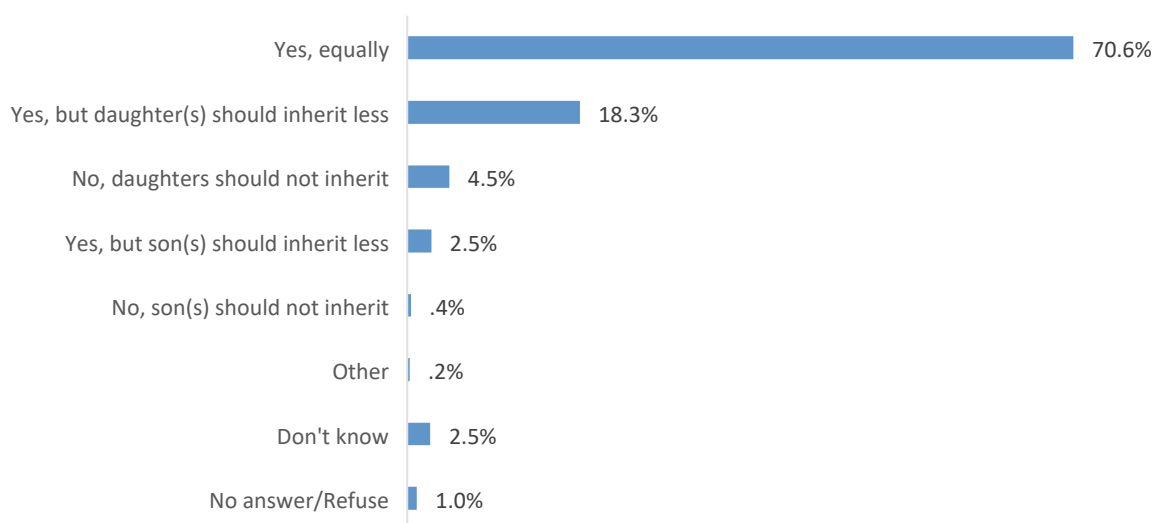
Women in Kosovo face multiple obstacles to inheriting property. They own little property in their own right and frequently face pressure from relatives to renounce their right to inherit family property.<sup>2</sup> Though the law enables their property ownership, practice and cultural traditions interfere with their exercise of that right. Respondents to the survey were overwhelmingly supportive (81%) of the idea that women should have equal rights to own and use moveable property. That percentage is consistent with the response on the Midterm Survey (80%).



*Figure 19: Do you believe that women and men should have equal rights to own and use immovable property?*

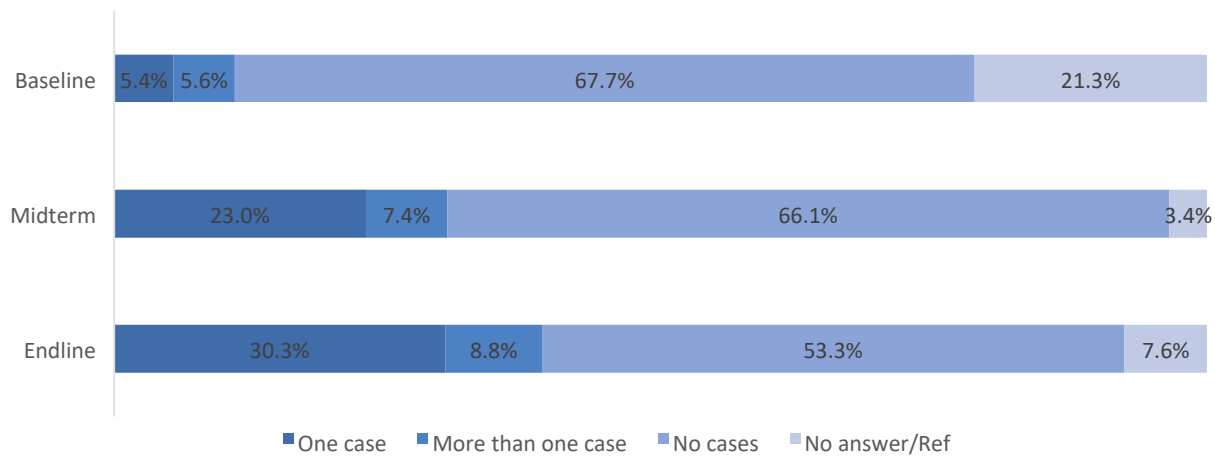
The survey then queried whether the respondents thought that sons and daughters should inherit real property (immovable property such as land and houses) equally from their parents. This question shows a bit more complexity in that while there is still a very large percentage of respondents who think that male and female children should inherit equally, 18.3% think daughters should inherit less.

*Figure 20: Do you believe sons and daughters should inherit real property from their parents?*





The survey asked people if they had heard of any cases in their circle of acquaintances in which daughters had inherited property. The results, shown below, are quite interesting and demonstrate an overall trend towards more female inheritance. At the time of the Baseline Survey only 11% of respondents had heard of a single case in their circle of acquaintances in which a daughter had inherited property. By the Midterm Survey that percentage had risen to 30 and at the Endline Survey 39% of people knew of at least one case in which a daughter had inherited.



*Figure 21: How many cases can you recall where a daughter inherited property in your circle of acquaintances?*

It should also be noted here that in the Endline Survey, women initiated 14% of inheritance proceedings, as compared with the Midterm Survey, where women initiated only 3% of inheritance proceedings.

In order to inherit property in their own right women need to be able to negotiate both the institutional structure of the state as well as their families. In each survey respondents have been asked to note which of the following groups are supportive of women's right to inherit. Kosovo government institutions are considered most supportive regarding the women's rights to inherit property (56%), followed by sisters (49%), and mothers (47%). Male relatives are considered to be the least supportive by survey respondents. The results for the Endline Survey are similar to those of the Midterm Survey.

