

What do we really know about property rights?

An analysis of the knowledge and attitudes of women and men in the Municipalities of Kaçanik/Kaçanik, Viti/Vitina and Shtërpçë/Štrpce about property and inheritance rights



USAID
NGA POPULLI AMERIKAN
OD AMERIČKOG NARODA



What do we really know about property rights?

An analysis of the knowledge and attitudes of women and men in the Municipalities of Kaçanik/Kaçanik, Viti/Vitina and Shtërpçë/Štrpce about property and inheritance rights

February 2018

What do we really know about property rights?

What do we really know about property rights?

Supported by



USAID
NGA POPULLI AMERIKAN
OD AMERICKOG NARODA



This report was made possible through the generous support of the American people through the United States Agency for International Development – USAID. The report was developed in the framework of the project “Women: Agents of Property Rights” that was implemented by Kosova - Women 4 Women, through the Engagement for Equity – E4E Program, financed by the United States Agency for International Development - USAID and implemented by the Advocacy Training and Resource Center - ATRC.

The content herewith is responsibility of the organization Kosova - Women 4 Women and does not necessarily reflect the views of USAID or of the United States Government.

Prepared by

Vesa Reznici-Pallaska with the contribution of Liridona Sjarina

Other contributors

Iliriana Gashi, Besa Kasneci and Drita Morina

The original material was written in Albanian

Published by

Kosova – Women 4 Women

rr. Kosturi, Arbëria III, 10000 Prishtinë, Kosovë

Tel. +37745266267

Copyright © 2018 by Kosova – Women 4 Women. All rights reserved. No part of this publication may be reproduced, saved in any retrieval system, or transferred by any means or form, either mechanical, photocopy, recording or any other way, without prior written consent of the publisher.

What do we really know about property rights?

What do we really know about property rights?

Content

CONTENT	5
EXECUTIVE SUMMARY	7
MAIN FINDINGS & RECOMMENDATIONS	8
METHODOLOGY	10
FINDINGS FROM DATA ANALYSIS	11
1. Survey with women respondents	11
General data about women respondents	11
Knowledge of women about property and inheritance rights	18
The attitudes of women on property and inheritance rights	23
	23
2. Survey with men respondents	25
General data about men respondents	25
Knowledge of men about property and inheritance rights	30
The attitudes of men on property and inheritance rights	34
3. Differences between women and men	36
Comparisons of the general data	36
Difference between the knowledge of women and men	41
Differences between the attitudes of women and men	47
LIST OF CHARTS	50

What do we really know about property rights?

Executive Summary

This report is prepared under the project ‘Women as property rights agents’ implemented by Kosovo – Women 4 Women. The goal of this project was to educate rural women and men on women’s property and inheritance rights and to empower women to seek that right. This project targeted 300 women and 150 men in the municipalities of Kaçanik/Kaçanik, Viti/Vitina and Shtërpcë/Štrpce, mostly from rural areas. Targeting such a big number of beneficiaries was convenient for conducting a survey with women and men and make a learning from the survey data. To complement survey findings two focus groups discussions with different stakeholders in two of the beneficiary municipalities were conducted, all summarized in this report.

The aim of this report is to analyze the profile, knowledge and attitudes of rural women and men on property and inheritance rights in the municipalities of Kaçanik/Kaçanik, Viti/Vitina and Shtërpcë/Štrpce. The report starts with the summary of the findings and recommendations. The main part of the report presents the findings from the survey data combined with focus groups discussion conclusions and this section is organized into three part. The first part analyzes the results from the survey with women (in terms of their position with the property and inheritance, knowledge and attitudes) and comparing some of the data with the general statistics at the Kosovo level and then some also disaggregated by municipality. The second section analyzes the results from the survey with men. The last section of this chapter compares survey results between women and men, complemented with focus groups discussion conclusions.

‘What do we really know about property rights’ is the name of this report which tries to elaborate and reflect the real knowledge of women and men in specific areas of property and inheritance rights. The report tries to look deeper that self-assessment of women and men regarding their knowledge on property rights.

Main findings & recommendations

The surveys conducted with women and men provided us data that reflect the current position of women in enjoying their property and inheritance rights compared to men; that reflect the ambitions of women for the future in this regard; that reflect the knowledge of women on their rights compared to men and the hidden attitudes that were sometimes contradicting each other.

The main findings from the surveys with women and men are:

- 9.8 percent of women consider they have property in their name compared to 50.5 percent of men surveyed. Of the total number of respondents 2.5 percent of women claimed to own a house/flat compared to 40.4 percent of men; 6.5 percent own land compared to 28.8 percent of men; around 5 percent of women own vehicles compared to around 34.6 percent of men;
- Among the ones who own property, the majority of men (around 53 percent) have acquired it through inheritance compared to 37 percent of women. There is a difference in the joint property acquired through marriage, where in women it is higher with around 38 percent compared to around 12 percent of men;
- The expectations of women and men to acquire a property in the future also differ among women and men. While almost 62 percent of men hope to acquire a house/flat in the future, only around 30 percent of women hope the same. Similarly, it is with land which is a hope for 65 percent of men to acquire in the future compared to 25 percent of women. Interestingly, men hope to acquire property mainly through the inherited property (with around 45 percent) and buying the property themselves (with around 44 percent), while having only 5 percent hoping to acquire a future property as a joint marital property. The later one is an option that has received the highest percent of answers among women resulting in around 46 percent of women hoping to acquire the property as a joint marital property. Only around 12 percent of women are having hope to have an inherited property and around 38 percent are hoping to buy the property by themselves;
- In general, women have shown less knowledge about property rights, either by responding to the questions with 'I do not know', either by giving wrong answers. While 73.5 percent of men know the law supports property rights of women, around 53 percent of women

What do we really know about property rights?

- know about this. Similar to this trend, around 44 percent of women believe that the law gives more priority to sons to the detriment of daughters, compared to 31 percent of men;
- Around 65 percent of men have accurate knowledge that as per the laws the property should be equally divided between children compared to around 50 percent of women. 18 percent of women think that the law foresees that daughters receive $\frac{1}{4}$ of the share for sons compared to around 14 percent of men;
 - 43 percent of women and 46 percent men believe that property acquired during marriage is a joint marital property. However, women also have the tendency to think that the property inherited by the spouse is a joint marital property (with around 23.2 percent of responses);
 - The percentage of men who believe that women are entitled to a joint marital property even if they have never worked with a regular income reaches 83.5 percent of respondents, while among women respondents it reaches the 77.7 percent;
 - Around 30 percent of women believe that women give renounce on inheritance because they do not know they have this right; whereas 75 percent of men and 67 percent of women agree that women renounce in order not to destabilize relationships with their birth family;
 - Around 38 percent of women agree completely with the opinion that families who do not have sons should not be given any inheritance to daughters due to non-continuation of the family name, compared to 11.6 percent of men. Also, a large percentage of women (40.4 percent) believe a daughter is best to renounce from inheritance because a house cannot be divided into many parts, compared to 24 percent of men.

Recommendations motivated from those data are:

- Inform the general population (with a lot of focus on women) on what is a property; what is the inheritance; what is foreseen according to the Kosovo legislation with regards to property and inheritance; what is a joint marital property;
- Raise awareness among the population about the difference of customary laws and Kosovo legislation that address this issue.

Methodology

The findings in this report are drawn upon surveys¹ with 290 women and 105 men from the municipalities of Kaçanik/Kaçanik, Viti/Vitina and Shtërpçë/Štrpce and two focus groups discussions with a heterogeneous presence of participants in Kaçanik/Kaçanik and Viti/Vitina (ranging from women and men trainees, to school directors, village leadership, municipal assembly members, municipal gender officers, students and youth representatives). The surveys were conducted using questionnaires drafted by KW4W with feedback from ATRC, that were organized into three sections: 1. General information on the respondent (demographic and other information related to property and inheritance); 2. Knowledge of the respondent on property and inheritance rights; 3. Attitudes of the respondents towards women's property & inheritance rights.

Survey participants were beneficiaries of the project (trainings/info sessions on women's property rights) mainly coming from rural areas of the three beneficiary municipalities. All respondents completed the questionnaires at the beginning of the training session, before any exposure to training content/information. The respondents among women were mostly previous KW4W trainees (of the KW4W/WfWI social and economic empowerment year-long training), while among men the respondents were mobilized through different means of mobilization (through female family members, school directors, village representatives). Women respondents were from the villages of Biqec, Dubrave, Nikaj/Malësi, Doganaj & Soponice (in Kaçanik/Kaçanik); Firaje, Brod, Biti, Jazhince, Brezovica, & Sevce (in Shtërpçë/Štrpce), and Lubishte, Skifteraj, Sodovine, Remnik & Sllatine e Eperme (in Viti/Vitina). Men respondents were from Biqec, Elezaj, Doganaj, Dubrave & Duraj (in Kaçanik/Kaçanik), Brod, Vice, Firaje & Sevce (in Shtërpçë/Štrpce), and Skifteraj (in Viti/Vitina).

¹ The surveys with women and men used similar questionnaires for the purpose of comparison. The questionnaires were anonymous and self-administered by women and men (with the assistance of project assistants) given the sensitivity of the topic it was addressing

What do we really know about property rights?

Findings from data analysis

1. Survey with women respondents

General data about women respondents

The survey was carried out with 290 women from the three beneficiary municipalities and the group of women ranges from 20-74 years of age, with an average age of 45 years old. The largest number of respondents comes from the Municipality of Shtërpçë/Štrpce with 41 percent of respondents of the questionnaires, followed by Viti/Vitina with 33 percent and Kaçanik/Kaçanik with 26 percent.

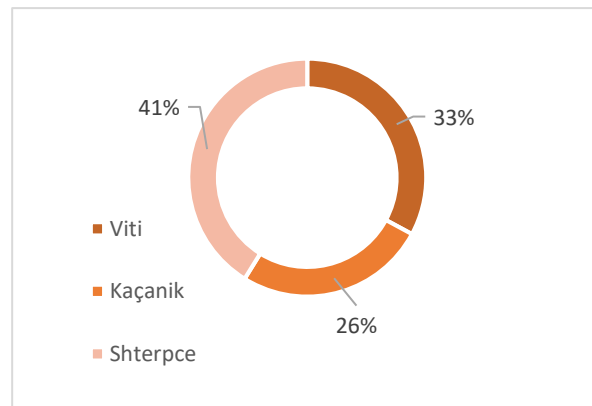


Chart 1. Women respondents by municipality

Ownership among women appears to be at very low levels in the rural areas of the three municipalities where the questionnaires were carried out. Asked about the ownership and whether they have property in their name, 90.18 percent of women stated they do not have property in their name, whereas only 9.80 percent said they have property in their name. This result is similar with the sum of the percentages of women who own a house (5 percent) and agricultural land (4.9 percent) – according to the Kosovo Agency of Statistics in 2015². Disaggregated by municipality the highest percentage of women who consider to have a property in their name is Viti/Vitina - with 12 percent.

²Statistical Office of Kosovo. Women and Men in Kosovo 2014-2015. See at <http://ask.rks-gov.net/>

What do we really know about property rights?

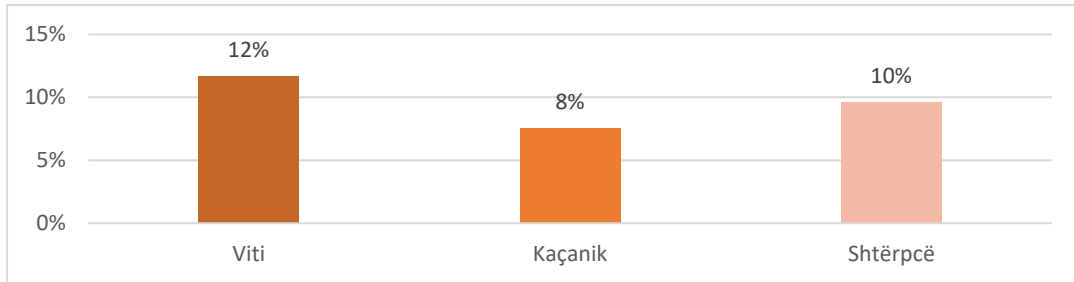


Chart 2. Percent of women who claim to have a property in their name – disaggregated by municipality

Of the ones who claimed to have any property, almost half of the answers were that they own land as their property, while around 24 percent considered cars under their property and 18.9 percent house under their property.

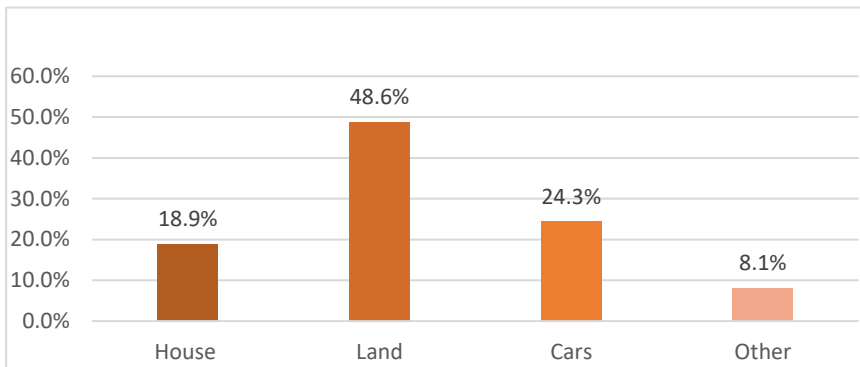
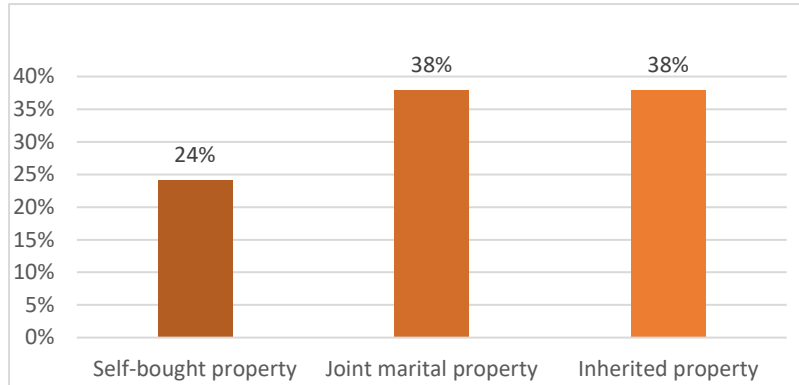


Chart 3. Distribution of answers on what women consider as their property

What do we really know about property rights?



