

GENDER DISAGGREGATED DATA - WESTERN BALKANS

STATISTICAL REPORTS 2005 - 2013



TABLE OF CONTENTS & REVISION HISTORY

1 CONTENTS

1.	REVISION HISTORY	5
2.	PROJECT OVERVIEW	1
2.1.	The project objective	1
2.2.	Target areas	1
2.3.	Data source	1
2.4.	Data quality issues	1
2.5.	Detailed data analysis	2
3.	APPROACH USED	3
4.	RECOMMENDATIONS	12
4.1.	Federation of Bosnia and Herzegovina	12
4.2.	Republika Srpska	12
4.3.	Republic of Kosovo	13
4.4.	Albania	13
4.5.	Serbia	13
4.6.	FYR Macedonia	14
4.7.	Montenegro	14
5.	FEDERATION OF BOSNIA AND HERZEGOVINA	15
5.1.	Ownership analysis	15
5.2.	Ownership maps	16
5.2.1.	Women having 100% share of the property	17
5.2.2.	Women having 50-99% share of the property	18
5.2.3.	Women having 25-50% share of the property	19
5.2.4.	Women having less than 25% share of the property	20
5.3.	Mortgage Analysis	21
5.4.	Additional reports	22

TABLE OF CONTENTS & REVISION HISTORY

5.4.1.	Sample analysis	22
5.4.2.	ID analysis	26
5.4.3.	Table with data	28
6.	REPUBLIKA SRPSKA	29
6.1.	Ownership analysis	29
6.2.	Ownership maps	30
6.2.1.	Women having 100% share of the property	31
6.2.2.	Women having 50%-99% share of the property	32
6.2.3.	Women having 25%-50% share of the property	33
6.2.4.	Women having less than 25% share of the property	34
6.3.	Mortgage analysis	35
6.4.	Additional reports	37
6.4.1.	Table with data	37
7.	SERBIA	38
7.1.	Ownership analysis	38
7.2.	Ownership maps	39
7.2.1.	Women having 100% share of the property	40
7.2.2.	Women having 50-99% share of the property	41
7.2.3.	Women having 25-50% share of the property	42
7.2.4.	Women having less than 25% share of the property	43
7.3.	Mortgage Analysis	44
7.4.	Additional reports	45
7.4.1.	Types of property Analysis	45
7.4.2.	Property Acquisition Analysis	49
7.4.3.	ID analysis	52
7.4.4.	Table with data	53
8.	ALBANIA	58

TABLE OF CONTENTS & REVISION HISTORY

8.1.	Overall ownership analysis	59
8.2.	Female ownership analysis	60
8.3.	Ownership maps	61
8.3.1.	Women having 100% share of the property	62
8.3.2.	Women having 50%-99% share of the property	63
8.3.3.	Women having 25%-50% share of the property	64
8.3.4.	Women having less than 25% share of the property	65
8.4.	Mortgage analysis	66
8.5.	Additional reports	67
8.5.1.	Inheritance Analysis	67
8.5.2.	Number of daily applications analysis	68
8.5.3.	Table with data	71
9.	REPUBLIC OF KOSOVO	74
9.1.	Ownership analysis	74
9.2.	Ownership maps	75
9.2.1.	Women having 100% share of the property	76
9.2.2.	Women having 50%-99% share of the property	77
9.2.3.	Women having 25%-50% share of the property	78
9.2.4.	Women having less than 25% share of the property	79
9.3.	Mortgage Analysis	80
9.4.	Additional reports	82
9.4.1.	Table with data - ownership	82
9.4.2.	Table with data – mortgages	83
9.4.3.	Table with data – female ownership ranges	84
10.	MONTENEGRO	86
10.1.	Ownership analysis	86
10.2.	Ownership maps	88

TABLE OF CONTENTS & REVISION HISTORY

10.2.1.	Overall ownership	88
10.2.2.	Women having 50% - 100% share of property	89
10.2.3.	Women having 30%-50% share of property	90
10.2.4.	Women having 0%-30% share of property	91
10.3.	Mortgage Analysis	92
10.4.	Additional reports	94
10.4.1.	Table with data - ownership	94
10.4.2.	Table with data – mortgages	95
11.	FYR MACEDONIA	97
11.1.	Ownership analysis	97
11.2.	Ownership maps	98
11.2.1.	Women with 100% share of the property	99
11.2.2.	Women having 50%-99% share of the property	100
11.2.3.	Women having 25%-50% share of the property	101
11.2.4.	Women having less than 25% share of the property	102
11.3.	Mortgage Analysis	103
11.4.	Additional reports	104
11.4.1.	Table with data	104
12.	ADDITIONAL EXPLANATIONS	106
12.1.	Calculating relevant ownership ratio	106
12.1.1.	Example	106
12.2.	Color scale	107

TABLE OF CONTENTS & REVISION HISTORY

1. REVISION HISTORY

The following table shows the change history and process of making of this report, as well as representatives of World Bank who made a review of this document on certain dates which are listed. This research lasted from 10th of January 2014 to 28th of February 2014.

Version	Date	Author	Comments	Reviewed
1.00	13.01.2014	Mihovil Santic (MS)	Original content. FBiH with 5 courts statistics added.	Rumyana Tonchovska, Renee Giovarelli
1.10	16.01.2014	MS	Added more maps, gray colors, presented two typical areas in detail	Rumyana Tonchovska, Renee Giovarelli
1.20	20.01.2014	MS	Titles for percentage statistics changed, presentation of mortgage statistics shortened	Rumyana Tonchovska, Renee Giovarelli
1.30	26.02.2014	MS	Countries data added, approach, recommendations added	Rumyana Tonchovska
1.40	06.03.2014	MS	Charts, Maps references added, naming corrected, last changes finished	Rumyana Tonchovska

2. PROJECT OVERVIEW

2.1. The project objective

The project development objective of the Land and Gender – Improving data availability and use in the Western Balkans (P147100) World Bank technical assistance project (TA) is to build capacity and raise awareness over the need and means for inclusive and informed land administration in the Western Balkans region.

2.2. Target areas

The reports presented are from these areas:

- Albania
- Bosnia and Herzegovina (with separate reports from the Federation of Bosnia and Herzegovina and Republika Srpska)
- Republic of Kosovo¹
- FYR Macedonia
- Montenegro and
- Serbia.

2.3. Data source

Gender disaggregate ownership data in all target areas are available in existing Land Registry databases. All the databases are technically similar; however, quality and amount of data required for this project may vary substantially throughout the different areas.

2.4. Data quality issues

Since all the data originate from old Land Registry records and due to a relatively recent transfer into electronic form, we found many issues, regarding quality of data used. Generally, gender related issues can be analyzed from existing data but we strongly recommend improvement of existing data in current electronic form – these improvements will be listed later in this document.

¹ *This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.*

2.5. Detailed data analysis

To provide these reports, very detailed data mining and analysis were executed on the databases. In order to access these data, please refer to IT teams responsible for reports in all listed target areas. Example of such detailed data is provided for Federation of B-H in Appendix 1 of this document.

3. APPROACH USED

For collecting the data we asked 7 IT teams in all the countries to prepare their own data, according to existing state in Land Registry databases. Every IT team had to analyze the data and provide statistics as follows:

- Percentage of Women registered in Land Registry database
- Percentage of women owning different portions of properties – e.g. <25%, 25%-50%, 50%-100% and 100%
- Percentage of women having mortgages on their name
- If available, history of this data during the last several years
- If possible, information if properties owned by women are inherited or bought
- Relation of women ownership data across the regions in relation to region status – rural/urban

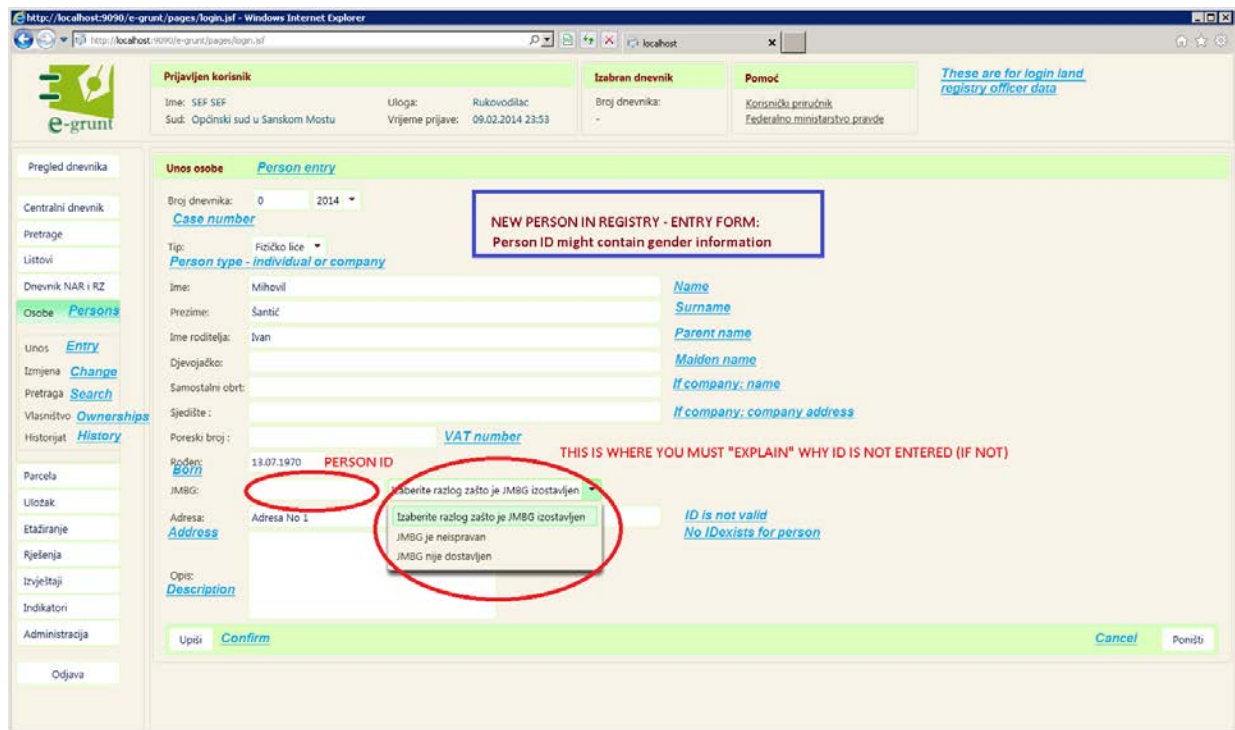
We asked every country to prepare all this data distributed by regions inside the countries, so we can identify possible differences.

Most of these countries was having relatively new software for Land Registry and/or databases including only last several years of data useful for this statistics (in some cases only the current state).

To identify gender, Personal ID is used (except in Albania, where the gender info is stored separately) taken from person entry screen. However, in some countries this approach led to too small statistical sample because many persons entered into system was having no personal ID or it was invalid. To overcome this problem, we created database of most often used women/men names, giving them gender information manually. With this miscellaneous database, we were able to extract gender information solely by using owner name from the database. This approach still does not cover all the cases but still we've been able to cover more than 95% entries from the Land Registry database.

All the software systems in covered countries are now having person entry forms demanding from operator to input personal ID and/or gender info.

Example from E-Grunt (Federation of Bosnia and Herzegovina):



Picture 3-1

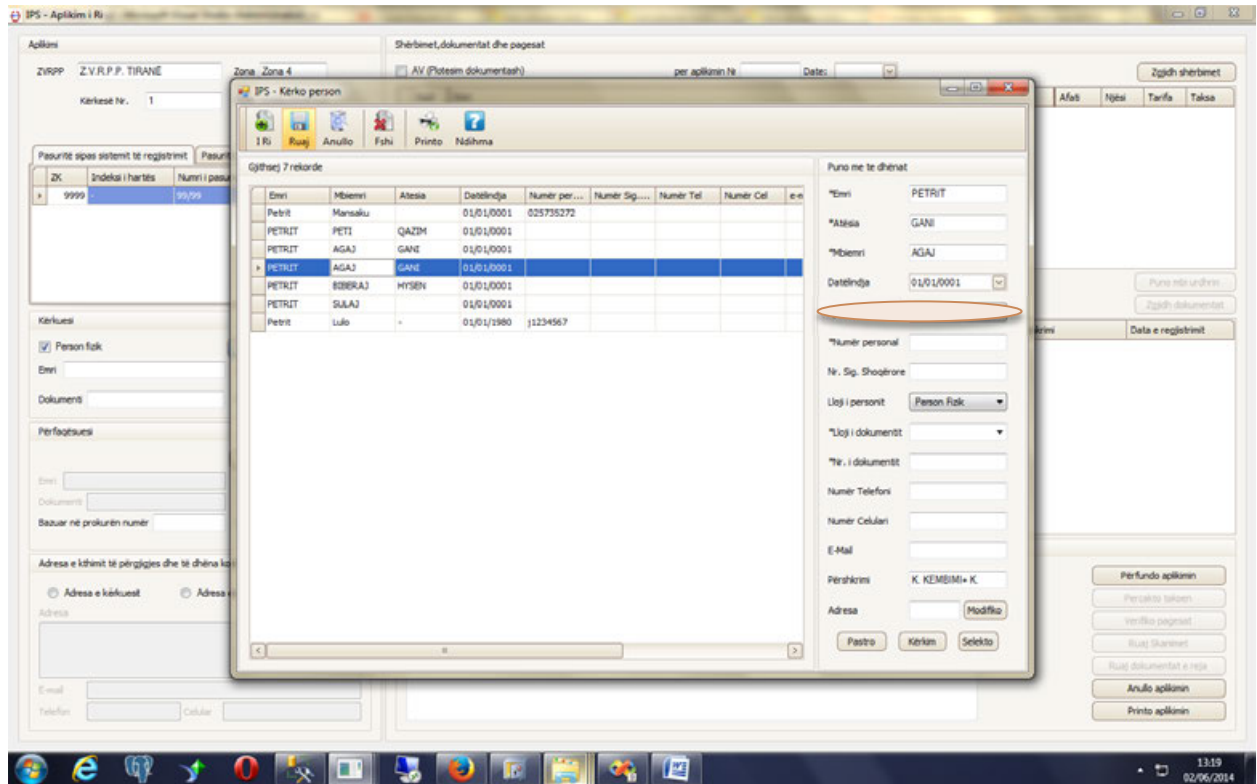
As we can see in this screenshot, “Person ID” has to be entered and if not, there must be entry containing the reason, why this ID is missing.

For all the countries covered, we would propose interfacing the Land Registry data with Citizen Registry data – in order to make owner’s data without errors, complete and up to date.

Similar approach was used in Albania – but there is also possibility to directly input gender information (without need to extract it from personal ID number afterwards):

When you create a new application in the field signed with red the front office specialist enters the gender (male or female):

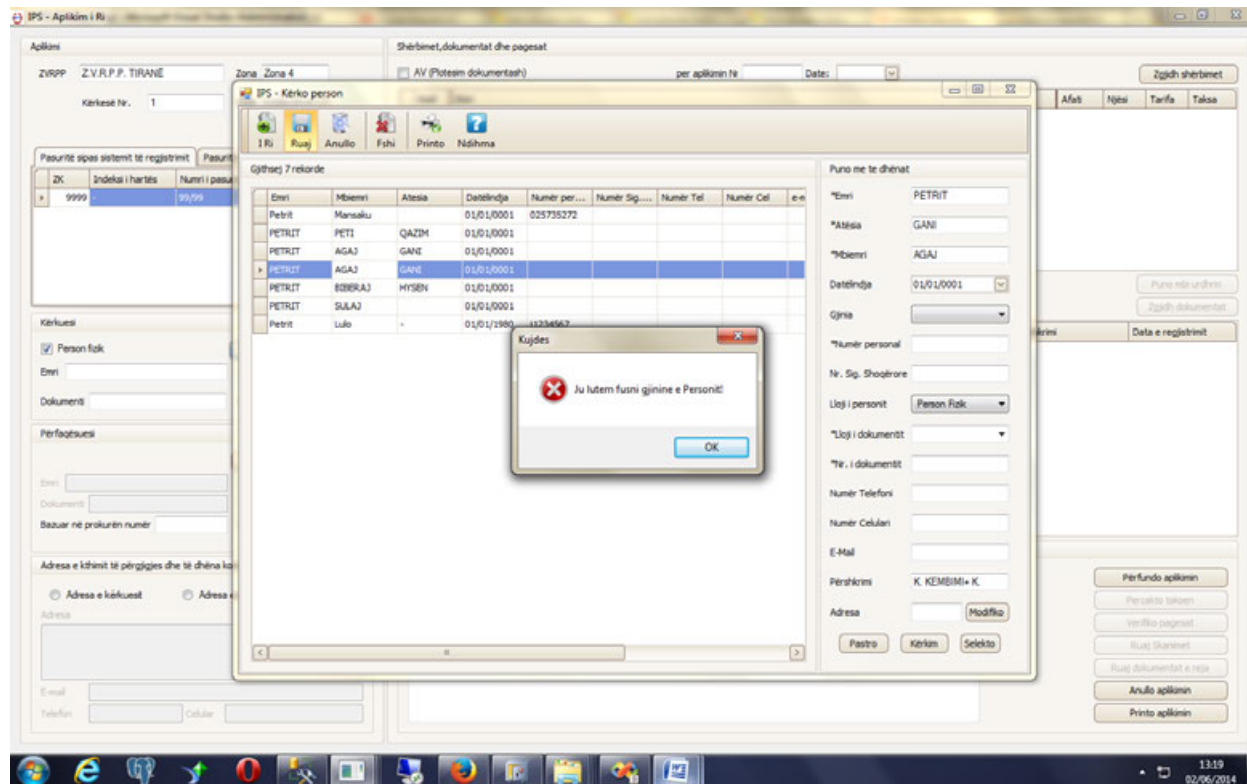
Gender disaggregated data - Western Balkans, Statistical Reports



Picture 3-2

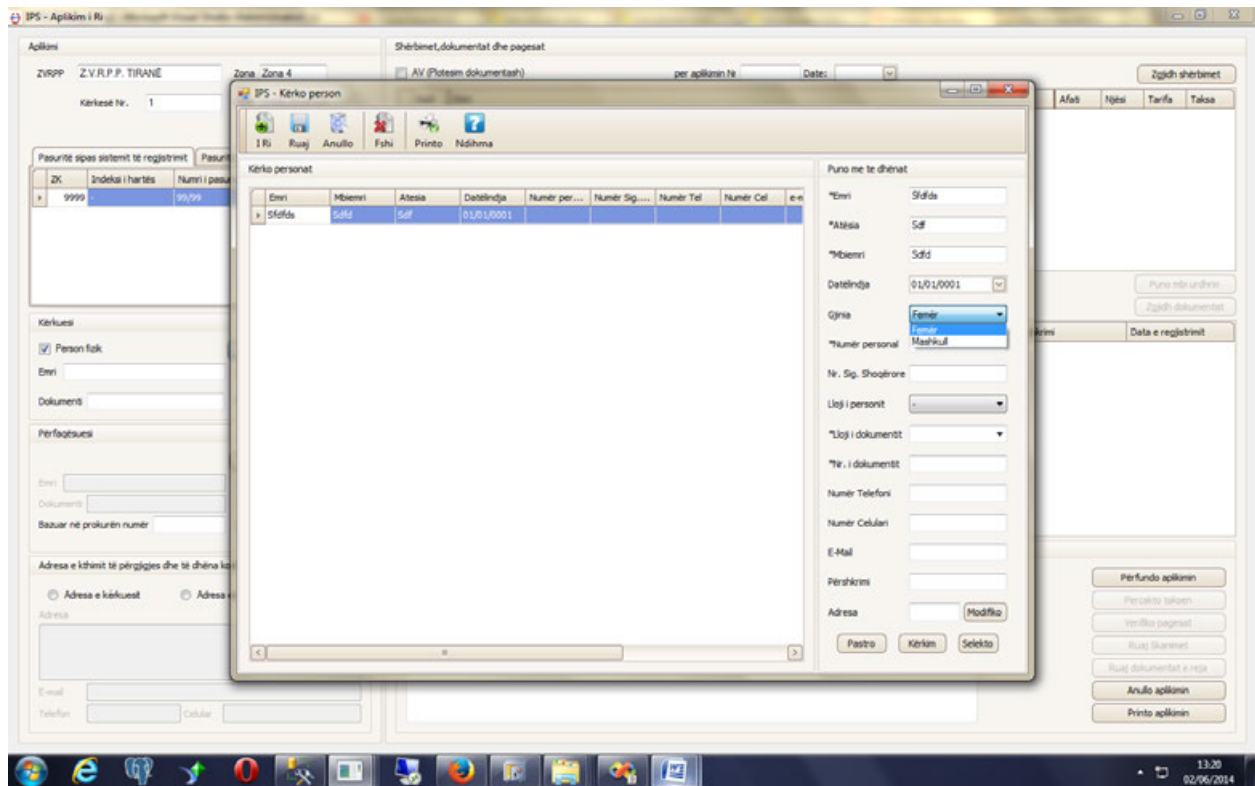
When you try to save the form and forward it to next spet and you didn't select the gender field, the application tells you to "please enter a gender for the applicant", as you can see below:

Gender disaggregated data - Western Balkans, Statistical Reports



Picture 3-3

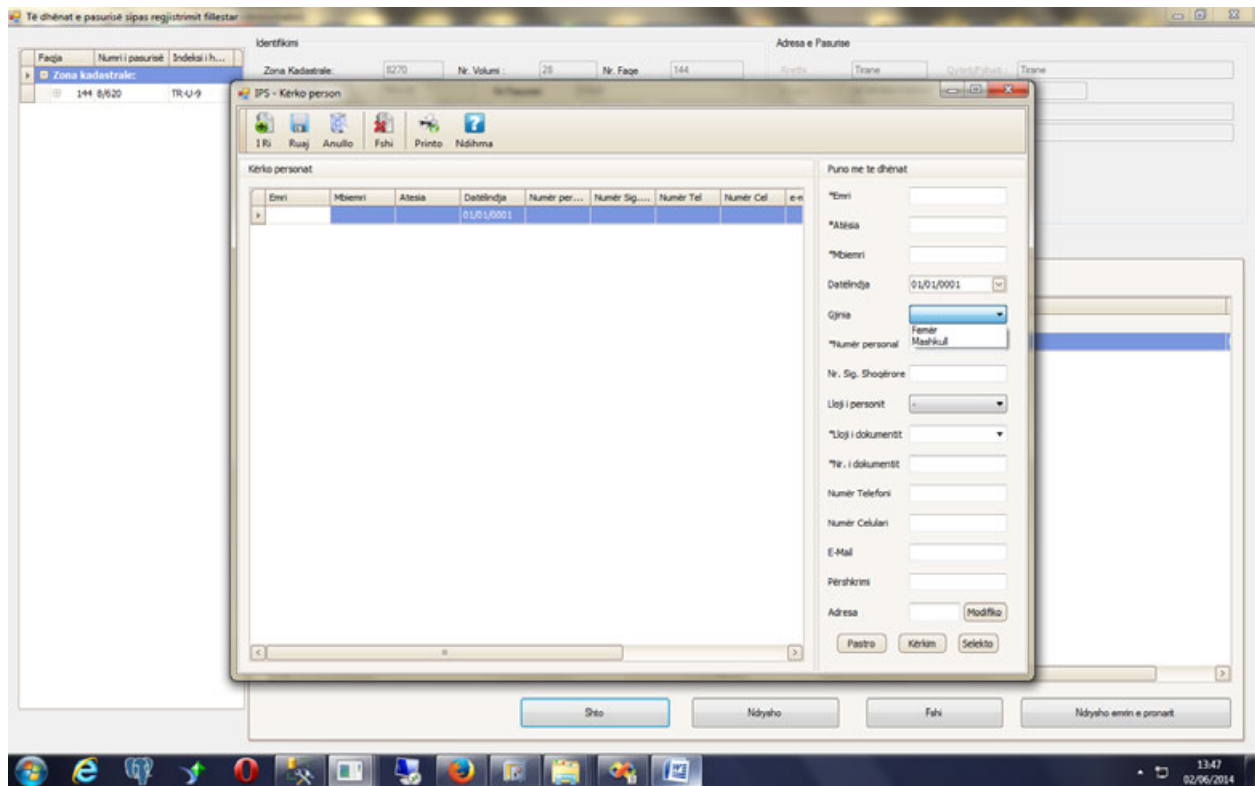
- Below is the form with the two genders showed in the button "Gjinia: (Femer/Mashkull)



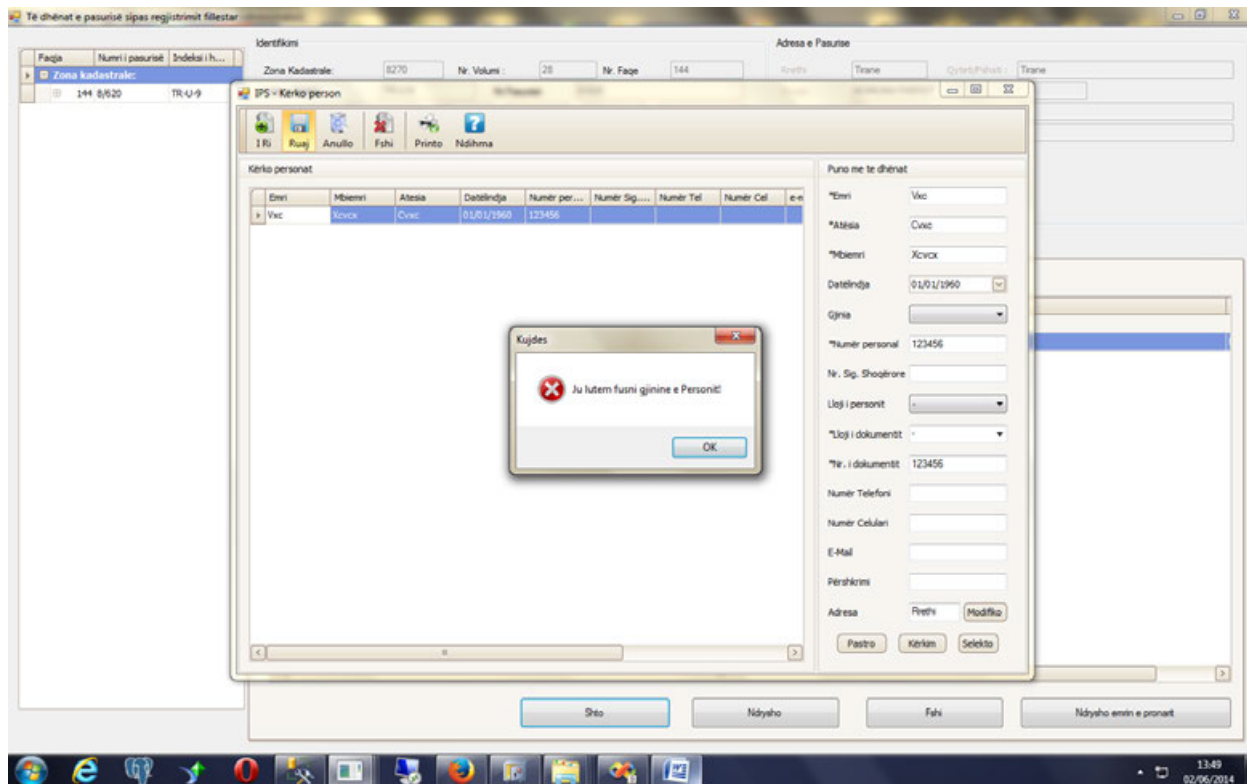
Picture 3-4

Also, in the Kartela form it is required to enter the gender of the property owner and cannot be saved if the gender is not specified, as you can see below:

Gender disaggregated data - Western Balkans, Statistical Reports



Picture 3-5



Picture 3-6

As described by our partners in Montenegro, databases in covered countries are under construction and can be greatly improved in the future:

The basic function of Real Estate Management is keeping up to date and high-quality property records. Throughout history, this record is structured in different ways depending on the level of development of society, technological development, financial possibilities and the needs of society for this kind of data.

So today on the territory of Montenegro, there are three types of cadastral records of real estate:

- The real estate cadastre,
- Land cadastre,
- Census Cadastre.

As you may know, Real Estate Management is, through the Land Administration Project and Management (LAMP), implementing a project of upgrading software solution that is designed to work with data of cadastral records.

By the analysis of software solution, it is concluded that it is necessary to carry out the improvement of functionality and the architecture of software solutions, which is caused by some of the following facts:

- Changing legislation (Law on Cadastre, the Law on Notaries, Law on Protection of Personal Data, etc).
- Adapting to new technological requirements, such as data exchange via online services, condition monitoring data in real time, integration with other information systems at the level of the Government of Montenegro, local governments, etc.
- The need to improve the quality of available data, in order to provide the prerequisites for integrated application solution. This process is conditioned by the application of legal regulations and prescribed procedures for data changes.
- The impossibility of forming a unified database due to data inconsistencies and complicated procedures for compliance of data.

Improving the quality of data in each case appears as the need for different types of analyzes reports and statistics.

In previous versions of the software solution, there was no option of recording a partial holder of rights to immovable property, as provided in the adopted model by upgrading software solutions. Since the quality of the data about ID holder of real estate rights does not provide automatic data processing, we planned that during migration, some of the information is processed on the basis of well-known ID number, and by that get information about the semi holder of property. Also, in the same way using the name by which we now prepare data, we will do data processing, but for some of the information automatic and manual processing are needed together. We believe that by adding a field for recording a gender, provision of statistical data and all other data that are part of cadastral records will be possible.

Software should provide mandatory recording of ID and gender. In order to have consistent recording of owner's data, at least for the citizens of Montenegro, the proposal is to use the base of citizens (in cooperation with state bodies responsible for this data). Data processor must perform the input of data and that is what the human factor is definitely.