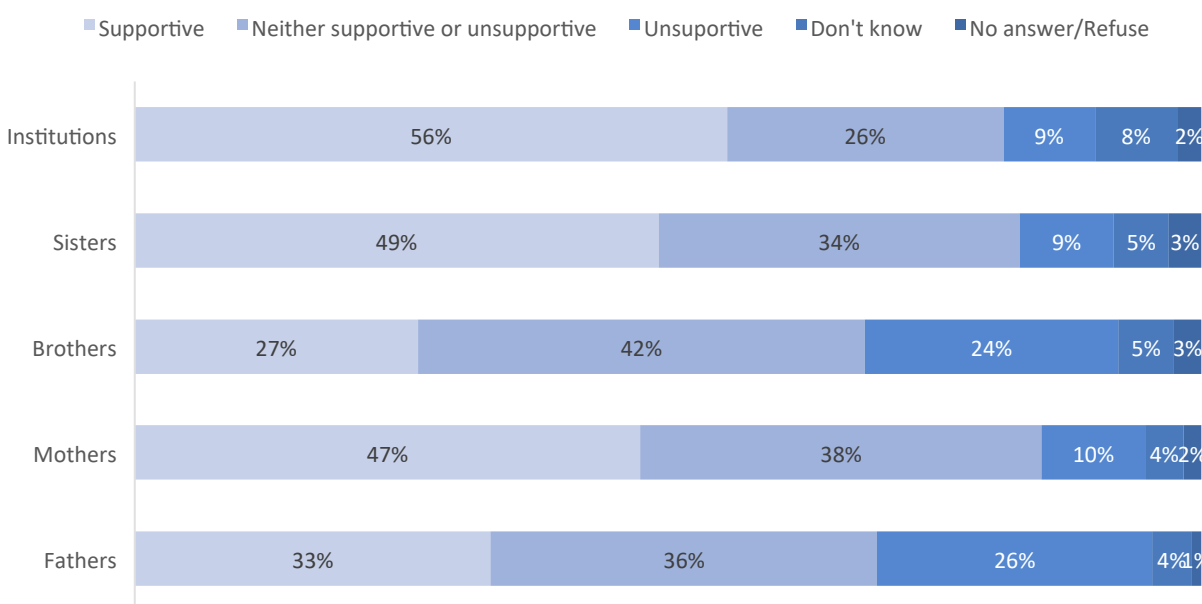


Figure 22: According to you, how supportive are the following groups in Kosovo about their daughters'/sisters'/women's right to inherit?

One of the main obstacles for women when it comes to equal property rights seems to be the cultural legacy of a patriarchal society (tradition) as pointed out by 56.7% of the respondents. However, this number is substantially lower than it was at the Midterm Survey when 72% of respondents named tradition as one of the biggest obstacles to women's property rights.

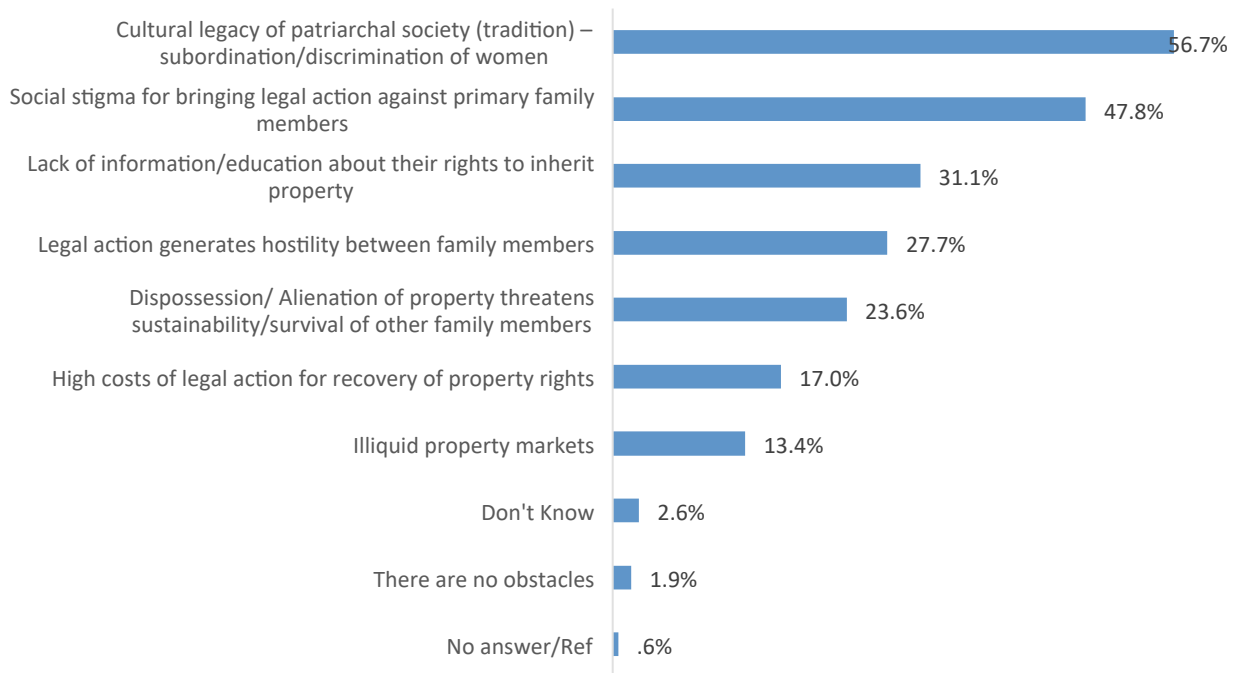


Figure 23: In your opinion, what are the obstacles for equal rights to property for women?

Respondents were then asked to evaluate the statement “Women in Kosovo do not demand their rights to inherit”. 76.5% completely or somewhat agree with this statement, while only 10% completely or somewhat disagree with it. These percentages are similar to the previous survey results. In the Midterm Survey 76% of people completely or somewhat agreed with the statement.

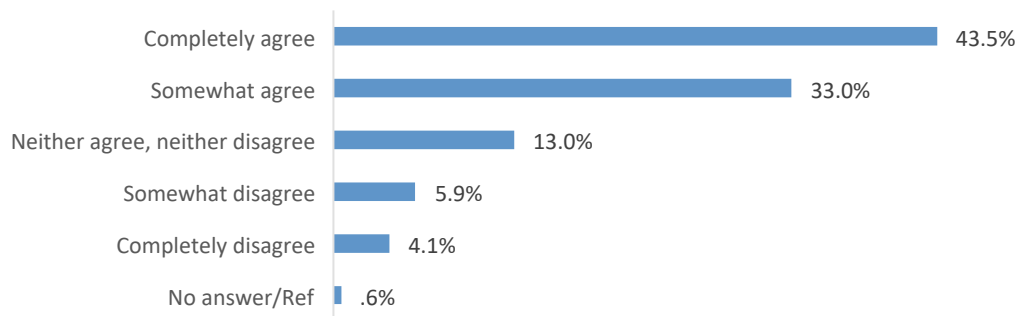


Figure 24: To what extent do you agree with the following statement: “Women in Kosovo usually renounce from their rights to inherit”?

The three main reasons according to respondents on why women may not demand their right to inherit are the fear of transferring property to husband’s family (43.7%), their family expects them not to inherit (36.4%), and cultural barriers that deny women’s rights to inherit (31.9%). While these three reasons still drew many responses, they declined over

the three surveys, while other indicators, such as a fear of legal discrimination and a lack of legal will increased.