Among the ones to have claimed to have a property in their name it was about equal the percent of women who have gained it as a joint marital property (38 percent), and who inherited the property (38 percent). 24 percent of them stated that they bought the property themselves.

Chart 4. How did women acquire property?

Regarding the ambitions of women to own in the future - women were asked whether they intend to own various types of property in the future and were asked about how they intend to acquire such ownership. Around 68 percent of women stated they aim to have property in the future. In the distribution of answers received from those women 54 percent stated they aim to have immovable property in their names (house or land), 25 percent cars and 18 percent livestock.

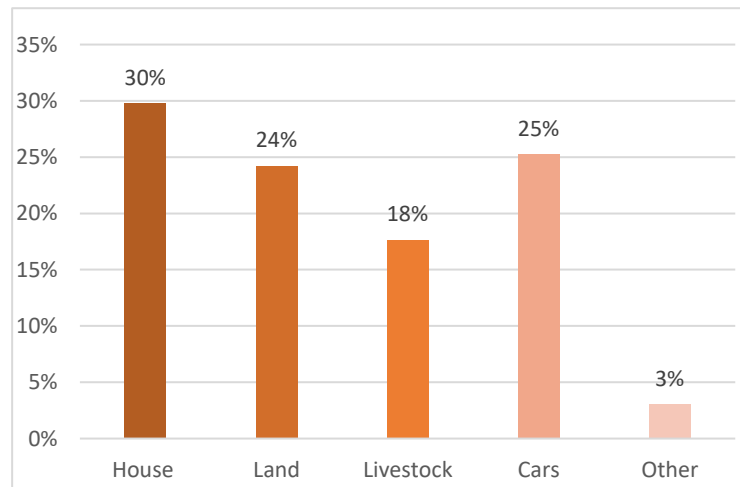
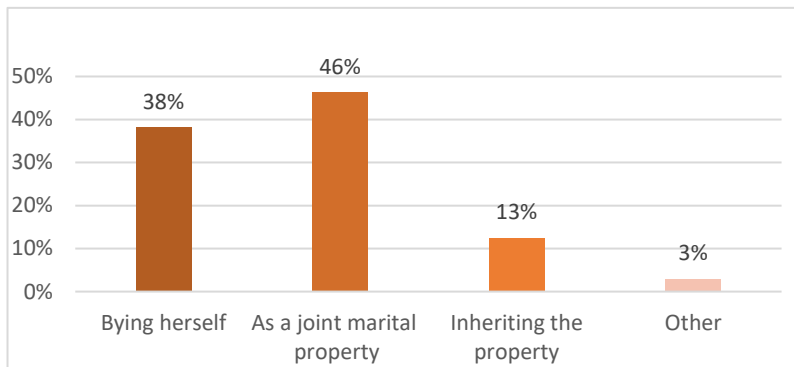


Chart 5. What do women aim to have in the future?

What do we really know about property rights?



Regarding the way on how they aim to acquire property, almost half of women (with 46 percent) claimed to hope to acquire it as a joint marital property, followed 38 percent of women who claimed to buy property themselves, leaving only 13 percent of the ones hoping for inheritance.

Chart 6. How do women aim to acquire the property in the future?

Women were asked about their opinion of the economic conditions in their families (comparing the birth family with the family they married into) in order to understand how women perceive the economic situation of their families. Some 73 percent of women responded that they have 'average' economic conditions in the families where they currently live (of 91 percent of respondents who were married) compared to 61 percent of those who considered the economic conditions of their birth families as 'average'. However, the perception of women that the economic conditions are 'very good' or 'excellent' is in higher percentage (around 34 percent) for the birth families than for the families women are married to (around 17 percent). The perception of women that the economic conditions of the birth family are better than the family after marriage is established by the other extreme negative where around 5 percent of the answers confirm 'weak' or 'poor' conditions in the birth family compared to 8.9 percent in the family after marriage.

What do we really know about property rights?

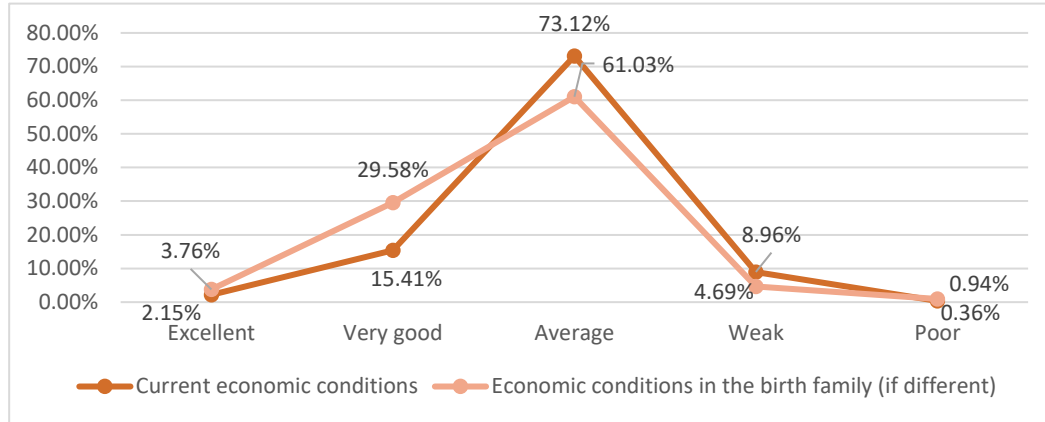


Chart 7. Comparison between the view of economic conditions of women's birth family and married family

Women were asked if their birth family has completed the inheritance process and around 31 percent of them did go through the inheritance process, while around 67 percent did not and round 3 percent don't know. When asked if there is still family land in a name of a deceased family member - 47.6 percent of them claimed to have a land in the name of deceased persons, followed by 43.9 percent of cases who do not, with the remaining of answers of women who don't know.

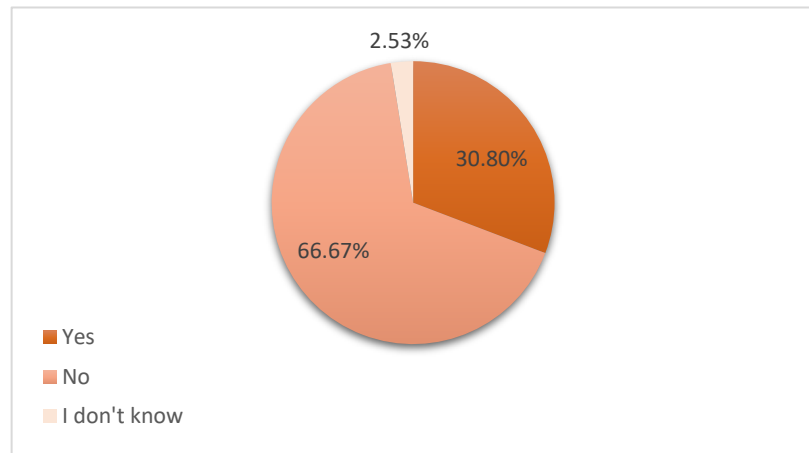


Chart 8. Has the birth family of women gone through the inheritance process?

What do we really know about property rights?

Around 88 percent of the ones who have gone through the inheritance process claimed to not have received anything from their birth family inheritance. Around 82 percent of renounced their inheritance in favor of their brothers, followed by around 12 percent of the ones who were omitted from the inheritance through a will and around 5 percent of the ones who were not reported as heirs.

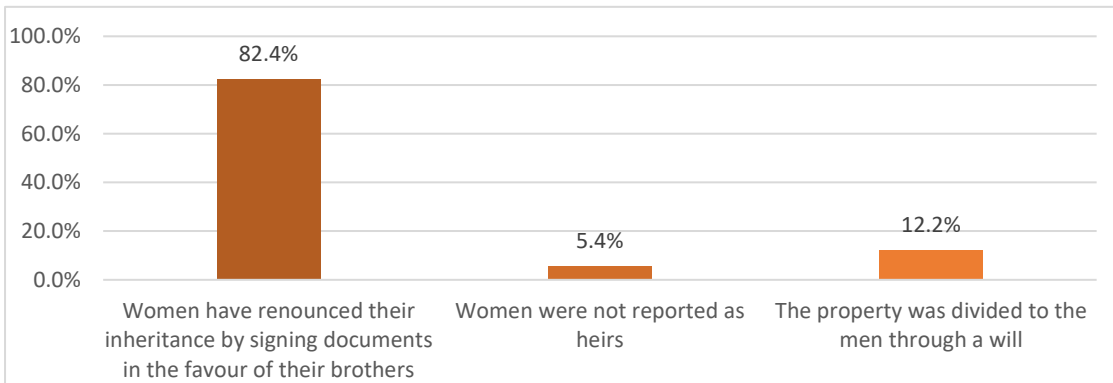


Chart 9³. If women did not receive any portion of inheritance, what was the reason?

'There is a lack of courage among women because they are afraid that they will be ignored by their birth family. On the other side brothers love their sisters for interest because they renounce from the inheritance. If they don't, there is no love for sisters anymore...'

Focus Group Discussion – female participant

³ The 'I don't know' and 'other' answers are excluded from the calculation

What do we really know about property rights?

Women were asked if they think that they would have the support from their spouses to claim their inheritance rights. Around 50 percent of the respondents said that they would have their support, whereas about 32 percent stated that the spouses would not agree with their asking for their inheritance right. Around 18 percent stated they did not know how their husbands' reaction would be to this issue.

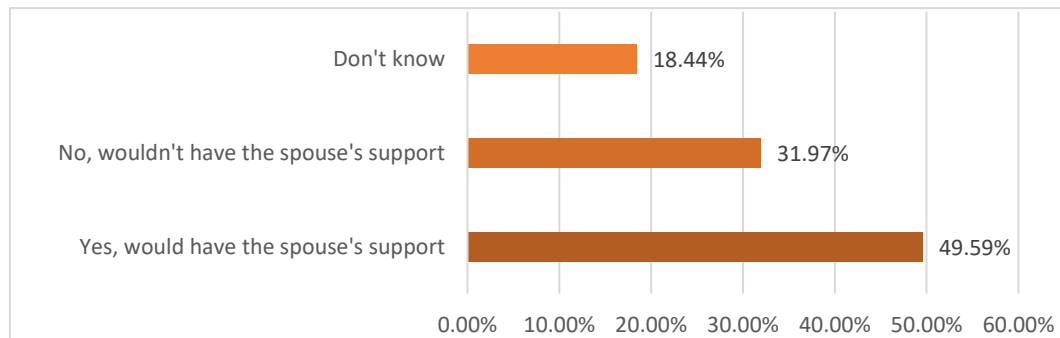


Chart 10. Will women have spouses' support in seeking their inheritance rights?

Knowledge of women about property and inheritance rights

The overall perception that the population has knowledge of the property rights has been explored through this research that aimed at establishing the veracity of such perception by asking women concrete questions about property in general and inheritance. There are evidences that women do have knowledge on property rights and they claim to have the knowledge and through this survey we have concluded how much do they really know about property rights. This, also for the purpose of designing future interventions and focused awareness campaigns.

Initially, women were asked about what they consider property. A large number of women perceive property as immovable property, namely 70 percent of them consider buildings (homes, business premises) and 68 percent of women who think that land is property. When talking about businesses, livestock, equipment, gold or money - the percentage of women who considered that these also represent property falls significantly.

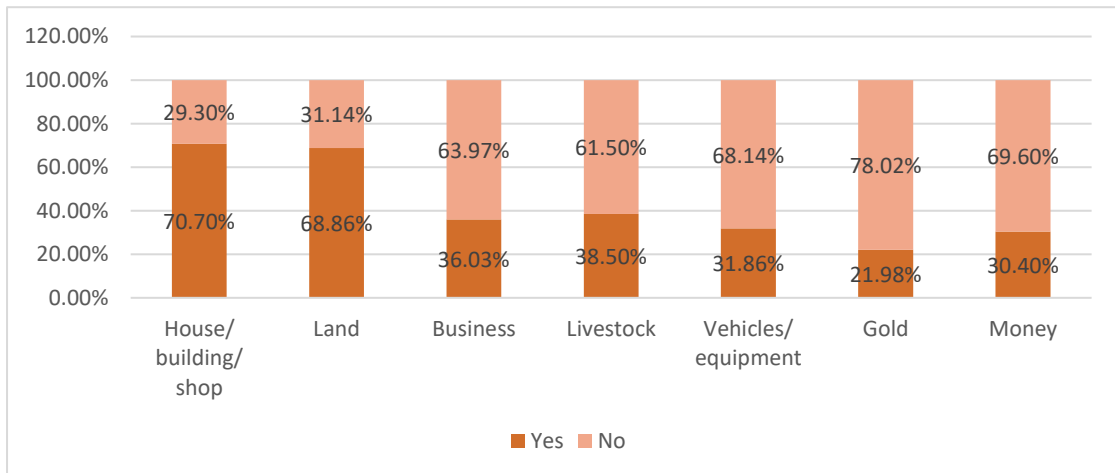
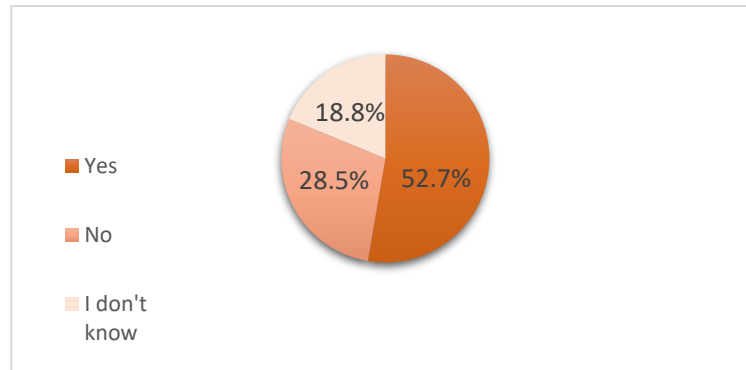


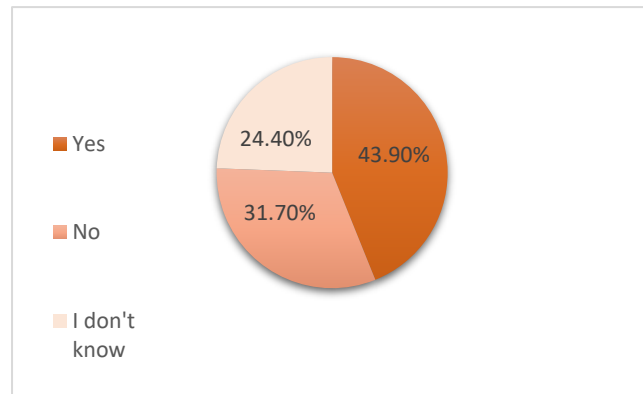
Chart 11. What do women consider property?