Despite all the effort that must be invested, importance of effective management of land administration is a strong argument for urgency in addressing emerging requirement. Timely and current information which the user gets on a quick, easy and efficient way is sure the reason for good implementation of the project for upgrading the software solution.

Pregled dnevnika

- Centralni dnevnik
- Pretrage
- Listovi
- Dnevnik NAR i RZ
- Osobe
- Parcela property**
- Unos
- Izmjena
- Pretraga
- Brisanje
- Cjepanje
- Spajanje
- Kombiniranje

Unos nove parcele new property entry

Detalji parcele property details

Broj dnevnika: 122 2012 case number

Broj uložka: 3445 KO: entry number and area code

Broj parcele: 9999 / 99 property number

Površina parcele: 78 m² area of property

Naziv parcele: Dvorište property name

Adresa parcele: stupska bb address of property

Detalji o kulturama details about the cultures on property - e.g. house, backyard, ...

Broj kultura na ovoj parceli: 1 number of cultures

Površina (m ²)	Kultura	Broj zgrade	<u>area - culture name - house number (if house)</u>
74	Dvorište		

Razlika: 4 m² difference between sum of culture areas and whole property area

Primjedba official comment, operator's comment

Upiši confirm Poništi

Picture 3-7

4. RECOMMENDATIONS

4.1. Federation of Bosnia and Herzegovina

- Personal ID number is not present at majority of owners in FBiH. In some courts, there are only 10% of persons having personal ID in their LR records
- Person/owner names are often presented in wrong fields – i.e. first name is written in last name fields, both – first and last names are written in last name field, etc...
- Person/owner parent names are often written in person first or last name fields
- Invalid “attributes” are written for persons in their first and last name fields – there should be strictly names written (not relationships to somebody, or similar non-name info)
- Many legal entities are written in LR records as persons – also many persons are written as legal entities
- There are many “syntax” error in names – so some characters are missing
- There are some persons having personal ID which is invalid – so it is not written in accordance to “module 11 rule checksum”
- There are some persons having personal ID valid but this ID is not belonging to this person – because the personal ID is for opposite gender
- Mortgages are written in C sheet in many different currencies (from old Yugoslav dinars to DM, DEM, EUR, and KM...)
- In previous software for LR there was no option for decimal places in mortgage values. So many courts used last two digits as decimal places – but not consistently! So mortgage values can be determined only by carefully human reading of C sheet comment texts
- There is no indicator showing if property is inherited or bought by owner. If inherited, from which owner it was inherited would be useful data.

4.2. Republika Srpska

- Due to change in organization of Land Registry in recent years, many municipalities are having databases with “extra” data – now belonging to municipalities from other regions. This change was influenced by joining cadastral and land registry data.
- Number of valid personal IDs is very low
- Mortgages are defined with different currencies and also only in description

- No data identifying if property is inherited or bought by owner

4.3. Republic of Kosovo

- Many owners do not have ID number, or have some string that not presented ID number.
- Many owners have duplicate ID number. For instance, two owners have one ID number.
- **More than 50% of persons (legal and natural) do not contain valid national ID numbers, instead they contain previous internal numbers from the previous cadastral information system (i.e. KCID123456)**
- There is near 1% of natural persons containing in their first names additional information, such as father's name, despite the existence of a separate "Father's Name" column.
- There is no standard for mortgage values when presented in textual or in numerical form

4.4. Albania

- There are still many records without gender info (null) (more than 2/3 of records)
- From the existing database it is not possible to extract history data
- Small number of records comparing to population number in country
- Identification of owners is at very low level – emphasis on more identification data in system for the future
- Data taken in account cannot represent the real picture for situation in Albania because of small sample (only 1/3 of all records have identified genders). It resulted in absurd percentages for Albania in all sections of research.

4.5. Serbia

- No possibility for history data – only the current state in this database
- In mortgage data there is no evidence, who created mortgage
- It is not possible to extract rural/urban status of the regions directly from Land Registry Databases (we used separate study to get that info)

4.6. FYR Macedonia

- No possibility for history data – only the current state in this database
- Poor detailed data – only basic percentages for every section needed in research
- Impossible to analyze details about ID validity and other aspects because of poor data provided

4.7. Montenegro

- In previous versions of the software solution, there was no option of recording a partial holder of rights to immovable property
- Software should provide mandatory recording of ID and gender
- The impossibility of forming a unified database due to data inconsistencies and complicated procedures for compliance of data

5. FEDERATION OF BOSNIA AND HERZEGOVINA

In all maps of Federation Bosnia and Herzegovina, gender is correctly identified in 98.5% of all records. For the gender identification all valid IDs and names data are used together, in order to get the most accurate and valid information about registered properties among women and men.

5.1. Ownership analysis

These data were extracted from all databases of all individual provinces (cantons) in FBiH during 9 years which are displayed on the x axis of this chart, starting from 2005 till 2013. All of provinces provided the same reports but. As visible, there are almost three times more male owners than female owners, since the approximate percentage for men during these nine years is about 75%, and for women about 25%. In other words, there are $\frac{3}{4}$ of male owners and only $\frac{1}{4}$ of female owners.

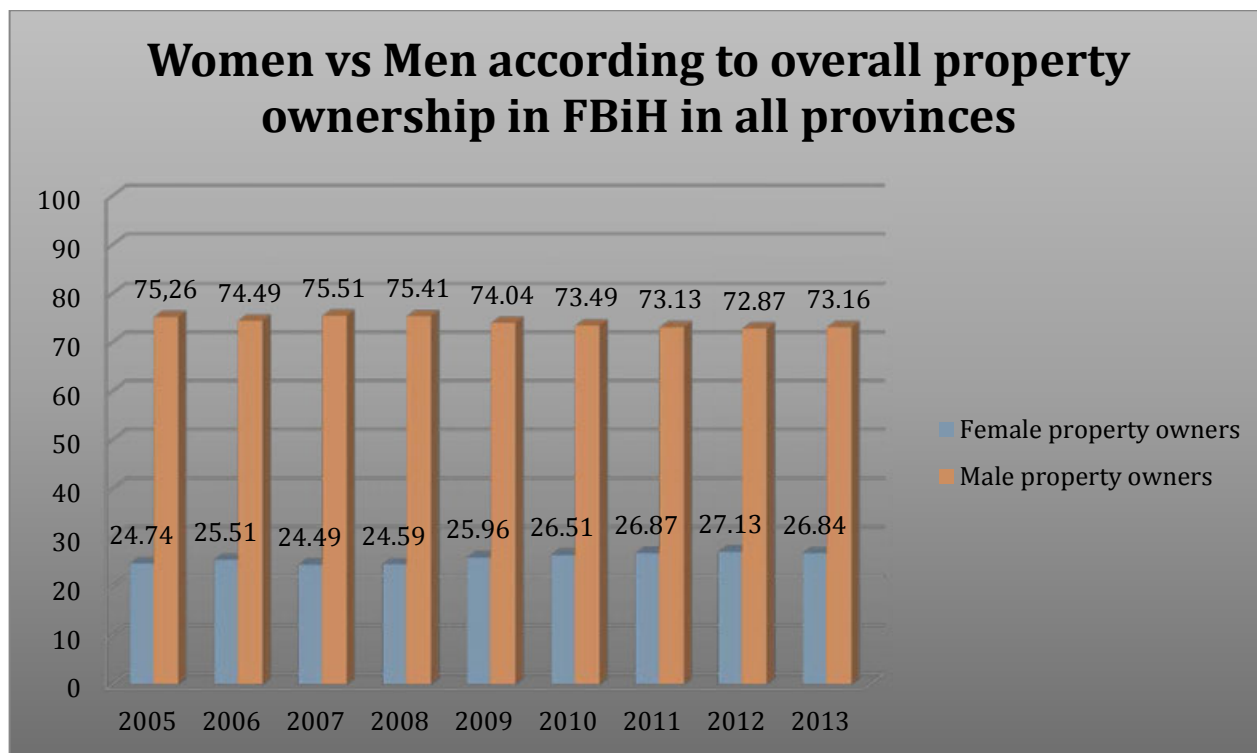


Chart 5-1

Note: Labels of figures in the chart represent percentages.

5.2. Ownership maps

Since we already know overall percentages of female owners of property for FBiH, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property for each province. The best way to display that information is by a map, where data are divided in four categories according to ownership volume.

Those categories are:

- **100% ownership of property,**
- **50%-99% ownership of property,**
- **25%-50% ownership of property and**
- **Less than 25% ownership of property.**

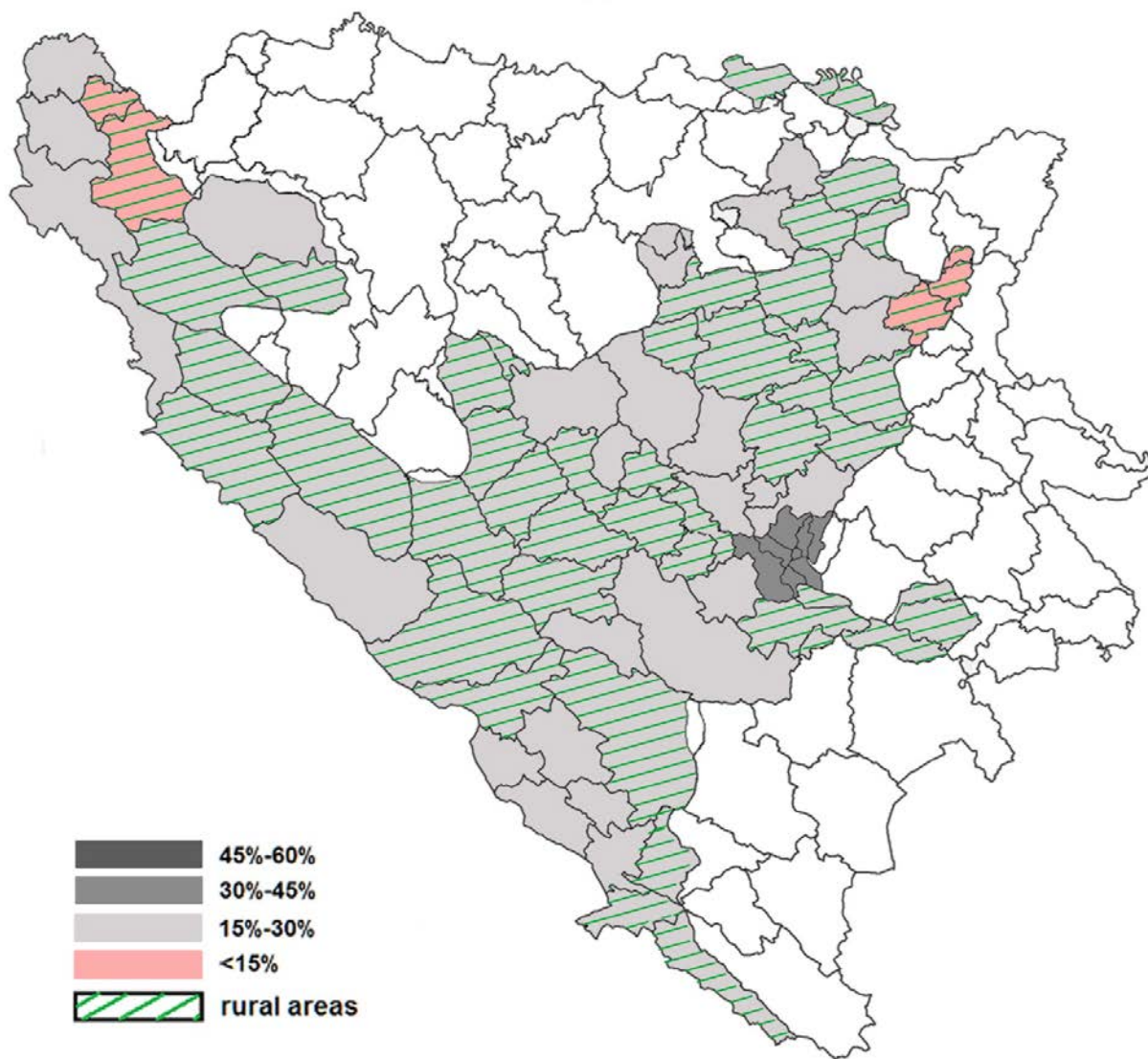
Maps refer only to female owners across each province in FBiH, and this categorization is made for each country (entity) involved in this research. Each map is shortly described and analyzed.

Each color shade (in our case it is grey) in legend refers to a certain percentage range, and areas covered with green lines represent rural areas. Percentage ranges refer to volume of representation of a certain category, whether it exists in a higher or lower volume in each territory.

Color scale is described and proposed in one of the last chapters of this research paper.

5.2.1. Women having 100% share of the property

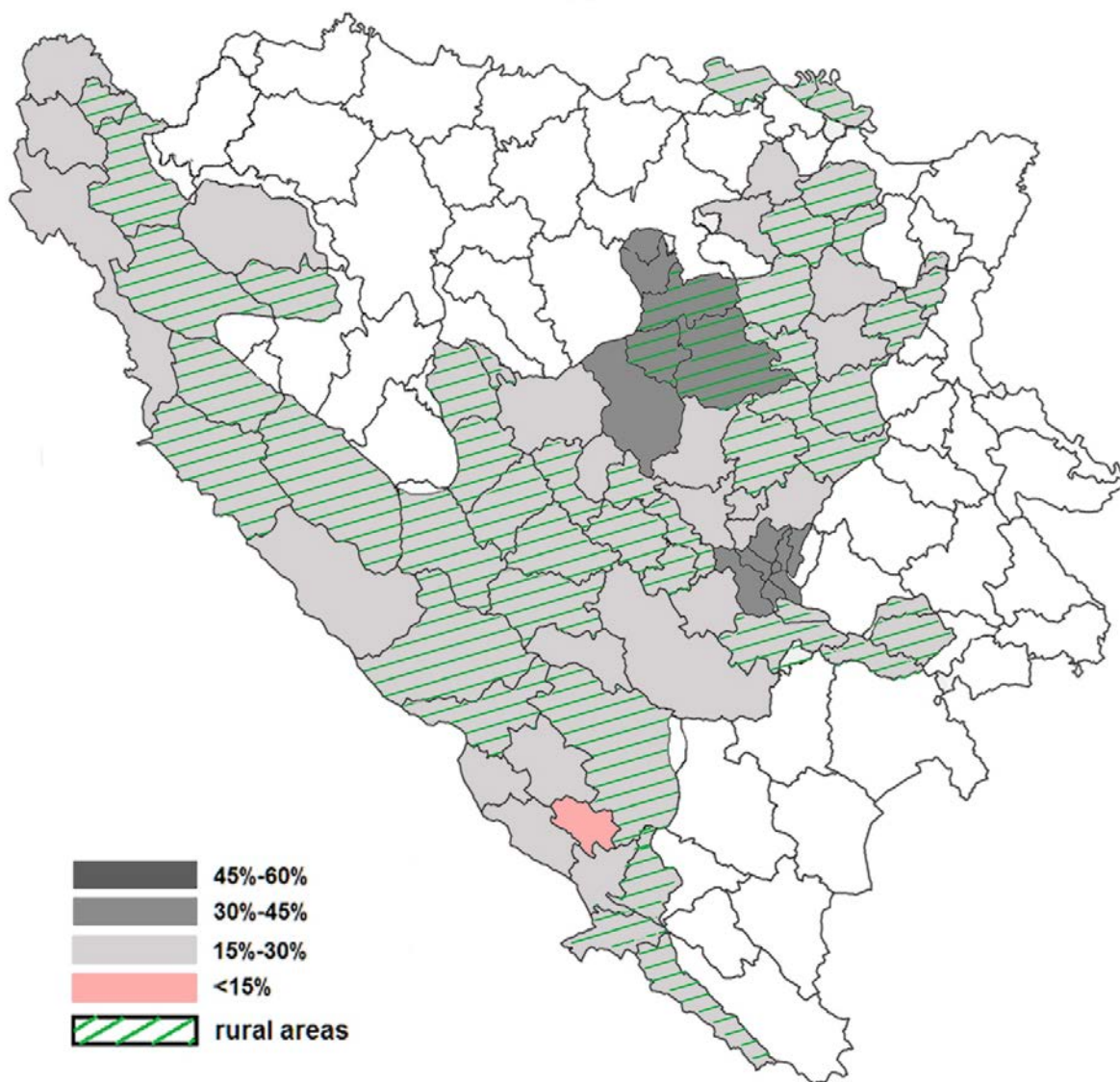
As written, this map represents volume of women that are single owner of property across each province of FBiH. Most of 100% female owners of property are stated in the Sarajevo canton, which is most urban canton in FBiH, and count from 30% to 45%. In other areas 100% female owners are present in smaller number which amounts generally from 15% to 30%, and there are even areas with less than 15% of women having 100% share of property, at the Northwestern and Northeastern part of country.



Map 5-1

5.2.2. Women having 50-99% share of the property

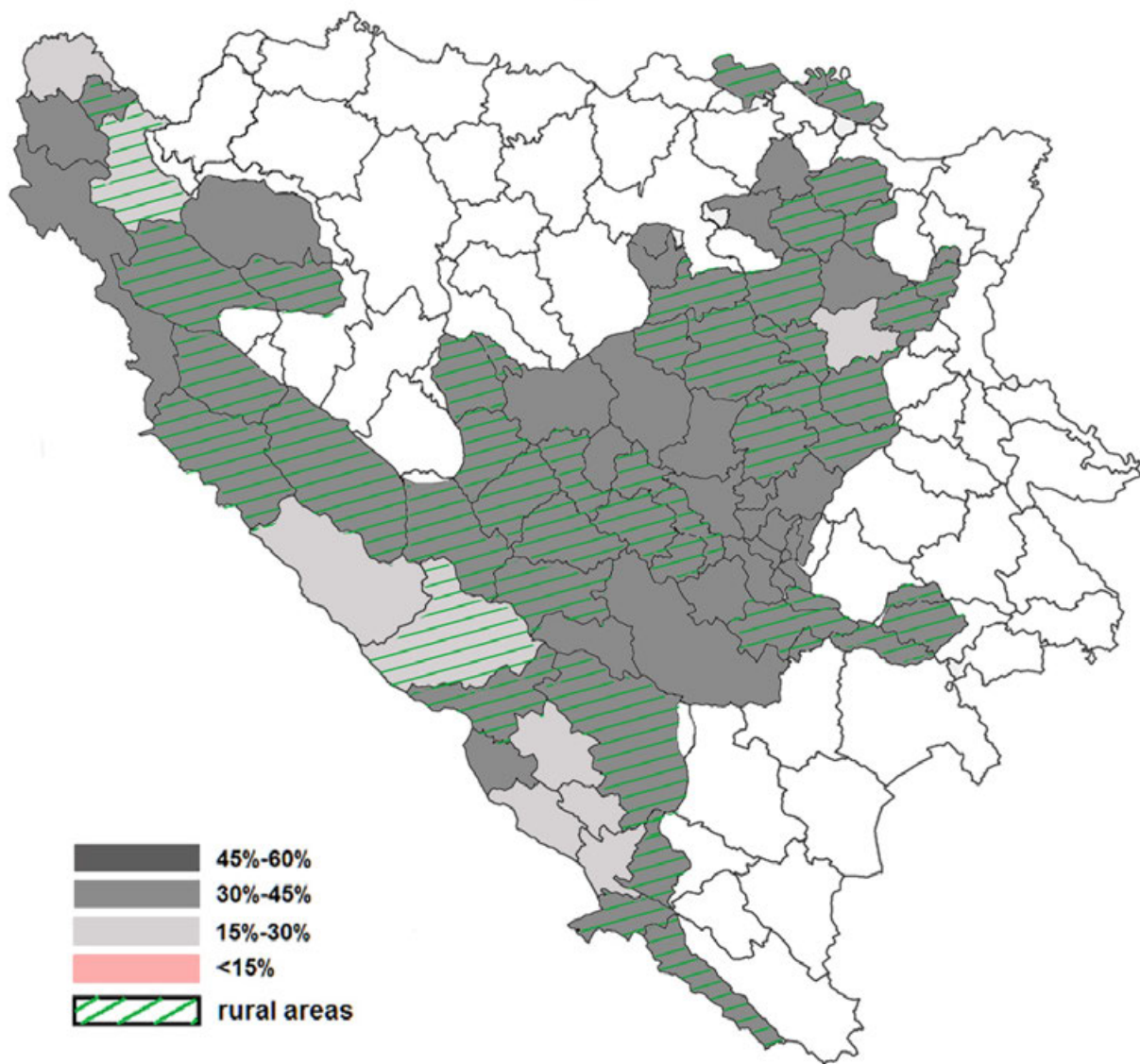
This map presents overall picture of women having 50-99% share of the property, i.e. it presents different volumes of presence of 50-99% female property owners. As visible, Zenica-Doboj canton and Sarajevo canton are areas with highest percentage of 50-99% female property owners, and that is in a range of 30%-45%. In other cantons/municipalities, number of 50-99% female property owners ranges from 15% to 30%, and in Western – Herzegovina canton, there are places with even less than 15% of these owners (female, 50%-99% share of ownership).



Map 5-2

5.2.3. Women having 25-50% share of the property

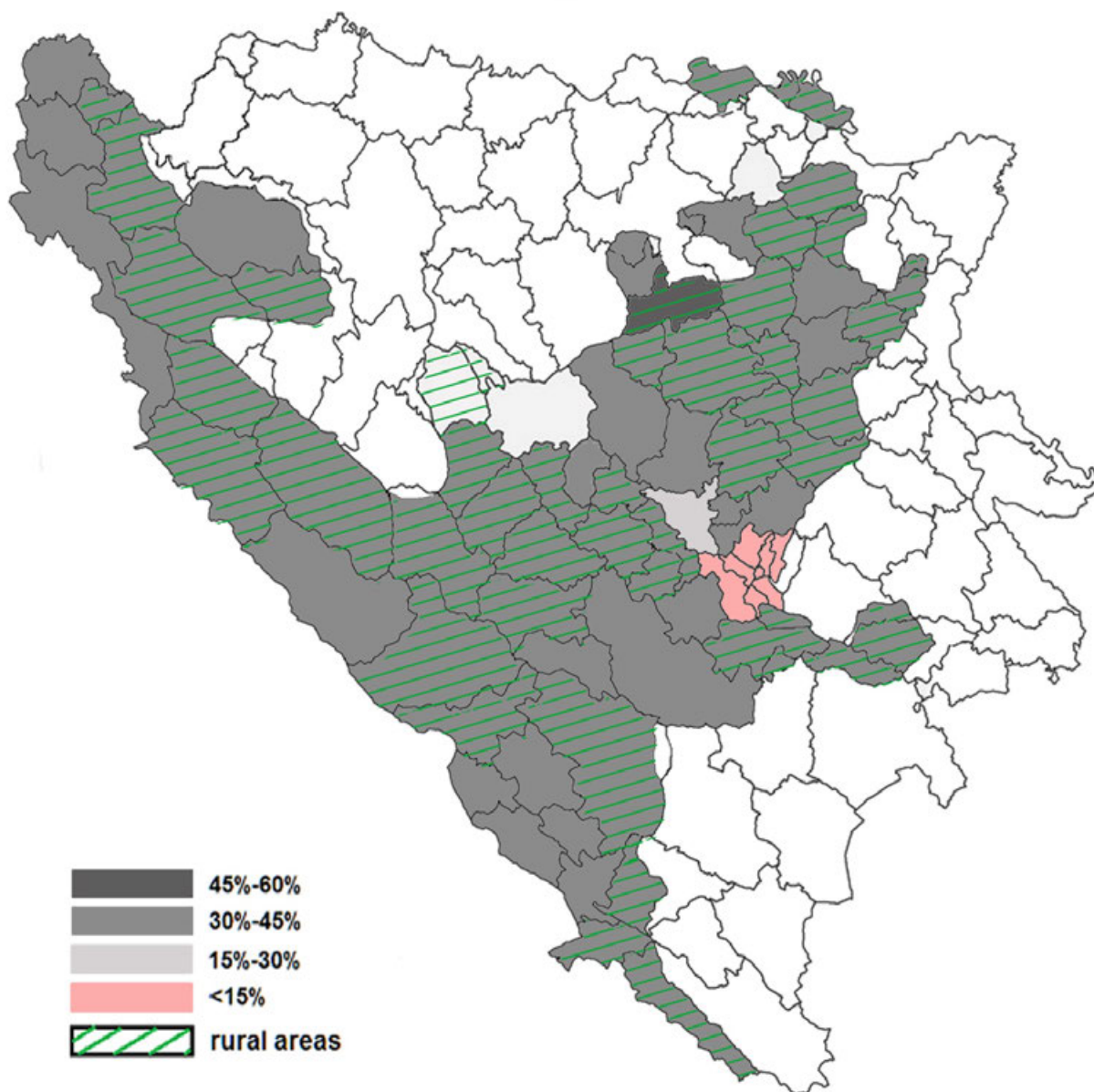
As visible in the map below, women that have 25%-50% share of property are mostly present in a range 30%-45% across cantons. There are parts of FBiH with 15%-30% of female owners with 25%-50% share of property, and those are the very Northwestern part and Southwest of FBiH. There are no areas with less than 15% of women that have 25%-50% share of the property.



Map 5-3

5.2.4. Women having less than 25% share of the property

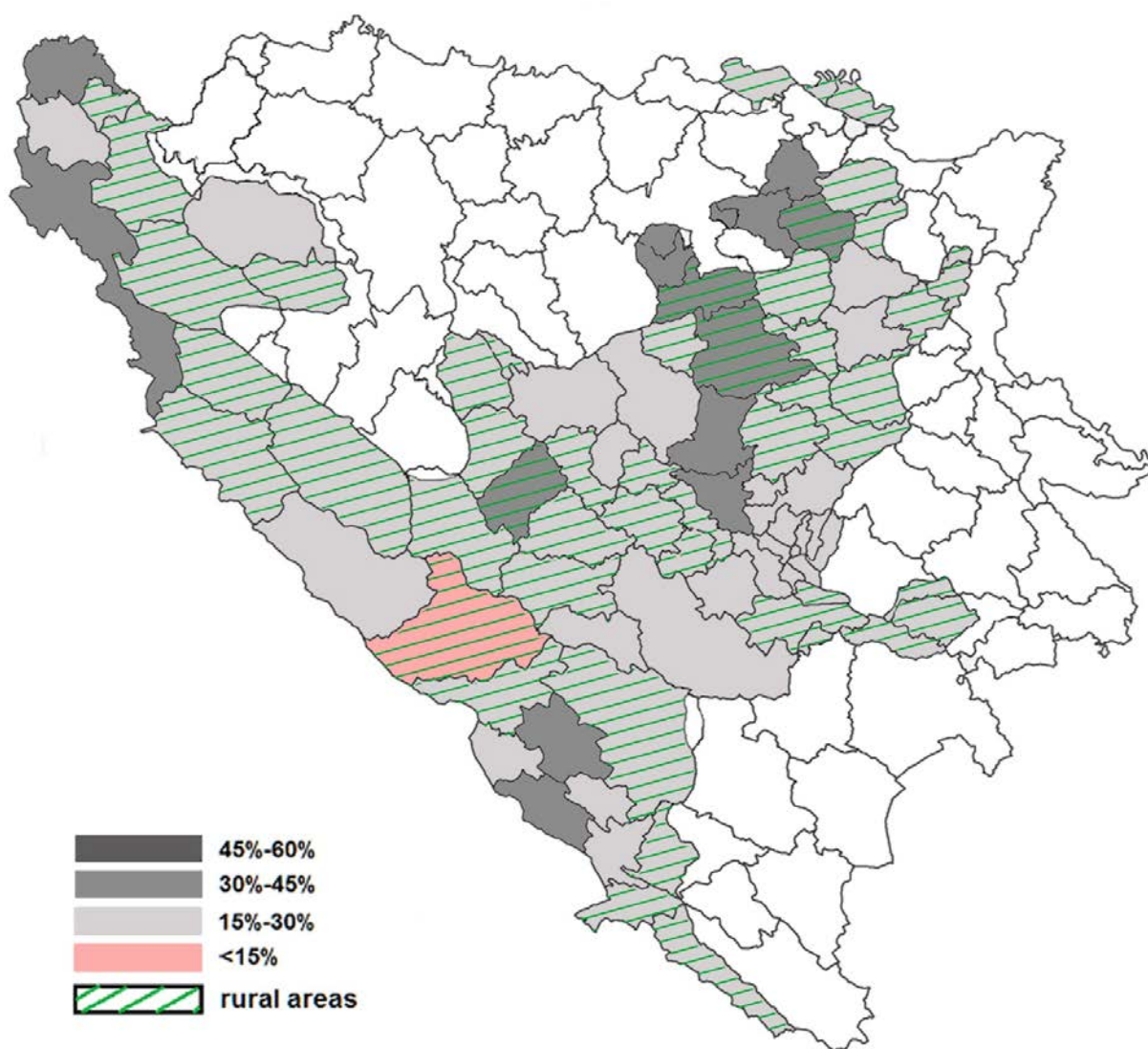
When talking about women that have less than 25% share of property, they are present at highest volume in the Zenica-Doboj canton, in rural parts, i.e. in range of 45%-60%, as visible on a map. In most other areas they are present in a range of 30%-45%, and there are even places where they are in range of 15%-30%, or even less than 15%, and that is in area of Sarajevo canton.



Map 5-4

5.3. Mortgage Analysis

Information about women having mortgages was also included for each country (entity), for some of them was made a chart, and for some of them there is a map showing different categories – percentages of women taking mortgages. When considering FBiH, women taking mortgages are present in all ranges below 45%. Most women having mortgages are identified on Northwestern side, on the Southern side and in the Northeastern area with a range 30-45%. In other areas, female persons having mortgages are mostly registered in percentage 15%-30%, and In the Herzegovina area there is even province with less than 15% of women that have mortgages.