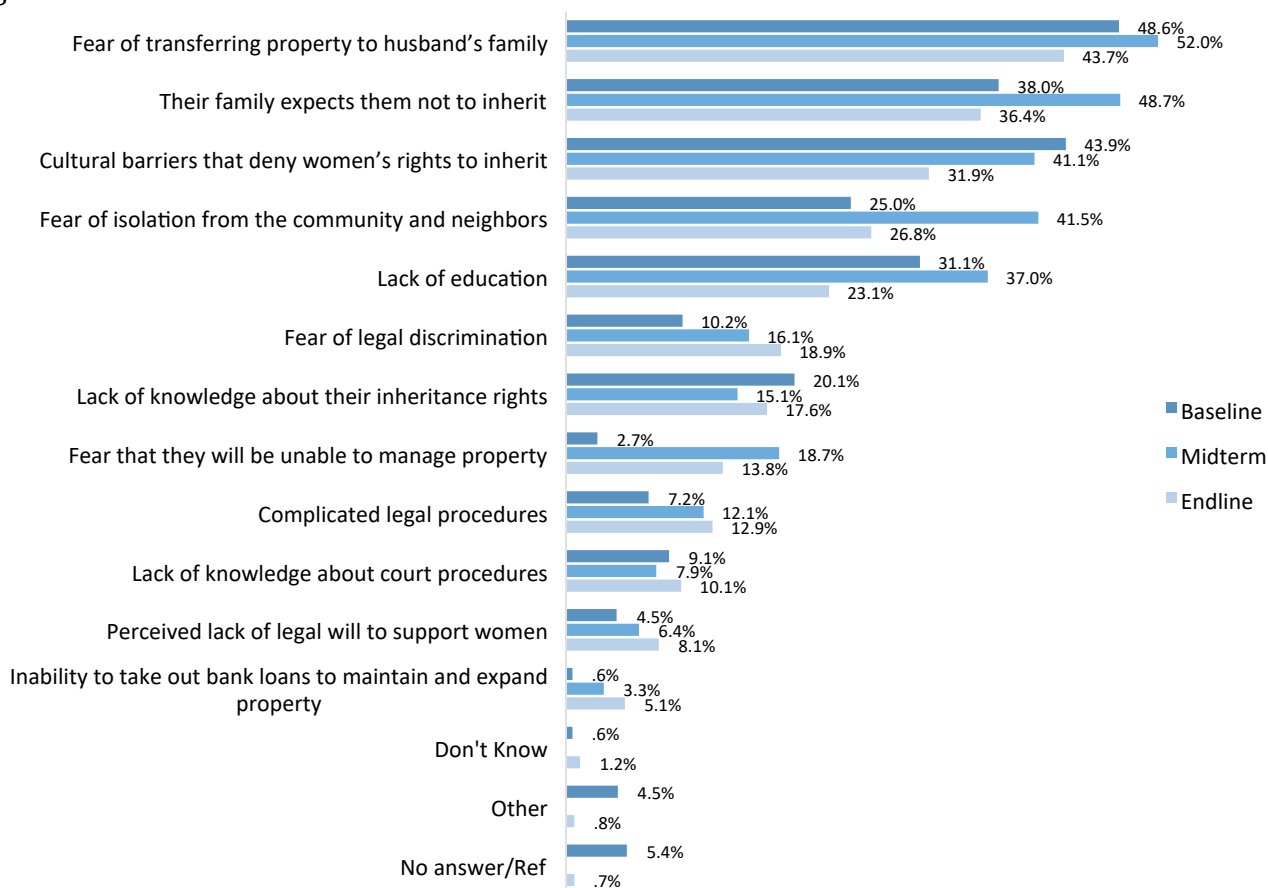


Figure 25: According to you, what are the three main reasons why women may not demand their right to inherit?

The respondents whose birth families had gone through inheritance proceeding were then asked if they renounced their property/ inheritance rights. The majority of respondents (66.7%) did not, meaning two in every three respondents received their inheritance right. However, these numbers are not equally distributed across gender. Indeed, 41% of women respondents said that they renounced their inheritance rights while only 12% of men did.

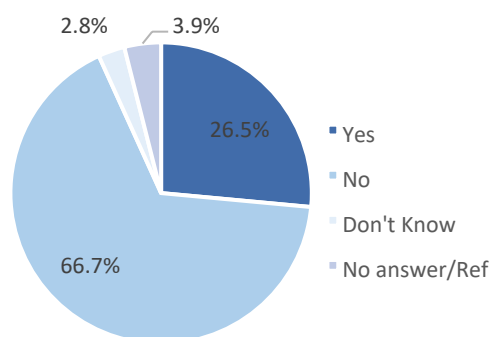


Figure 26: Did you renounce your property/ inheritance rights?

		Male	Female	Total
Did you renounce your property/inheritance rights?	Yes	11.5%	41.1%	26.5%
	No	80.5%	53.2%	66.7%
	Don't Know	2.2%	3.5%	2.8%
	No answer/Ref	5.8%	2.2%	3.9%
Total		100.0%	100.0%	100.0%

*Figure 27: Did you renounce your property/inheritance rights? By gender (percentage)*

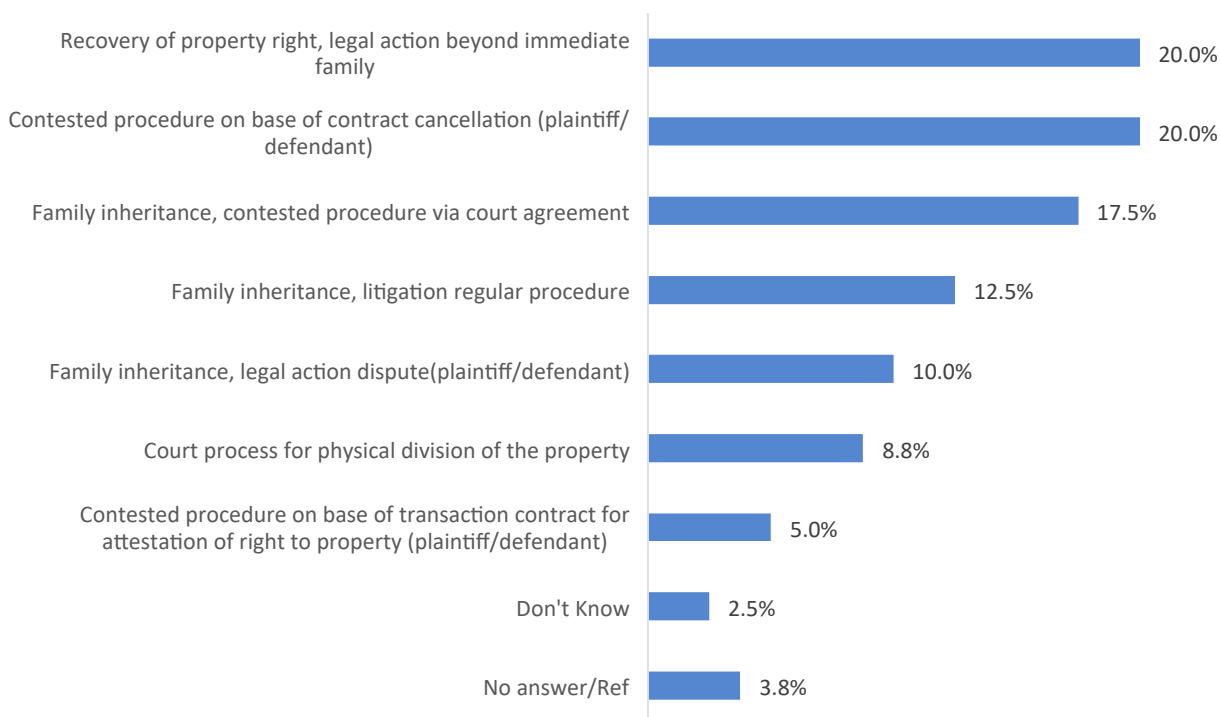
Women who renounced their property rights reported the top three reasons as their family's expectation that they would not inherit, lack of understanding or support from family members and other. For men the top reasons they chose to renounce their rights were complicated legal procedures and a fear that they would not be able to manage the property.