What do we really know about property rights?



When asked if the laws in Kosovo support women's property rights - 52.7 percent of women respondents believe that the law does support women's property rights, while 28.5 percent does not think that law protects their property rights and 18.8 percent do not know about this issue.

Chart 12. Do the laws in Kosovo support women's property rights – according to women?



The link that women make when talking about the customary law is particularly emphasized in their responses to whether the law gives more property rights to sons to the detriment of daughters, where the percentage of women who affirmed the statement is 43.9 percent, with 31.7 percent of them disagreeing with this statement and 24.40 percent of them who do not know.

Chart 13. Do the laws in Kosovo favor inheritance to sons to the detriment of daughters – according to women?

What do we really know about property rights?

One of the questions that aimed at documenting women's basic knowledge of inheritance rights was linked with the division of property between sons and daughters in the family. Around 49.4 percent of women think that the law provides for equal division, while around 23 percent of women think there is a percentage/share that discriminates daughters in receiving their inheritance. Around 27 percent of women have no knowledge of this issue.

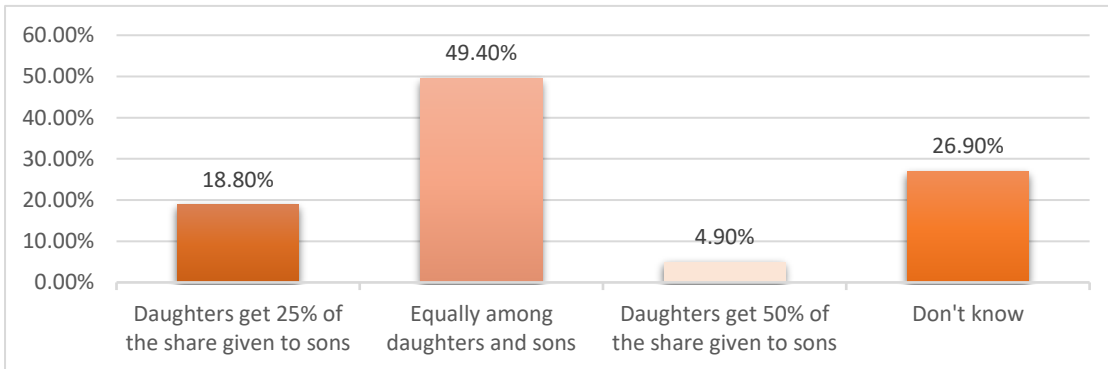
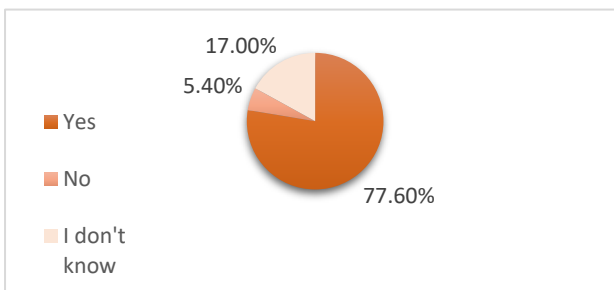


Chart 14. The distribution of inheritance based on Kosovo laws – according to women



As to the question of whether women's right to property is a fundamental human right, 77.6 percent of women respondents answered with a yes, with 17 percent who do not think that this right falls into the category of fundamental rights and with 5.4 percent who claimed that they did not know.

Chart 15. Are the property rights part of the fundamental human rights – according to women?

What do we really know about property rights?

Women were also asked about their knowledge on what a joint marital property is. 43.2 percent of women have chosen the correct answer. The rest of women did not select the correct option (around 37 percent) and 19 percent of them did not know the answer. See the chart below with the distribution of answers received from women.

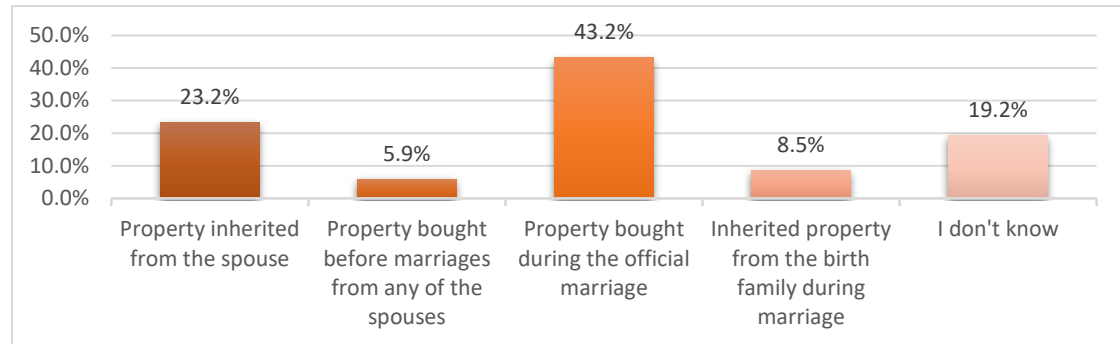
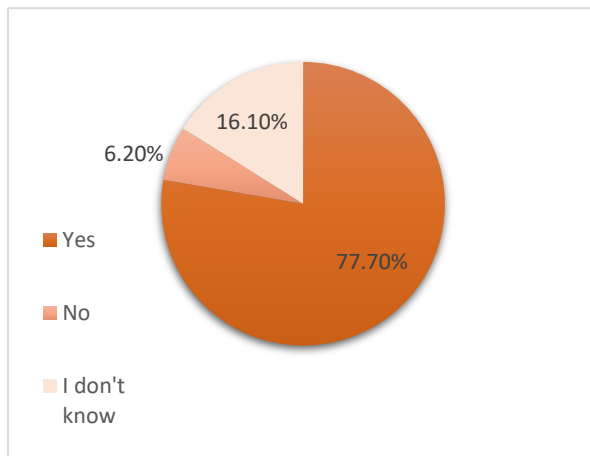


Chart 16. What is a joint marital property – according to women?



Women were also inquired if they think that they are entitled to the joint marital property if they are not employed and generate direct incomes to the family, and 77.70 percent of women answered correctly that the law recognizes their contribution as housewives stating that joint marital property belongs to them even if they do not earn regular income. A smaller percentage of women (around 16 percent) do not think that they are entitled to the joint marital property if they have not contributed directly to the economic well-being through income, followed by 6.2 percent of women who do not know whether or not they are entitled.

Chart 17. Are women entitled to joint marital property even if they do not work with salaries – according to women?

What do we really know about property rights?

In the attempt to identify the reasons why women give up on their inheritance, we asked women on why 'other' women usually renounce their inheritance rights. As women had the option to select more than one answer – the chart below presents the percent of women who have selected the option with the 'yes' answer compared to the one who did not select with the 'no' answer. The separated distribution in the right side of the chart shows the percent of all answers and their weigh, according to which the main reason women renouncing the inheritance rights (38 percent of answers) is because of maintaining good relationships with siblings/brothers, followed by 20 percent of answers claiming that women renounce their inheritance because brothers are those who live with their parents and care for them and that they should consequently inherit the property.

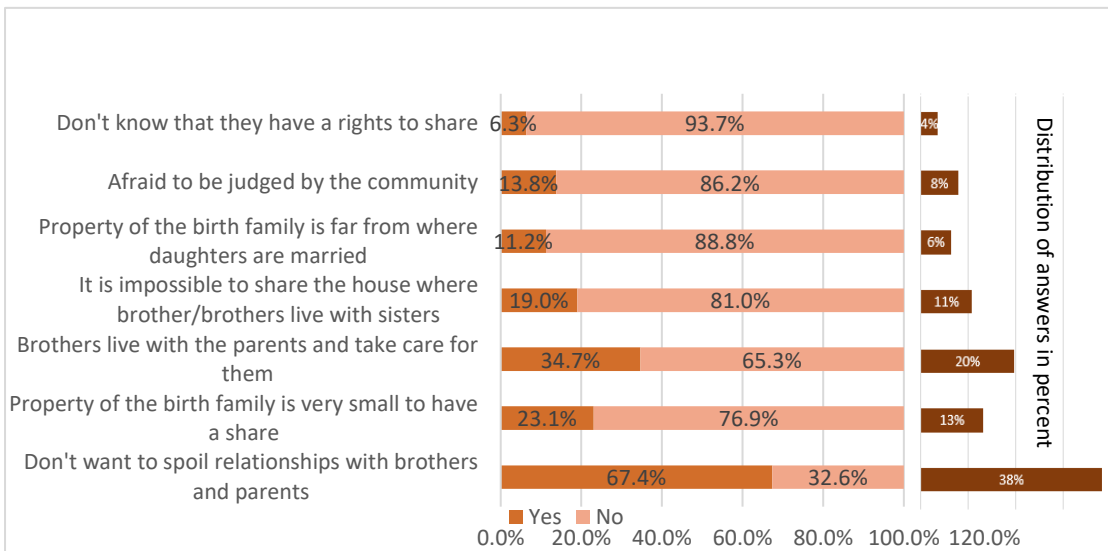


Chart 18. Why do women withdraw from inheritance – according to women?

'If girls receive proper education that will help them in building their own careers and finding a good job, that should be sufficient for them...'

Focus Group Discussion – female participant

What do we really know about property rights?

The attitudes of women on property and inheritance rights

Women were asked to assess a list of eight statements from ‘very true’ to ‘not true at all’, statements that tried to capture several options and position regarding the women, property and inheritance. Two statements that have a higher consensus among women were that ‘children will inherit an equal share of inheritance regardless gender’ (with 73.4 percent highlighting it as ‘very true’) and that women ‘don’t want inheritance because of not spoiling relations with brothers and parents’ (61.7 percent highlighting it as ‘very true’). Another statement having the agreement among 57.4 percent women was to the statement that ‘the inheritance should be shared equally among siblings, with a bigger share belonging to the ones who live and take care of parents’.

There is also a discrepancy in opinions among the same women. While there were around 74 percent of women who agreed that inheritance will be divided equally among their children, a surprising percentage of around 38 percent of women who agreed with the statement that ‘in families with no sons - daughters should not be entitled to property as they will get another surname when married’, and around 40 percent who agreed that ‘women should renounce their property because their parents’ house is very small to be separated in parts’.

‘It is very difficult to get back in the past and change what was started with us. However, we can change the future for our children. We should ensure that children understand that they are equal’

Focus Group Discussion – female participant

What do we really know about property rights?

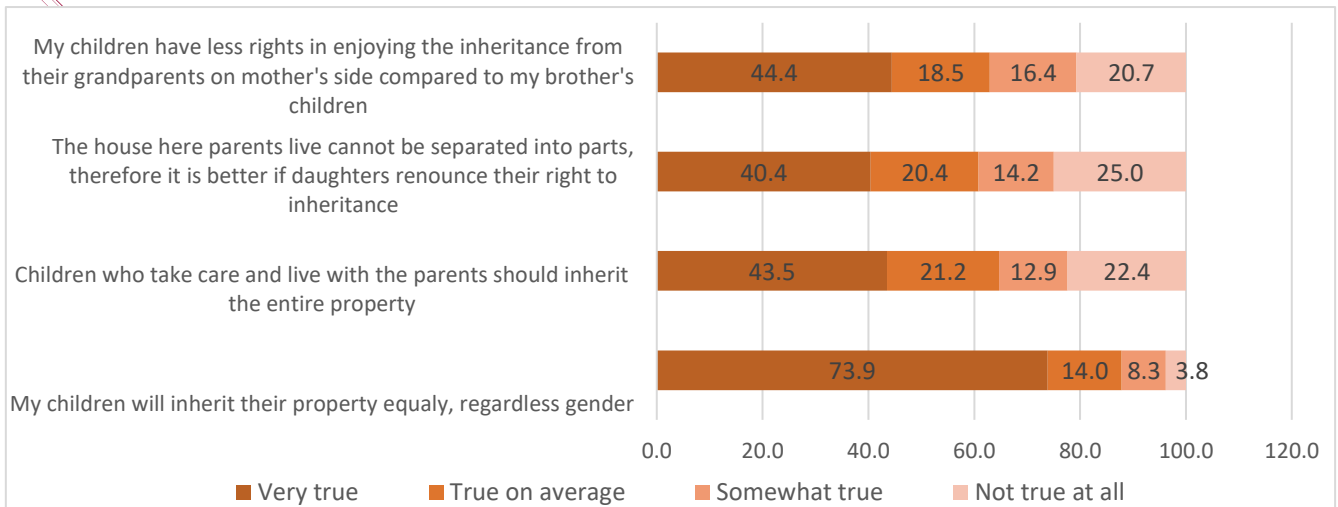


Chart 19. Attitudes of women about property and inheritance rights (presented in percentages) – part I