Map 5-5

5.4. Additional reports

5.4.1. Sample analysis

In this section of report, there are shown more detailed data involving percentages of ownerships between men and women during last 8 years. There is also short mortgage report for each example. Samples were chosen according to area size and type, i.e. the first case represents more urban and bigger area – capital city Sarajevo, and the second one represents smaller town with more rural parts. Examples are made only for category 50%-100% ownership and less than 15% ownership for each city.

5.4.1.1. Sarajevo

This chart serves as an example for Sarajevo and ownerships from 50% to 100% between men and women. According to last data, ownerships for all entities in 2013 amount 483.254. In the chart, data are presented in percentages where we can see that trend of female owners doesn't have extreme points, it's relatively straight. It slightly lowers from 2006 till 2008, and through years after 2008 it is absolutely unvaried.

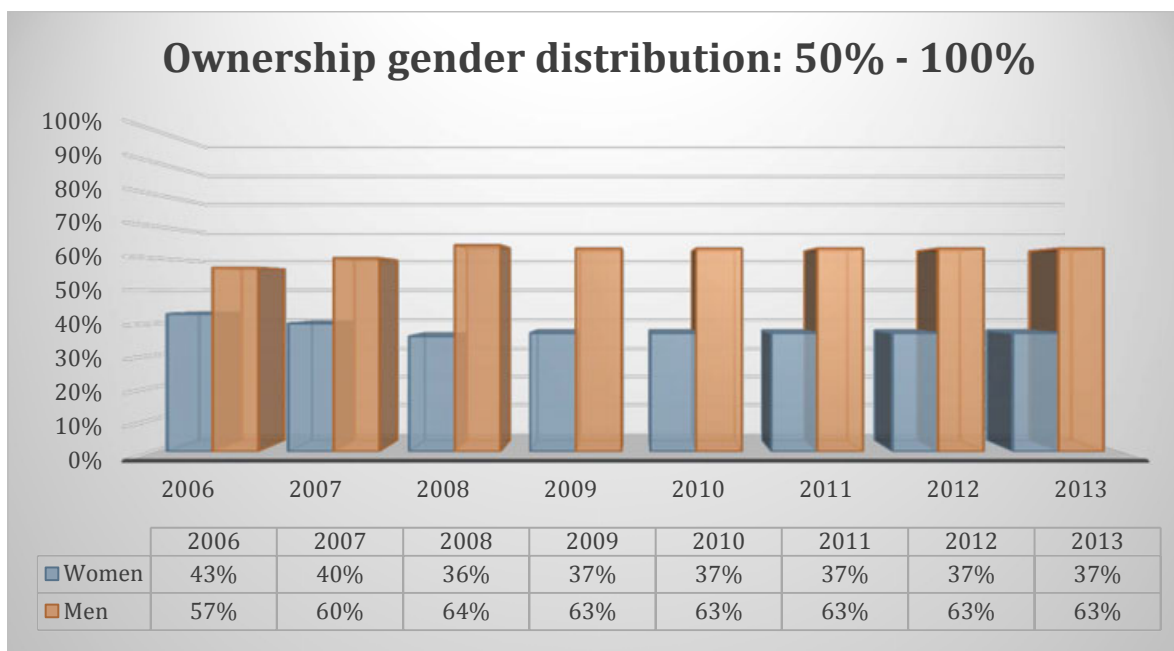


Chart 5-2

In the next chart, data refer to less than 15% ownership between men and women, and are presented in percentages where we can see that women are not far from men according to numbers of 15% ownership. There are no extreme changes; the only change is that women ownerships increased for 1% in 2008 and that trend continues over next 5 years (percentage remains the same).

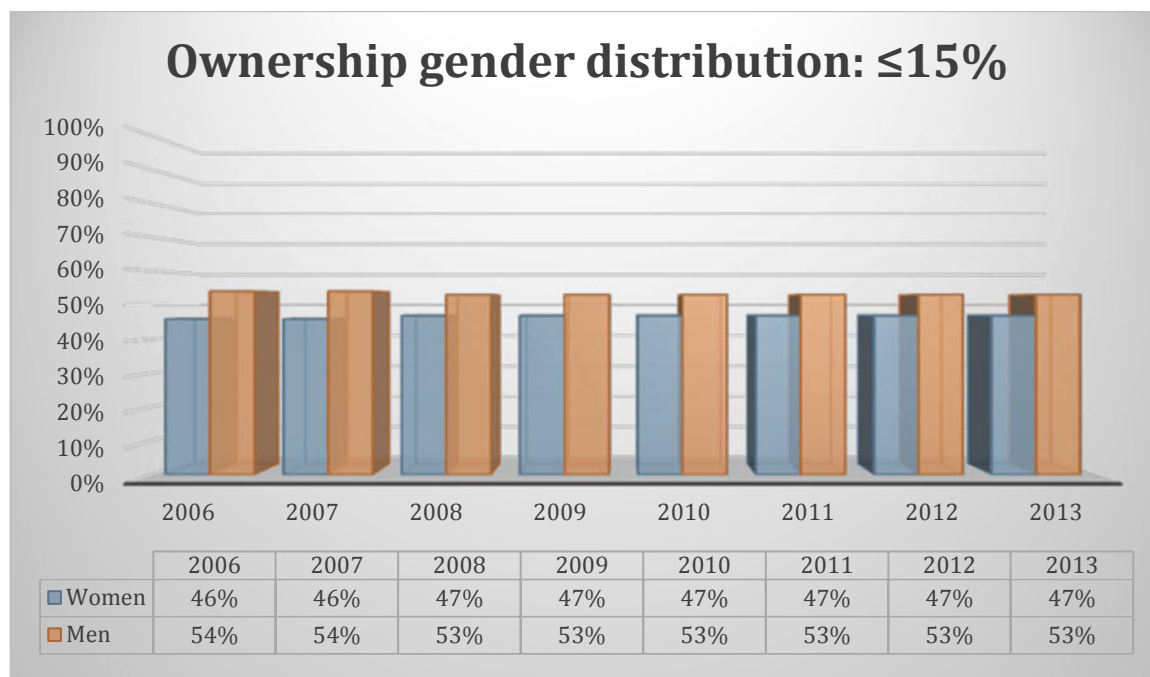


Chart 5-3

When considering mortgages in Sarajevo area for 2013, we can see that women are not too far from men in taking mortgages. Men lead with 56, 93%.

Mortgages (snapshot 2013):

All records for personal mortgages for 2013 amount: 12.360

Number of mortgages – women and men:

Women:	5.288	43, 07%
Men:	6.990	56, 93%

5.4.1.2. Cazin

This chart serves as an example for Cazin and ownerships from 50% to 100% between men and women. According to last data, ownerships for all entities in 2013 amount 190.897, which is much lower comparing to Sarajevo. In the chart, data are presented in percentages where we can see that trend of female owners doesn't have extreme points, but it has constantly slowly risen during period 2006 – 2013.

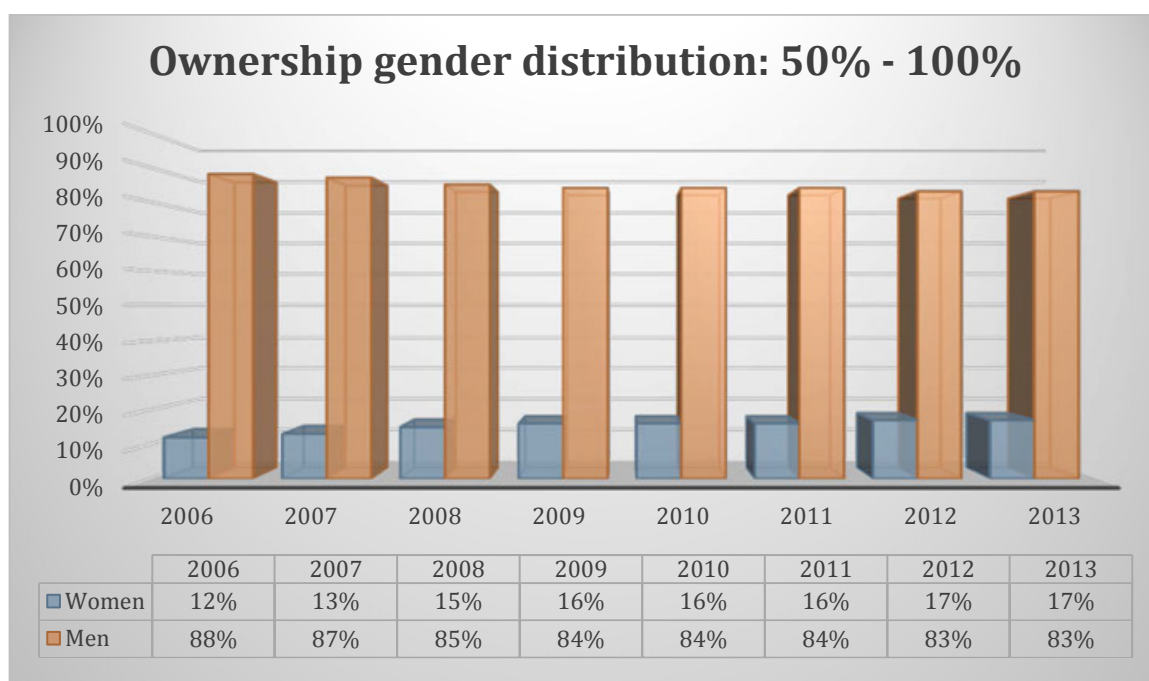


Chart 5-4

In the next chart, data refer to less than 15% ownership between men and women, and are presented in percentages where we can see that women have less ownership of 15% than men. There are no extreme changes; but it can be noticed that women ownership over years rises for 2%, remains the same for 4 years, and then decreases for 1%.

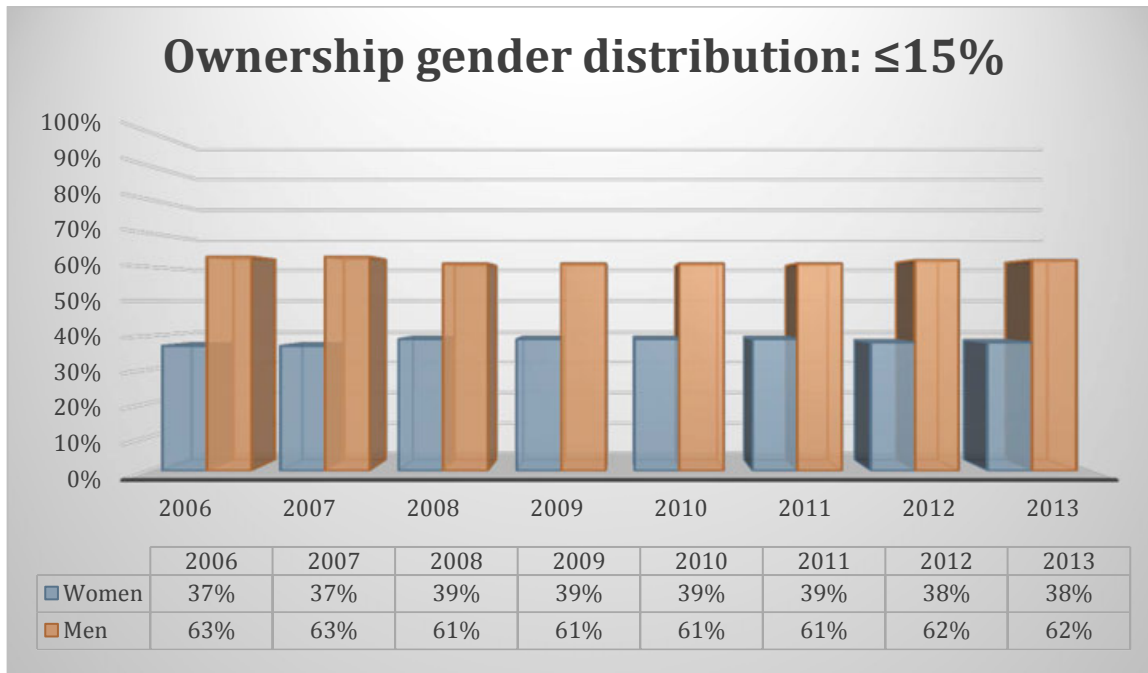


Chart 5-5

When considering mortgages in Cazin area, two times more men have mortgages than women, i.e. percentage of men is 67, 64% and women 32, 36%. These data refer only to 2013.

Mortgages (snapshot 2013):

All records for personal mortgages for valid b sheets 1.822

Number of mortgages:

Women: 578 32,36%

Men: 1.208 67,64%

5.4.2. ID analysis

In FBiH (and we believe also in most target areas), there are some courts having only 10% or less persons with personal ID in their LR record. Even these persons might not have this ID valid (for checksum algorithm, please contact author). So, to determine gender, we used custom list of first names. This list was extracted from LR data and contains First Name <-> Gender Code data. With list of 12.457 names, we improved number of records taken into account from 10%-40% to 98%. Also, we proved that using of this list significantly changed the end results of our reports – having majority of data included.

List of names we made can be used in following areas:

- **Bosnia and Herzegovina (RS and FBiH)**
- **Republic of Kosovo**
- **FYR Macedonia**
- **Montenegro**
- **Serbia.**

This list is prepared as easily readable CSV file included in electronic package of this report (names.xlsx) or available directly from the author (Mihovil.santic@wise-t.com).

To illustrate how different basis data from different areas we can get and to show how using names can increase this basis, we present the data structure from the two areas in FB-H:

SARAJEVO:

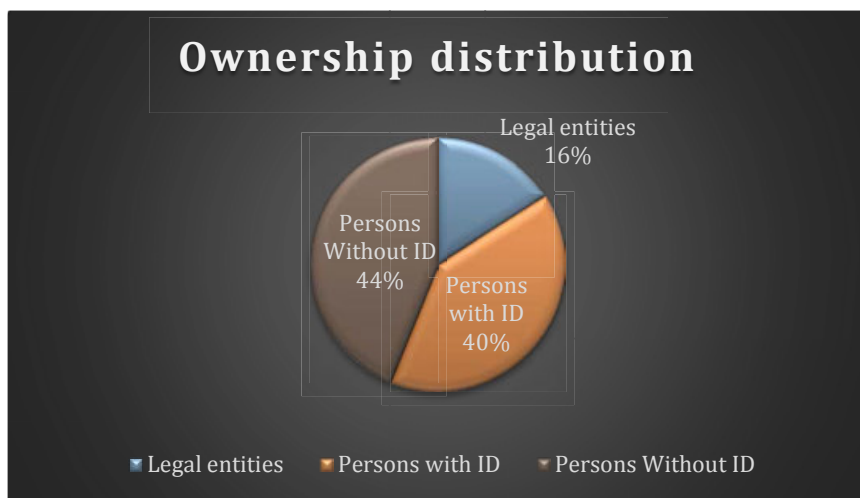


Chart 5-6

CAZIN:

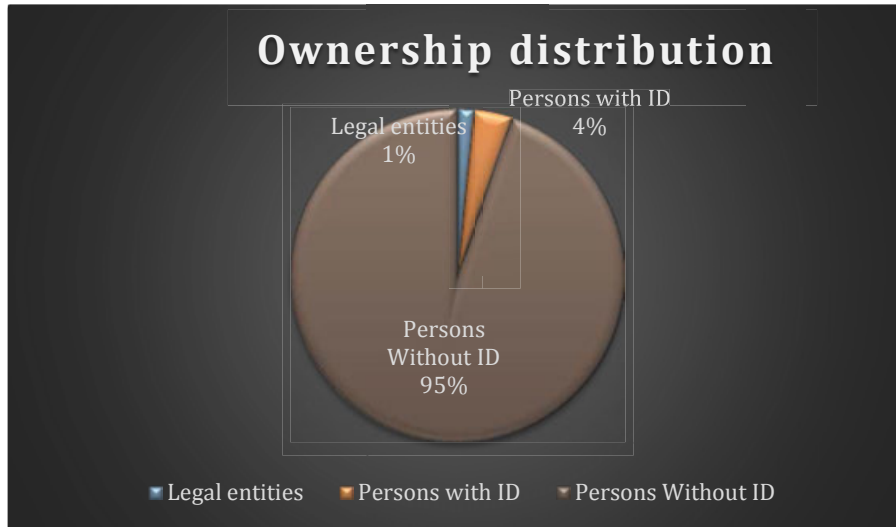


Chart 5-7

5.4.3. Table with data

Municipality	100% of ownership F	50% -100% ownership F	25%-50% ownership F	<25% ownership F	WOMEN TAKING MORTGAGES
Bihać	20,77	24,4	30,89	41,08	31,83
Bosanska Krupa	14,82	27,45	26,72	41,8	21,47
Bosanska Krupa-section Bužim	10,19	17,88	40,13	40,13	20,58
Bugojno	19,66	26,8	33,04	43,45	31,42
Čapljina	25,17	27,89	29,26	40	26,13
Goražde	13,92	17,92	32,14	44,88	18,43
Gračanica	25,6	29,13	38,31	48,61	43,8
Gradačac	24,23	25,52	32,99	44,08	41,89
Gradačac-section Srebrenik	19,97	20,28	30,59	45,23	38,28
Kakanj	18,4	26,07	34,12	42,99	44
Kalesija	14,92	15,92	30,14	45,88	19,71
Kiseljak	22,5	27,19	37,94	25,29	27,27
Kladanj	23,8	27,92	35,1	43,4	11,76
Konjic	21,61	31	31,78	42,56	19,81
Livno	20,16	22,06	22,34	34,06	26
Tomislavgrad	15,50	19,94	23,38	34,70	10,00
Ljubuški	22,61	23,24	22,65	34,38	31,9
Mostar	22,36	29,09	30,37	38,00	22,64
Mostar-section Čitluk	16,62	13,67	20,41	34,31	23,20
Orašje	25,76	25,72	34,85	43,02	38,30
Odžak	24,54	24,03	31,67	41,88	35,05
Sanski Most	18,08	22,52	31,29	42,68	27,70
Široki Brijeg	17,38	22,34	24,41	35,76	35,38
Tešanj	24,48	34,60	39,27	47,43	42,51
Travnik	25,54	25,54	32,56	44,12	22,08
Tuzla	20,83	27,30	36,24	47,09	25,00
Velika Kladuša	19,44	20,99	26,84	39,45	37,19
Visoko	22,58	26,49	32,07	29,58	31,16
Zavidovići	16,47	36,25	37,43	34,90	38,26
Zavidovići-section Maglaj	21,24	32,75	39,01	47,82	44,37
Zenica	18,20	32,53	35,76	44,51	27,10
Žepče	20,59	34,93	36,20	42,98	23,60
Živinice	19,41	20,19	29,80	44,48	17,37
Živinice-section Kladanj	23,80	27,92	35,10	43,40	11,76

Table 5-1

6. REPUBLIKA SRPSKA

In all maps of Republika Srpska, gender is correctly identified in 98.5% of all records. For the gender identification all valid IDs and names data are used together, in order to get the most accurate and valid information about registered properties among women and men. Republika Srpska is one of two constitutive entities in B-H, together with FBiH.

6.1. Ownership analysis

These data were extracted from all databases of all individual cities/areas in Republika Srpska during 9 years which are displayed on the x axis of this chart, starting from 2005 till 2013. All of provinces provided the same reports for each year, and following percentages were calculated as average values of every city in a particular year (men and women). In the following table, overall percentages are visible, and based on the following table the graph was also made.

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013
Female owners	30,55%	30,88%	29,83%	29,05%	29,62%	29,93%	29,95%	29,97%	29,97%
Male owners	69,45%	69,12%	70,17%	70,95%	70,38%	70,07%	70,05%	70,03%	70,03%

Table 6-1



Chart 6-1

As noticeable in the table and graph, number of female owners did not vary a lot. Percentage decreased in 2007 only for 1%, and the rest of trend remains static. In general, there are more than two times more male owners of property than female owners.

6.2. Ownership maps

Since we already know overall percentages of female owners of property for Republika Srpska, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property for each province. The best way to display that information is by a map, where data are divided in four categories according to ownership volume.

Those categories are:

- **100% ownership of property,**
- **50%-99% ownership of property,**
- **25%-50% ownership of property and**
- **Less than 25% ownership of property.**

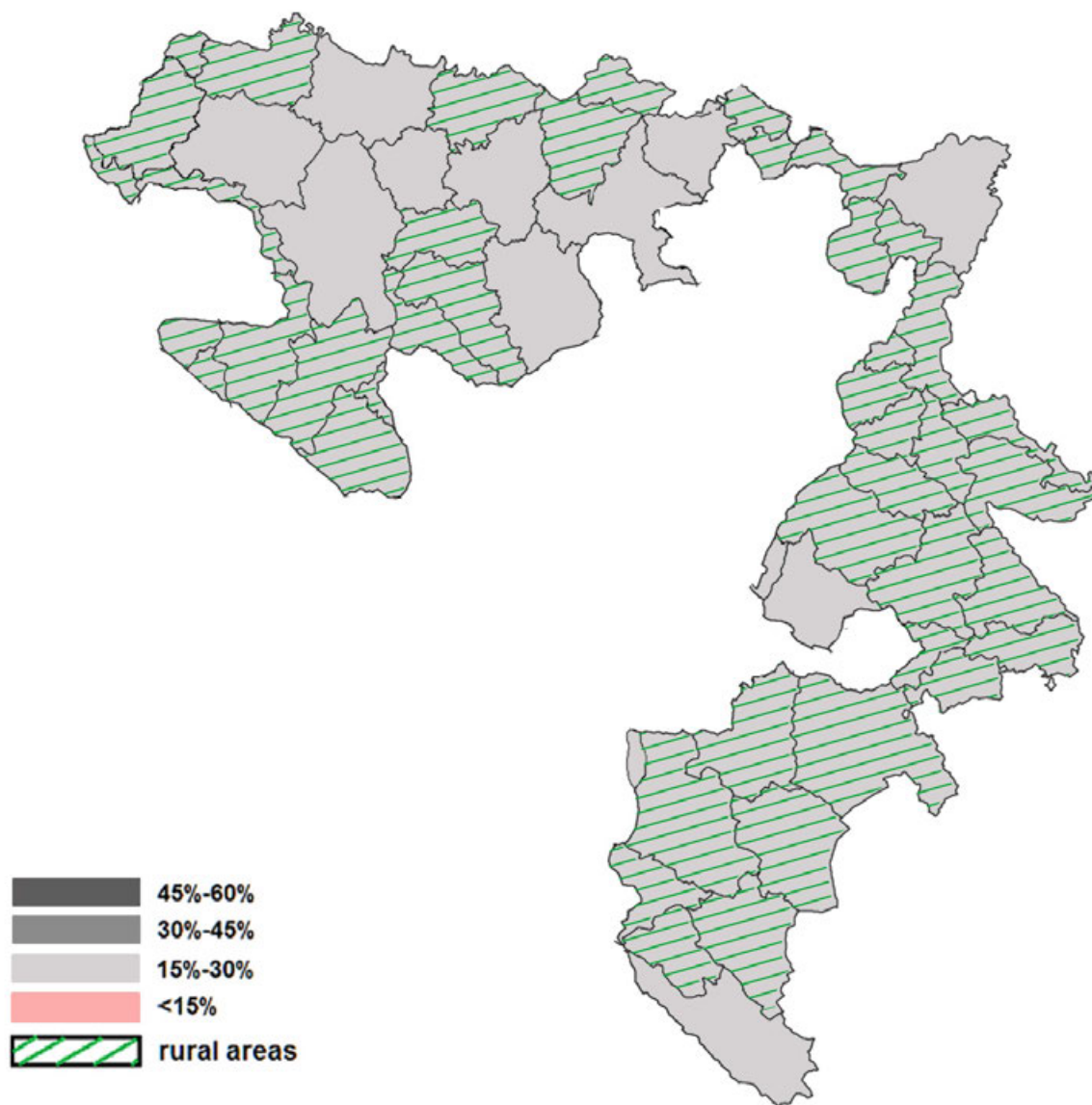
Maps refer only to female owners across each city in Republika Srpska, and this categorization is made for each country (entity) involved in this research.

Each color shade (in our case it is grey) in legend refers to a certain percentage range, and areas covered with green lines represent rural areas. Percentage ranges refer to volume of representation of a certain category, whether it exists in a higher or lower volume in each territory.

Color scale is described and proposed in one of the last chapters of this research paper.

6.2.1. Women having 100% share of the property

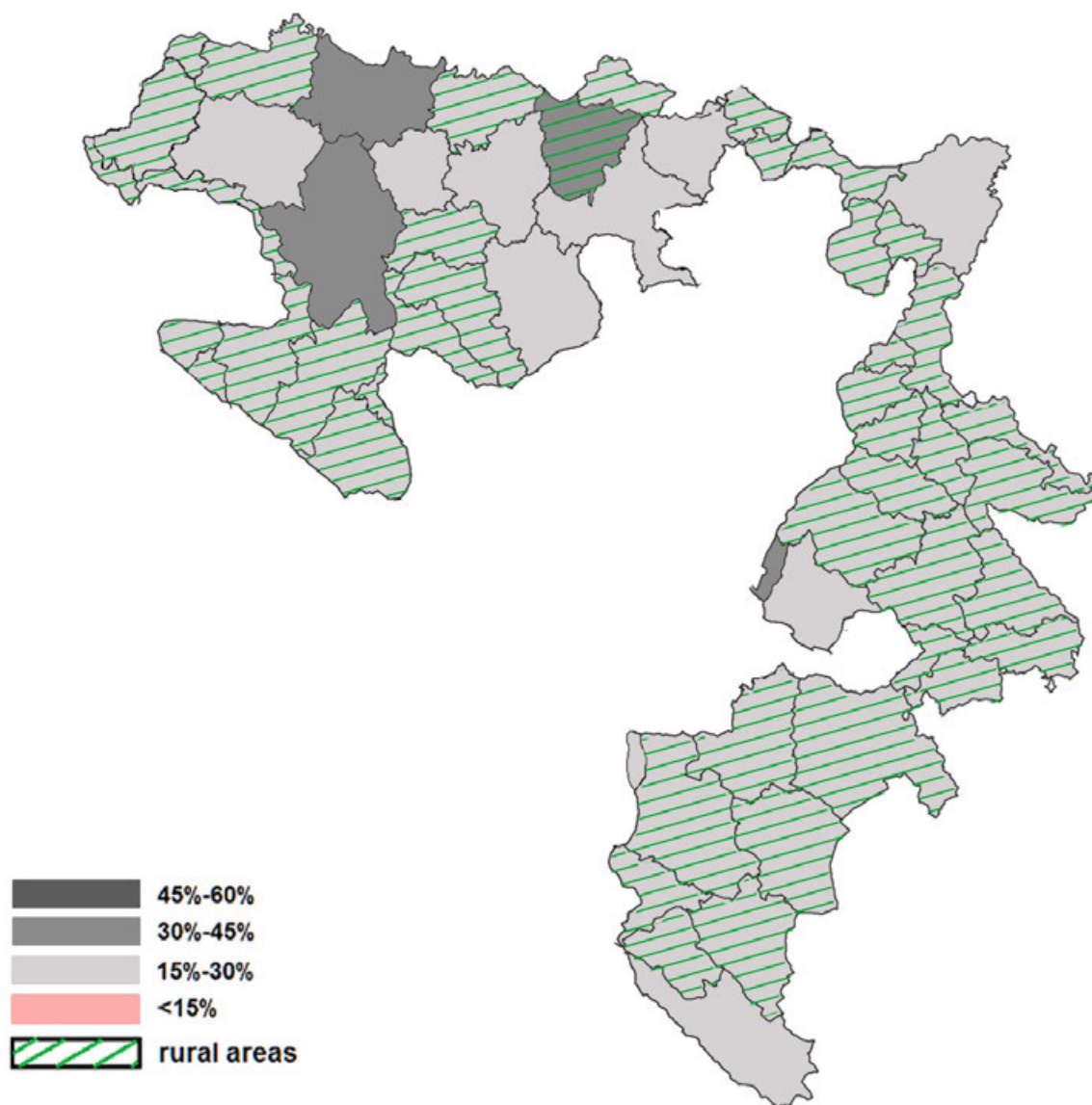
As seen on a map, in whole are of Bosnian Serb Republic, the presence of women that have 100% ownership of property ranges from 15-30%.