In the Baseline Survey 34% of women reported that they had renounced their inheritance. In the Midterm Survey that percentage jumped to 45% and in the Endline it is 41%. While it is possible that more women are renouncing their property at the times of the Midterm and Endline surveys, it is more likely that women are more willing to talk about these issues now than they have been in the past.

### **C. SATISFACTION WITH COURT SERVICES ON RESOLVING PROPERTY DISPUTES**

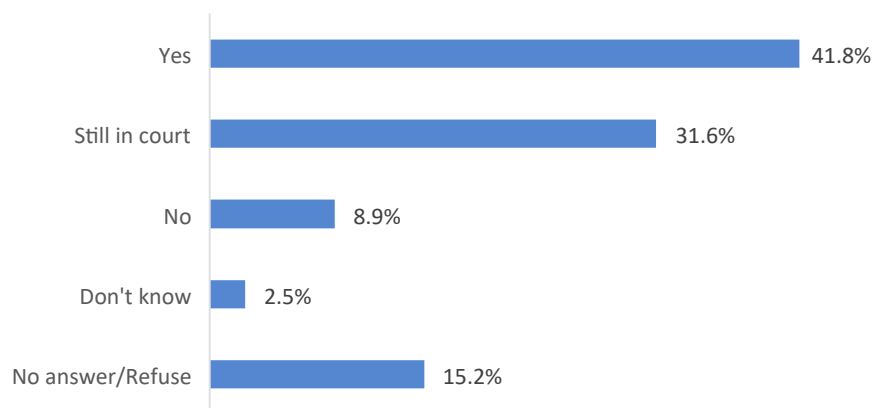
Property transfers as part of an uncontested inheritance proceeding can be handled by notaries, but Basic Courts in the municipalities also handle these cases. These Basic Courts are additionally important because they resolve contested inheritance cases and other property disputes. Therefore, court performance is important for establishing clear title to property and enabling citizens to assert and defend their property rights. Of the 1,258 survey respondents, 79 (6.3%) said they have had a property-related case filed in a court after 1999

The most common type of cases survey respondents were involved in were recovery of property (20%), legal action beyond immediate family (20%), contested procedure on base of contract cancellation (20%), and contested family inheritance (17.5%).



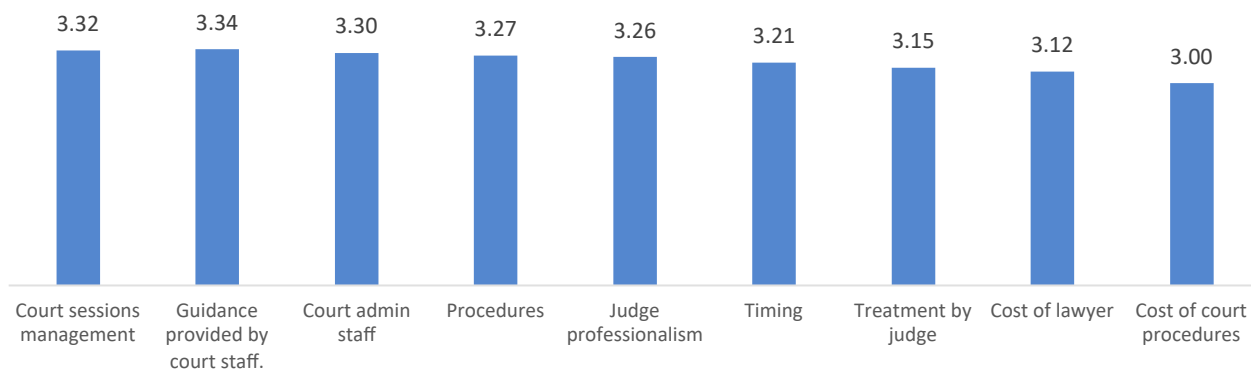
*Figure 28: What was the type of court case in which you were involved?*

For 33 respondents (41.8%) the court case was resolved in the family's favor, however 25 (31.6%) still had unresolved cases in court. In addition, for 7 respondents, the judge did not rule in their favor.



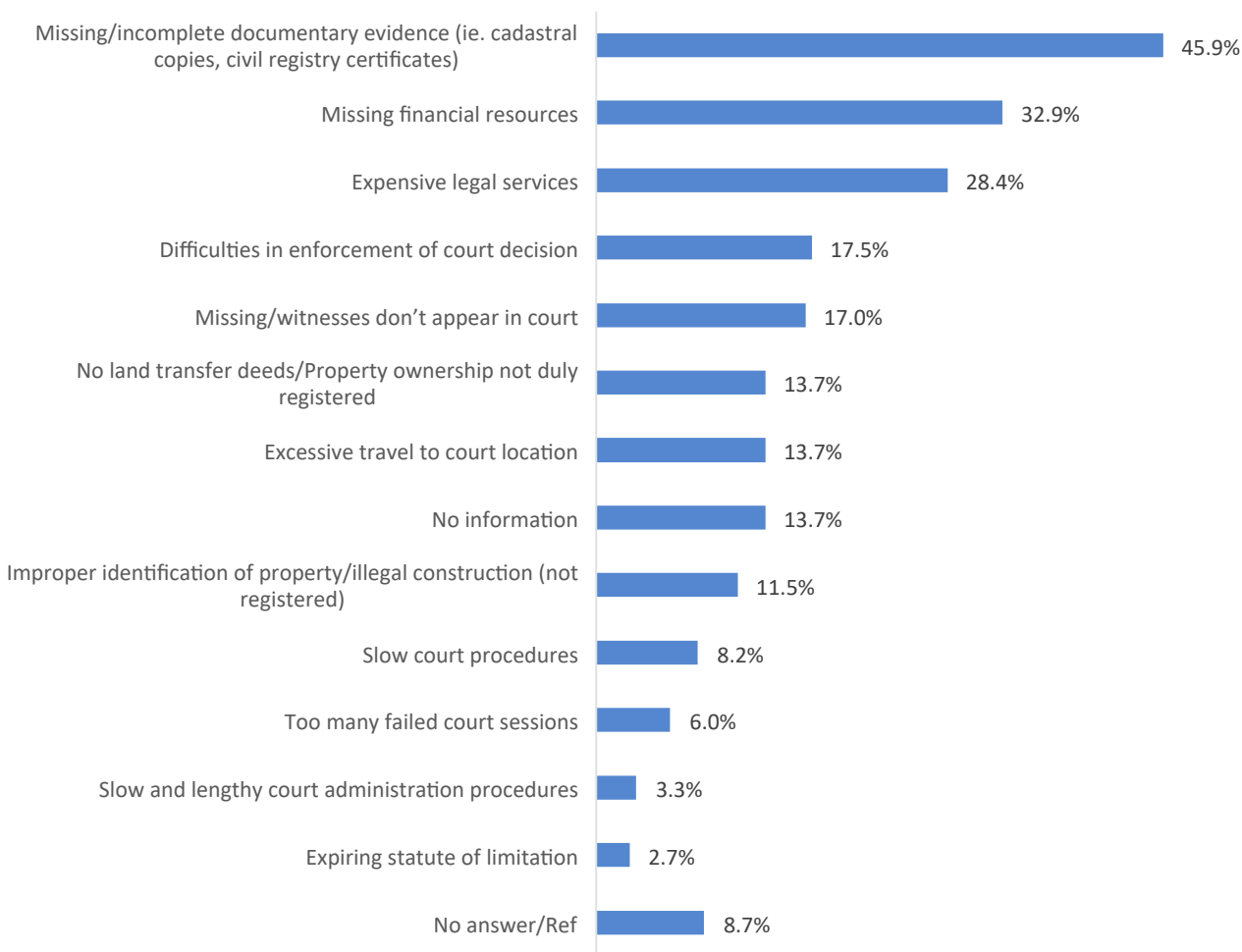
*Figure 29: Was it resolved in your/your family favor?*