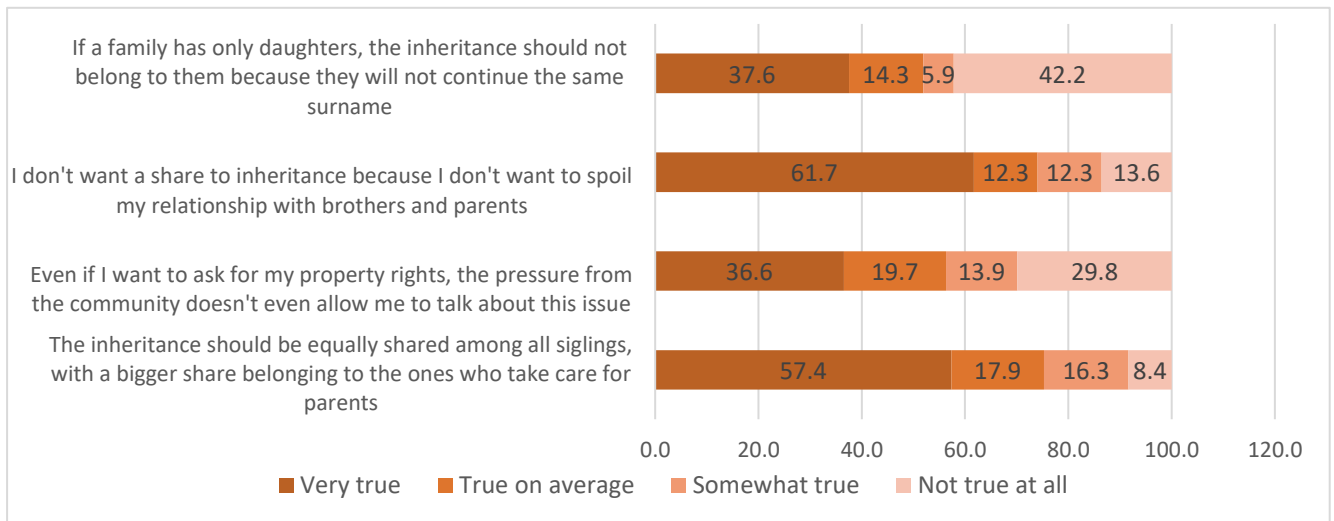


Chart 20. Attitudes of women about property and inheritance rights (presented in percentages) – part II

What do we really know about property rights?

2. Survey with men respondents

General data about men respondents

The survey with men was conducted in three municipalities (Kačanik/Kaçanik, Viti/Vitina and Shtërpçë/Štrpce) where the project was implemented. The survey was conducted with 105 men and the men's sample ranges from 18 to 76 years old, with the average of about 39 years old. The largest number of respondents comes from the municipality of Kačanik/Kaçanik with 61 percent of men who took the questionnaire, followed by Viti/Vitina with 20 percent and Shtërpçë/Štrpce with 19 percent.

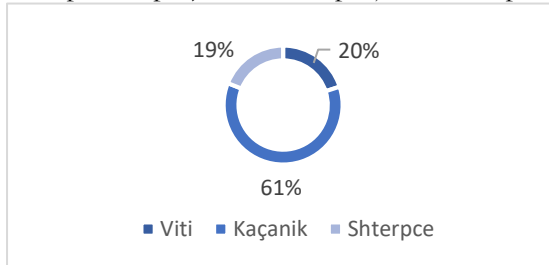


Chart 21. Respondents by municipality

More than half (50.5 percent) of the respondents state to have a property in their name. When asked about the type of the property they own, 40.4 percent claimed to have house in their property, around 34 percent of them own vehicles, around 29 percent own land and around 20 percent livestock.

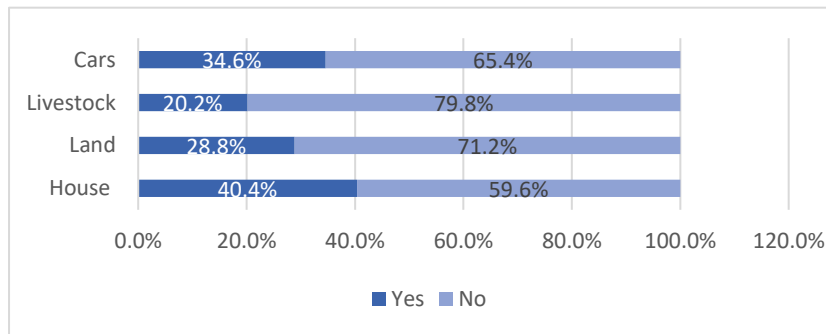
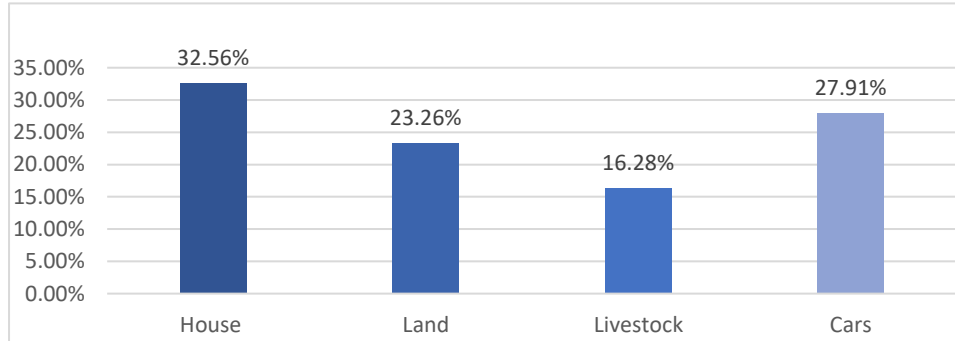


Chart 22. What do men consider as their property?

What do we really know about property rights?

The chart below presents the same data but as a distribution of answers of men and what they own, according to which 32.5 percent of respondents have houses, about 23.26 percent of them have land, over 27 percent own vehicles, and 16 percent have livestock. If we see the distribution of all responses in percentage, it turns out that about 55 percent have immovable property (houses and land).



responses in percentage, it turns out that about 55 percent have immovable property (houses and land).

Chart 23. Distribution of answers on what men consider as their property

Asked about how they acquired the property they claimed to have, more than half (53 percent) stated that they acquired property through inheritance, while 35 percent stated to have acquired it by buying it themselves and only 12 percent have claimed that they have acquired it as a joint marital property.

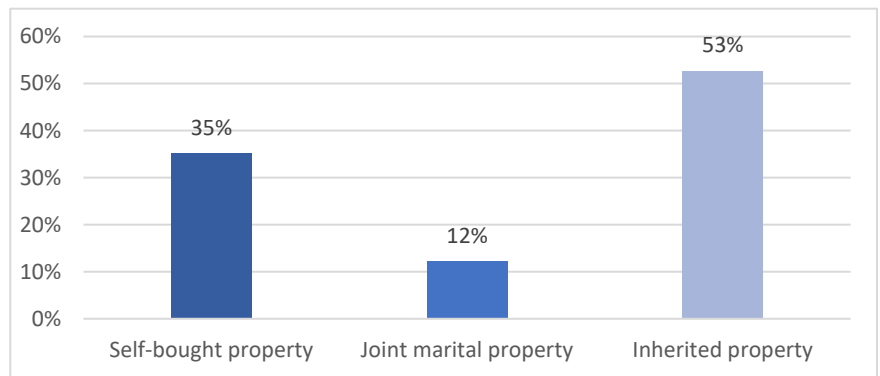


Chart 24. How did men acquire property?

What do we really know about property rights?

Men were also asked about their future ambitions in having a property. The distribution of answers in percentage is presented in the chart below, according to which around 29 percent of the answers were planning to have a house in the future, around 30 percent of the answers planning to have a land, while 25 percent of answers were cars and 11 percent were livestock.

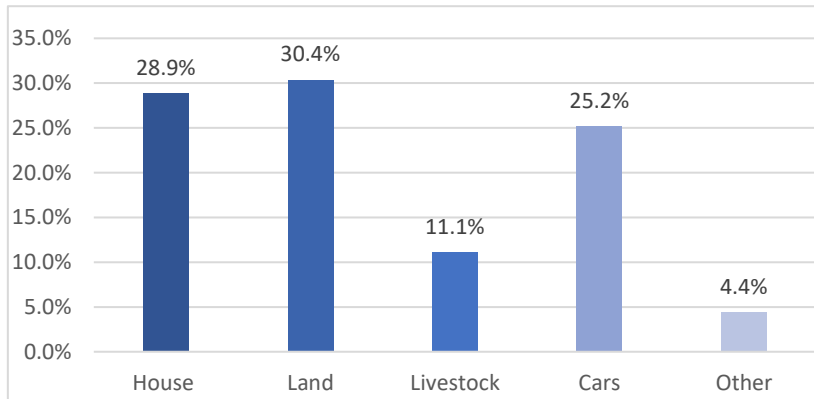


Chart 25. What do men aim to have in the future?

When asked how they think they will acquire property in the future, the percentage of those who stated that they think they will acquire it through inheritance is 45 percent of the respondents. Some of them stated they will acquire their buy property themselves. Only 5 percent of respondents said that they intend to acquire their property as a joint marital property.

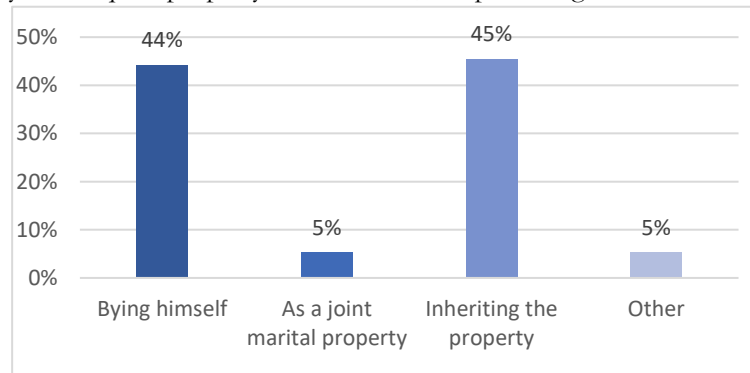


Chart 26. How do men aim to acquire the property in the future?

What do we really know about property rights?

Men were asked if inheritance in the family was finalized as a process. Around 24 percent of men claimed to have concluded the inheritance process.

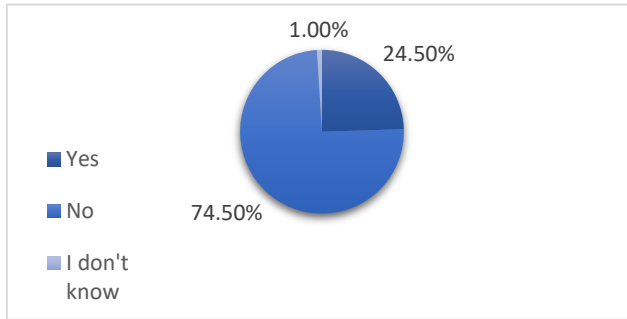


Chart 27. Has the family of men gone through the inheritance process?

When asked whether or not their sisters have taken shares of the inheritance, around 93.8 percent of the ones answering this question responded that sisters did not take shares in the family property, while only 6.2 percent of did.

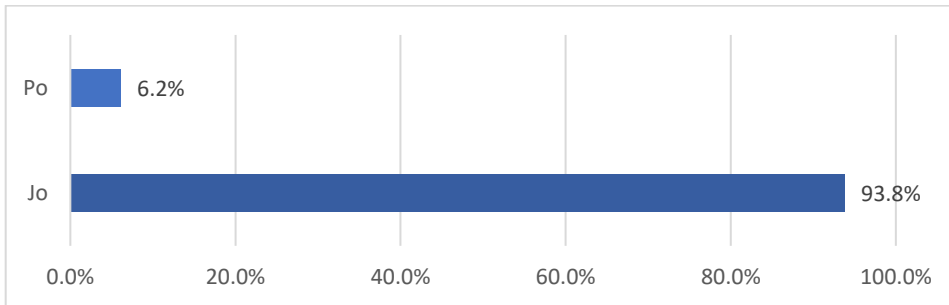


Chart 28. Did sisters take shares in the inheritance?

What do we really know about property rights?

In the attempt to find reasons why potentially sisters didn't get the share, according to men reason is that sisters have renounced their inheritance on their own will – with 58.6 percent. 23 percent of the respondents stated that they did not have sisters, while 3.4 percent said that it was not the will of the parents to leave any property to their daughters.

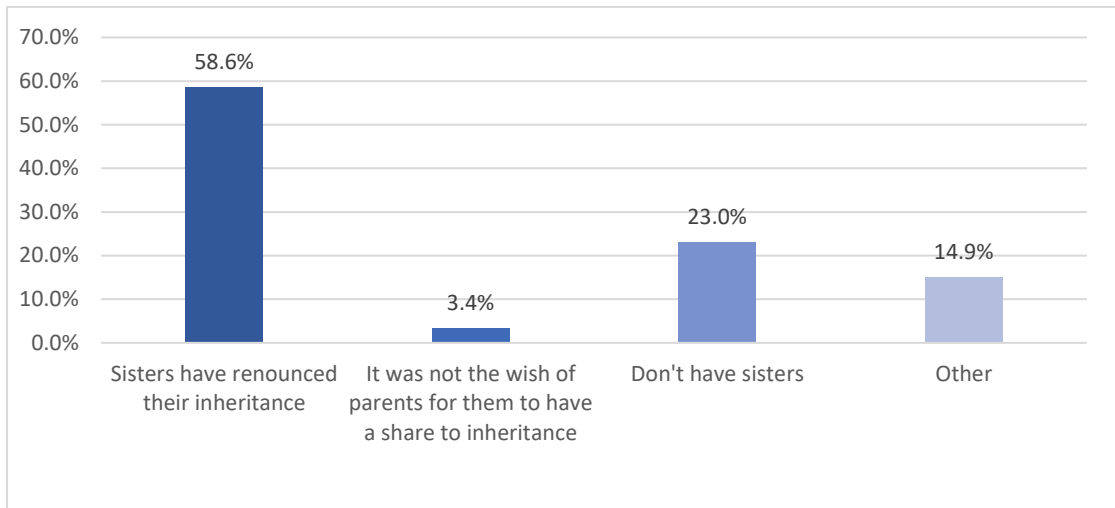


Chart 29. Reasons why sisters were not entitled to their share of the inheritance

'It is a prejudice among women that if they get a share of inheritance from their birth family – it is a bad luck'

Focus Group Discussion – male participant

Knowledge of men about property and inheritance rights

Similar to women, men were also tested on their knowledge around property rights in general and some questions around joint marital property, women's property rights and inheritance. First they were asked on what of the following they consider as property. The perception that property consists of immovable property is generally shared among men too, as a large part of them have stated that property can be considered houses/buildings/shops with 84.3 percent of the answers, while 92.2 percent agreed that land is a property. Meanwhile, the percentage of men who think that the movable property can also qualify as property declined considerably with 57.8 percent of respondents qualifying their vehicles as property, 46.1 percent businesses, 48 percent livestock, 32.4 percent gold and 31.3 percent money.