Map 6-1

6.2.2. Women having 50%-99% share of the property

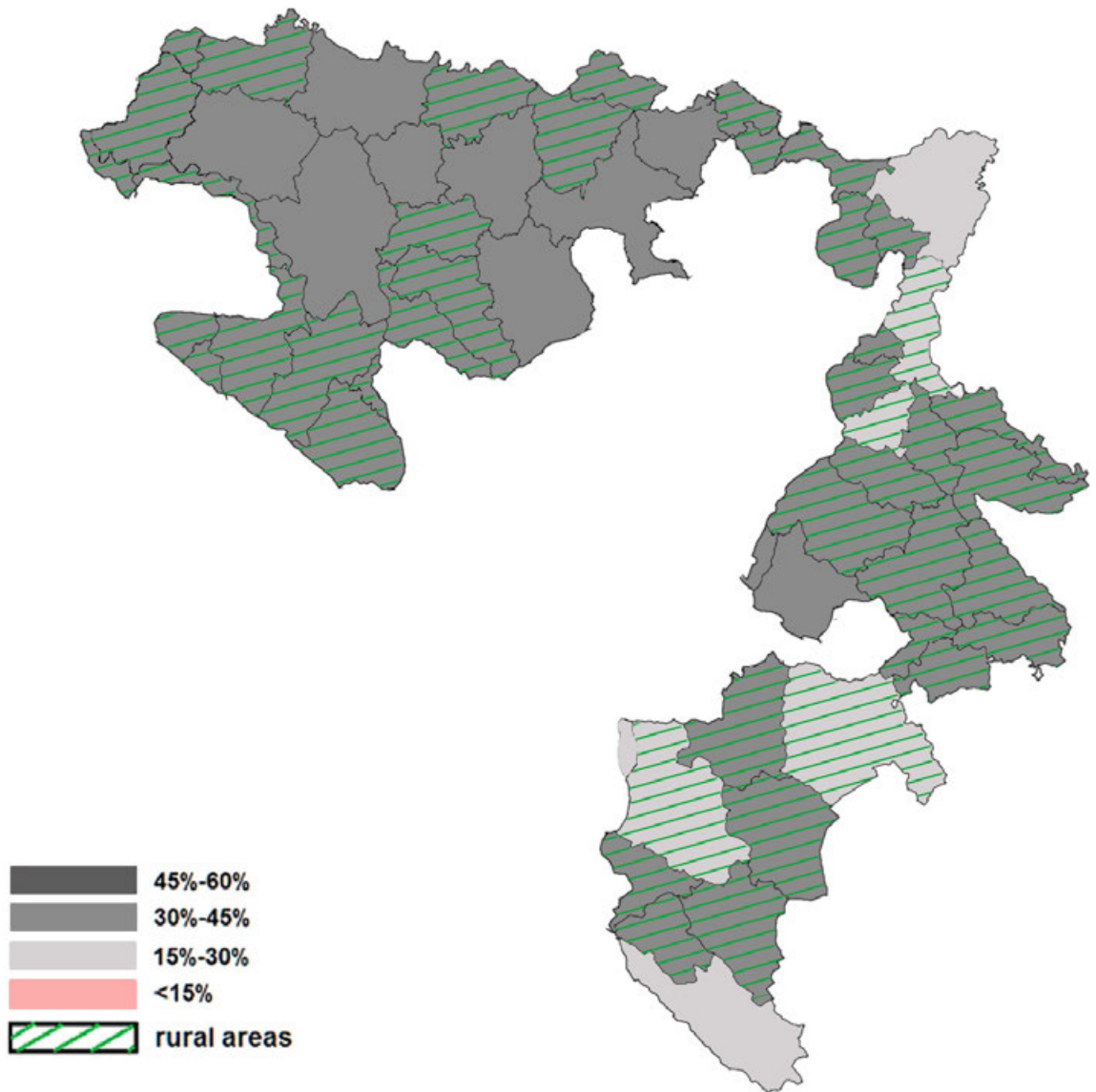
Women that have 50%-99% of ownership of property are almost on the whole area of Bosnian Serb Republic present in range of 15%-30%. Only in several Northern and middle areas there is range of 30%-45%.



Map 6-2

6.2.3. Women having 25%-50% share of the property

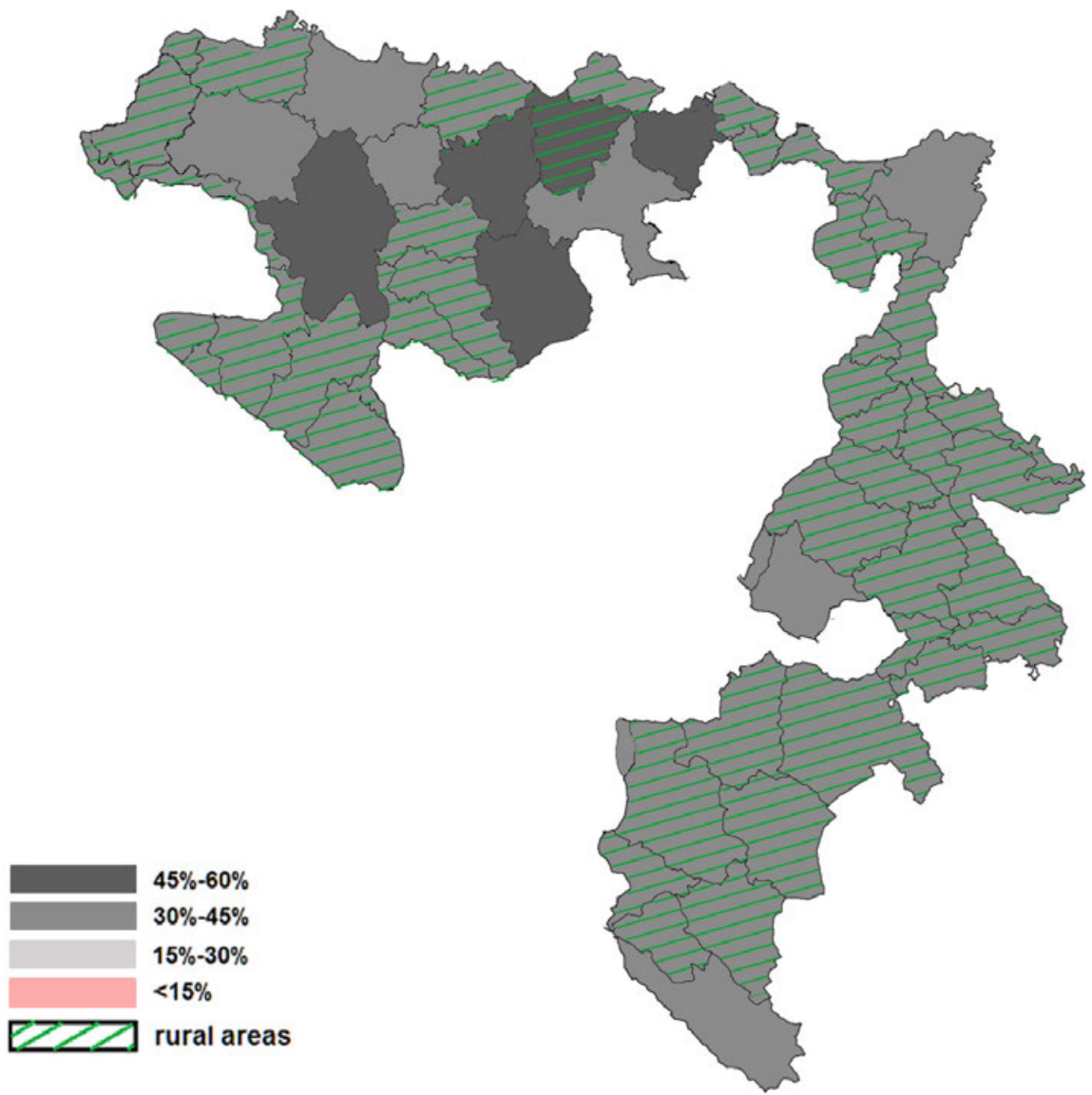
On this map, it is visible that women who have 25%-50% ownership of property are present mostly in a range of 30%-45%, and only in several Eastern and Southern areas, there is less percentage which counts in 15%-30% range.



Map 6-3

6.2.4. Women having less than 25% share of the property

On the following map, women who have less than 25% share of property are present in a higher number than all those who have higher percentage of property share. In some Northern areas there is even range of 45%-60%. In other areas, it is the same - varies in a range 30%-45%.



Map 6-4

6.3. Mortgage analysis

When analyzing mortgages between genders in Republika Srpska, there is no huge difference between situations in other parts of Western Balkan. Visible on a chart below, which refers to latest data in 2013, across whole Republika Srpska, men take much more mortgages than women. Percentages of males are more than three times higher than those of females in almost every municipality in Republika Srpska.

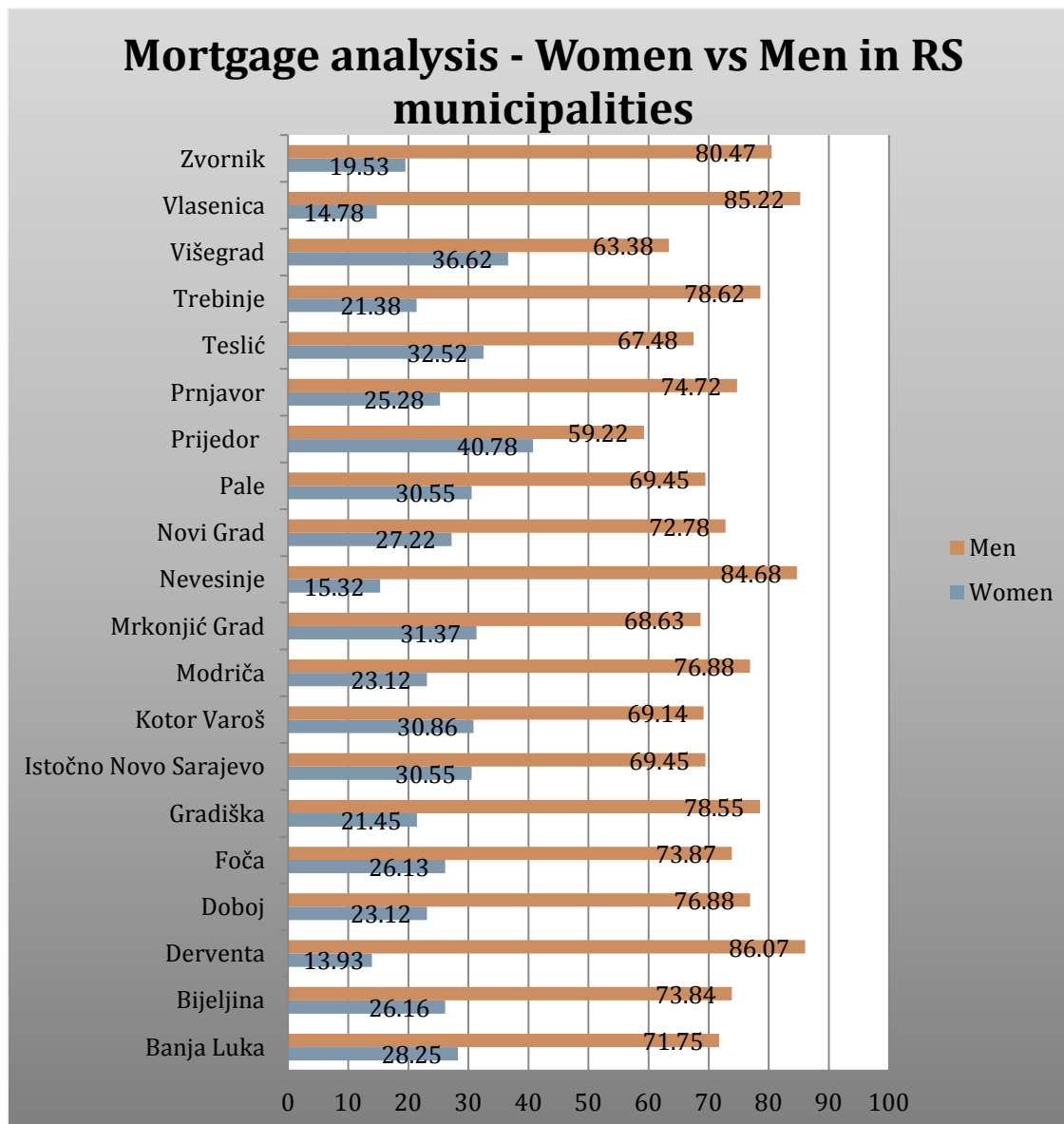
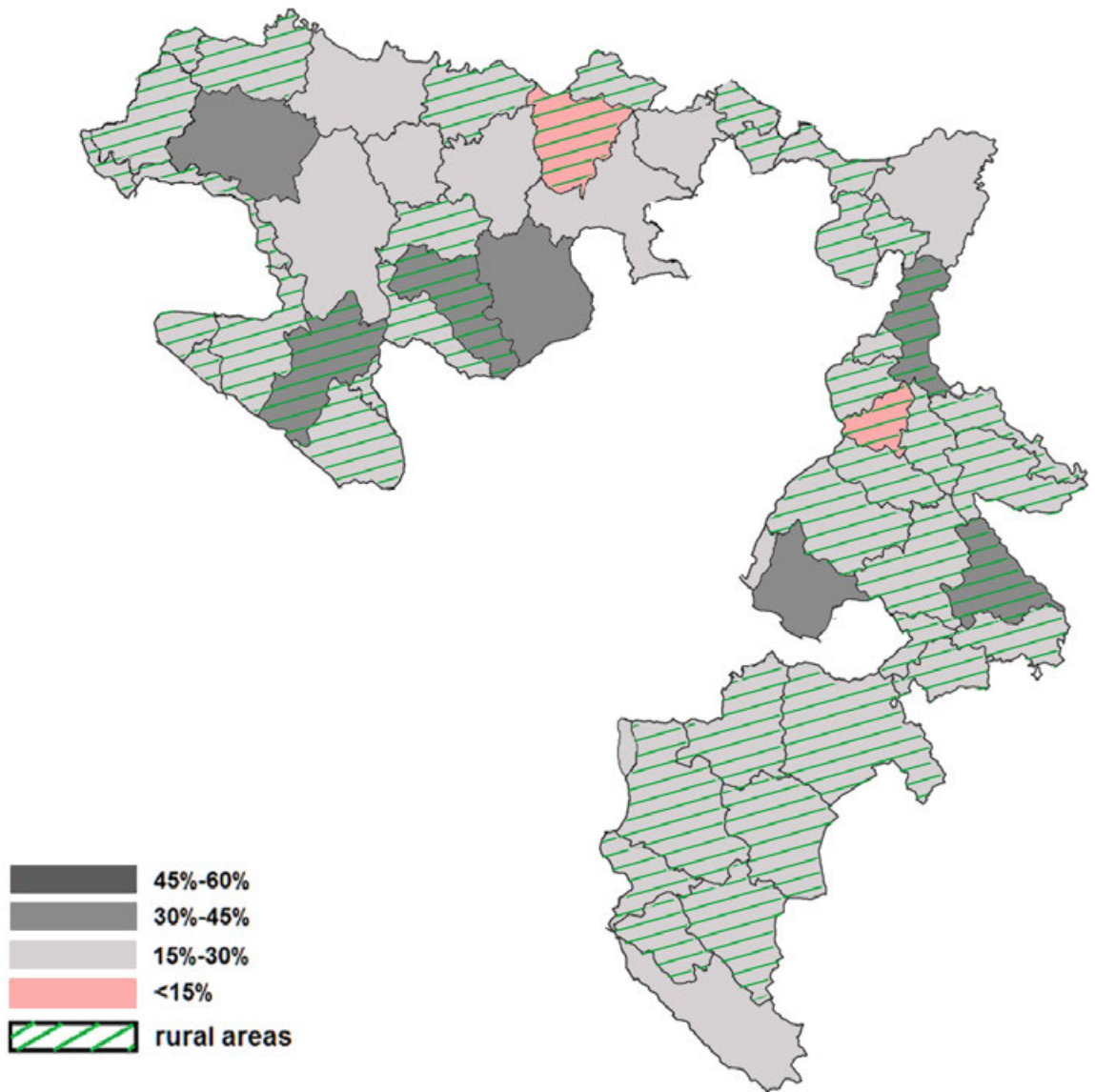


Chart 6-2

The map below presents same data from the graph, but only for women that take mortgages, in different volumes written in a legend. As noticeable, in most areas women that take mortgages count in a percentage range 15%-30%, there are only 2 areas with less than 15% presence of female mortgage takers, and several areas where percentage of them ranges 30%-45%.



Map 6-5

6.4. Additional reports

6.4.1. Table with data

Area	Women - mortgages	F 100% of ownership	F 50-99% ownership	F 25-50% ownership	less than 25% ownership F
Banja Luka	28,25	25,76	30,06	38,41	45,78
Bijeljina	26,16	26,7	20,06	27,27	39,19
Derventa	13,93	22,7	38,3	42,55	47,53
Doboj	23,12	20,46	29,66	36,65	48,91
Foča	26,13	23,83	27,29	25,57	34,97
Gradiška	21,45	23,65	33,73	44,77	51,47
Istočno Novo Sarajevo	30,55	24,56	28,4	36,1	42,16
Kotor Varoš	30,86	18,72	21,19	31,72	44,74
Modriča	23,12	20,46	29,66	36,65	48,91
Mrkonjić Grad	31,37	20,9	26,02	30,52	41,27
Nevesinje	15,32	17,52	23,25	24,44	37,16
Novi Grad	27,22	23,77	25,04	31,16	40,12
Pale	30,55	24,56	28,4	36,1	42,16
Prijedor	40,78	24,61	27,55	43,01	44
Prnjavor	25,28	27,49	27,3	41,84	48,23
Teslić	32,52	20,03	28,9	35,84	47,47
Trebinje	21,38	20,28	26,68	28,79	40,47
Višegrad	36,62	24,44	24,85	34,43	44,73
Vlasenica	14,78	15,4	20,86	29,43	40,05
Zvornik	19,53	15,5	21,03	29,85	42,82

Table 6-2

7. SERBIA

In all maps of Republic of Serbia, gender is correctly identified in 98.5% of all records. For the gender identification all valid IDs and names data are used together in order to get most accurate and valid information about ownership in this country.

7.1. Ownership analysis

These data were extracted from database of all individual provinces in Republic of Serbia. This data refer to the latest data conducted in 2013. According to this data which represent general information, men own about 3/5 of all properties, and women own about 2/5 of all properties.

Percentage of women property owners	Percentage of men property owners
39,23	60,77

Table 7-1

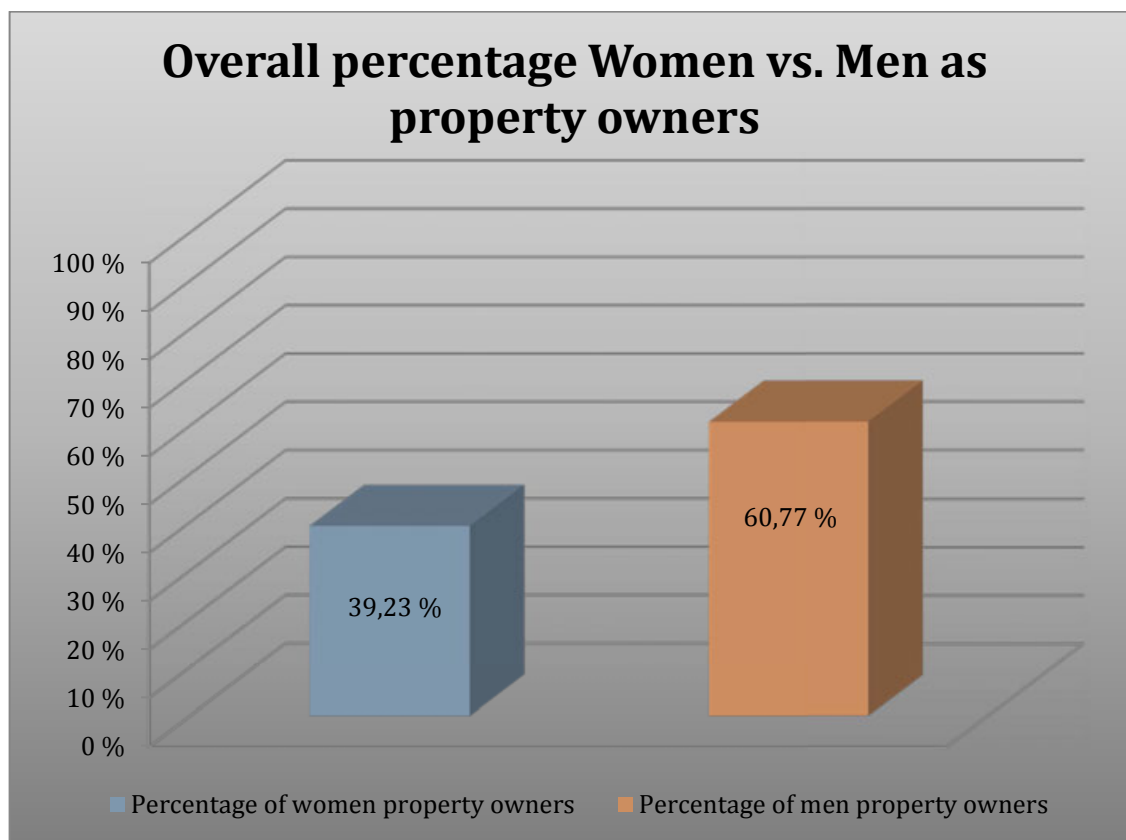


Chart 7-1

7.2. Ownership maps

Since we already know overall percentages of female owners of property for Republic of Serbia, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property for each province. The best way to display that information is by a map, where data are divided in four categories according to ownership volume.

Those categories are:

- **100% ownership of property,**
- **50%-99% ownership of property,**
- **25%-50% ownership of property and**
- **Less than 25% ownership of property.**

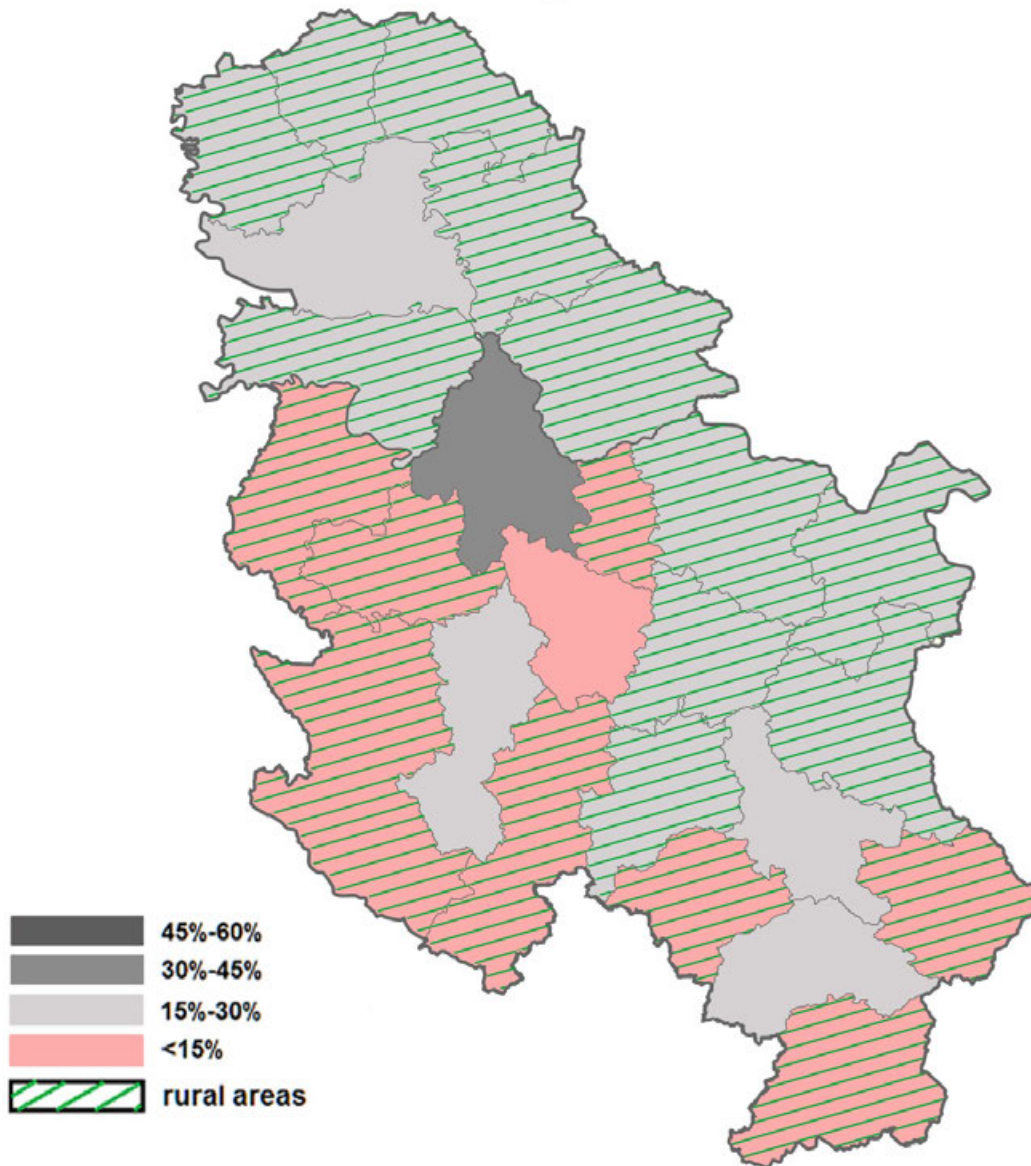
Maps refer only to female owners across each province in Republic of Serbia, and this categorization is made for each country (entity) involved in this research.

Each color shade (in our case it is grey) in legend refers to a certain percentage range, and areas covered with green lines represent rural areas. Percentage ranges refer to volume of representation of a certain category, whether it exists in a higher or lower volume in each territory.

Color scale is described and proposed in one of the last chapters of this research paper.

7.2.1. Women having 100% share of the property

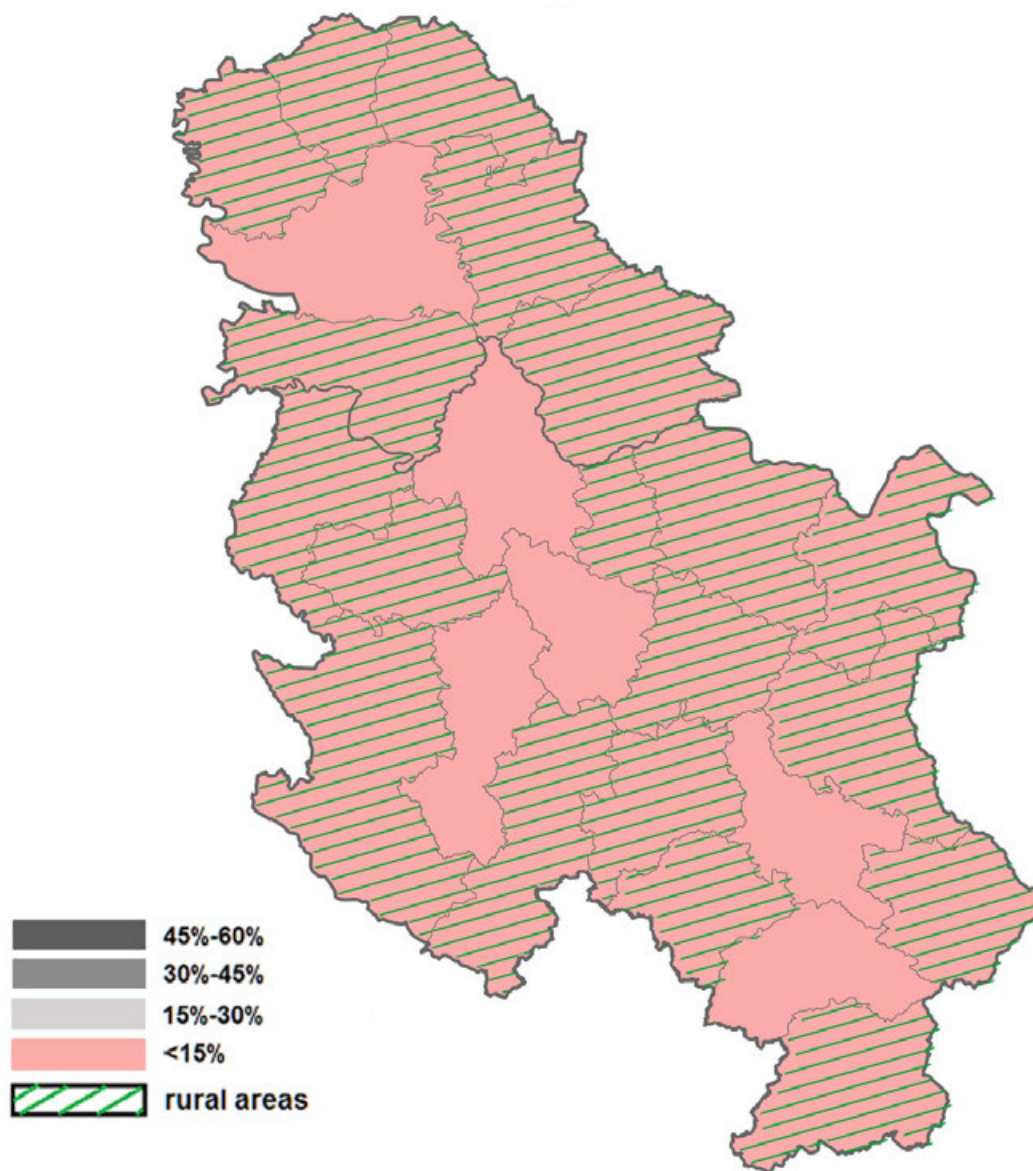
On this map, it is visible that middle part of Serbia has most of women that have 100% share of ownership of some property with a range 30%-45%. That part of Serbia is most urban part where most developed cities are stated. In the rest of Serbia, there is less of their presence, especially in Southern and Southwestern parts of the country (rose color) with less than 15% of women that are 100% property owners. Also, a lot of areas are rural areas (covered with green lines).