When asked to evaluate their satisfaction with court services on a five-point scale with 1 indicating 'very dissatisfied' and 5 'very satisfied' respondents' scores clustered in the middle with little variation. Similar clustering was evident in the Midterm Survey. That said, evaluations are notably higher than they were at the Midterm Survey. In the Midterm Survey scores varied between 2.52 and 2.69 with an average of 2.63. In this Endline Survey the average was 3.22.



*Figure 30: Can you please rate the satisfaction as a user of court services with the following categories concerning your experience in court and the related services provided by courts?*

Three main challenges faced by respondents involved in property litigation were missing/incomplete documentary evidence (i.e. cadastral records, civil registry certificates) (45.9%), missing financial resources (32.9%), and expensive legal services (28.4%) as the three greatest difficulties they faced. These are three of the four top identified problems from the Midterm Survey.



*Figure 31: What were the three main difficulties that you experienced in handling your case?*

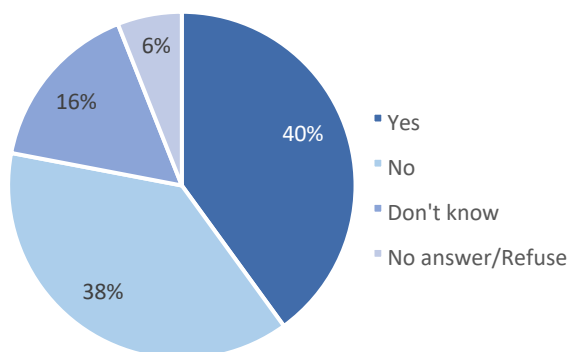
In the Midterm Survey one of the most frequently identified difficulties in conducting an inheritance case was the lack of information. In the Midterm Survey the answer 'No Information' had a response rate of 38.9% tying the other highest response of a lack of financial resources. In this Endline Survey although the lack of financial resources still remains high, the response of 'No information' has plummeted to 13.7%.

One common way in which women find themselves excluded from inheritance is that they are simply not mentioned in a legal action -- for example they are not listed as a legal heir in an inheritance case. It is, therefore, vital for the courts and notaries to ensure that all legal heirs are identified and named in the proceedings. The survey asked those respondents who had a case in the courts whether the court had taken steps to verify all potential heirs. While 40% (n=20) of the respondents said yes, and 38% said no (n=19) this is an encouraging improvement from the Midterm Survey in which 53% of respondents said that the courts had not attempted to verify all potential heirs.



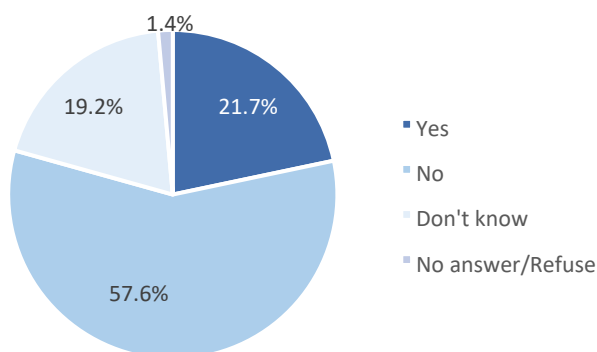
Out of 20 respondents who stated that

*Figure 32: Did the court take steps to verify that all parties [potentially interested parties, family members and potential inheritors] have been identified?*



the court took measures to verify that all family members and potential heirs have been identified, seven of them said that the court requested documents from the Civil Registry; five said that the court requested documents from the court registrars; five reported that the court made a public announcement; and, four of them claimed that the court used witness testimony under oath as part of the verification procedure.

Survey respondents were asked whether they believed minority groups might encounter difficulties in their dealings with the courts.



*Figure 33: From your viewpoint, do minority ethnic groups have any particular difficulties in accessing the courts and getting adequate services?*

On the whole, survey respondents did not think members of minority communities would have difficulties using the courts. While in the baseline, the main challenge for minorities was considered a lack of trust (recognition) of the Kosovo courts (68.6%), that is not the case in the Endline Survey, where only 26.6 percent of respondents considered that a challenge. Most respondents in the Endline Survey said that the challenges for minorities, when it comes to accessing the courts and getting adequate services, are a lack of knowledge of their rights (55.7%), language barriers (51.7%), and cost being unaffordable for minorities (42.2%). There were 16 members of minority groups who thought they might encounter a problem in the courts. Those that did think there would be problems noted language as the main problem (n=9) followed by cost (n=7) and difficulty accessing the courts (n=7).