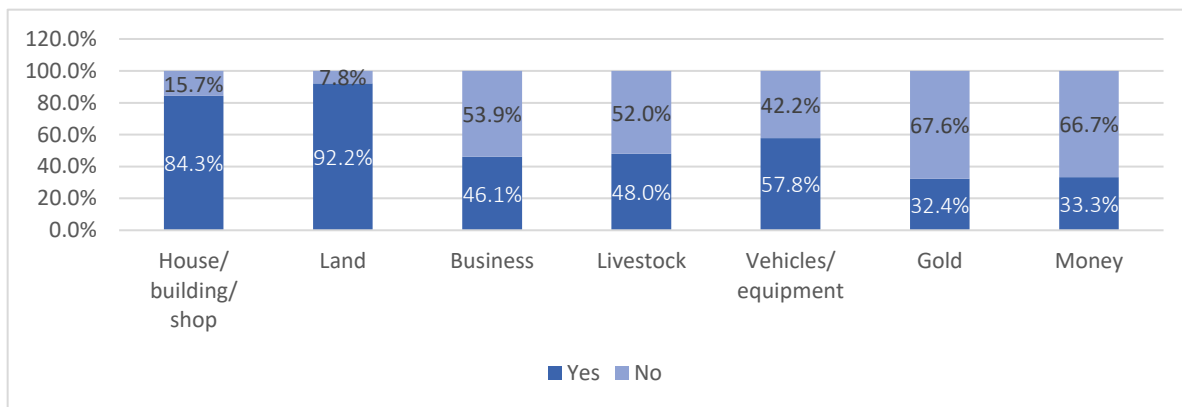
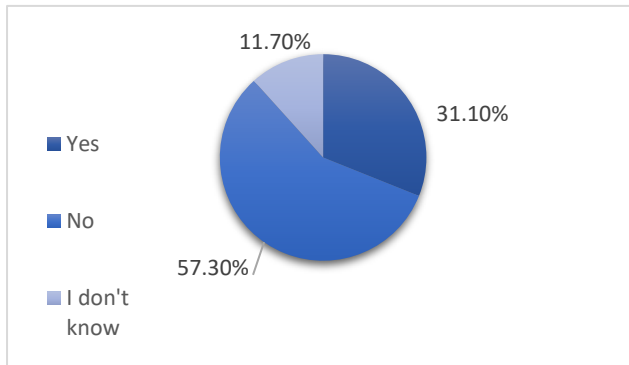


Chart 30. What do men consider as property?

Going more specific to questioning men about the legislation in Kosovo and if it supports women's property rights, 73 percent answered that the law does support women's property rights, with 12.7 percent of respondents stating that the law does not support them and 13.7 percent of them who do not know about this.

What do we really know about property rights?



Asked if they think the law gives priority to sons when it comes to inheritance to the detriment of daughters - 31.1 percent have responded positively, while the vast majority (by 57.3 percent) believes that the laws are not discriminatory in terms of gender when it comes to property and inheritance rights of respondents. 11.7 percent stated that they have no knowledge of this.

Chart 31. Do the laws of Kosovo favor inheritance to sons to the detriment of daughters – according to men?

The aforementioned considerations are also reflected in the question as to how the division of property among daughters and sons is determined by law, where the majority of the respondents (65.3 percent) stated that the division of property is equally defined for both sons and daughters. While 14.3 percent think that daughters according to the law enjoy $\frac{1}{4}$ of the property that the son receives, while 5.1 percent stated that the law stipulates that the daughters receive $\frac{1}{2}$ of the property the son takes. While 15.3 percent stated that they do not know how the division of property is sanctioned through a gender lens.

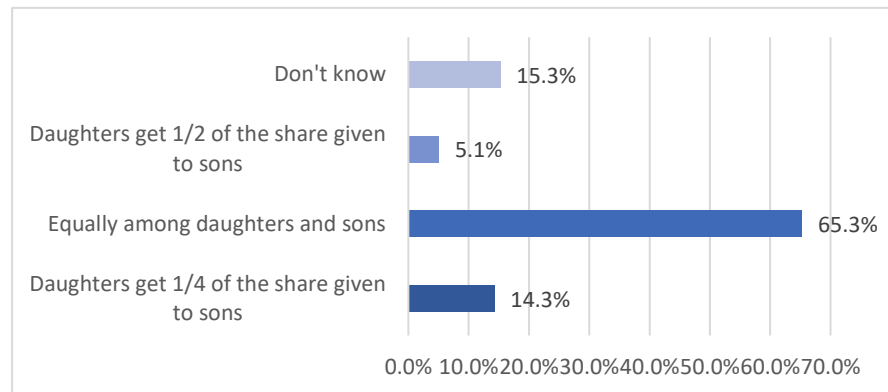
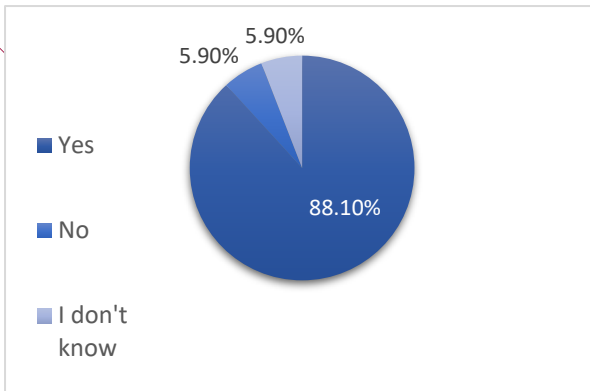


Chart 32. The distribution of inheritance based on Kosovo laws – according to men

What do we really know about property rights?



A significantly larger percentage of men who answered the question of whether women's property rights are fundamental rights have responded positively. 88.1 percent of respondents stated that it is a basic right, with 5.9 percent of men who do not consider it as a fundamental right to be entitled to property and with 5.9 percent of them who do not know whether it falls or not into the category of fundamental human rights.

Chart 33. Are property rights part of fundamental human rights – according to men?

Men were also asked on what they consider as a joint marital property. 46 percent of men answered the question correctly, while 22 percent think it is the property inherited from the birth family during marriage and 13 percent think that it is a property inherited by the spouse. The rest (about 8 percent) of respondents see it as a property purchased by spouses before marriage, and 11 percent of respondents who do not know what joint marital property can be.

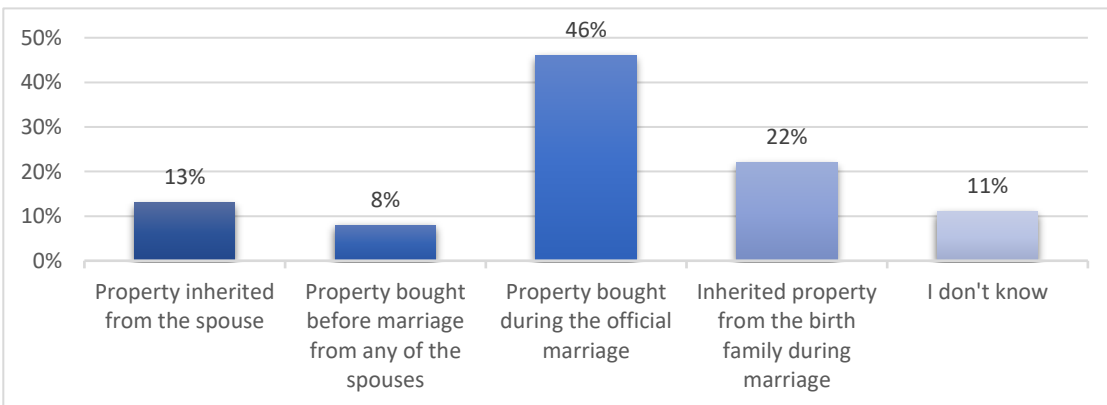


Chart 34. What is a joint marital property – according to men?

What do we really know about property rights?

Similar to women, the survey wanted men's opinions on why women renounce their property in general. The chart below presents the percentage 'yes' and 'no' selection to each option, and on the right side the distribution of answers in percentage. According to men the main reason why women renounce from inheritance is because they don't want to harm their relationships with brothers and parents (with 33.94 percent of answers and 75,5 percent of men selecting this reason). Two other reasons with higher percentage were because 'the family property being very small to share' and 'brothers live with parents and take care for them'.

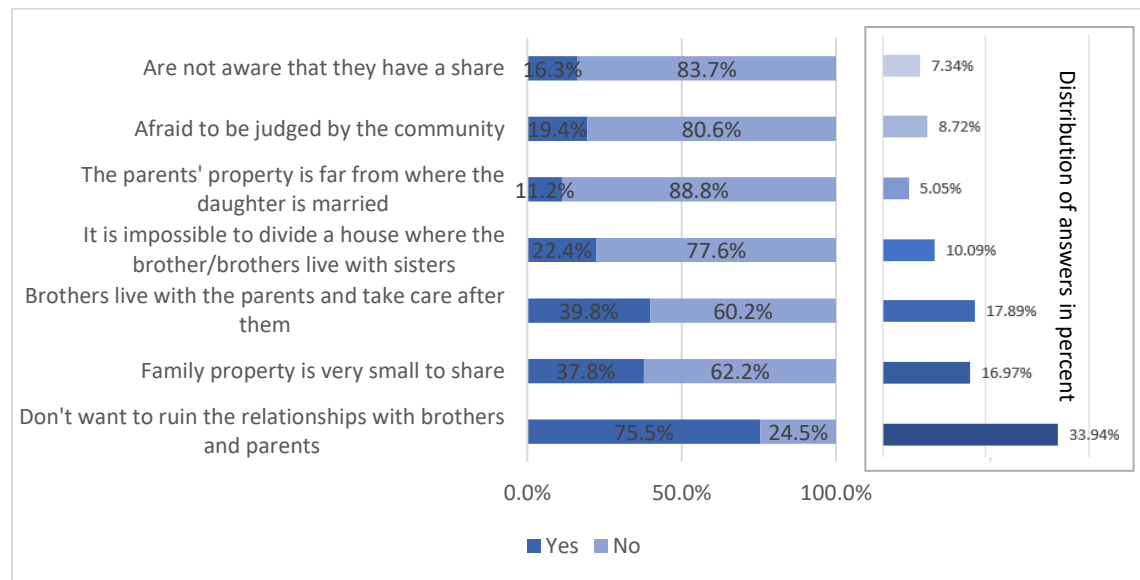


Chart 35. Why do women renounce their inheritance rights – according to men?

The attitudes of men on property and inheritance rights

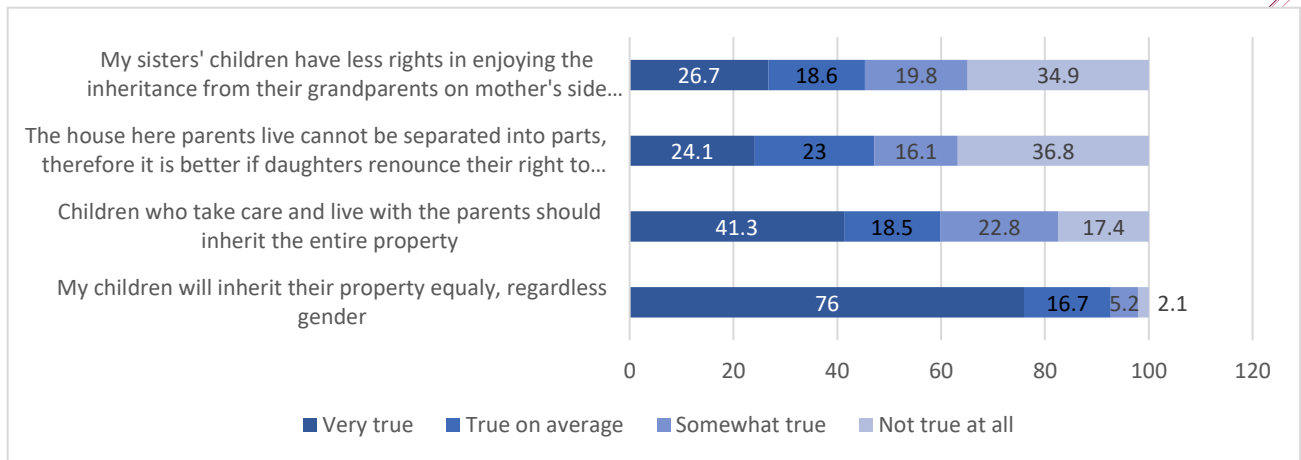
The survey with men also tried to measure their attitudes towards the position of women in property and inheritance. There were two attitudes in which men agreed more with each other, the first one has 76 percent of men agreeing that 'their children will inherit the property equally, regardless gender', while the second one has 66.3 percent of men not agreeing that 'if family has daughters, the inheritance should not belong to them...'. Almost half of the men (47.1 percent) disagree with the fact that 'sisters don't have to ask for a share because they have a share with their husbands'. Around a similar percentage (42.4 percent) there are men who disagree that 'sisters should renounce their property and not risk the relations with brothers and parents', while 41.3 percent agree that children who take care for parents should inherit the entire property.