Map 7-1

7.2.2. Women having 50-99% share of the property

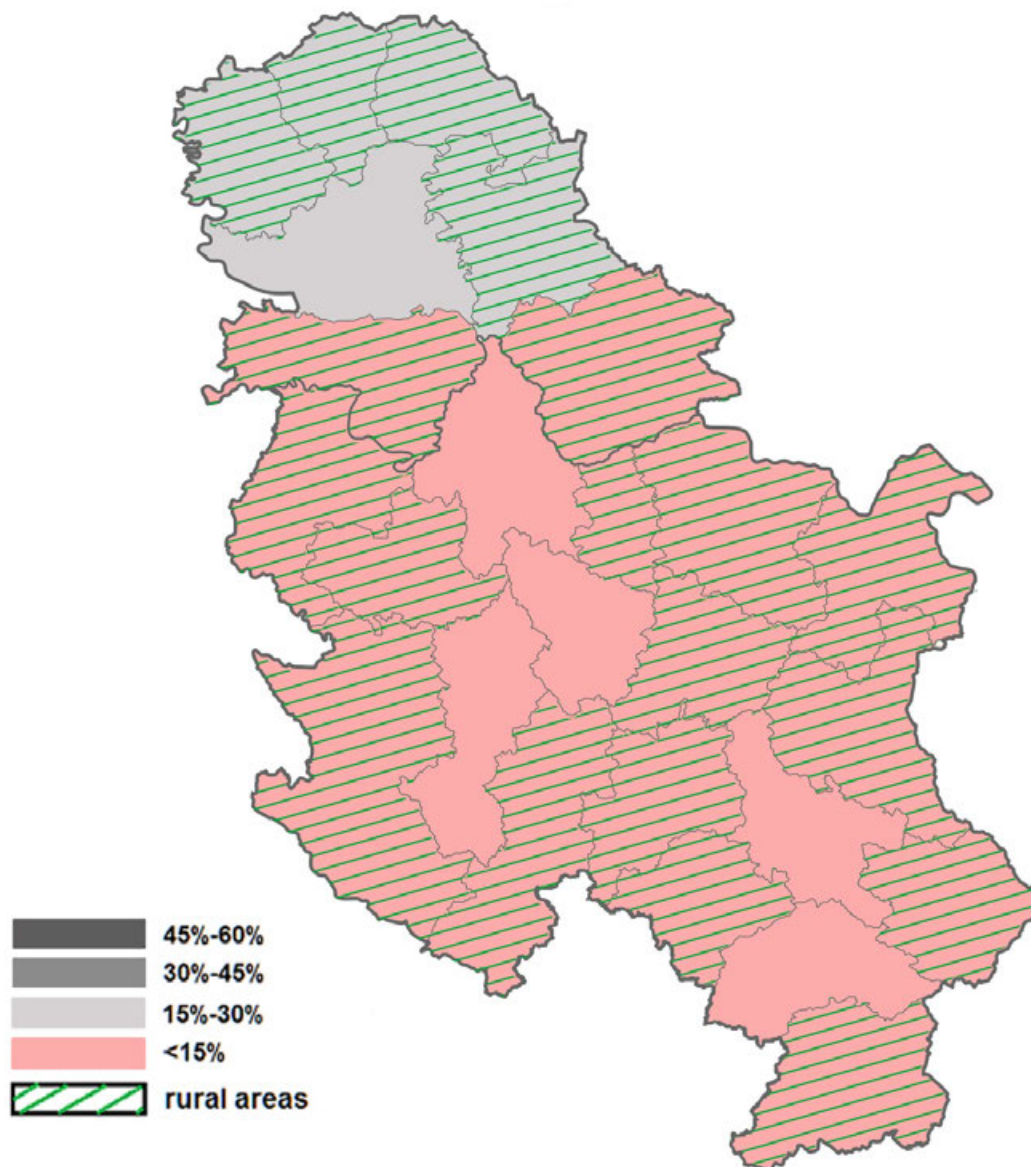
There is no area where number of women that have 50%-99% share of property is higher than 15%. In the whole country, across every province in Serbia, this type of owners is similarly present, regardless of area type, the same is for rural and urban areas.



Map 7-2

7.2.3. Women having 25-50% share of the property

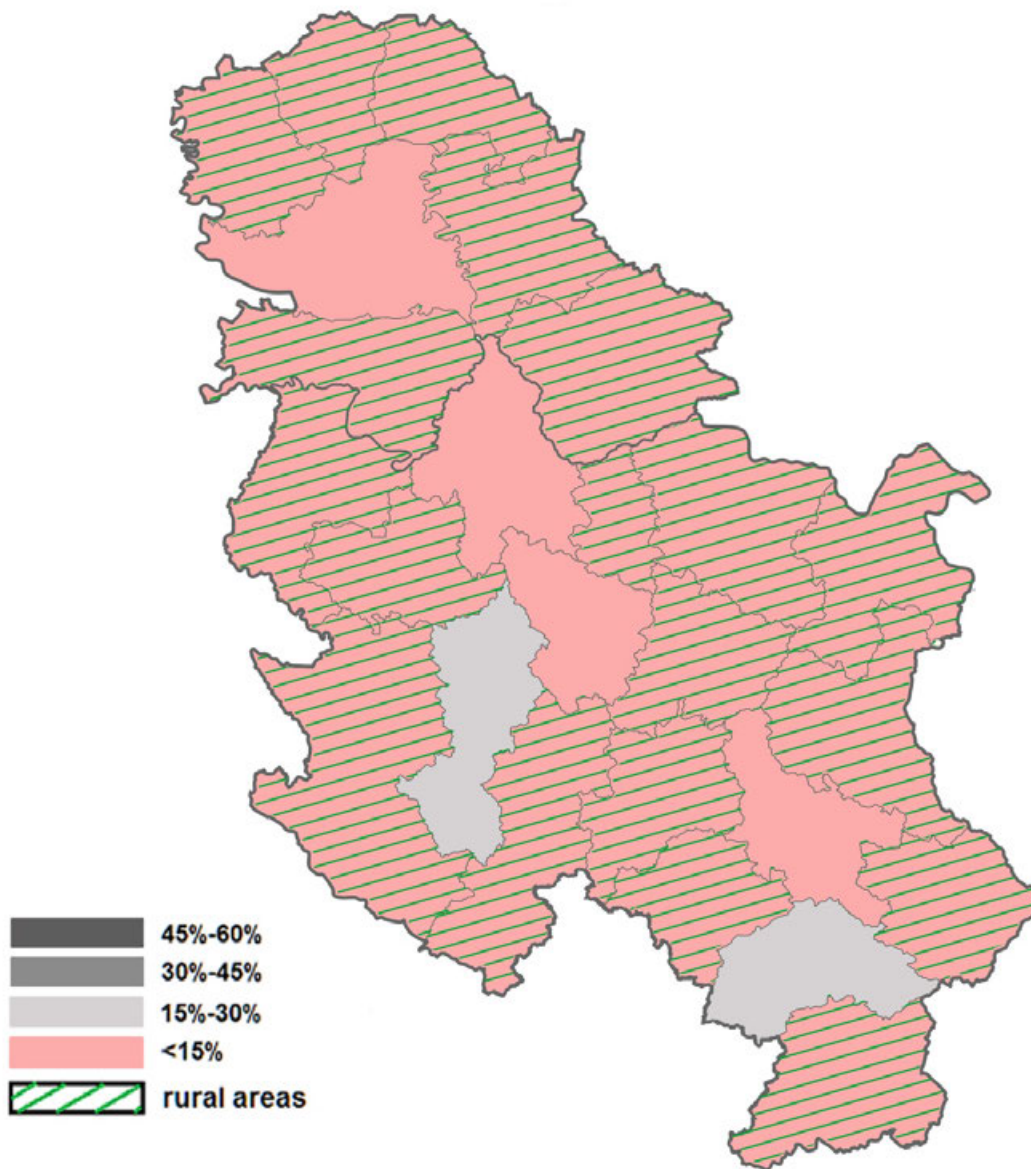
According to the map below, women that are 25%-50% property owners are more present in Northern Serbia than in other parts of country, with a range of 15-30%. In the rest of country women with 25%-50% share of property are very similarly present, and their presence is under 15%.



Map 7-3

7.2.4. Women having less than 25% share of the property

As visible on a map, women that have less than 25% share of the property are present in percentage under 15% in almost all parts of country, except in very Southern part and Southwestern part where this type of female owners is present in a range 15%-30%.



Map 7-4

7.3. Mortgage Analysis

Information about women having mortgages was also included for each country (entity), for some of them was made a chart, and for some of them there is a map showing different categories – percentages of women taking mortgages. From following chart can be concluded that number of men having mortgages is more than two times higher in comparison to percentage of women.

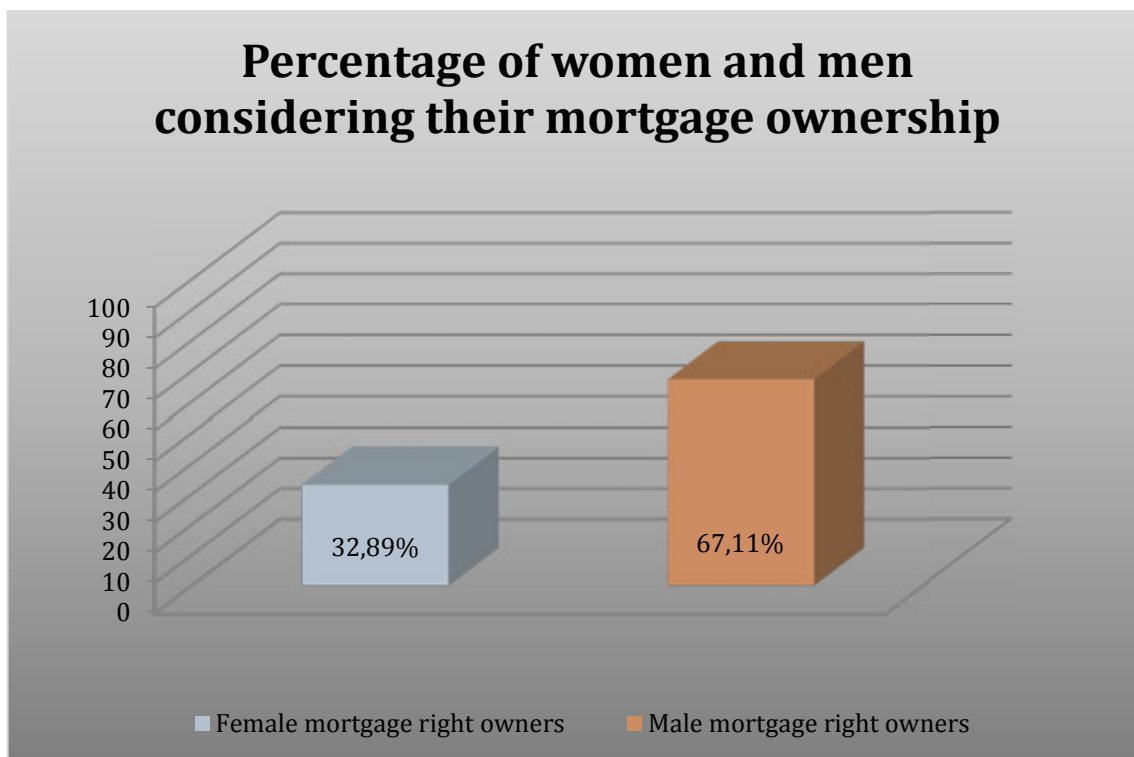


Chart 7-2

7.4. Additional reports

7.4.1. Types of property Analysis

Percentage of property ownership by women and men was calculated according to types of property in each municipality in Republic of Serbia. In this case there are two types: **agricultural land and forests**. Each chart displays overall percentages of women and men owners for both property types. Note that sum of all percentages (both agricultural and forest, and both women and men) is not 100%, because there are also other types of property which could not be shown in maps.

7.4.1.1. Agricultural land property

In the chart below we can find data about percentages of men and women who own agricultural land property. As easily seen, percentage of men who own agricultural land is more than two times higher than percentage of women.

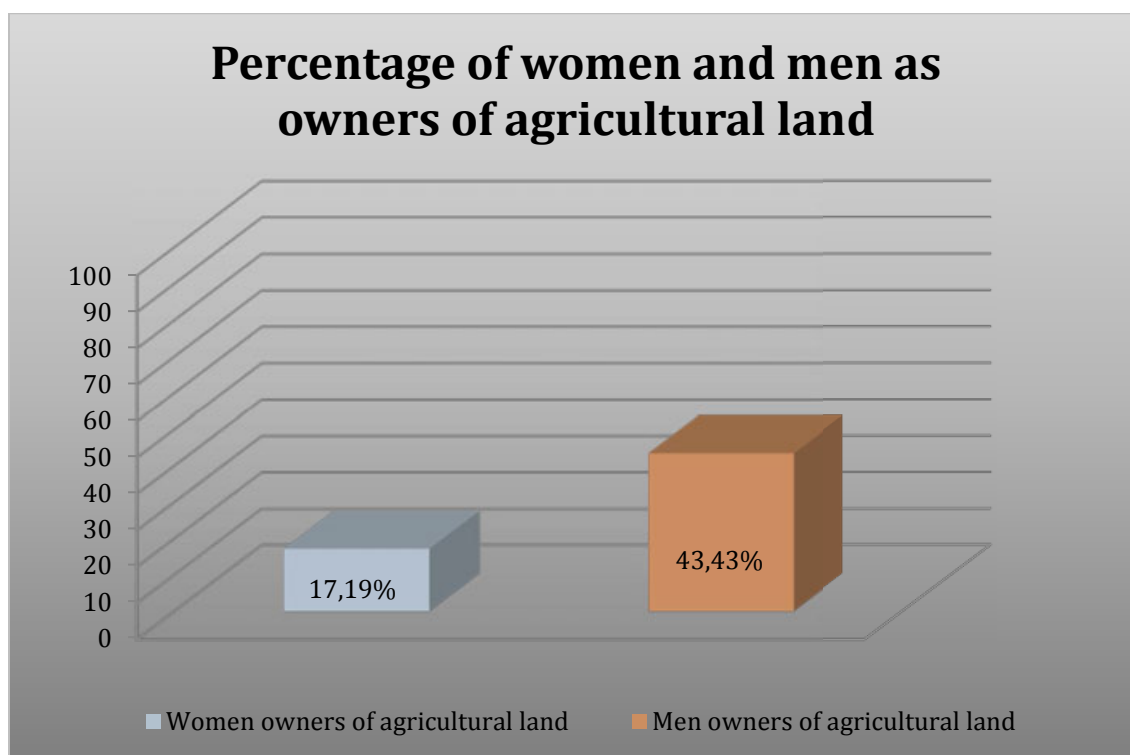
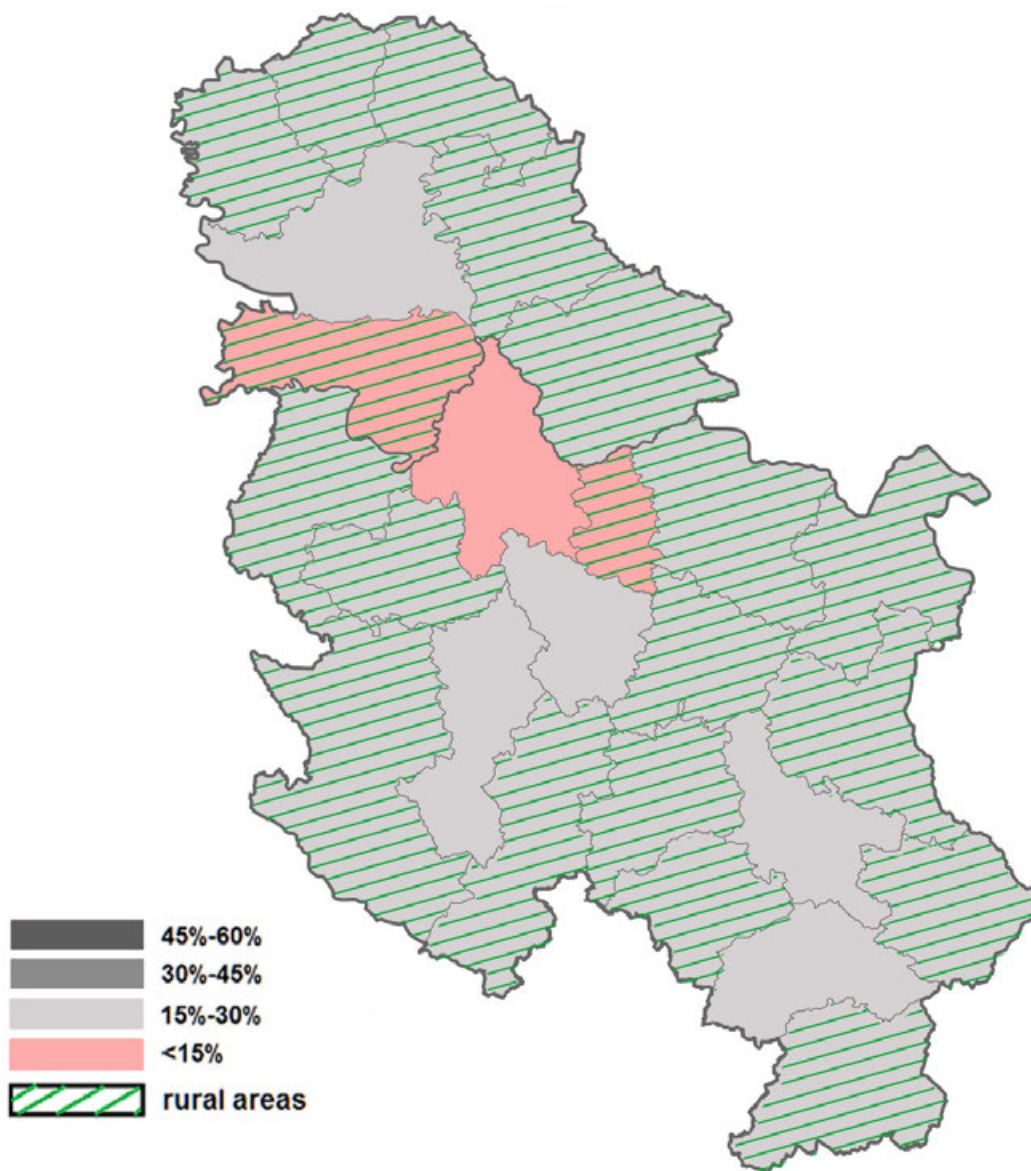


Chart 7-3

Map – Agricultural land

This map refers to women who are owners of agricultural property. As noticeable, in most areas of Serbia, women that own agricultural land are present in range of 15%-30%. Only in the Northwestern part of country, in three provinces, their presence is smaller, i.e. less than 15%.



Map 7-5

7.4.1.2. Forest property

In the chart below we can find data about percentages of men and women who own forest property. As easily seen, percentage of men who own forest property is more than two times higher than percentage of women.

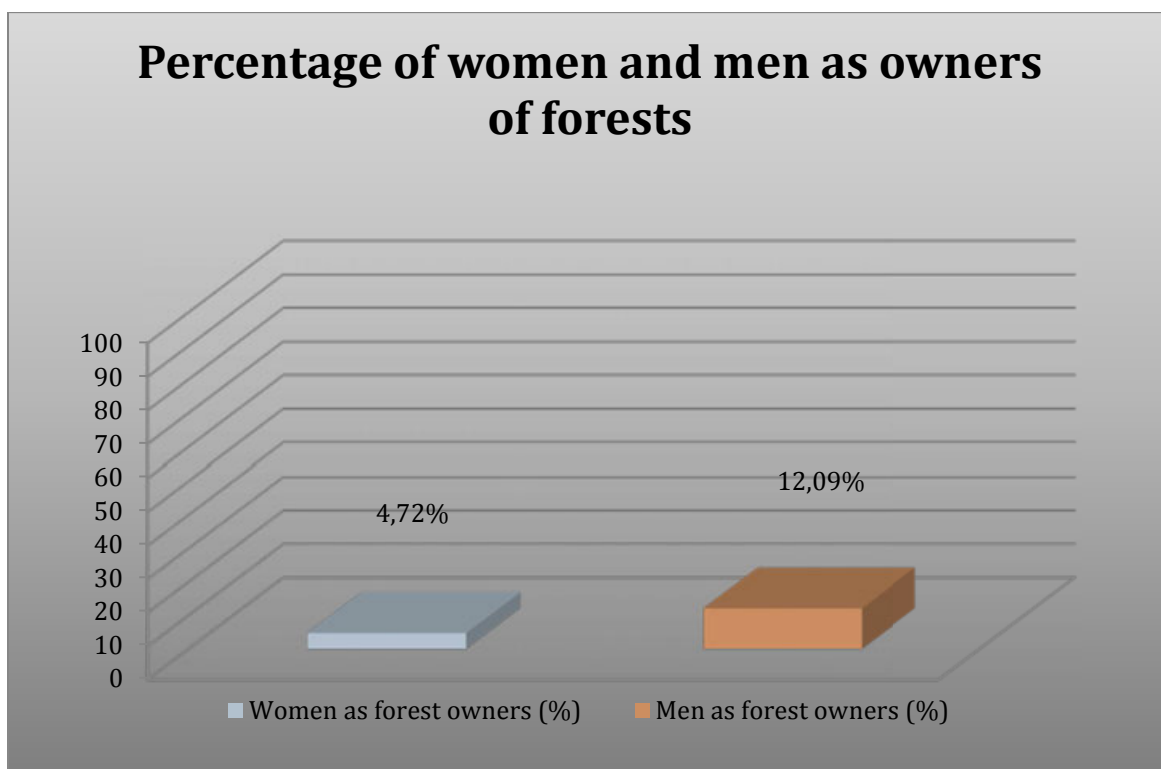
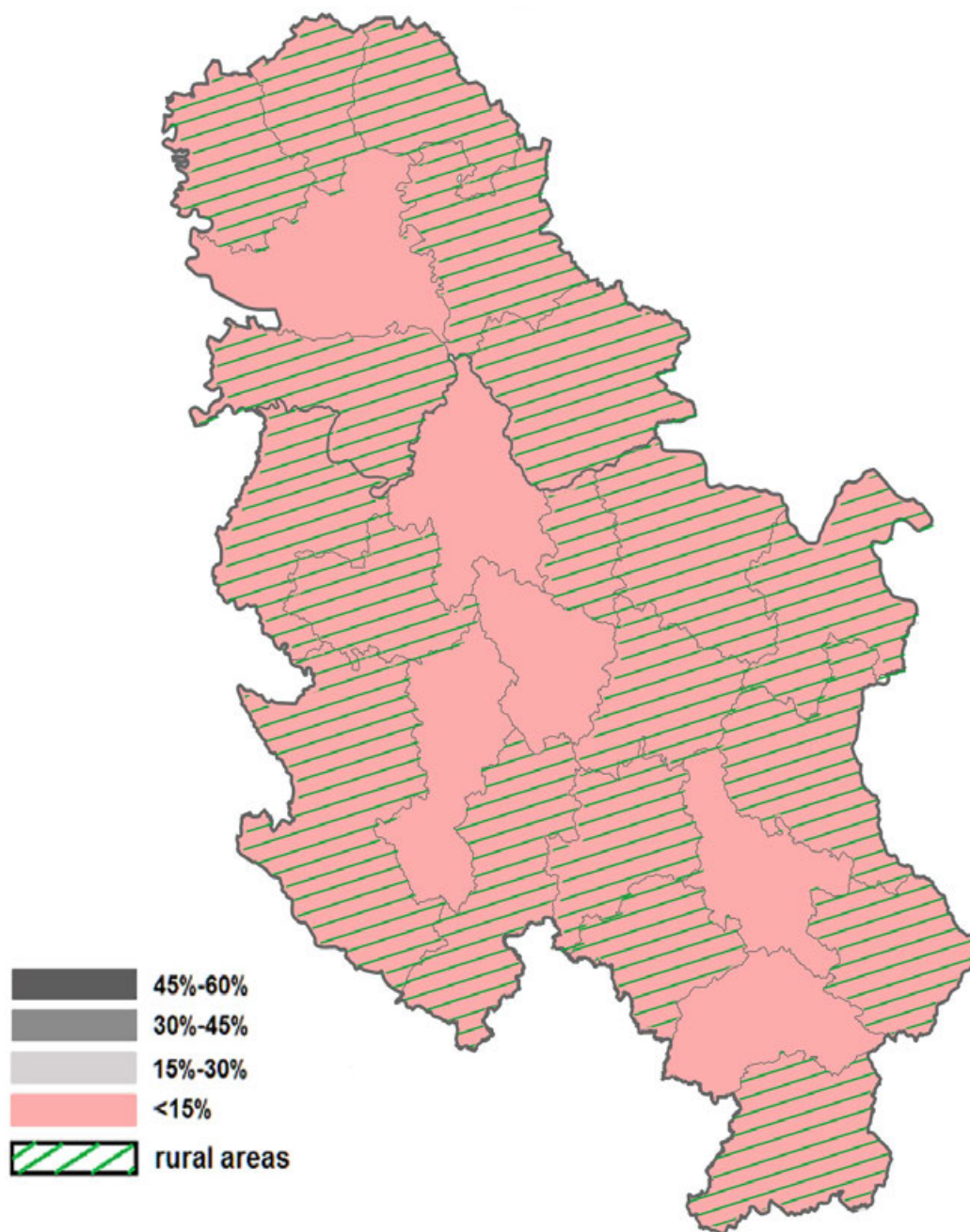


Chart 7-4

Map – Forest property

This map refers to women who are owners of forest property. As visible, presence of women that are owners of forests is very similar in all provinces in Serbia, and it is under 15%.



Map 7-6

7.4.2. Property Acquisition Analysis

These additional and very interesting data were conducted for Republic of Serbia, where we can check from which sources men and women acquired different properties. There are three types of acquisition:

- Property owned from heritage,
- Property received as a gift and
- Property acquired by purchase.

7.4.2.1. Property owned from heritage

As displayed on the following pie chart, there is much higher percent of men who acquired property from heritage than women.

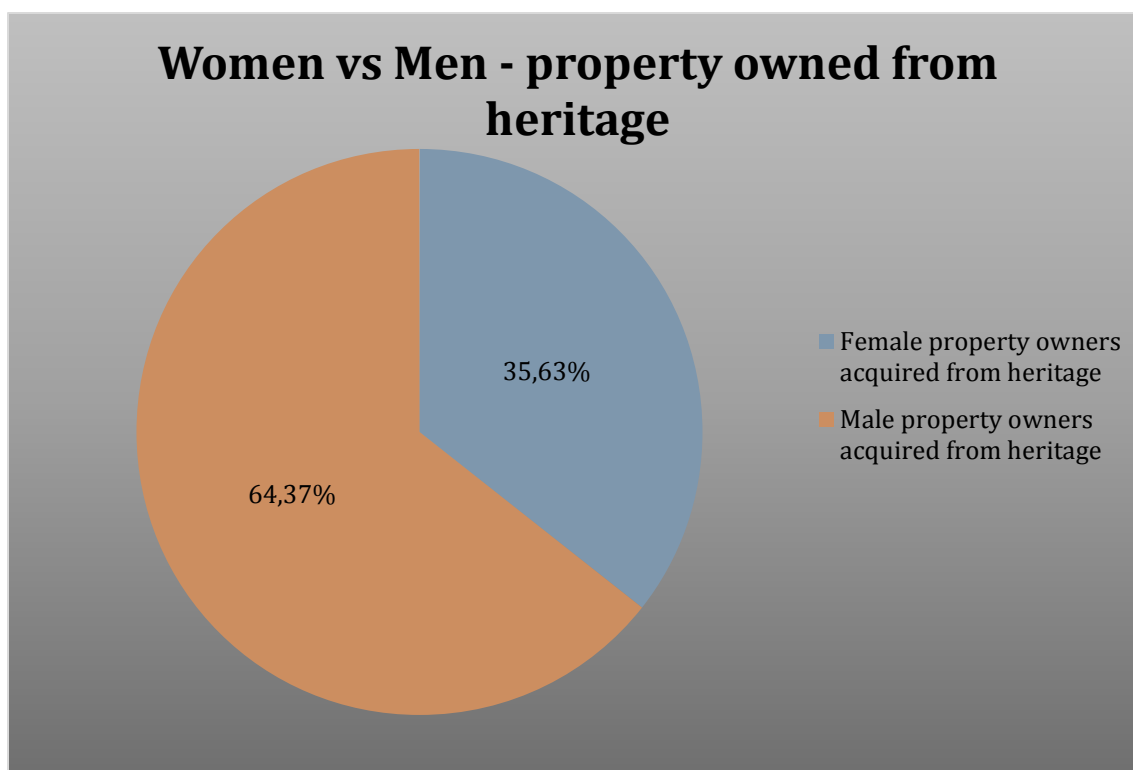


Chart 7-5

7.4.2.2. Property received as a gift

Similar to previous case, there is much higher percent of men who acquired property as a gift than women, as seen in the following chart.



Chart 7-6

7.4.2.3. Property acquired by purchase

Comparing to previous two charts, here is situation slightly different. Women percentage is much closer to percentage of men when considering property that is purchased, as displayed in the following chart.