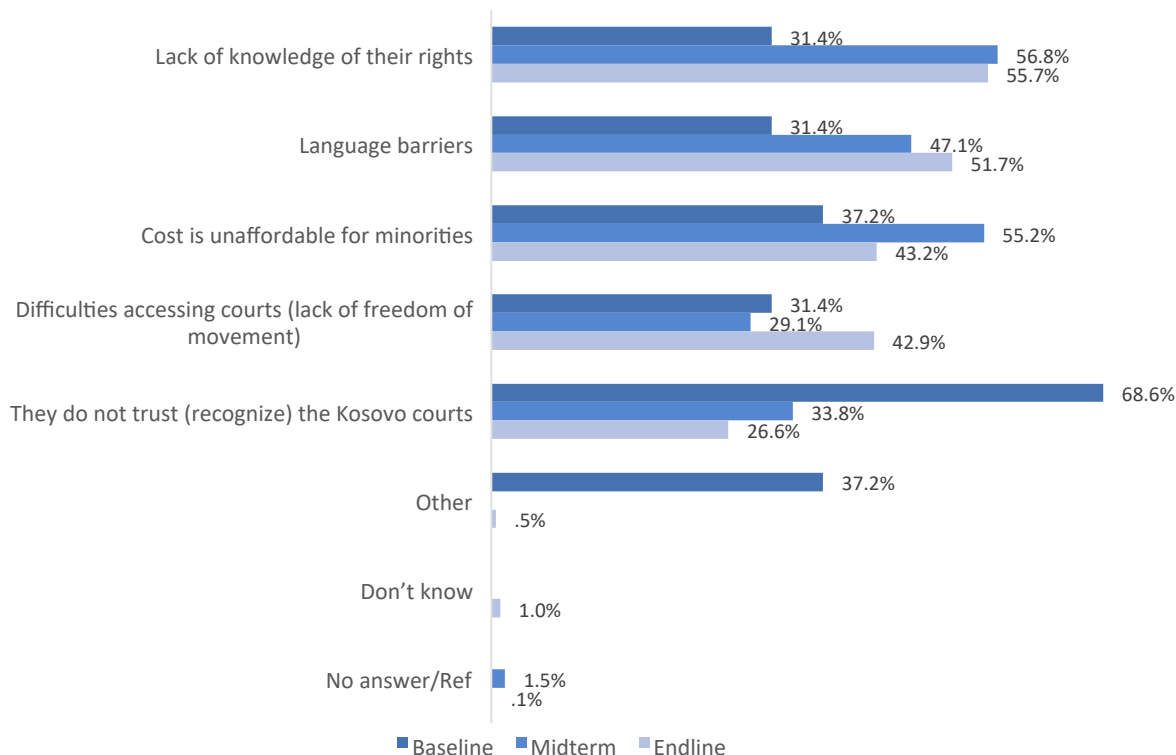


Figure 34: What are the main challenges to minorities accessing the courts and getting adequate services?

Most respondents think that through improving accessibility (55.6%), drafting minority specific provisions in court procedures (affirmative acts) (55.4%), and employing minorities in court administration (53.2%) the courts will increase the confidence of the minority communities in the court system.

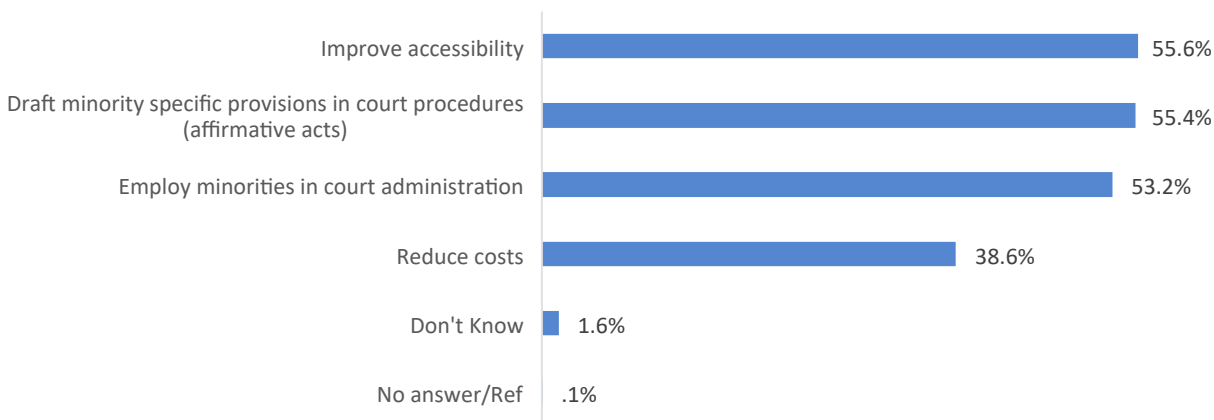
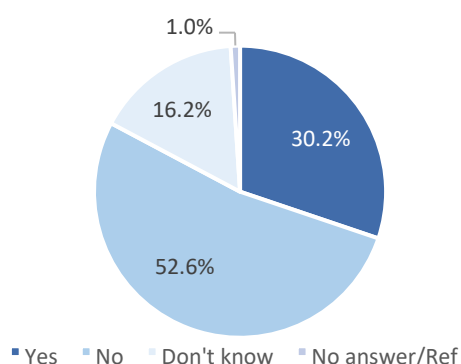


Figure 35: What can the courts do to increase the confidence of the minority communities in the court system?

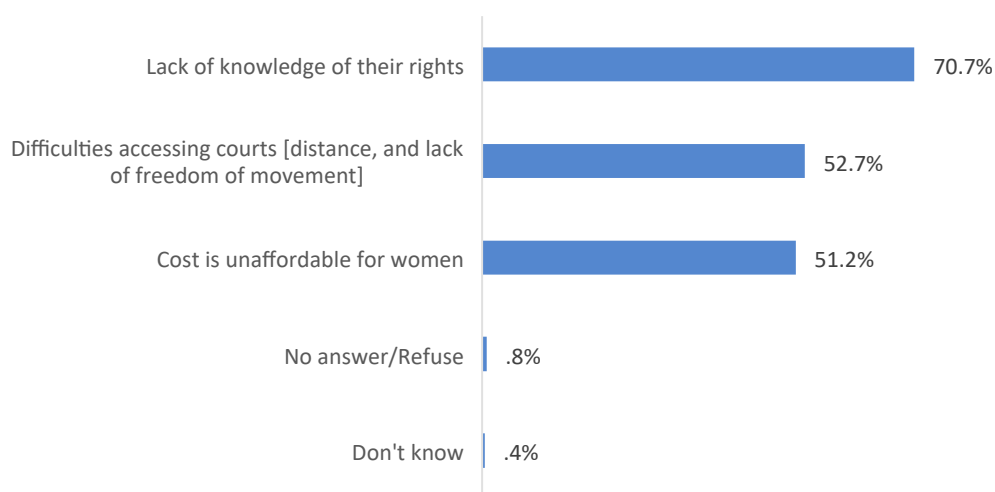
The survey queried respondents as to whether women had particular problems accessing the courts. Around half reported that women do not have particular difficulties and around

30% that they do have difficulties. Interestingly, when the numbers are broken down by gender there is very little variation between the responses of men and women.