Men's attitudes to inheritance for the sisters were in general positive, with a small percentage (11 percent -18 percent) who think that the daughters do not inherit the family name; therefore, families who have only daughters should not be given any inheritance.

'I planned for my daughter to receive the same benefits as my sons (a flat, a car), however if she would have asked for it or for a share to inheritance I would have been very disappointed in her

Focus Group Discussion - male participant

What do we really know about property rights?



Charts 36. Attitudes of men about property and inheritance rights (values in percentage) – part I

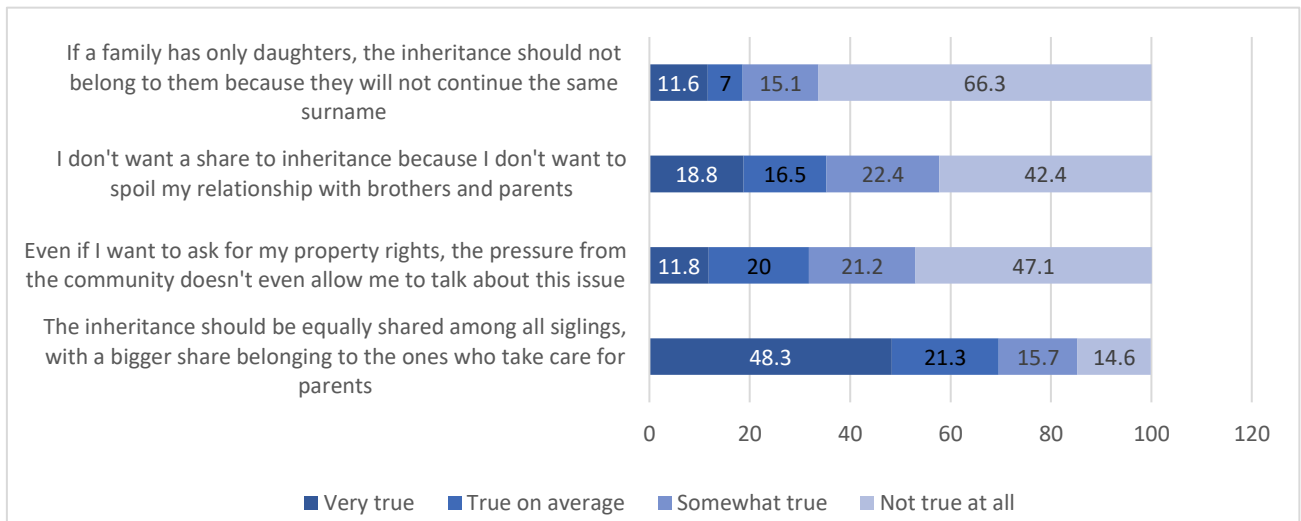


Chart 37. Attitudes of men about property and inheritance rights (values in percentage) – part II

3. Differences between women and men

Comparisons of the general data

Women and men respondents have gone through very similar questionnaires for the purpose of comparison. There are many differences among women and men, as expected, the first one being in the percent of the one who consider to have a property in their ownership.

Of the 50.5 percent of men who are entitled to at least one type of property, women are, in spite of this, less likely to declare themselves as owners of any property, with only 9.8 percent of them claiming to own property in their name.

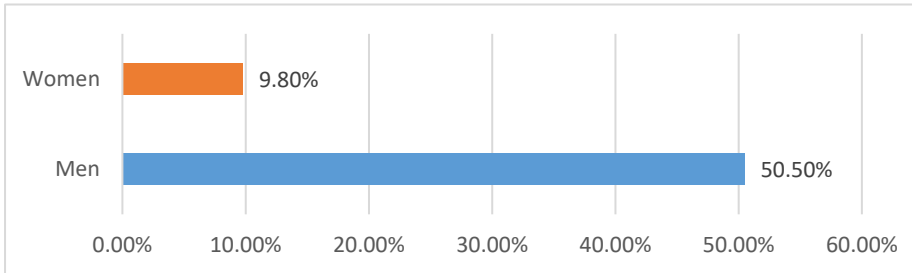


Chart 38. The difference between women and men claiming to have a property

What do we really know about property rights?

The difference goes further when examining the types of ownership that men and women have. While houses are owned by 40.4 percent of men, only 2.5 percent of women claimed to have a house/flat as a property. A smaller difference is for land which is owned by 28.8 percent of the male respondents compared to 6.5 percent of female respondents.

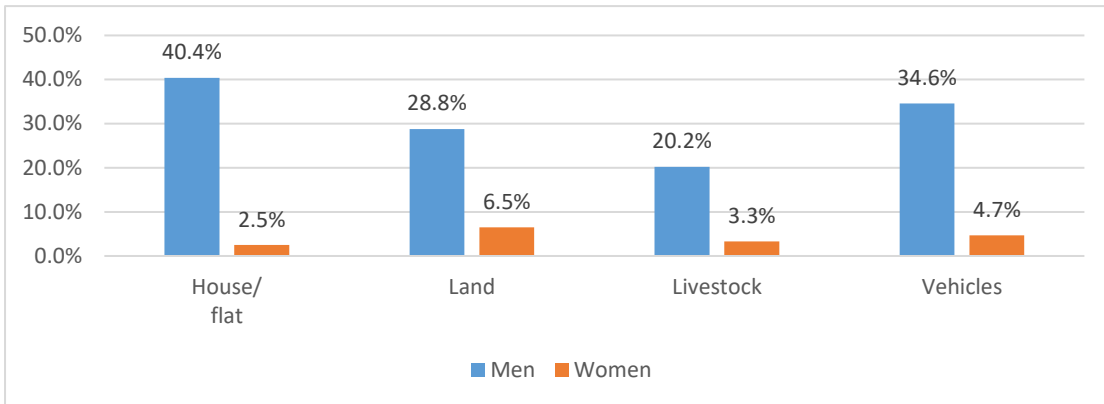


Chart 39⁴. The difference between women and men on what types of property do they own

Among women and men who own any property, there is a difference on how they have acquired it. While among women 38 percent have acquired the property through inheritance, among men this percentage is over 52 percent. A similar difference is for the property bought by themselves by 24 percent of women and 35 percent of men. An opposite difference is for the property acquired as a joint marital property, in which women have the lead with almost 38 percent compared to 12 percent by men. Technically this last percentage should be at a similar level for women and men.

⁴ This chart presents the percentage of the 'yes' responses to different options of this multiple choice question

What do we really know about property rights?

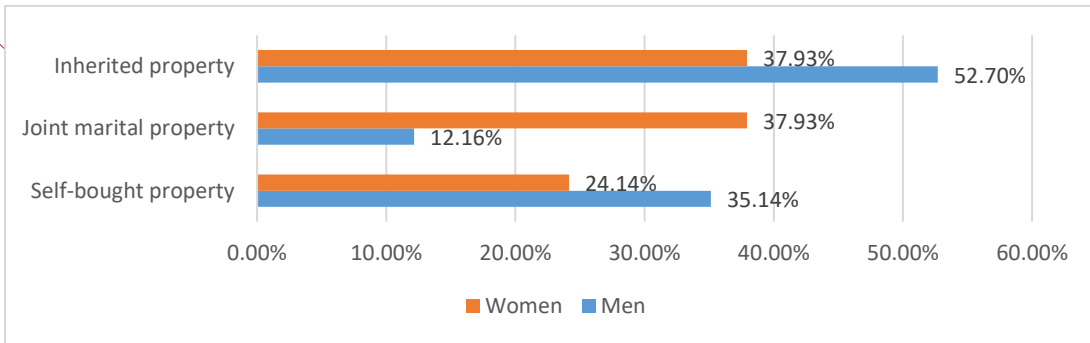


Chart 40. The difference between women and men on how did they acquire the property

Regarding the ambitions of women and men to have a property in the future, the difference in percentages is again very big between them. While acquiring a house in the future was an aim of 62 percent of men, the same was an aim for only 20.3 percent of women. Even bigger difference was in the aim to acquire land. Being a multiple choice question, a number of respondents selected more than one option. See the chart below for more details:

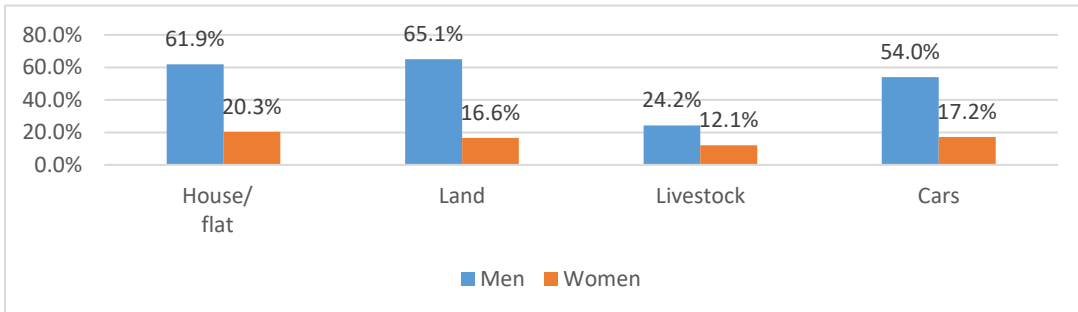
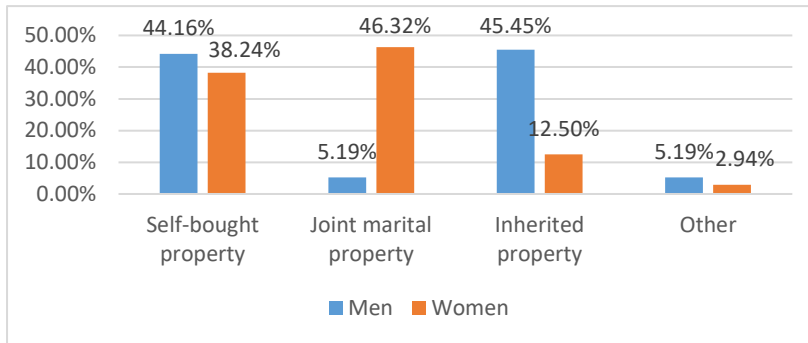


Chart 41⁵. The difference between women and men on what property they aim to have in the future

⁵ Again this is not a distribution of answers in percentage. This is the presentation of the percentage of the answer 'yes' to respective options of this multiple choice question

What do we really know about property rights?

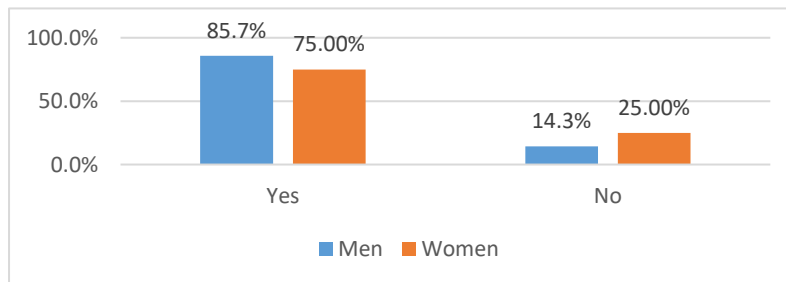
Among the ones aiming to have a property in the future there are big differences between women and men and how they plan to acquire this property. The biggest similarity is for 44.16 percent of men and 38.24 percent of women who plan to buy the property on their own, which still has a 6 percent difference. A big difference is in the option of acquiring in the future the property as a joint marital property where only 5 percent of men thought of it as an option, while it was the highest



percentage for women with around 46 percent. The opposite is for the option of acquiring any future property through inheritance which was selected by around 45 percent of men and only around 12 percent of women.

Chart 42. The difference between women and men on how they plan to acquire future property

One of the questions we asked women and men was if they are contributing in any way to the economic well-being of the household. This difference between women and men was not as big as expected in which there are 85.7 percent of men contributing with incomes in the family, while 75 percent of women claimed the same. We are attributing this high percent of women to the fact that



the majority of those women were KW4W trainees who have gone through social training that evaluates women's household, work in agriculture and in farming in a monetary value.

Chart 43. Difference between women and men on whether they contribute to household economic well-being

What do we really know about property rights?

When asked about details on the areas they contribute to the household economy, there are differences between women and men. While 37.41 percent of men contribute with a regular income around 12 percent of women do. A similar difference in percent was for the option of bringing incomes through agriculture in which women are leading with 48.54 percent and only 28.78 percent of men. Bringing income through farming is another option in which women had a higher percentage of 12.41 percent and men with 5 percent. Two other options were not the same for women and men, but which we have added as other potential source of incomes. While women work in handicrafts (6.5 percent) men work in construction (15.3 percent). While women work in women's associations (19.4 percent), men work in education (9.85 percent).

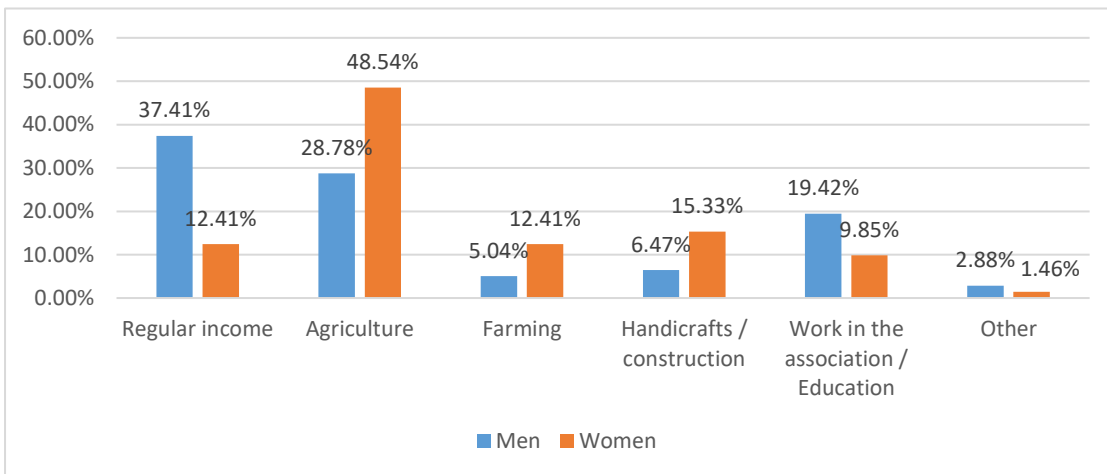


Chart 44. Difference between women and men on how do they contribute to the household economic well-being

What do we really know about property rights?