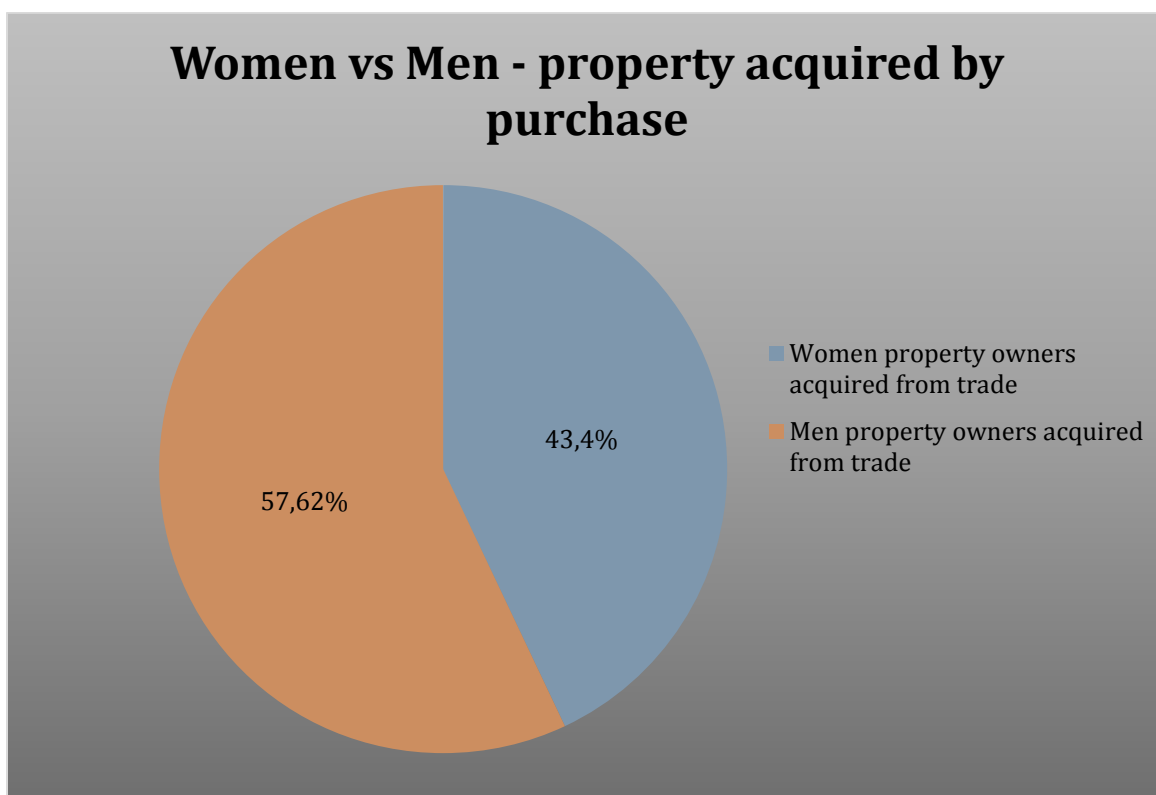


Chart 7-7

7.4.3. ID analysis

Particularly in Republic of Serbia there are certain percentages of people with temporary and permanent ID numbers, which is presented in the chart below. Both were taken in consideration to get most accurate and valid data about ownerships.

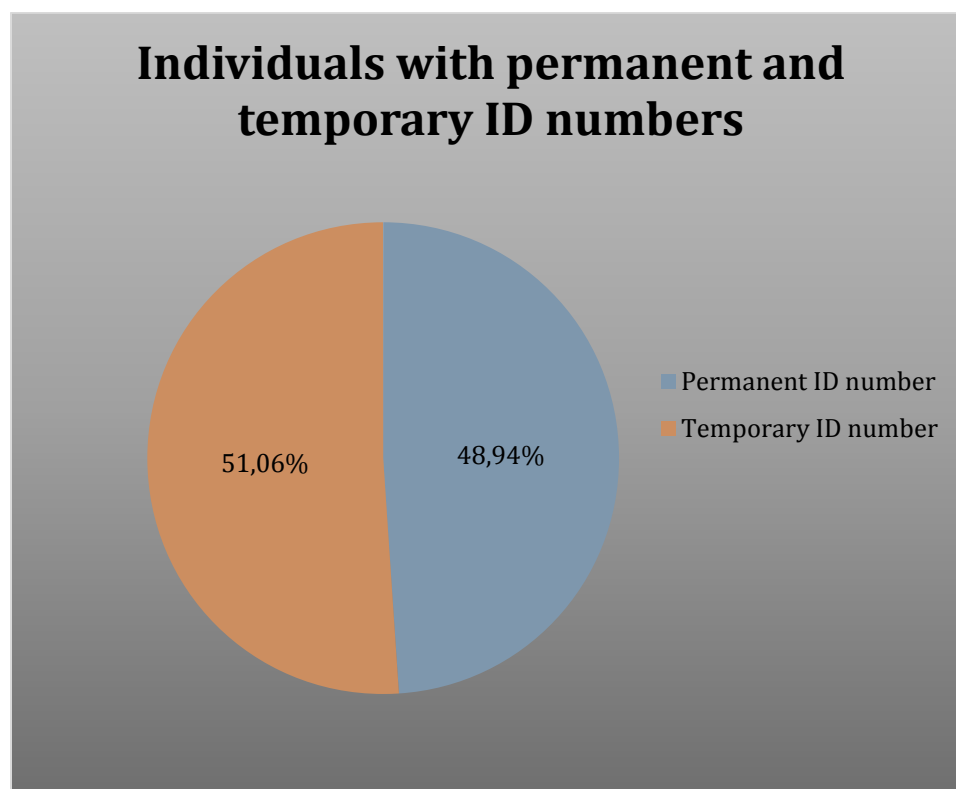


Chart 7-8

7.4.4. Table with data

Name of area	Less than 25% ownership	25%-50% ownership	50%-99% ownership	100% ownership
ALEKSANDROVAC	5,09	5,89	0,44	9,3
ALEKSINAC	4,5	10,06	0,97	15,28
ARANĐELOVAC	6,75	8,4	1,17	11,4
ARILJE	12,83	7,52	0,44	6,09
BABUŠNICA	6,41	7,08	0,59	8,85
BAJINA BAŠTA	14,89	7,17	0,53	5,23
BATOČINA	5,23	8,35	0,7	11,65
BELA PALANKA	11,1	9,33	0,84	9,05
BARAJEVO	8,04	7,25	0,64	12,05
VOZDOVAC	11,43	8,95	0,89	16,24
VRACAR	3,64	9,94	0,99	34,68
GROCKA	7,94	7,88	0,63	10,39
ZVEZDARA	13,39	9,42	1,16	16,4
ZEMUN	10,94	10,42	1,47	16,59
LAZAREVAC	5,28	7,04	0,46	11,84
MLADENOVAC	5,8	6,28	0,48	10,49
NOVI BEOGRAD	2,7	6,84	0,8	32,93
OBRENOVAC	6,82	7,93	0,78	10,88
PALILULA (Beograd)	8,54	7,46	0,8	17,44
RAKOVICA	8,74	8,27	0,64	19,99
SAVSKI VENAC	5,08	10,05	1,29	29,13
SOPOT	9,37	9,07	0,55	11,52
STARI GRAD	2,5	9,18	1,07	38,55
ČUKARICA	9,11	9,03	0,84	15,35
BLACE	9,02	8,4	0,88	11,16
BOGATIĆ	3,69	8,57	0,86	11,79
BOJNIK	7,01	9,87	0,61	12,36
BOLJEVAC	3,54	10,83	1,15	24,1
BOR	2,23	8,67	1,1	27,4
BOSILEGRAD	16,9	9,57	0,78	5,31
BRUS	12,69	5,56	0,51	4,27
BUJANOVAC	7,84	6,03	0,4	5,61
VALJEVO	6,26	9,98	0,61	11,43
VARVARIN	4,17	6,75	0,7	10,75
VELIKA PLANA	4,83	8,12	0,64	11,89

VELIKO GRADIŠTE	1,39	5,98	0,56	26,3
VLADIMIRCI	4,62	7,81	0,69	14,1
VLADIČIN HAN	10,49	9,56	0,65	8,54
VLASOTINCE	13,4	18,05	1,02	17,24
VRANJE	5,21	6,81	0,66	7,93
VRNJAČKA BANJA	8,39	10,62	0,68	13,23
GADŽIN HAN	6,21	6,49	0,33	8,02
GOLUBAC	3,63	7,61	0,94	20,76
GORNJI MILANOVAC	7,89	10,58	0,64	11,64
DESPOTOVAC	1,96	5,62	0,77	19,9
DIMITROVGRAD	10,92	9,65	0,71	8,72
DOLJEVAC	5,87	5,37	0,36	8,75
ŽABARI	3,42	9,08	1,1	16,93
ŽAGUBICA	2,86	6,85	0,95	19,44
ŽITORAĐA	4,75	5,77	0,57	9,9
ZAJEČAR	3,02	10,14	1,3	28,68
IVANJICA	21,76	7,62	0,67	3,65
KLADOVO	3,71	7,41	1,2	22,51
KNIĆ	6,11	6,98	0,52	10,14
KNJAŽEVAC	5,48	11,24	1,12	20,82
KOSJERIĆ	6,66	10,73	0,88	9,61
KOCELJEVA	7,23	8,72	0,89	11,58
KRAGUJEVAC	7,38	7,77	0,92	10,49
KRALJEVO	9,13	9,23	0,84	11,32
KRUPANJ	7,23	5,16	0,65	6,14
KRUŠEVAC	3,87	8,06	0,7	16,88
KURŠUMLIJA	13,69	5,14	0,56	3,52
KUČEVO	3,14	8,8	0,96	21,93
LAJKOVAC	2,82	6,66	0,32	12,17
LEBANE	9,54	9,33	0,6	13,87
LESKOVAC	4,71	5,95	0,65	10,2
LOZNICA	4,52	5,99	0,75	11,75
LUČANI	10,44	8,3	0,79	9,13
LJIG	7,99	11,16	0,64	11,34
LJUBOVIJA	8,56	6,4	0,47	6,81
MAJDANPEK	4,56	6,93	1,11	23,02
MALI ZVORNIK	8,89	7,43	1	11,58
MALO CRNIČE	2,86	9,51	0,98	21,02
MEDVEĐA	12	6,03	0,58	6,36

MEROŠINA	3,64	4,02	0,39	8,48
MIONICA	6	8,24	0,57	10,25
NEGOTIN	3,09	9,81	0,96	25,02
NOVA VAROŠ	11,23	6,14	0,47	4,01
NOVI PAZAR	9,2	3,81	0,63	4,74
OSEČINA	7,07	6,42	0,43	6,68
PARAĆIN	4,83	8,85	0,95	14,45
PETROVAC	1,6	5,54	0,79	19,98
PIROT	6,37	8,91	0,65	12,36
POŽAREVAC	6,89	8,71	1,39	17,44
POŽEGA	6,9	9,54	0,5	9,63
PREŠEVO	3,53	3,23	0,37	6,25
PRIBOJ	13,82	6,57	0,73	5,44
PRIJEPOLJE	9,9	4,25	0,49	3,88
PROKUPLJE	6,49	5,45	0,4	6,95
RAŽANJ	3,35	7,71	0,97	17,51
RAČA	3,77	7,23	0,69	11,03
RAŠKA	9,89	7,76	0,44	7,22
REKOVAC	5,11	8,94	0,98	11,09
JAGODINA	4,76	8,3	0,75	15,28
SVILAJNAC	3,29	8,53	1,05	18,43
SVRLJIG	10,74	10,38	0,76	7,9
SJENICA	8,73	4,31	0,57	6,35
SMEDEREVO	5,06	7,98	0,98	11,85
SMEDEREVSKA PALANKA	5,23	6,71	0,8	9,12
SOKO BANJA	5,19	10,8	1,07	21,54
SURDULICA	13,49	5,27	0,2	5,54
UŽICE	11,96	8,67	0,65	8,05
TOPOLA	5,22	9,19	0,76	10,87
TRGOVIŠTE	13,86	4,29	0,32	2,81
TRSTENIK	5,84	9,02	0,72	12,21
TUTIN	5,92	2,64	0,43	4,73
ĆIĆEVAC	5,18	9,11	1,12	15,17
ĆUPRIJA	4,98	9,84	1,07	17,06
UB	5,59	8,53	0,5	12,04
CRNA TRAVA	25,58	9,49	1,32	3,63
ČAJETINA	15,35	6,69	0,59	5,7
ČAČAK	7,28	9,55	0,89	15,49
ŠABAC	4,47	9,24	0,85	13,4

LAPOVO	6,61	8,74	0,95	12,44
NIŠKA BANJA	10,24	7,28	0,55	8,48
SURČIN	9,24	11	1,5	13,16
PANTELEJ	9,66	6,8	0,72	7,56
CRVENI KRST	6,55	6,39	0,67	8,09
PALILULA (NIŠ)	7,6	7,98	0,72	11,54
MEDIJANA	12,73	7,98	2,3	8,14
KOSTOLAC	2,54	8,6	1,28	21,83
VRANJSKA BANJA	7,52	5,93	0,77	6,81
ADA	5,79	22,19	2,84	16,52
ALIBUNAR	3,58	10,51	1,26	18,06
APATIN	5,93	13,8	2,38	17,78
BAČ	4,56	17,77	1,66	18,08
BAČKA PALANKA	6,11	14,33	1,69	16,32
BAČKA TOPOLA	6,21	20,09	2,81	18,93
BAČKI PETROVAC	5,21	19,32	1,86	19,19
BELA CRKVA	3,44	10,81	1,29	16,28
BEOČIN	6,54	12,71	1,21	19,21
BEČEJ	6,65	20,04	2,49	18,12
VRŠAC	4,17	14,57	1,48	19,01
ŽABALJ	5,1	13,18	1,49	15,35
ŽITIŠTE	4,04	13,63	1,63	20,33
ZRENJANIN	5,81	16,38	1,59	15,89
INĐIJA	5,16	13,92	1,5	15,34
IRIG	4,88	11,81	0,89	17,85
KANJIŽA	5,55	18,73	2,17	20,23
KIKINDA	6,3	14,07	2,36	17,51
KOVAČICA	3,21	12,52	1	20,31
KOVIN	4,63	11,15	1,33	15,95
KULA	8,78	17,06	2,71	14,22
MALI IĐOŠ	7,01	16,69	2,51	18,93
NOVA CRNJA	3,87	10,41	1,48	21,06
NOVI BEČEJ	5,06	15,44	1,84	17,63
NOVI KNEŽEVAC	3,19	12,76	1,81	21,92
NOVI SAD	9,04	15,42	1,59	16,06
OPOVO	3,3	10,53	1,07	16,35
ODŽACI	6,14	15,26	2,2	14,33
PANČEVO	4,36	10,98	1,3	18,71
PEĆINCI	5	9,79	1,18	12,92

PLANDIŠTE	3,9	12,95	1,3	18,65
RUMA	5,35	14,09	1,78	14,32
SENTA	6,04	20,49	2,42	18,19
SEČANJ	5,21	10,05	2,2	17,83
SOMBOR	7,94	17,23	2,71	16,62
SRBOBRAN	5,88	17,32	2,5	19,99
SREMSKA MITROVICA	4,22	11,18	1,18	13,87
SREMSKI KARLOVCI	7,32	14,92	1,83	17,47
STARA PAZOVA	5,83	13,14	1,4	13,83
SUBOTICA	8,58	19,29	2,81	17,72
TEMERIN	8,01	21,09	2,48	13,53
TITEL	5,11	16,16	1,35	14,02
VRBAS	7,98	15,61	2,64	15,6
ČOKA	3,34	16,37	1,66	19,77
ŠID	4,11	13,16	1,29	17,76
PETROVARADIN	10,5	16,82	1,75	12,19

Table 7-2

8. ALBANIA

In all maps of Albania, gender is correctly identified only in about 30% of all record records on the new IT system installed 3 years ago. But if we compare this figure with the total number of properties in Albania, these data represent only 1.8% of total number of properties estimated in Albania. During the 2013 the new IT system has been installed in 5 districts office and the total number of transaction registered had the possibility to be disaggregated by the sex of owner (14.778 female and 19.091 male). In this category has been identified some properties without the share between owners and these properties have been excluded (14.778-1.416= 13.362 female).

Since 2007, The Immovable Property Registration Office in Albania has started the first registration process and a total of 209440 (86%) gender was not identified. However, the IT expert estimated the number of female and male of all these properties entered in the new IT system.

Then we sum 14.379 female + 13.362 female= 27.741 female, as total number of female identified valid for our analyses. The total number of male is 46.014 and it has been taken into consideration the two criteria's - the sex and the share of properties analysis between owners.

The steps of the methodology of properties by sex-disaggregation and share of ownership in Albania are:

1. First step - extrapolation of all new transactions made 2013, which identified sex-disaggregated and the share of properties between owners.
2. Second step - dividing by sex of the owner all properties entered into new system through the first registration process.
3. Third step - identified in each category of female and male owners entered in to new system through the first registration process, those properties with the share of properties between owners.
4. Fourth step – sum of the total number of female and male that fulfill the criteria's of sex-desegregation and the share of properties between owners.
5. Fifth step - the all sex-disaggregated data has been divided by the category specified on the share of properties between owners and presented on the maps according to cadastral zones.

8.1. Overall ownership analysis

The following chart contains data only for percentages of those owners (female and male together) that have valid gender info. Those without valid gender info were excluded from this analysis. As noticeable on the chart, there are a little less than 2x more male owners than female owners of properties.

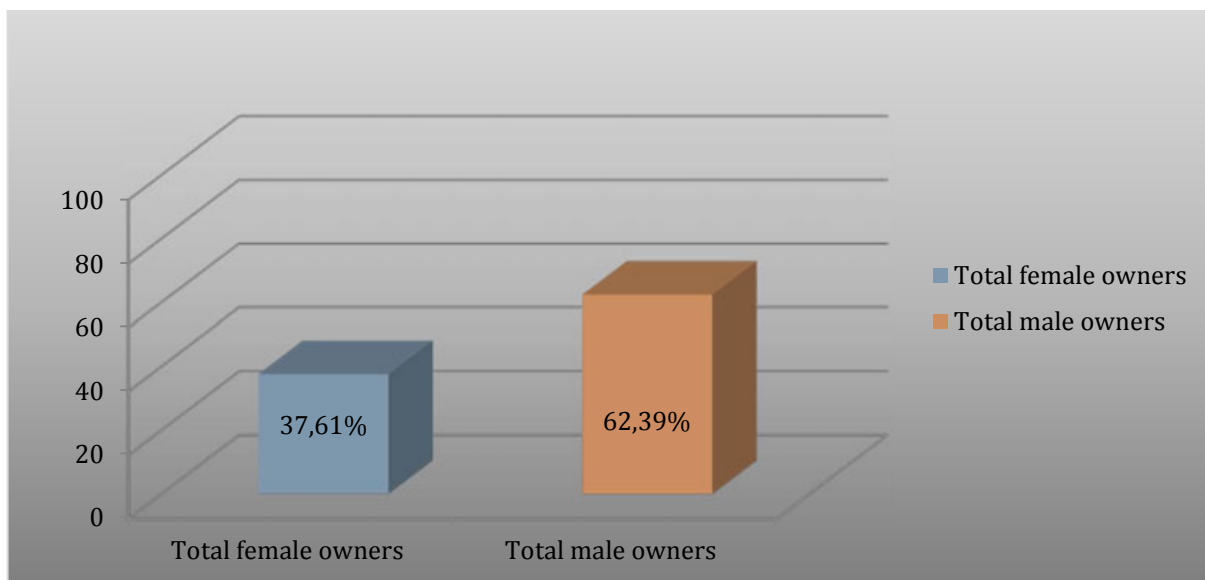


Chart 8-1

In addition to the chart, here is also a table with numerical data. These data contain number of female or male owners with valid gender info only, as well as the sum of these two figures.

Total number of female owners	27741
Total number of male owners	46014
Total number of owners with valid gender information	73755

Table 8-1

8.2. Female ownership analysis

These data were extracted from databases from Albania and refer to latest dates of registration, 2013. The following chart represents the total number of female owners in Albania, as well as categories according to volume of ownership of property. Data are represented in real numbers. Most of female owners in Albania own a property in a share of less than 25%, and on a second place it is share of 50-99%.

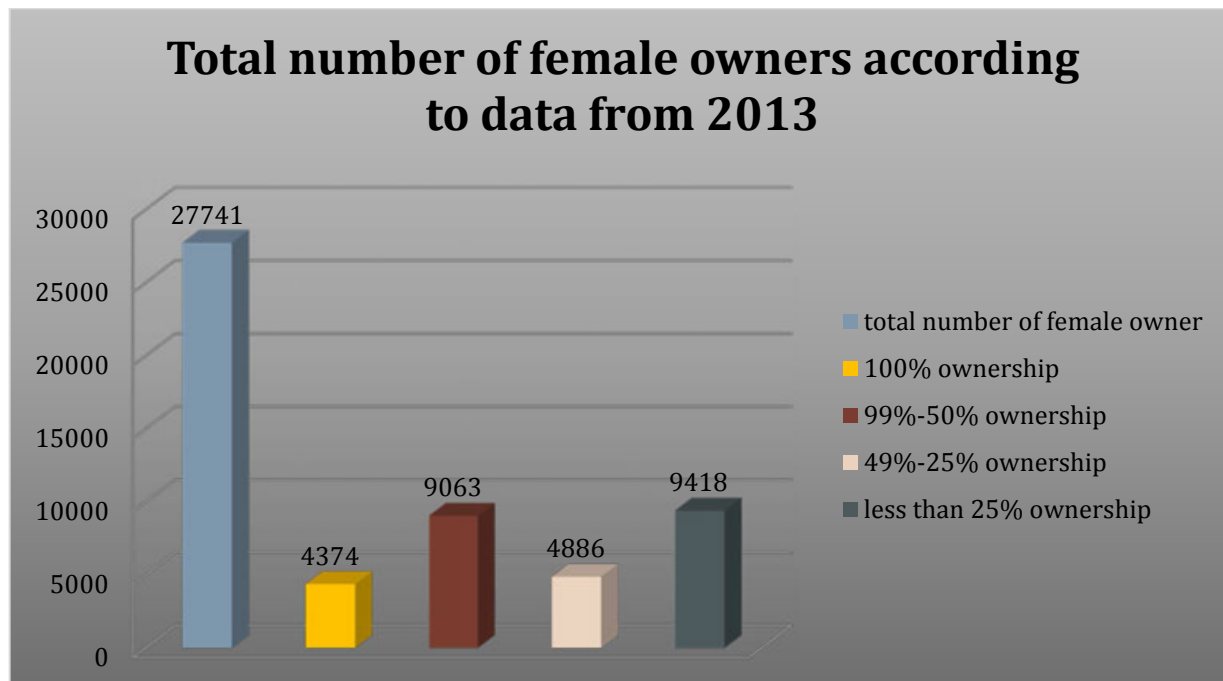


Chart 8-2

Total number of female owners	27741
100% ownership	4374
99%-50% ownership	9063
49%-25% ownership	4886
less than 25% ownership	9418

Table 8-2

8.3. Ownership maps

Since we already know overall numbers of female owners of property for Albania, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property for each province. The best way to display that information is by a map, where data are divided in four categories according to ownership volume.

Those categories are:

- **100% ownership of property,**
- **50%-99% ownership of property,**
- **25%-50% ownership of property and**
- **Less than 25% ownership of property.**

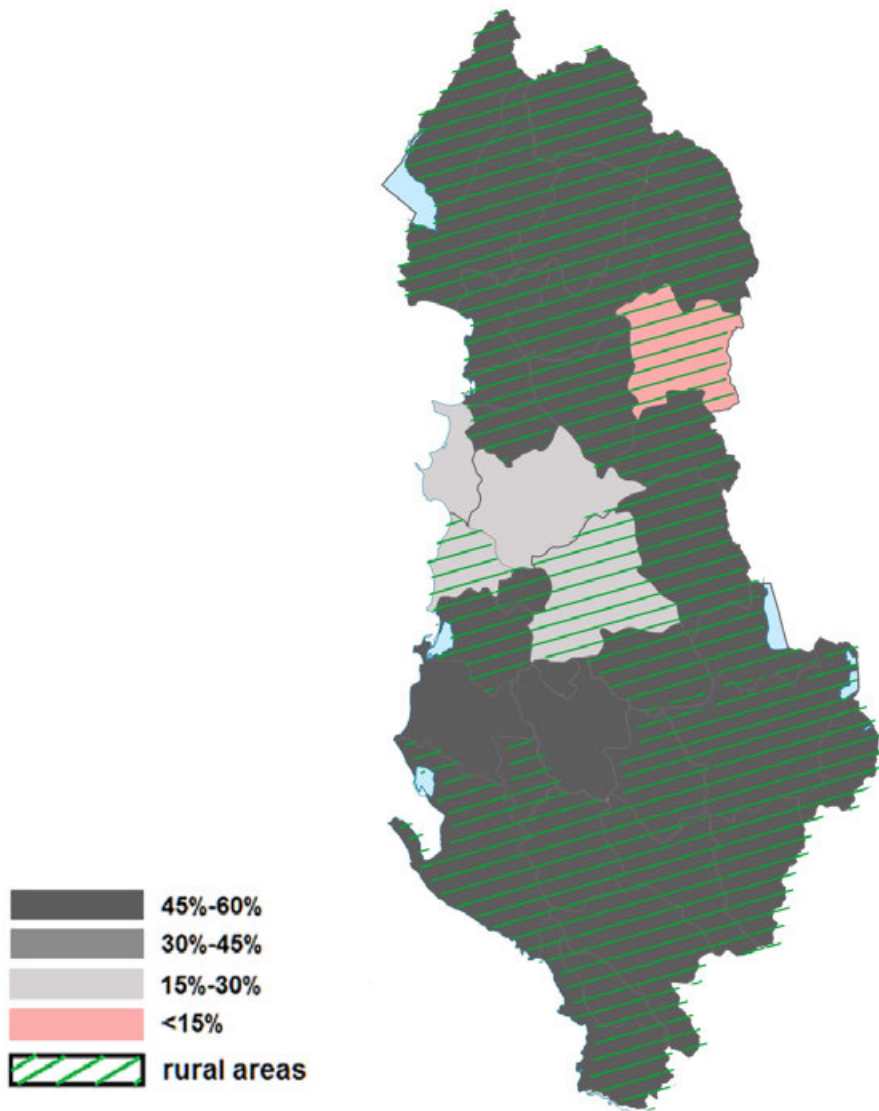
Maps refer only to female owners across each province in Albania, and this categorization is made for each country (entity) involved in this research.

Each color shade (in our case it is grey) in legend refers to a certain percentage range, and areas covered with green lines represent rural areas. Percentage ranges refer to volume of representation of a certain category, whether it exists in a higher or lower volume in each territory.

Color scale is described and proposed in one of the last chapters of this research paper.

8.3.1. Women having 100% share of the property

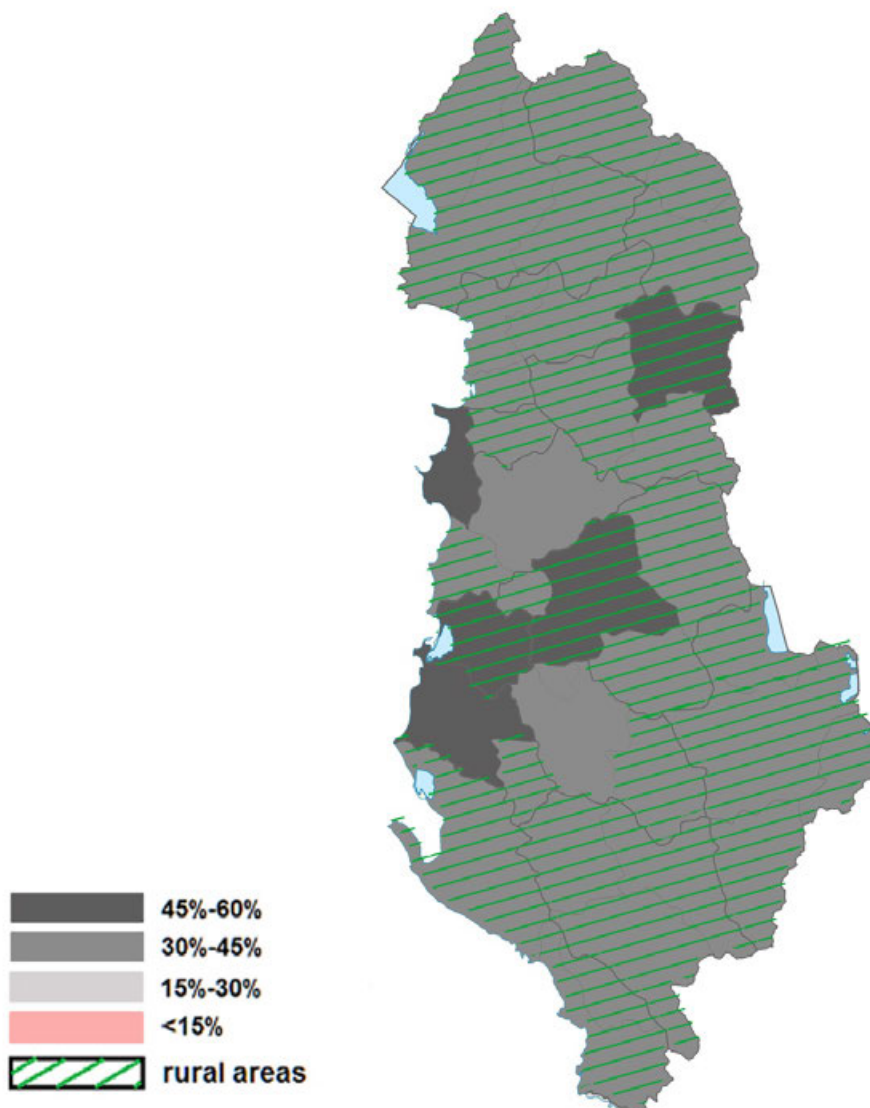
In this map are available data about women having 100% of ownership. It is obvious that in almost all parts of Albania, there is presence of this type of owners over 45%. Only several provinces have other ranges with less percentage which are less than 15% and 15% - 30%.