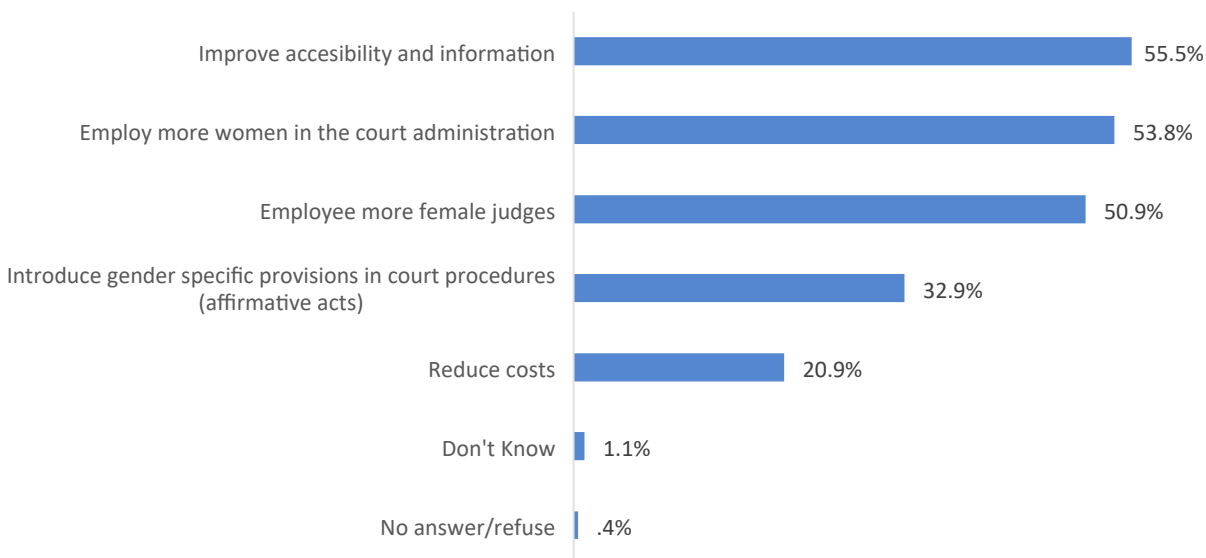
Those who reported that women have  
*Figure 36: From your viewpoint, do women have any particular difficulties in accessing the courts and getting adequate services?*

difficulties in accessing the courts and getting adequate services think that the main challenges for women are lack of knowledge of their rights (70.7%), difficulties accessing courts (distance, and lack of freedom of movement) (52.7%), and unaffordable costs for women (51.2%).



*Figure 37: What are the main challenges to women accessing the courts and getting adequate services?*

In order to increase the confidence of women in the court system, according to respondents, the court can improve accessibility and information (55.5%), employ more women in the court administration (53.8%), and employ more female judges (50.9%).



*Figure 38: What can the courts do to increase the confidence of women in the court system?*  
 76.1% of respondents agree that courts in Kosovo treat women fairly and equally and provide impartial, just, and fair judgment, whereas only 7.8% disagree.

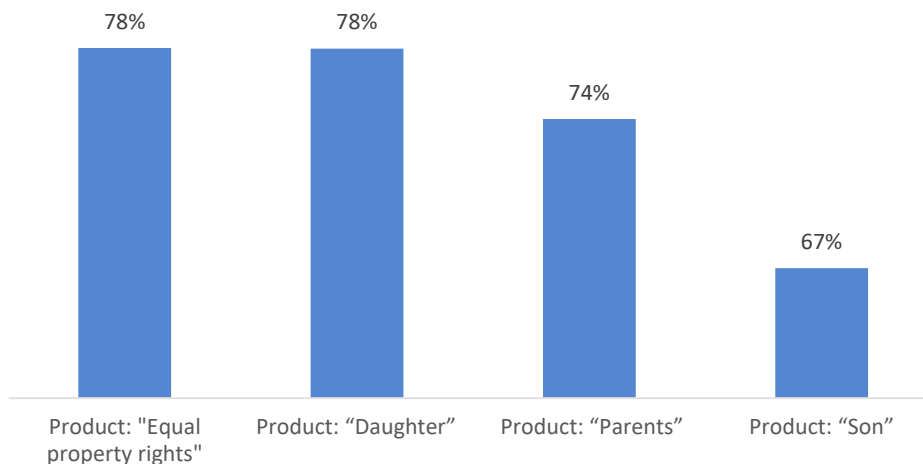
		Male	Female	Total
	Completely agree	34.8%	33.3%	34.0%
	Somewhat agree	38.8%	45.4%	42.1%
	Neither agree, neither disagree	16.7%	11.3%	14.0%
	Somewhat disagree	7.2%	6.4%	6.8%
	Completely disagree	1.3%	0.6%	1.0%
	No answer/Ref	1.3%	3.0%	2.1%
Total		100.0%	100.0%	100.0%

*Figure 39: Do you agree that the courts in Kosovo treat women fairly and equally and provide impartial, just, and fair judgments?*

## D. COMMUNICATION AND OUTREACH ACTIVITIES

The importance of well-defined and strongly protected property rights to economic development is now widely recognized among economists and policymakers. Therefore, raising public awareness through discussions related to this topic is of fundamental importance. USAID PRP has been engaged in a campaign focusing primarily on raising awareness within different groups in Kosovo society of the challenges women in Kosovo face in exercising their property rights. Under the rubric, “For Our Common Good,” USAID PRP has used multiple outreach activities meant to engage a large audience and to raise public awareness and change social behavior on this Issue. This section explores people’s exposure to different media products and public discussions that are part of that campaign.

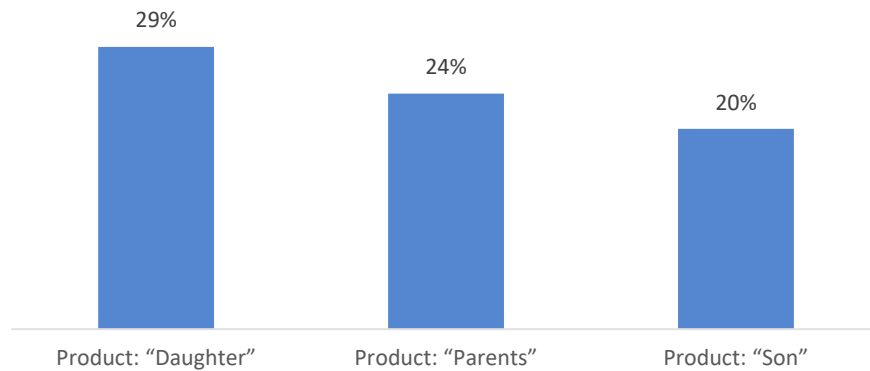
Respondents were shown the four TV Public Service Announcements (PSA) developed by the USAID PRP and asked if they had seen them. Three of the four PSAs were targeted at different groups: sons, daughters, and parents. There was an additional PSA dealing with equal property rights more generally. There was a high degree of recognition of the PSAs overall with 78% of respondents recognizing the PSAs on equal property rights and daughters, 75% recognizing the PSA targeting parents and 67% that targeting sons.



*Figure 40: Have you seen any of the following TV media products?*

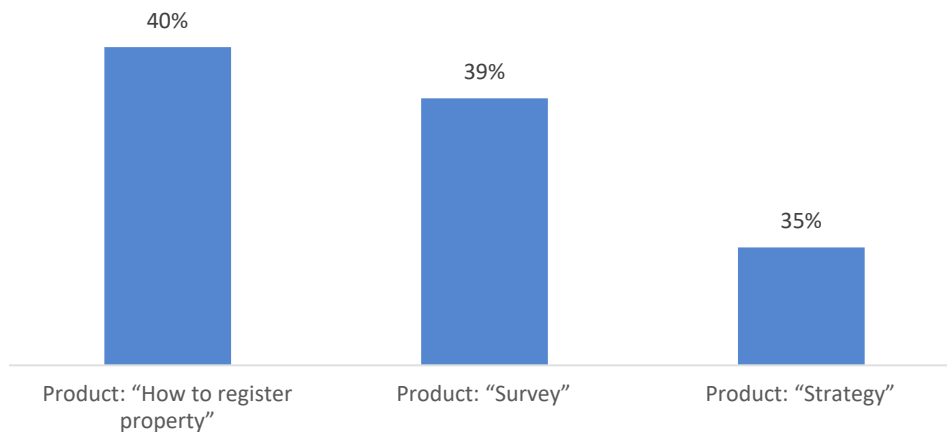
These percentages were substantially higher than in the Midterm Survey, in which recognition was under 50% for all of the products, with the exception of one targeting women which was at 53%.