Difference between the knowledge of women and men

Data from this survey shows that the general knowledge on men on property and the position of women in property and inheritance is higher compared to women. The first question was on what they consider to be a property. While 88.30 percent of men have selected the house/building/shop as an option, 70 percent of women have selected it as an option. Similar percentage of women have also selected the 'land' option, while it was 92 percent of men who did that. See the chart⁶ below for the percent of women and men selecting each option.

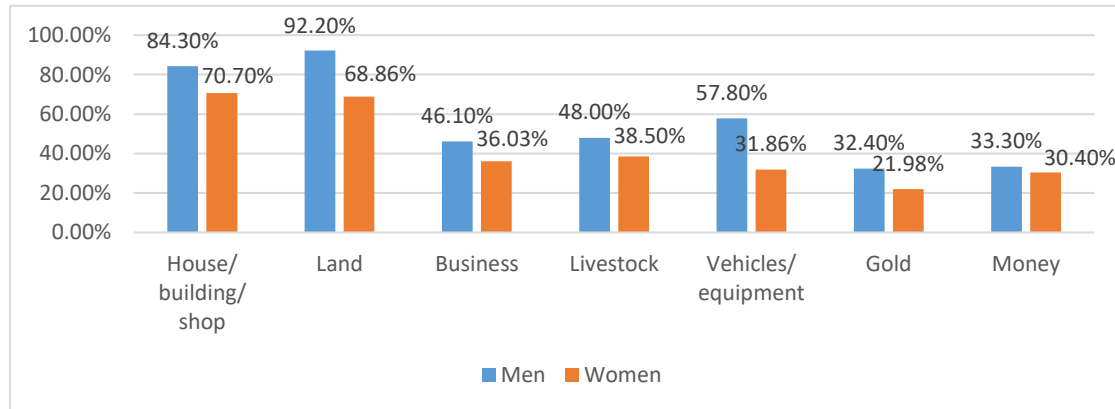


Chart 45. Difference in the opinions of women and men on what can be considered as property

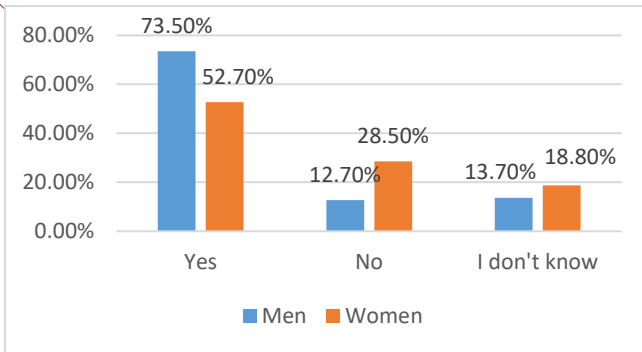
'Movable property is also a property that can be inherited. People tend to forget that this is as a possibility...'

Focus Group Discussion – male participant

⁶ This is not a distribution of answers in percentages. This is the presentation of the percentage of the answer 'yes' to respective options of this multiple choice question

What do we really know about property rights?

Asked whether women and men think the laws in Kosovo protects women's property rights, men



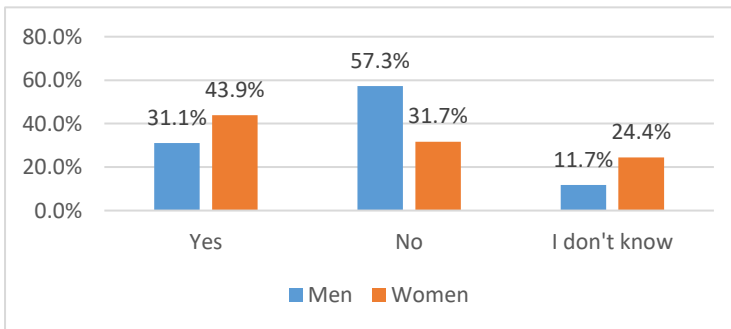
tend to differentiate the normative from the reality, as a considerable part of them (73.5 percent) think the law is in favor of women's property rights. This chart falls for women resulting in only 52.7 percent of women who think the law supports their property rights. 18.8 percent of women responded that they do not know and 13.7 percent of men who answered the same.

Chart 46. Difference in the opinions of women and men if the law support women's property rights

'Even though laws are written to be understood by the general population, it seems that there is no interest among the population to search for the laws and read them.'

Focus Group Discussion – female participant

Similar to the question above, we asked if they think the law in Kosovo gives more inheritance rights to the sons thus damaging the daughters. Again more women (43.9 percent) think that the



law discriminates females/girls when it comes to the inheritance rights, while 31.1 percent of men think the same thing. The number of women who have no knowledge is around 24 percent compared to 11.7 percent of men.

Chart 47. Difference in the opinions of women and men if the law gives more property rights to sons to the detriment of daughters

What do we really know about property rights?

In testing out the knowledge of women and men on how does the distribution of the inheritance looks like according to the existing laws in Kosovo, again more man (65 percent) gave the correct answer compared to almost half of the women. Almost 19 percent of women have selected the option that ‘daughters are entitled to the $\frac{1}{4}$ of the share for sons’, while 14.3 percent of men selected the same option. About a similar percent among women and men (around 5 percent) think that the law foresees daughter getting $\frac{1}{2}$ of the share for sons. Again the percent of women who have selected the ‘I don’t know’ option is higher among women (around 27 percent) than men (around 15 percent).

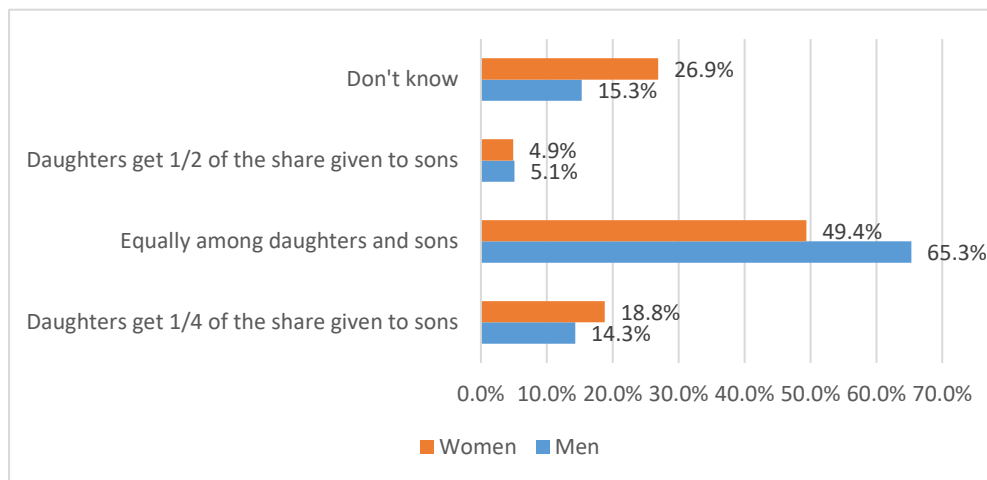


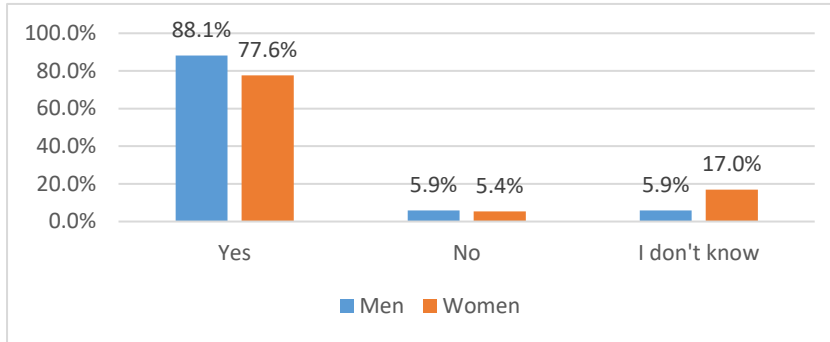
Chart 48. Difference in the opinions of women and men on how the distribution of inheritance is done according to the laws in Kosovo

‘Women have and don’t have knowledge about this issue. They think they know, but only when you ask for more details they are not able to respond.’

Focus Group Discussion – female participant

What do we really know about property rights?

Men and women defend a similar position when asked whether women's property rights can be considered a fundamental human right. Around 88.1 percent of men think that property rights are a fundamental human right, followed by 77.6 percent of women who think the same. This



percentage is followed by 17 percent of women who do not know whether women's property rights are fundamental human rights or not and 5.9 percent of men think the same.

Chart 49. Difference in the opinions of women and men if property rights are part of the fundamental human rights

In the question regarding the joint marital property, again a higher percent of men (46 percent) had the correct answer compared to women (with around 43 percent). While women tend to estimate that the property inherited by the spouse is considered a joint marital property with 23.2 percent, only 13 percent have seen this as a correct answer. On the other side the level of men who perceive joint marital property as property that is inherited during marriage is higher (with 22 percent) than in women (with 8.5 percent). Women tend to confuse more the joint marital property and the husbands' inherited property.

'Women confuse the inherited property with the joint marital property and this is causing a lot of disputes in the registration of the joint marital property.'

Focus Group Discussion – male participant

What do we really know about property rights?

Around 19 percent of women do not know what can be considered as a joint marital property compared to 11 percent of men.

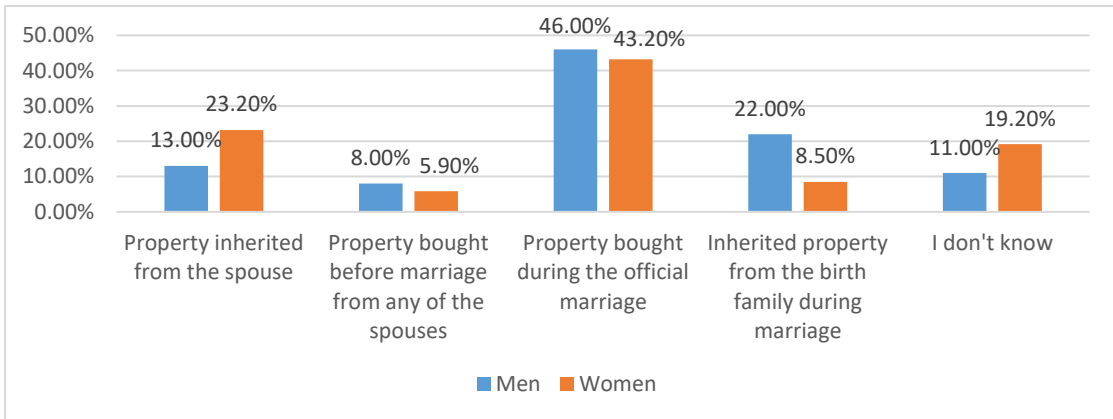
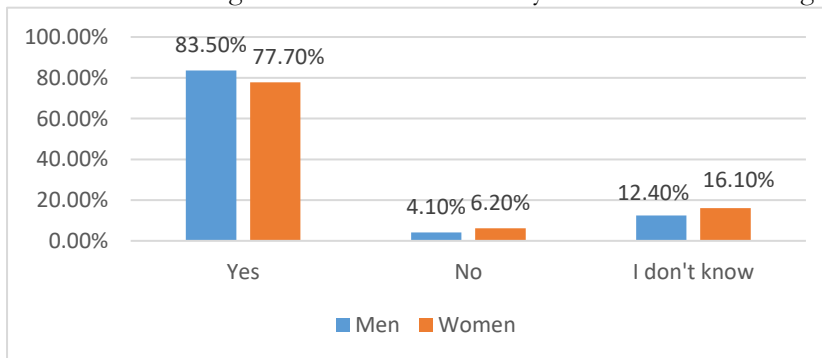


Chart 50. Difference in the opinions of women and men on what is a joint marital property

Most men and women think women are entitled to joint marital property even if they have never contributed to regular income in the family's economic well-being during marriage. Thus, the



percentage of men who think joint property belongs to women who have never worked reaches up to 83.5 percent of respondents and 77.7 percent of women respondents.

Chart 51. Difference in the opinions of women and men if women are entitled to the joint marital property even if they do not do paid work

What do we really know about property rights?

Men and women share similar opinions as to why women renounce their inheritance rights. There are three options with differences bigger than 10 percent amidst women and men. The option 'family property is very small to share' was selected by nearly 38 percent of men compared to 23 percent of women. Around 30 percent of women claimed that women 'are not aware that they have a share in inheritance' compared to around 16 percent of men who think the same. The option that was selected by most respondents was that women renounce their inheritance because they 'don't want to ruin their relationships with brothers and parents'. This was selected as an option by 75.5 percent of men and 67.4 percent of women.