Map 8-1

8.3.2. Women having 50%-99% share of the property

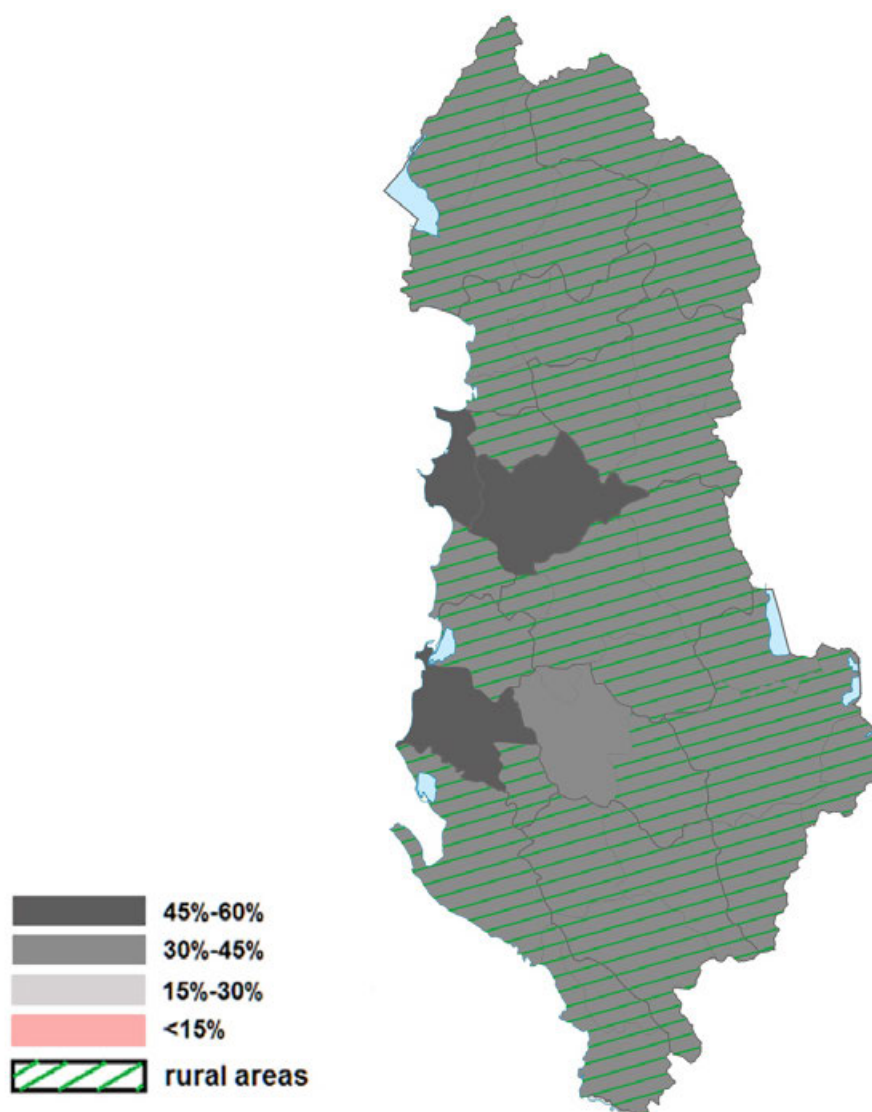
In this map there are displayed data about women having from 50% to 99% of ownership. Most of female owners of this kind are present in whole Albania in range 30% - 45%. In 4 areas that percentage is even higher than 45%. To mention, such high percentages are the result of small sample taken in account for this whole research related to Albania.



Map 8-2

8.3.3. Women having 25%-50% share of the property

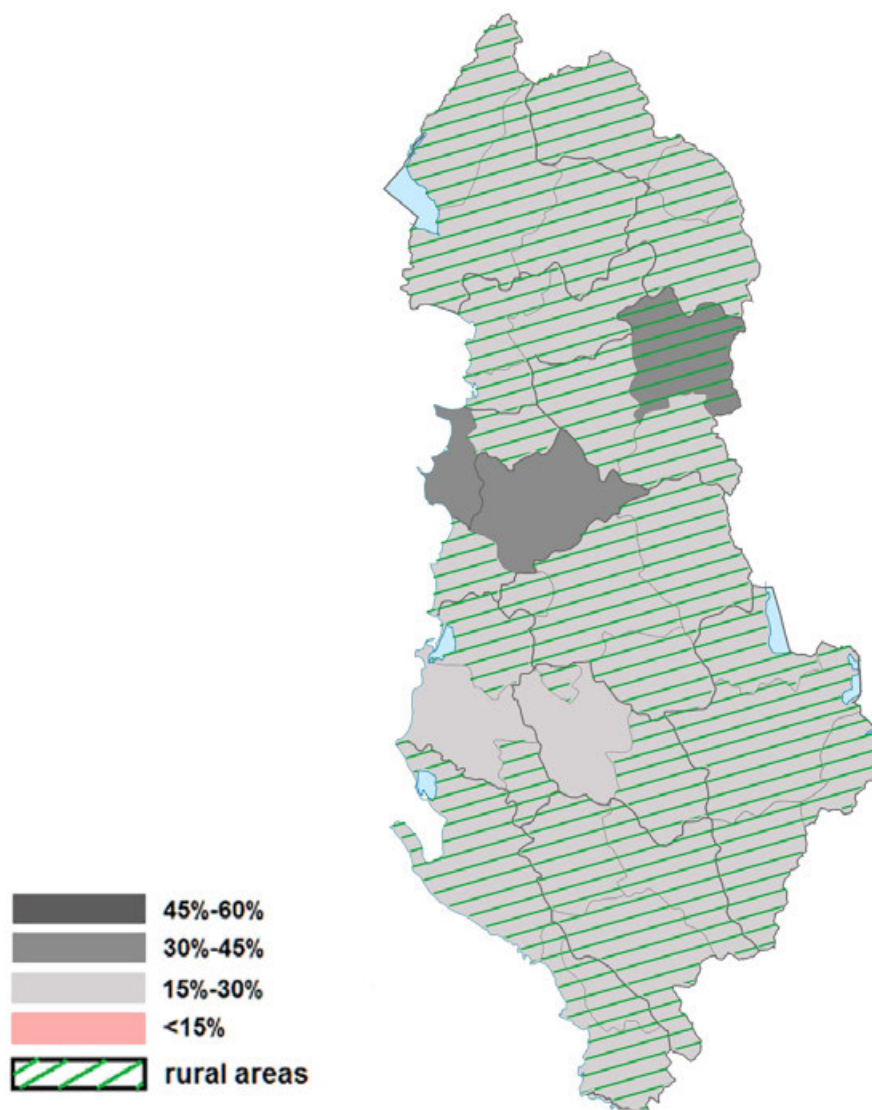
In this map are available data about women having from 25% to 50% of ownership. The situation is very similar to the previous kind of female owners. In almost all parts of country, percentage ranges from 30% to 45%. In two provinces that percentage is even higher than 45%.



Map 8-3

8.3.4. Women having less than 25% share of the property

In this map are available data about women having less than 25% of ownership. They are present in almost whole country in a percentage which ranges from 15% to 30%. There are three provinces where that percentage is in range of 30%-45%.



Map 8-4

8.4. Mortgage analysis

Information about women having mortgages was also included for each country (entity), for some of them was made a chart, and for some of them there is a map showing different categories – percentages of women having mortgages. From following chart can be concluded that number of men having mortgages is more than two times higher in comparison to percentage of women, or counting approximately for all three years: in average, men take 2/3 of overall mortgages that are taken, and women take 1/3.

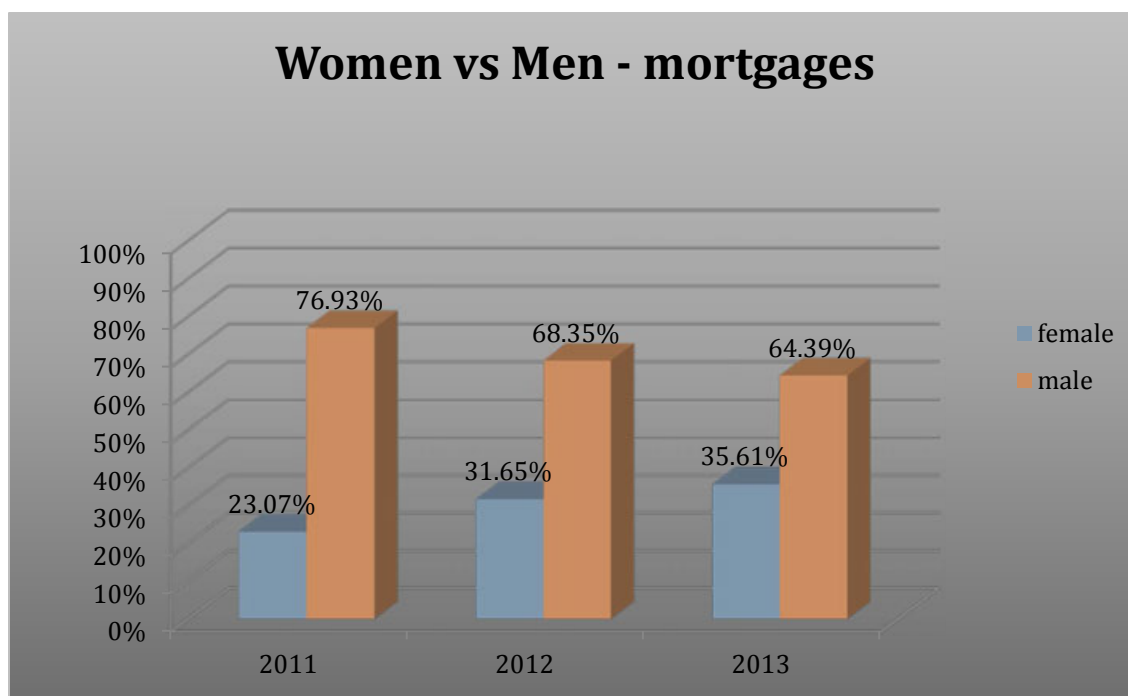


Chart 8-3

In addition to percentages in the chart, here is also table with real numbers for women, men and total number for last three years: 2011, 2012 and 2013.

	2011	2012	2013
Female	3	169	730
Male	10	365	1320
Total	13	534	2050

Table 8-3

8.5. Additional reports

8.5.1. Inheritance Analysis

In the following table, there are data about how many female and male owners have inherited property. Data refer to last three years. Number of women who inherited property becomes higher and higher from year to year. In 2011 it is 38,71%, in 2012 it is 45,11% and in 2013 it is almost the same as the percentage of men who inherited property.

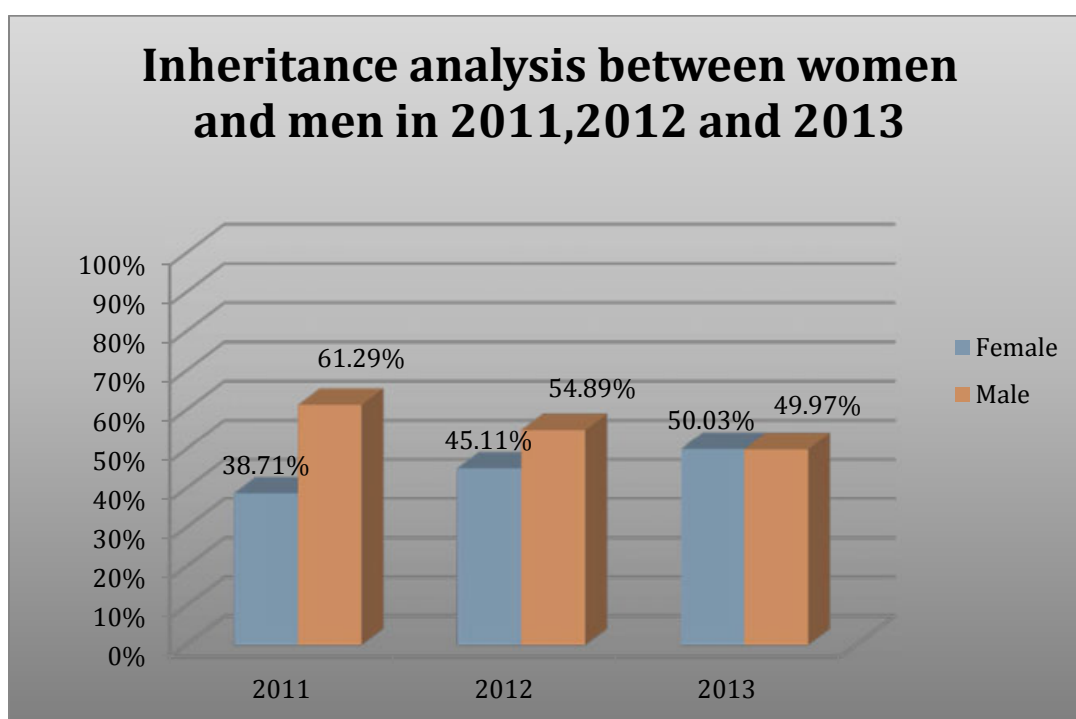


Chart 8-4

In addition to the chart, here is table with numeric and percentage data for last three years:

	2011	%	2012	%	2013	%
Female	36	38,71%	554	45,11%	5235	50,03%
Male	57	61,29%	674	54,89%	5228	49,97%
Total	93		1228		10463	

Table 8-4

Others, or “Null” refer to those without valid identification proof, and they were not taken in account for inheritance nor mortgage analysis. They count about 88% of all records, and therefore a small sample does not represent the real picture of the situation in Albania.

8.5.2. Number of daily applications analysis

The daily applications by sex and district office show very low presence of female applicants to these offices. The data coming from ALBSReP (Real Estate Electronic Database administered by the Immovable Property Registration Office) show that the most requested services by female applicants are on re-issuing certificate or verification of ownership, while male applicants request more registration of sale contracts of properties. These figures show again the low access that women and girls have in all the local Immovable Property Registration Offices (IPRO). It’s important to mention that we cannot explore to whom belongs the property, because the data do not permit to link applicant by services requested and ownership of the property for which the services is requested.

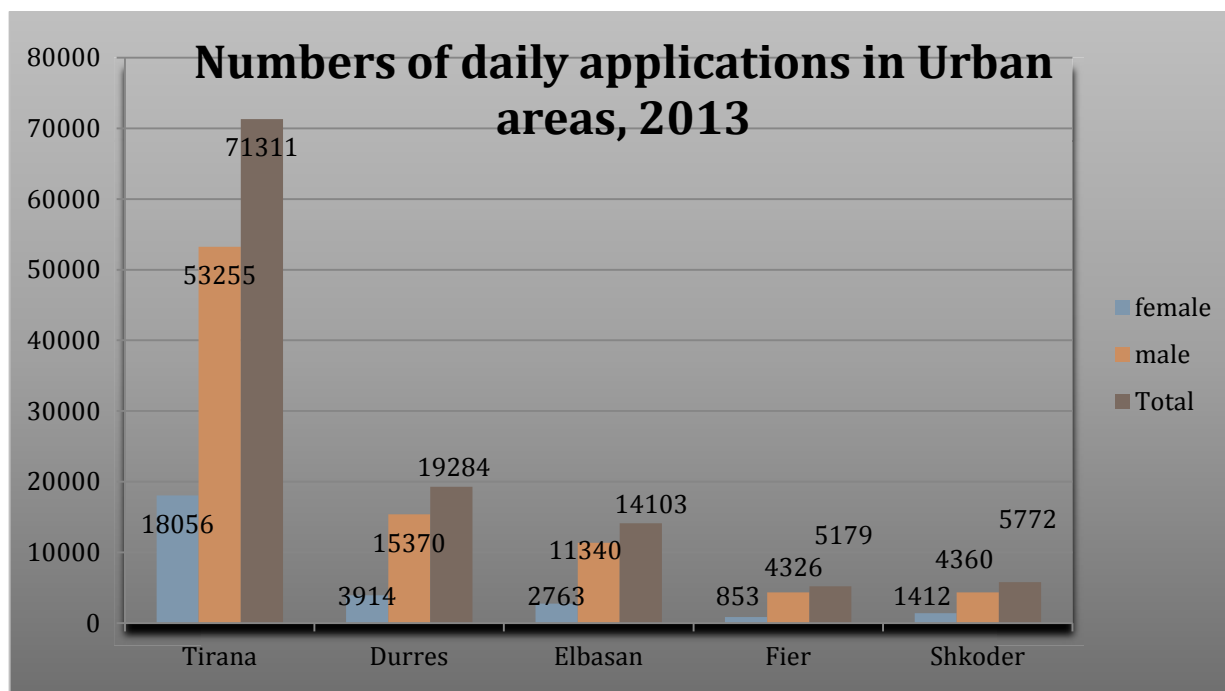


Chart 8-5

The first registration process contributes on the estimation of owner by sex and areas urban or rural. The graph below presents mostly the situation on urban areas regarding the ownership title by sex. The

percentage of female owner in urban areas is approximately around 30% of the total owner registered in the new system of property registration. But still we cannot have the possibility to identify the number of female and male owner.

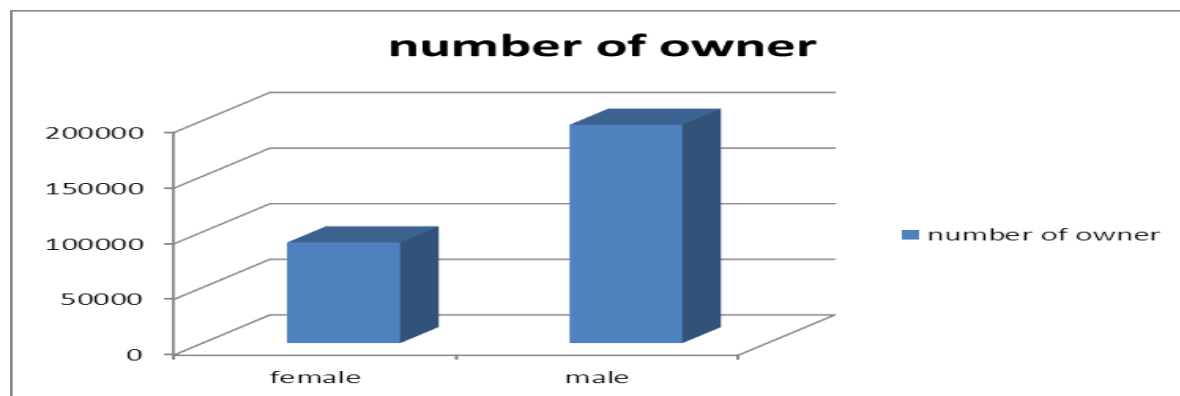


Chart 8-6

The current administrative procedure of land legalization/registration that establishes an almost invariably male head of household or family head as the sole agent and representative of land contributes to the systematic reduction of female property owners in Albania. As the process and practice continue, chances are high that property (housing and land) will be increasingly male owned. This deprives Albanian women of their assets and rights, and negatively impacts on women's access to credit.² Women's most common obstacles in starting a business are related to limited access to credit and lack of collateral, as is the case when women are either not registered as co-owners or possess collateral together with men.

² Schmitz, Catharina; "Lessons from WEE work on Women's ownership of land and property in Kosovo/Albania", June 2010

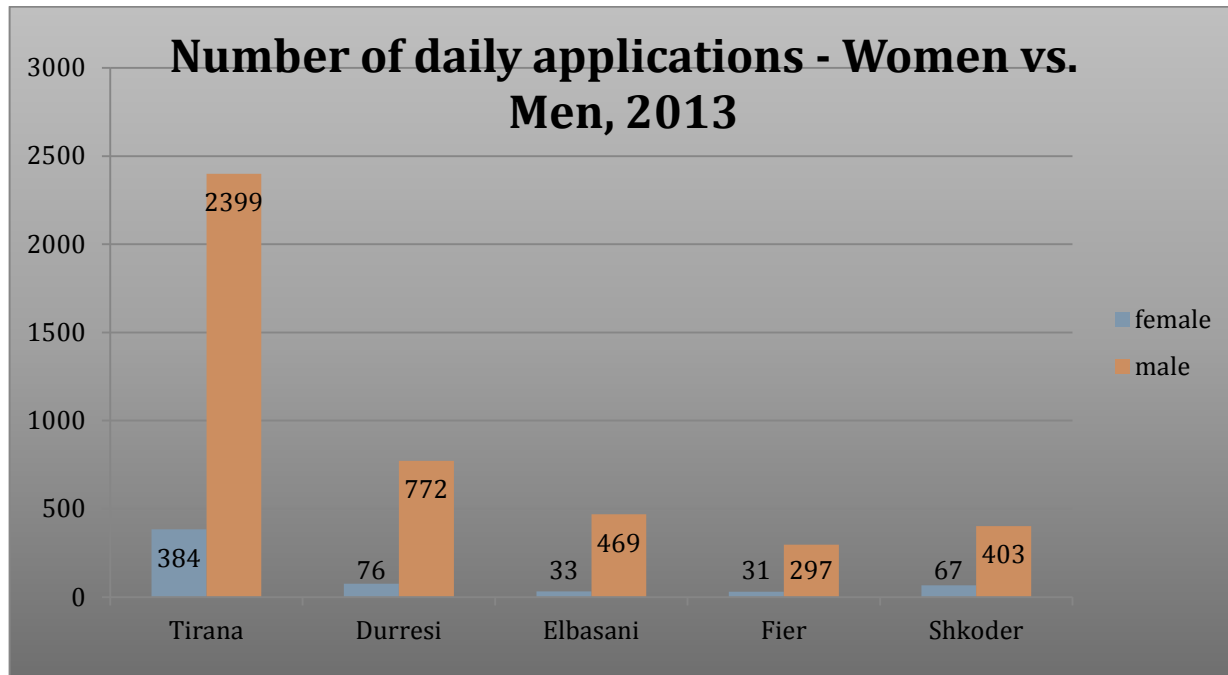


Chart 8-7 Source: IPRO 2014

The above graph confirms very low daily application during 2013 for the registration of legalization permit by female applicant. The main reason for this fact might be explain by very low numbers of legalization permit that have been issued on the name of women and girls, which prove the gender negative impact of the implementation of legalization Law and the need for improvement.

8.5.3. Table with data

8.5.3.1. Women with 100% share of ownership

Municipality	Code	Women owners	Total owners	% women
TIRANE - BALDUSHK	1078	0	1	0,00
ELBASAN - BELSH-QENDER	1147	1	1	100,00
TIRANE - BERZHITE	1170	2	2	100,00
SHKODER - BOKS	1240	1	1	100,00
ELBASAN - CERRIK 1	1389	2	2	100,00
FIER - DARZEZE E RE	1451	2	2	100,00
SHKODER - DOBRAÇ	1495	1	1	100,00
TIRANE - DOBRESH	1498	1	1	100,00
DURRES - DRAÇ	1522	4	4	100,00
ELBASAN - DRAGOT-DUMRE	1531	1	1	100,00
FIER - DUKAS	1567	1	1	100,00
TIRANE - FARKE E MADHE	1604	4	6	66,67
TIRANE - FARKE E VOGEL	1605	1	1	100,00
FIER - FERRAS	1609	3	3	100,00
ELBASAN - GJONME	1759	1	1	100,00
ELBASAN - GRADISHTE	1839	1	1	100,00
SHKODER - GRUDE E RE	1869	1	1	100,00
DURRES - HAMALLAJ	1925	1	1	100,00
SHKODER - HOT I RI	1965	4	4	100,00
TIRANE - IBE E POSHTME	1977	2	2	100,00
ELBASAN - KAJAN	2026	6	6	100,00
TIRANE - KAMEZ	2066	1	1	100,00
TIRANE - KATUND I RI	2119	1	1	100,00
ELBASAN - KATUNDI I RI	2124	2	2	100,00
ELBASAN - CERRIK 2	2281	2	2	100,00
ELBASAN - KUSARTHI	2346	1	1	100,00
TIRANE - LALM	2376	1	1	100,00
TIRANE - LANABREGAS	2380	1	1	100,00
DURRES - LIKMETAJ	2453	2	2	100,00
TIRANE - LINZE	2460	5	5	100,00
FIER - LUAR	2497	1	1	100,00
ELBASAN - MALASENJ	2559	2	2	100,00
SHKODER - MALI HEBAJ	2565	1	1	100,00
TIRANE - MEZEZ	2679	0	1	0,00
TIRANE - MJULL BATHORE	2704	1	1	100,00
SHKODER - OBLIKE E MADHE	2817	1	1	100,00

TIRANE - PASKUQAN	2884	0	1	0,00
FIER - PATOS	2890	0	1	0,00
SHKODER - PISTULL	2975	1	1	100,00
SHKODER - PULAJ	3072	1	1	100,00
DURRES - QERRET	3102	1	1	100,00
ELBASAN - KRRABE	3125	1	1	100,00
SHKODER - RENC	3168	1	1	100,00
TIRANE - SAUK	3266	1	1	100,00
TIRANE - SELITE	3292	17	18	94,44
ELBASAN - SELVIAS	3299	1	1	100,00
ELBASAN - SHELCAN	3327	2	2	100,00
SHKODER - SHIRQ	3378	1	1	100,00
DURRES - SHKALLNUR	3385	1	2	50,00
ELBASAN - SHTERMEN	3422	1	1	100,00
TIRANE - SHTISHTUFINE	3426	1	1	100,00
SHKODER - SHTOI I RI	3428	4	4	100,00
SHKODER - SHTOJ I VJETER	3429	1	1	100,00
ELBASAN - SHUSHICE	3445	5	5	100,00
TIRANE - SKUTERRE	3471	1	1	100,00
LUSHNJE - SOPEZ	3486	1	1	100,00
DURRES - SUKTH	3541	1	1	100,00
ELBASAN - TREGAN	3633	1	1	100,00
DURRES - VADARDHE	3690	1	1	100,00
ELBASAN - VIDHAS	3764	1	1	100,00
DURRES - VLASHAJ	3796	30	255	11,76
TIRANE - YZBERISH	3866	4	4	100,00
TIRANE - ZALL HERR	3878	1	1	100,00
FIER - ZHUPAN	3934	1	1	100,00
TIRANE - SHKOZE	3976	3	3	100,00
Tirane - Bathore	3992	1	1	100,00
TIRANE - TIRANA1	8110	2884	11232	25,68
DURRES - DURRES 1	8511	447	1994	22,42
ELBASAN - ELBASAN 1	8521	13	13	100,00
NULL	8518	707	2763	25,59
FIER - FIER 1	8531	164	1023	16,03
SHKODER - SHKODER 1	8591	11	12	91,67
TOTAL		4374	17418	25,11

Table 8-5

8.5.3.2. Women with 50-99% share of ownership

Municipality	Code	F owners	Total owners	% F owners
KARPEN	2100	1	2	50,00
CERRIK	2281	1	2	50,00
VLASHAJ	3796	78	157	49,68
TIRANA	8110	4637	10792	42,97
DURRES	8511	1697	3770	45,01
NULL	8518	1360	2935	46,34
ELBASAN	8523	70	140	50,00
FIER	8533	1219	2882	42,30
TOTAL		9063	20680	

Table 8-6

8.5.3.3. Women with 25-50%share of ownership

Municipality	Code	F owners	Total owners	% F owners
VLASHAJ	3796	10	29	34,48
TIRANA	8110	2692	5673	47,45
DURRES	8511	1035	2150	48,14
NULL	8518	657	1378	47,68
FIER	8531	492	1087	45,26
TOTAL		4886	10317	

Table 8-7

8.5.3.4. Women with less than 25% share of ownership

Municipality	Code	F owners	Total owners	% F owners
VLASHAJ	3796	101	225	44,89
TIRANA	8110	4871	12978	37,53
DURRES	8511	1593	4658	34,20
NULL	8518	2222	5007	44,38
FIER	8534	631	2472	25,53
TOTAL		9418	25340	

Table 8-8

9. REPUBLIC OF KOSOVO

In all maps of Kosovo, gender is correctly identified in 98.5% of all records. For the gender identification all valid IDs and names data are used, in order to get the most accurate and valid information about registered properties among women and men.

9.1. Ownership analysis

These data were extracted from databases from Republic of Kosovo and refer to latest dates of registration, 2013. The following chart represents the total number of female and male owners in Kosovo. As we can see most of ownerships are by men, and then by women and others. Percentage of male owners is more than 4 times higher compared to percentage of female owners.

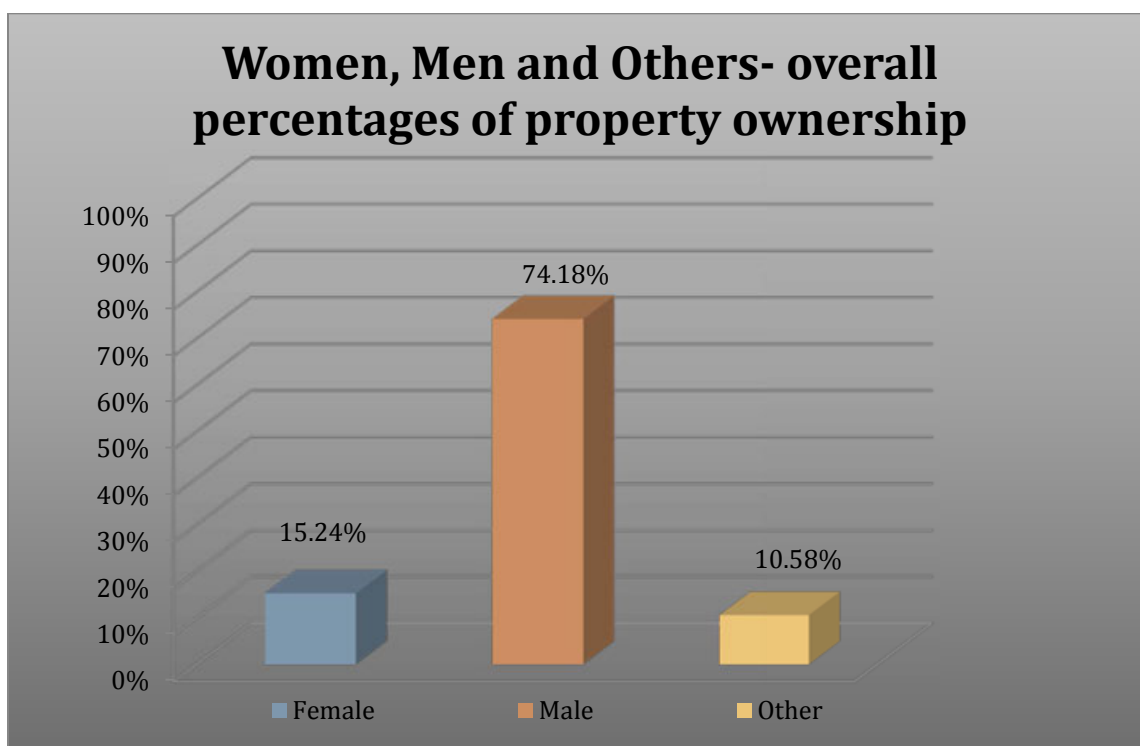


Chart 9-1

In addition to the chart where percentages are presented, here is also the original table with real numbers which refer to 2013.