USAID PRP also developed radio and print media products to reach people with their message. Overall, fewer respondents recognized USAID PRP’s radio, print media and billboards. The radio PSA “Daughter” was the most recognized media product, with approximately 30% of the respondents claiming to have heard of it. The product “Parents” was recognized by 24% of respondents. The radio PSA targeting men was recognized by 20% of respondents.



*Figure 41: Have you heard of any of the following Radio media products?*

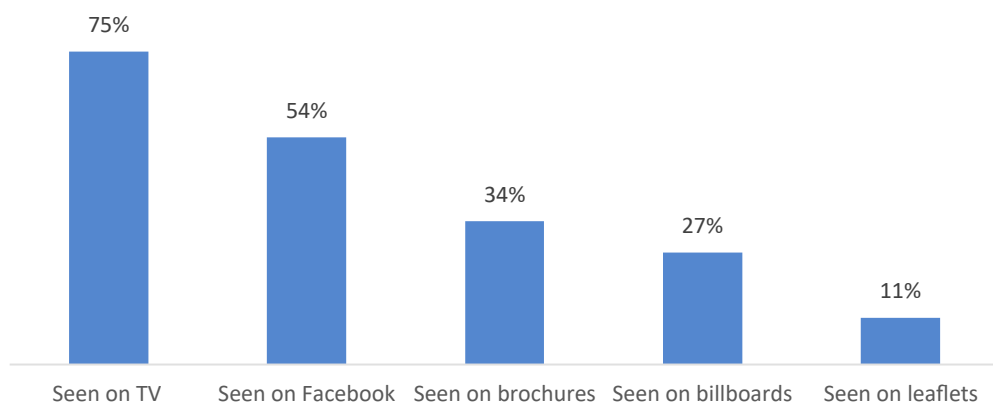
USAID PRP developed three print media products: a guide to registering property, the Baseline and Midterm surveys and the National Property Strategy. 40% of respondents claimed to have seen the brochure "How to register property", while a smaller percentage of respondents have seen the "Survey" (39%) and "Strategy" (35%).



*Figure 42: Have you seen any of the following Printed media products?*

43% of respondents have seen USAID PRP's "For Our Common Good" billboards. In the last two years, 10% of the surveyed respondents stated to have partaken in discussions regarding property rights. Out of those, 9% participated in discussions organized by USAID, while a significantly lower percentage attended discussions organized by NGOs (1%).

USAID PRP's "For Our Common Good" logo was reported to have been seen by 51% of respondents. Those who have seen the logo claimed to have done so mainly on TV (75%), followed by 54% who have seen it on Facebook. Leaflets were the least frequent way through which respondents encountered the "For Our Common Good" logo (11%).



*Figure 43: Where have you seen the "For Our Common Good" logo?*

## CONCLUSIONS

This report is a comparison of the Baseline, Midterm, and Endline Surveys, focusing on four areas: citizens' general knowledge of their property rights; attitudes and beliefs concerning women's right to inherit property; satisfaction with court services for resolving property disputes; and the penetration of USAID PRP's public outreach campaigns.

Informal property rights remains a persistent problem in Kosovo. Over the course of the three surveys informal property ownership has been a common theme. Indeed, in none of the surveys has the percentage of people who report to be registered owners of their property ever hit the 50% mark. This is important for both economic activity and considerations of equity. If property is not registered, then it cannot be mortgaged for a loan, easily sold, or used to attract investment. In addition, if property rights are not formalized, women can be excluded more easily from property ownership. And if no formal inheritance occurs, women will not be able to inherit property. Thus, informality in property ownership has widespread adverse effects. Inheritance issues are closely related to informality: people are most likely to register property when they purchase it (78%) and less likely to register property when it is inherited (35%).

There are improvements in the public's general knowledge about property rights and property transfers and some hopeful trends concerning inheritance. More people overall reporting knowing how to start an inheritance process or a real estate transaction and far fewer people are reporting incorrect information on how to do so, or replying that they have no information on the process. However, we have seen fluctuations in the percentage of people who can correctly identify who can start an inheritance proceeding. The results indicate that the public's knowledge of property rights issues and procedures is spotty and point up the need for efforts to educate Kosovo citizens on these matters.

The increase in the number of respondents who report going through a formalized inheritance process is small but encouraging, increasing from 28% at the Midterm Survey to 36.3% in the Endline. This may be linked to the significant increase in the number of women who report having property registered in their name, which has increased from 3.8% at the Baseline to 7.5% at the Midterm and to 13.7% at the Endline.

USAID PRP outreach efforts have been very effective. The combination of television, radio, social media, and billboard outreach has reached 87% of survey respondents. Additionally, the project has engaged in direct outreach through workshops, focus groups, puppet shows, and other activities designed to reach the public. Whether as a result of these efforts or a combination of these and other factors not included in the survey, there is evidence of cultural change with respect to women's property rights. The percentage of survey respondents who indicated that tradition was an impediment to women's property ownership was 72% at the Midterm Survey and had dropped to 56.7% at the time of the



Endline Survey. This indicator is further supported by the percentage of respondents who were aware of cases in their circle of acquaintances of women who had inherited property. In this baseline survey only 11% of respondents had ever heard of a daughter inheriting property, by the Endline Survey that had risen to 30%. We also see increases in the percentage of inheritance proceedings initiated by women – from 3% in the Midterm Survey to 14% in the Endline Survey.

Satisfaction ratings with the courts improved overall since the Midterm Survey. There was a similar improvement in the number of respondents who said that courts took necessary steps to verify that all of the heirs in an inheritance case were noted. This step is vital to ensuring that women can inherit real property.

## RECOMMENDATIONS

The past four years have seen many positive trends in Kosovo related to property rights, but much remains to be done. It is important that Kosovo institutions give high priority to supporting institutional reforms and creating easy and straightforward procedures that make it easier for citizens to formalize their informal property rights, such as those arising from informal transactions and long-delayed inheritance.

In addition, despite recent progress, there is still a large disparity in property ownership between men and women, and that is part of a more general custom of relegating women to secondary roles in many areas of society, government and business.

Public institutions must advocate for changes in social attitudes and behavior towards women, but they must also lead that change through positive example.

Lastly, a modern democracy requires that citizens understand their rights and obligations under the law. Our surveys have revealed that Kosovo citizens possess only a partial, incomplete knowledge of laws and procedures that affect their property rights. This demonstrates the need for improved and expanded civic education at all levels of society.



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