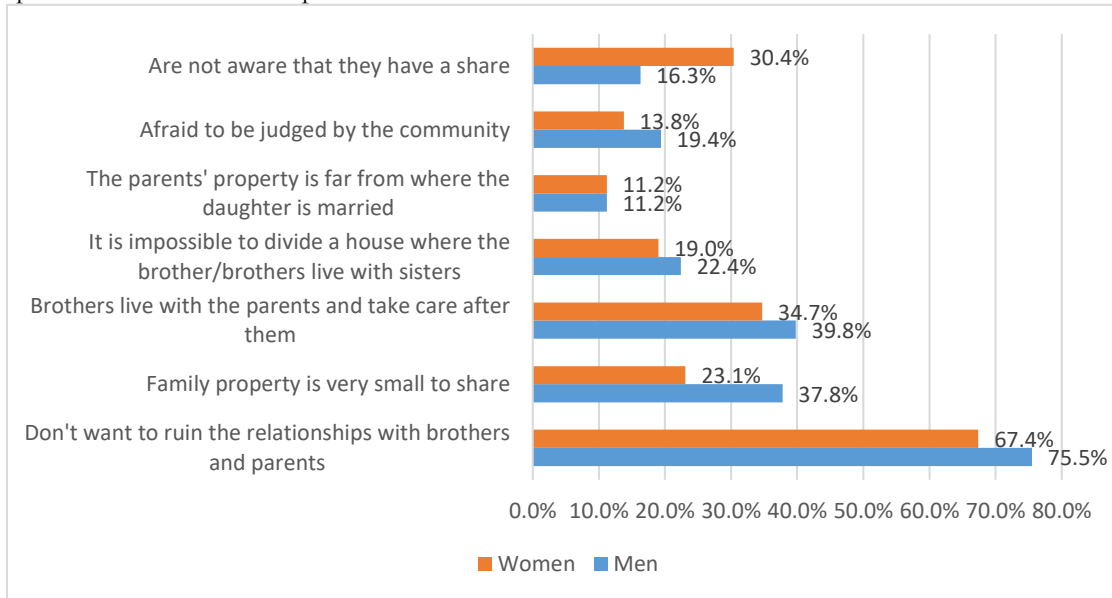


Chart 52⁷. Difference in the opinions of women and men on the reasons why women renounce from inheritance rights

⁷ This is not a distribution of answers in percentages. This is the presentation of the percentage of the answer 'yes' to respective options of this multiple choice question

What do we really know about property rights?

Differences between the attitudes of women and men

Men and women show similar attitudes when talking about their children and the division of inheritance equally. 76 percent of men and 73 percent of women agree completely that property must be divided equally between daughters and sons. Another similar distribution of answers between women and men is in the statement that ‘children who take care and live with parents should inherit the entire property’ with 43.5 percent of women evaluating this statement as very true similarly with 41.3 percent of men.

Initially, 37 percent of women agree that if a family has only daughters the inheritance should not belong to them as they will not continue the same surname, compared to 11.6 percent of men to think so. Also a high percentage of women (40.4 percent) think that ‘it is appropriate for a daughter renounce their property because the house cannot be divided into many parts’, compared to 24 percent of men. Another major difference in attitudes is the perception of why women withdraw from their inheritance. While about 62 percent of women agree that they don’t want a share of inheritance in order to not ruin the relationships with brothers and parents, only about 19 percent of men agree to that.

Two charts below present in more details the distribution of answers for women and men, having two statements being different for men compared to women.

What do we really know about property rights?

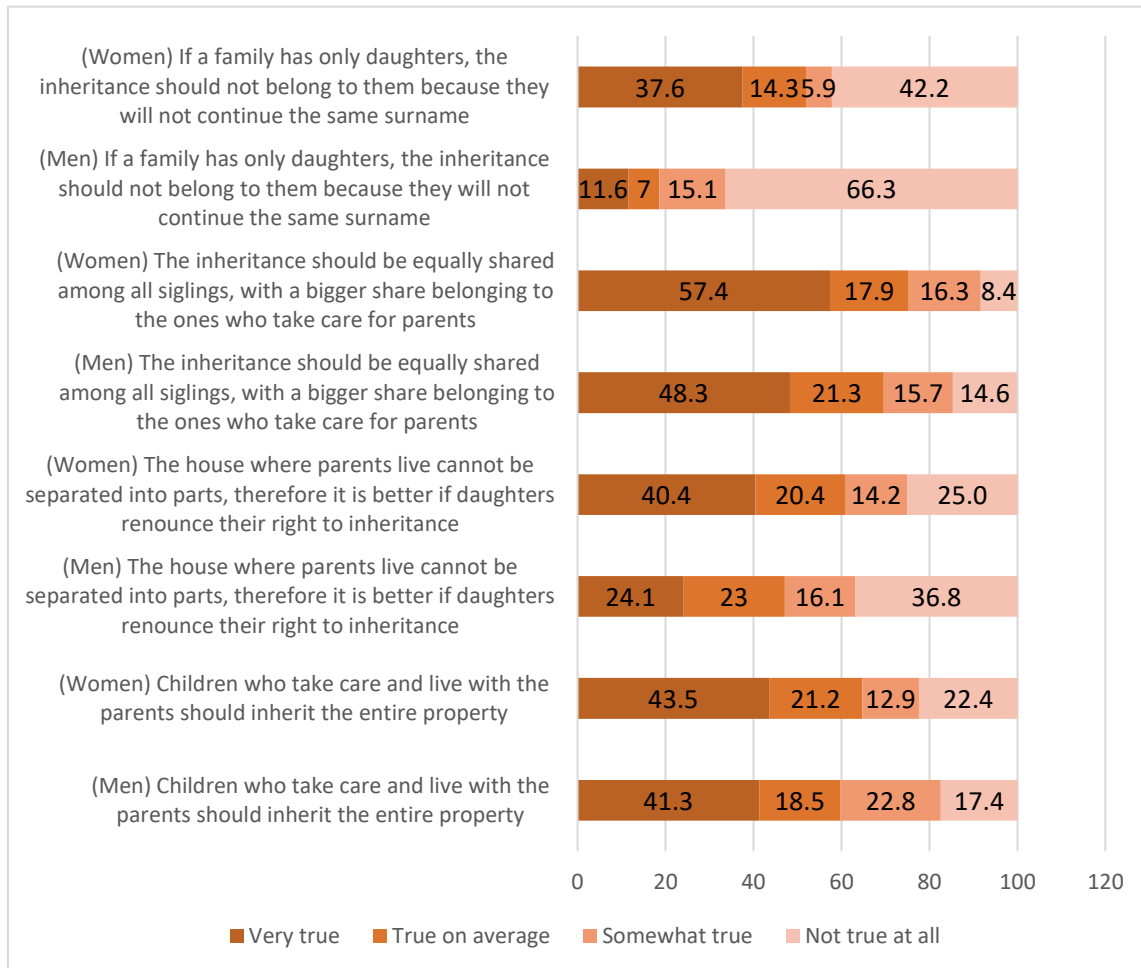


Chart 53. Difference in attitudes of women and men – part I (presented in percentages)

What do we really know about property rights?

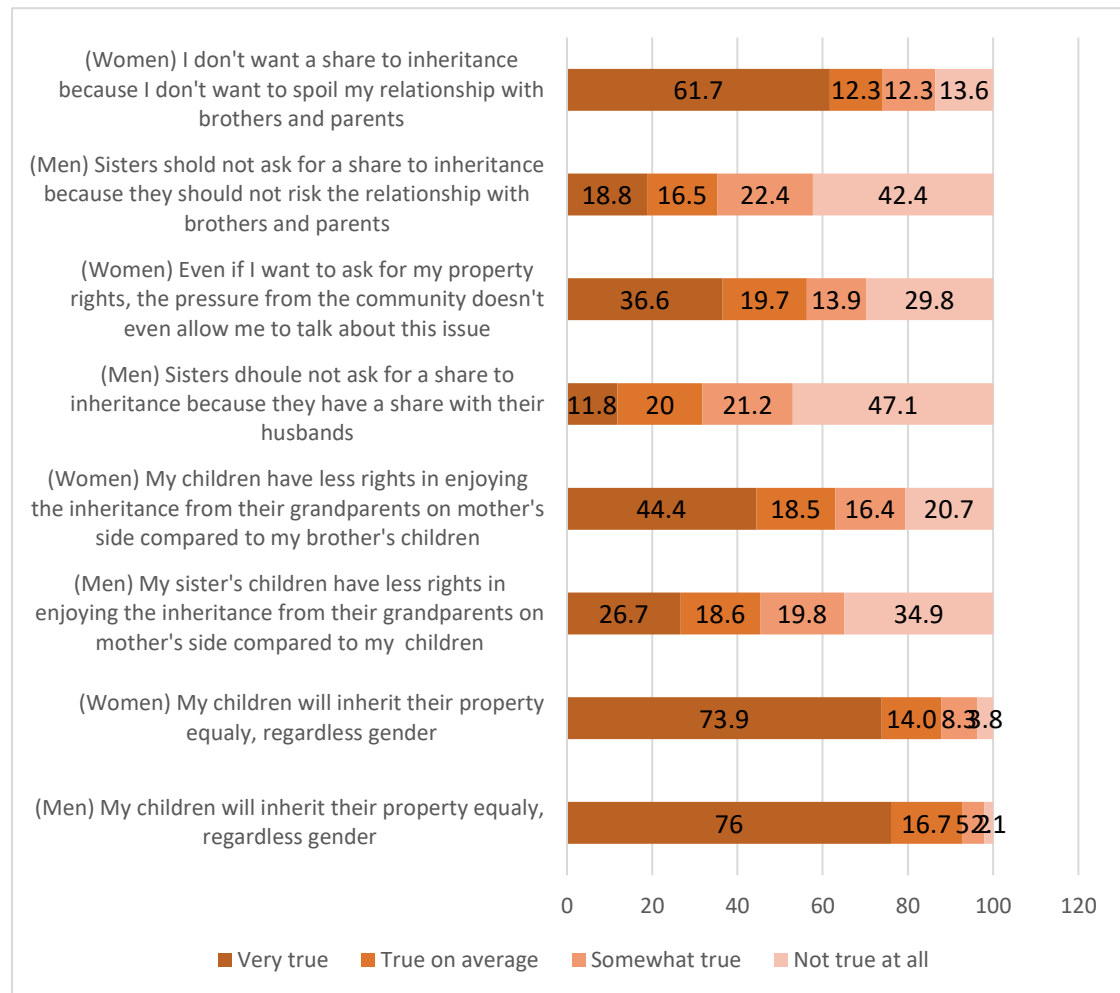


Chart 54. Difference in attitudes of women and men – part II (presented in percentages)

List of Charts

Chart 1. Women respondents by municipality.....	11
Chart 2. Percent of women who claim to have a property in their name – disaggregated by municipality.....	12
Chart 3. Distribution of answers on what women consider as their property.....	12
Chart 4. How did women acquire property?	13
Chart 5. What do women aim to have in the future?.....	13
Chart 6. How do women aim to acquire the property in the future?.....	14
Chart 7. Comparison between the view of economic conditions of women’s birth family and married family.....	15
Chart 8. Has the birth family of women gone through the inheritance process?.....	15
Chart 9. If women did not receive any portion of inheritance, what was the reason?	16
Chart 10. Will women have spouses’ support in seeking their inheritance rights?	17
Chart 11. What do women consider property?	18
Chart 12. Do the laws in Kosovo support women’s property rights – according to women?.....	19
Chart 13. Do the laws in Kosovo favor inheritance to sons to the detriment of daughters – according to women?	19
Chart 14. The distribution of inheritance based on Kosovo laws – according to women	20
Chart 15. Are the property rights part of the fundamental human rights – according to women? 20	
Chart 16. What is a joint marital property – according to women?.....	21
Chart 17. Are women entitled to joint marital property even if they do not work with salaries – according to women?	21
Chart 18. Why do women withdraw from inheritance – according to women?	22
Chart 19. Attitudes of women about property and inheritance rights (presented in percentages) – part I.....	24
Chart 20. Attitudes of women about property and inheritance rights (presented in percentages) – part II.....	24
Chart 21. Respondents by municipality.....	25
Chart 22. What do men consider as their property?.....	25
Chart 23. Distribution of answers on what men consider as their property.....	26
Chart 24. How did men acquire property?	26

What do we really know about property rights?

Chart 25. What do men aim to have in the future?	27
Chart 26. How do men aim to acquire the property in the future?	27
Chart 27. Has the family of men gone through the inheritance process?.....	28
Chart 28. Did sisters take shares in the inheritance?.....	28
Chart 29. Reasons why sisters were not entitled to their share of the inheritance.....	29
Chart 30. What do men consider as property?.....	30
Chart 31. Do the laws of Kosovo favor inheritance to sons to the detriment of daughters – according to men?	31
Chart 32. The distribution of inheritance based on Kosovo laws – according to men.....	31
Chart 33. Are property rights part of fundamental human rights – according to men?	32
Chart 34. What is a joint marital property – according to men?	32
Chart 35. Why do women renounce their inheritance rights – according to men?	33
Charts 36. Attitudes of men about property and inheritance rights (values in percentage) – part I	35
Chart 37. Attitudes of men about property and inheritance rights (values in percentage) – part II	35
Chart 38. The difference between women and men claiming to have a property.....	36
Chart 39. The difference between women and men on what types of property do they own.....	37
Chart 40. The difference between women and men on how did they acquire the property	38
Chart 41. The difference between women and men on what property they aim to have in the future.....	38
Chart 42. The difference between women and men on how they plan to acquire future property	39
Chart 43. Difference between women and men on whether they contribute to household economic well-being.....	39
Chart 44. Difference between women and men on how do they contribute to the household economic well-being.....	40
Chart 45. Difference in the opinions of women and men on what can be considered as property	41
Chart 46. Difference in the opinions of women and men if the law support women’s property rights.....	42
Chart 47. Difference in the opinions of women and men if the law gives more property rights to sons to the detriment of daughters	42

What do we really know about property rights?

Chart 48. Difference in the opinions of women and men on how the distribution of inheritance is done according to the laws in Kosovo	43
Chart 49. Difference in the opinions of women and men if property rights are part of the fundamental human rights.....	44
Chart 50. Difference in the opinions of women and men on what is a joint marital property.....	45
Chart 51. Difference in the opinions of women and men if women are entitled to the joint marital property even if they do not do paid work.....	45
Chart 52. Difference in the opinions of women and men on the reasons why women renounce from inheritance rights.....	46
Chart 53. Difference in attitudes of women and men – part I (presented in percentages)	48
Chart 54. Difference in attitudes of women and men – part II (presented in percentages).....	49

ÇIKAT LINDIN N'SHPI T'VET!