Female	Male	Other	Total
71095	346102	49391	466588

Table 9-1

9.2. Ownership maps

Since we already know overall numbers of female owners of property for Kosovo, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property for each province. The best way to display that information is by a map, where data are divided in four categories according to ownership volume.

Those categories are:

- **100% ownership of property,**
- **50%-99% ownership of property,**
- **25%-50% ownership of property and**
- **Less than 25% ownership of property.**

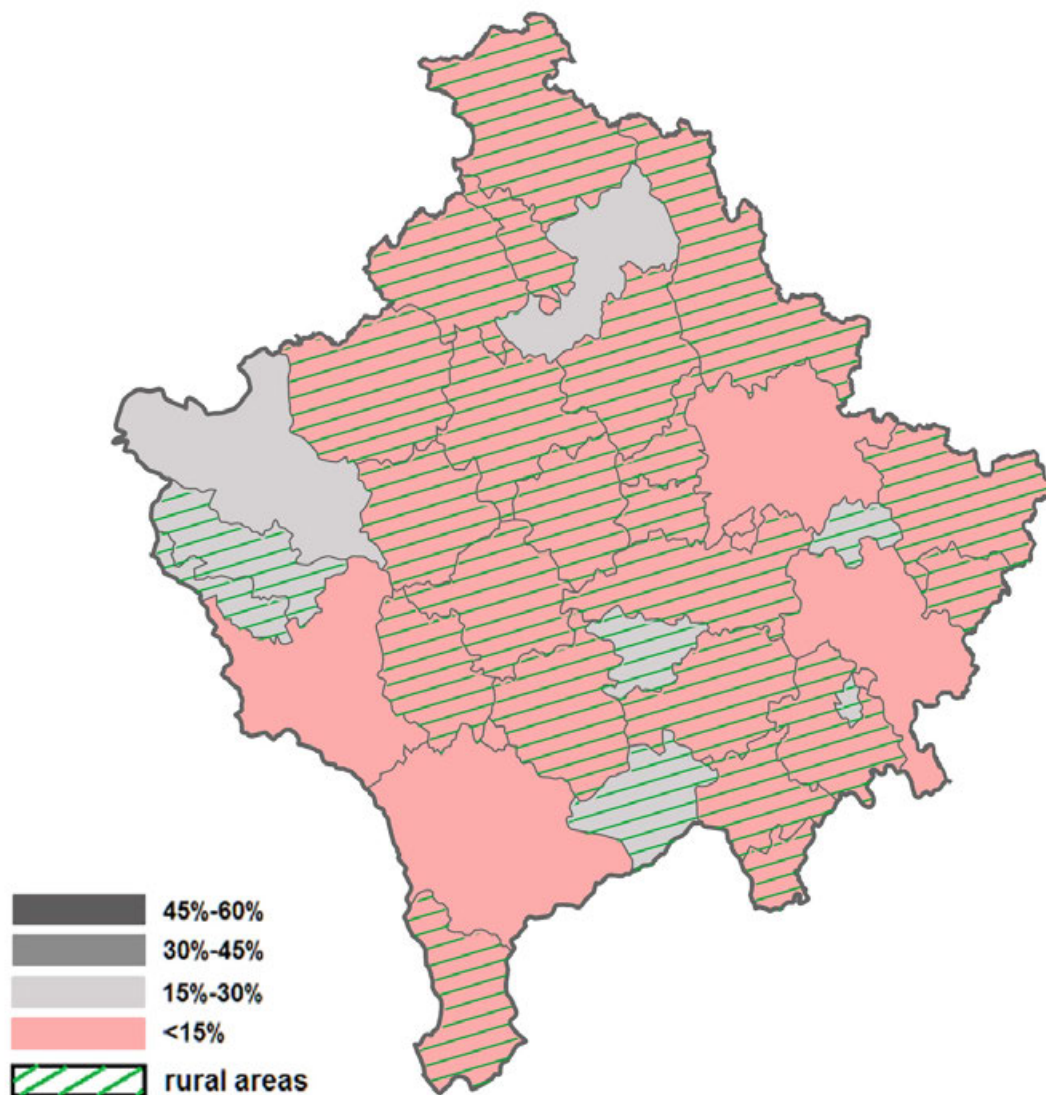
Maps refer only to female owners across each province in Kosovo, and this categorization is made for each country (entity) involved in this research.

Each color shade (in our case it is grey) in legend refers to a certain percentage range, and areas covered with green lines represent rural areas. Percentage ranges refer to volume of representation of a certain category, whether it exists in a higher or lower volume in each territory.

Color scale is described and proposed in one of the last chapters of this research paper.

9.2.1. Women having 100% share of the property

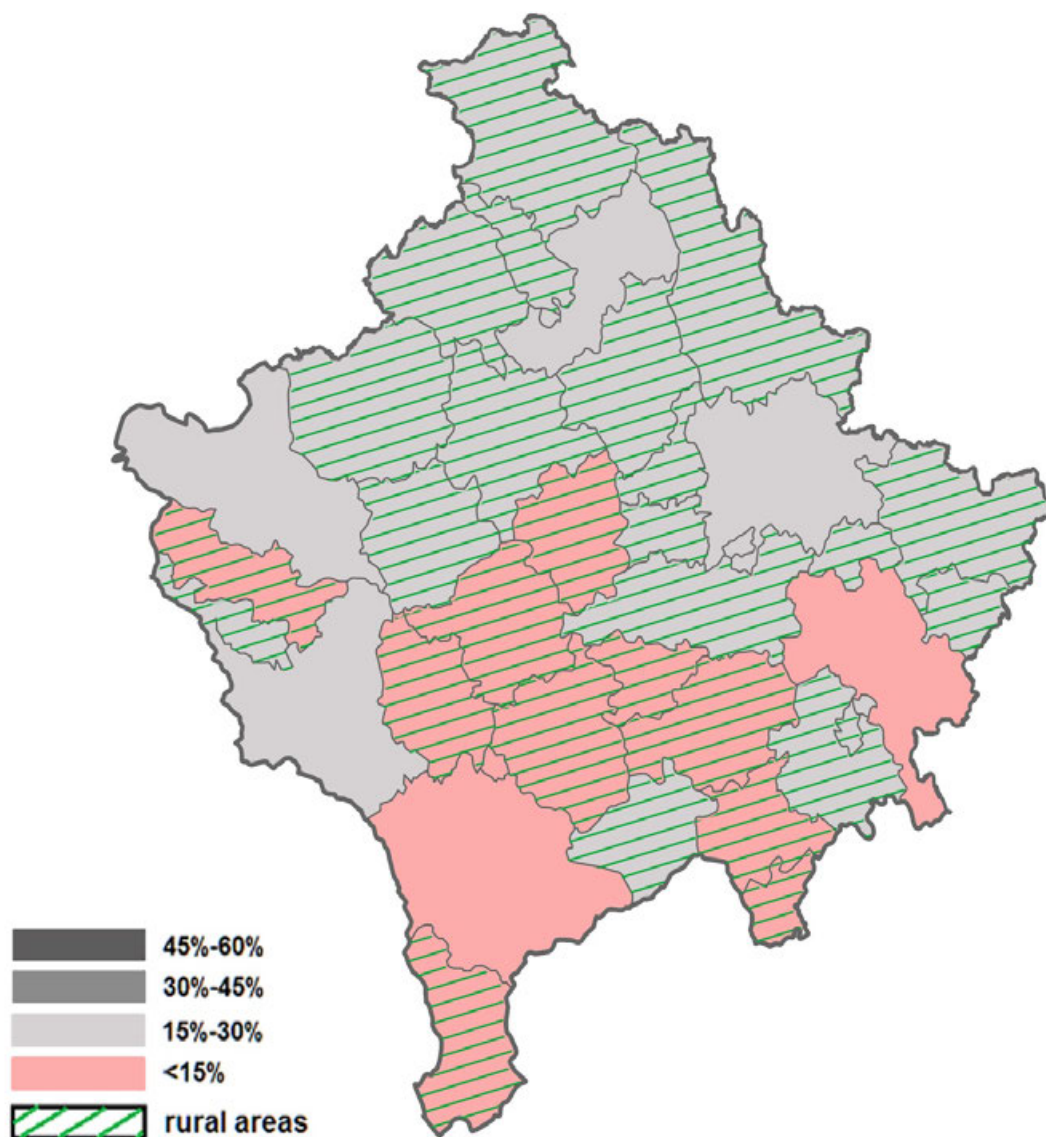
In this map are available data about women having 100% of ownership in Kosovo. In most areas of country, presence of women that are 100% owners of property is less than 15%. Only in several areas, their presence varies between 15% and 30%.



Map 9-1

9.2.2. Women having 50%-99% share of the property

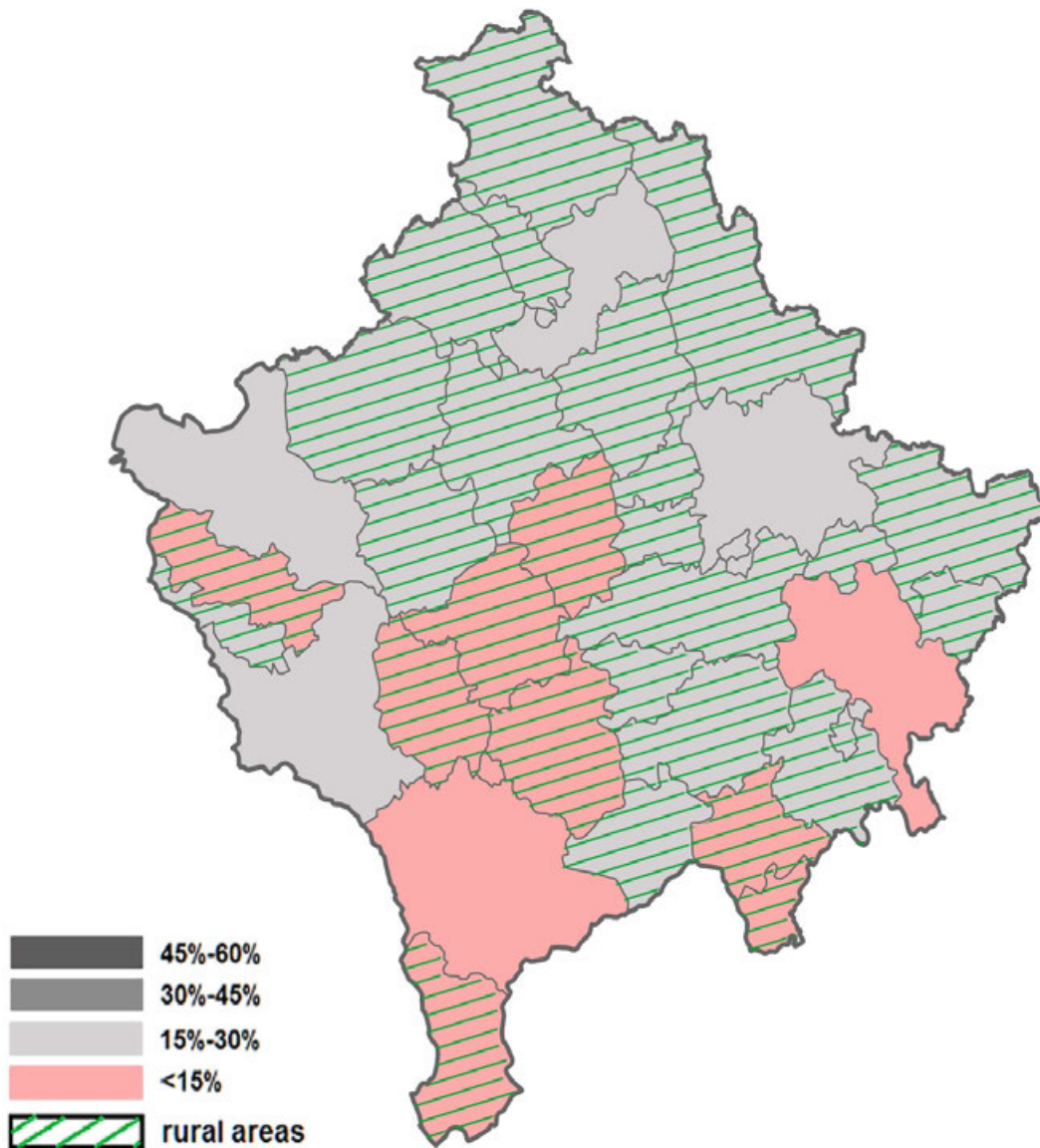
In this map are available data about women having from 50% to 99% of ownership. According to it, women that have 50-99% share of property are present under 30% in whole country. In Northern areas it varies from 15% to 30%, and in Southern areas it is less than 15%.



Map 9-2

9.2.3. Women having 25%-50% share of the property

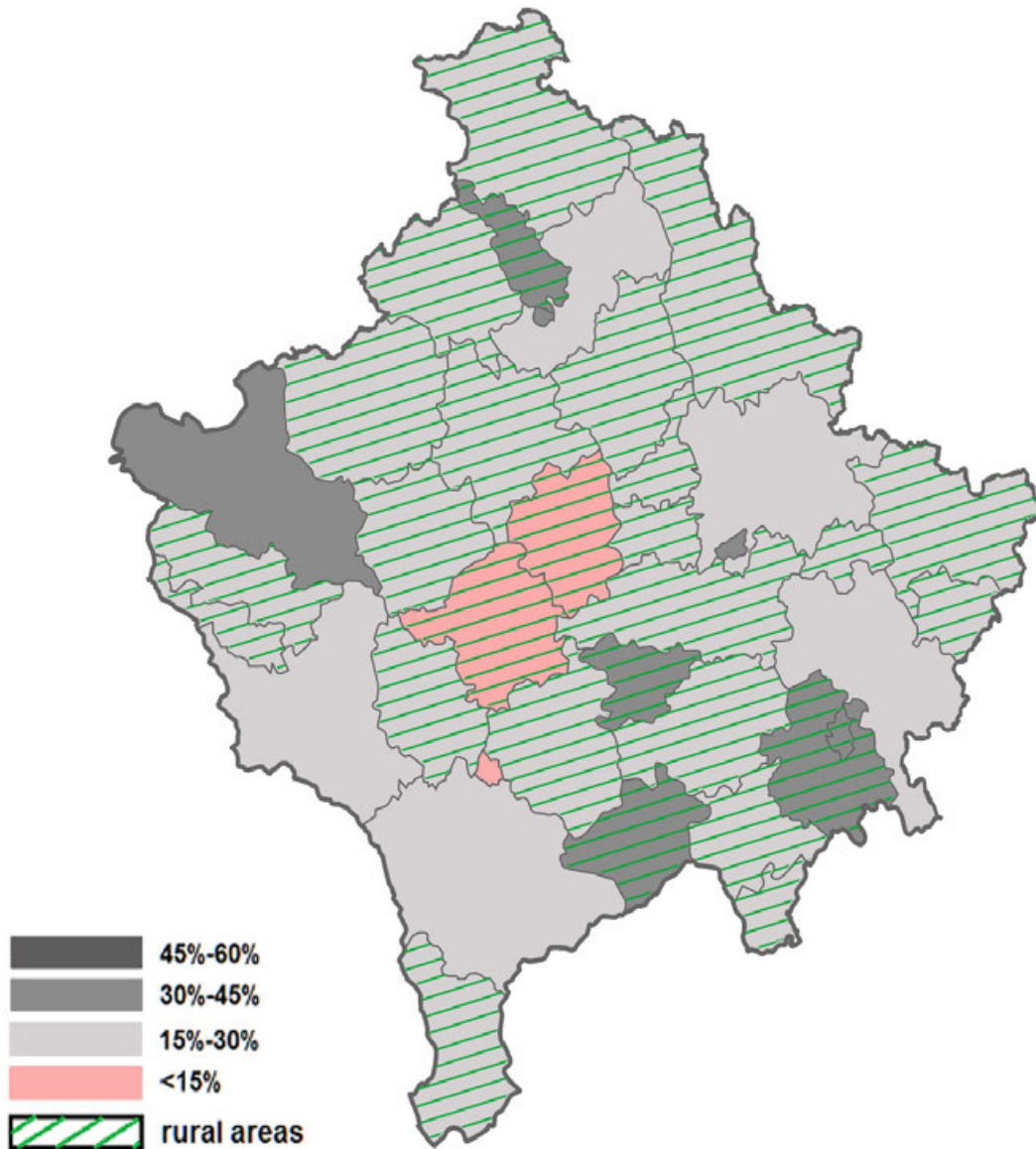
In this map are available data about women having from 25% to 50% of ownership. As noticeable, number of women that have 25%-50% share of property is generally under 30%. In Northern areas it varies between 15% and 30%, and in some Southern and middle parts it is under 15%.



Map 9-3

9.2.4. Women having less than 25% share of the property

In this map are available data about women having less than 25% of ownership. As map shows, in most of areas in Kosova there is 15%-30% of women that have share of property less than 25%. Only in three middle provinces it is less than 15%.



Map 9-4

9.3. Mortgage Analysis

Information about women having mortgages was also included for each country (entity), for some of them was made a chart, and for some of them there is a map showing different categories – percentages of women taking mortgages. In a case of Kosovo, there are both – chart and map. It is easily seen that men have much more mortgages comparing to women in Kosovo, and number of males taking mortgages is more than 10 times higher than female ones.

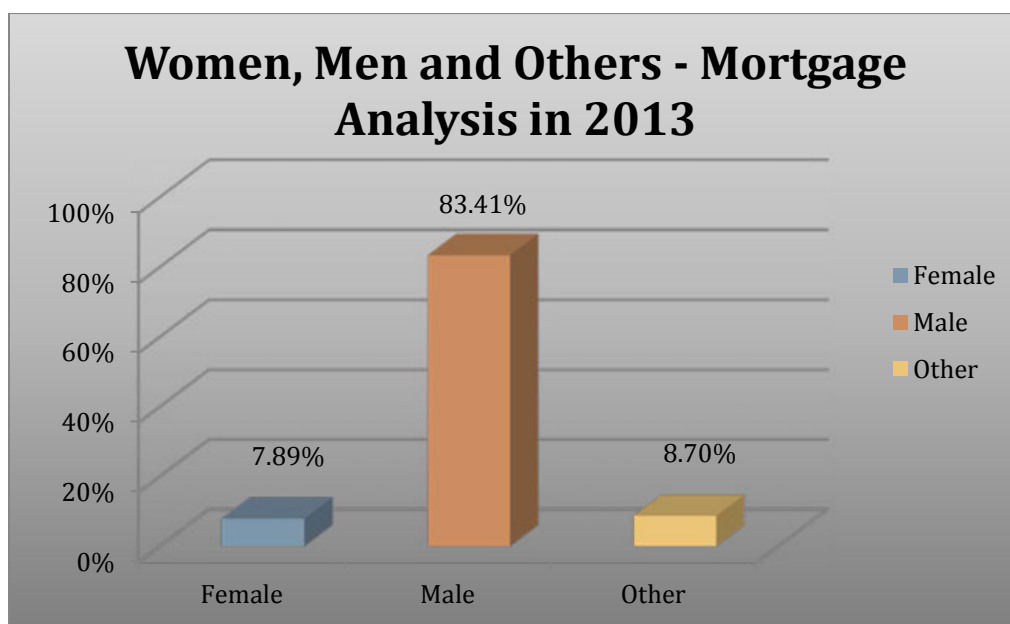


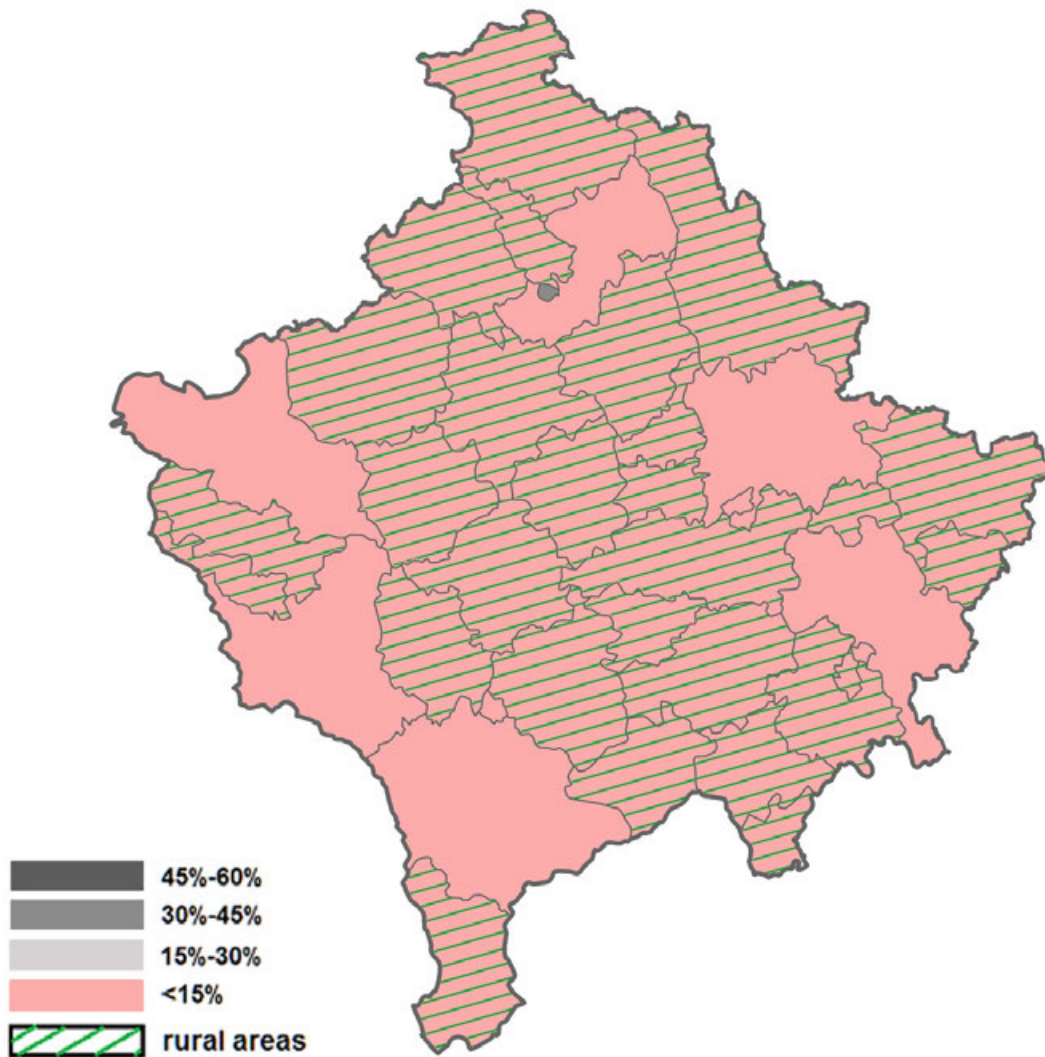
Chart 9-2

In addition to the chart where percentages are presented, here is also the original table with real numbers which refer to 2013.

Female	1144	7,89%
Male	12085	83,41%
Other	1260	8,70%
Total	14489	

Table 9-2

Here are also data about women taking mortgages in Kosovo across the whole territory. In almost all parts of Kosovo, women that have mortgage are present under 15%. Only in a tiny little area in the middle part of Northern Kosovo counts women that have mortgage in a range from 30% to 45% and it is called Mitrovica.



Map 9-5

9.4. Additional reports

9.4.1. Table with data - ownership

Municipality	Female	Percentage (%)	Male	Percentage(%)	Other	Percentage(%)
Deçan	1631	15.8	8169	79.1	527	5.1
Dragash	1959	14.7	10014	75.4	1309	9.9
Ferizaj	3529	13.9	19948	78.8	1851	7.3
Fushë Kosovë	959	12.7	5290	70.2	1289	17.1
Gjakovë	5065	19.4	18116	69.5	2898	11.1
Gjilan	3118	12.5	20840	83.5	1005	4
Glllogoc	689	7.3	7614	80.9	1113	11.8
Graçanicë	2536	23.6	7292	67.9	910	8.5
Hani i Elezit	231	13.1	1415	80.2	119	6.7
Istog	3352	18.6	13227	73.5	1420	7.9
Junik	269	17.2	1219	78	75	4.8
Kaçanik	857	12.5	4588	67.1	1392	20.4
Kamenicë	2089	14.6	11265	78.9	923	6.5
Klinë	1690	16.7	7354	72.7	1072	10.6
Klllokot	495	20.2	1782	72.6	179	7.3
Lipjan	2565	15.1	13259	78.3	1118	6.6
Malishevë	657	8.4	6950	88.4	254	3.2
Mamushë	45	8.5	435	82.2	49	9.3
Mitrovicë	2680	19.2	10481	75	822	5.9
Mitrovicë Veriore	619	30.1	1283	62.3	156	7.6
Novobërdë	1247	19.1	4916	75.3	367	5.6
Obiliq	1047	15.7	5244	78.5	393	5.9
Parteshë	368	21.7	1248	73.5	82	4.8
Pejë	5643	19.7	21143	73.6	1928	6.7
Podujevë	2866	15	15517	81	784	4.1
Prishtinë	6713	15.5	33281	77.1	3194	7.4
Prizren	5420	11.1	27444	56.2	15954	32.7
Rahovec	2307	14.7	12327	78.5	1073	6.8
Ranillug	927	21.9	2757	65	557	13.1
Shtërpce	993	24.5	2743	67.6	320	7.9
Shtime	638	11	4928	85.3	213	3.7
Skënderaj	1608	15.1	8582	80.4	486	4.6

Suharekë	1421	10.3	11586	84.2	746	5.4
Viti	2183	15.2	11190	78	982	6.8
Vushtrri	2679	14	12655	66	3831	20

Table 9-3

9.4.2. Table with data – mortgages

Municipality	Gender	Total Number	Percentage
Deçan	Female	24	8.63
Dragash	Female	3	7.14
Ferizaj	Female	62	5.4
Fushë Kosovë	Female	29	7.63
Gjakovë	Female	179	14.74
Gjilan	Female	58	6.64
Glllogoc	Female	7	2.37
Graçanicë	Female	50	9.52
Hani i Elezit	Female	3	8.11
Istog	Female	16	5.21
Junik	Female	7	14
Kaçanik	Female	5	7.25
Kamenicë	Female	17	10.76
Klinë	Female	19	5.11
Lipjan	Female	27	5.5
Malishevë	Female	14	5.07
Mitrovicë	Female	24	5.18
Mitrovicë Veriore	Female	9	33.33
Novobërdë	Female	10	14.08
Obiliq	Female	5	2.94
Parteshë	Female	2	20
Pejë	Female	104	9.29
Podujevë	Female	40	7.56
Prishtinë	Female	278	10.25
Prizren	Female	52	5.12
Rahovec	Female	33	8.78
Shtime	Female	9	4.19
Skënderaj	Female	14	11.67
Suharekë	Female	10	3.48
Viti	Female	12	3.4
Vushtrri	Female	22	5.64

Table 9-4

9.4.3. Table with data – female ownership ranges

Municipality	<25%	25%-50%	50%-99%	100%
Deçan	15.9	13.7	13.9	15.7
Dragash	18.8	13.1	12.2	12.7
Ferizaj	22.1	15.4	14.8	11.1
Fushë Kosovë	26.6	15.9	17.5	10.6
Gjakovë	28.6	19.9	20.4	14.8
Gjilan	18.1	13.6	12.9	10.7
Glllogoc	10.8	9.2	11.1	5.8
Graçanicë	38.1	29	25	20.1
Hani i Elezit	18.4	12.5	10.5	11.2
Istog	25.9	18.5	18.8	14.3
Junik	19.3	15.7	16.7	16.6
Kaçanik	24.4	14.7	14.2	8.7
Kamenicë	21.6	16.6	15.5	11.6
Klinë	27.2	20.6	21.2	13
Klllokot	30.2	24.4	24.7	18.4
Lipjan	25.6	18.4	17	12.8
Malishevë	11	11.7	13.2	6
Mamushë	8	11.7	12	7.4
Mitrovicë	28.3	21.1	22.9	16.7
Mitrovicë Veriore	44.1	31.6	31.8	25.4
Novobërdë	26.4	19.9	16.6	17.6
Obiliq	28.4	15.8	15.6	13.5
Parteshë	43.1	21.9	19.2	18.4
Pejë	32.3	20	20	15.3
Podujevë	22.1	18.4	18.7	12.2
Prishtinë	23.5	17.7	16.7	13.9
Prizren	18.5	10.7	9.9	9.1
Rahovec	22.9	14.6	14.1	10.5
Ranillug	34.7	21.3	20.2	18.1
Shtërpce	32.1	26.2	25.8	21.5
Shtime	15.4	13.4	12.8	8.4

Skënderaj	23.3	20.6	22.2	11.9
Suharekë	16.7	9	8.7	7.8
Viti	30.9	19.8	19.6	13
Vushtrri	21.8	16.5	15.8	11.9

Table 9-5

10. MONTENEGRO

In all maps of Montenegro, gender is correctly identified in 98.5% of all records. For the gender identification all valid IDs and names data are used, in order to get the most accurate and valid information about registered properties among women and men.

10.1. Ownership analysis

These data were extracted from databases provided by Land registry of Montenegro including data for every area. The following chart represents the total number of female and male property owners in Montenegro. Provided data refer to the latest reports made at the end of 2013. As noticeable, there are almost three times more male property owners than female ones.

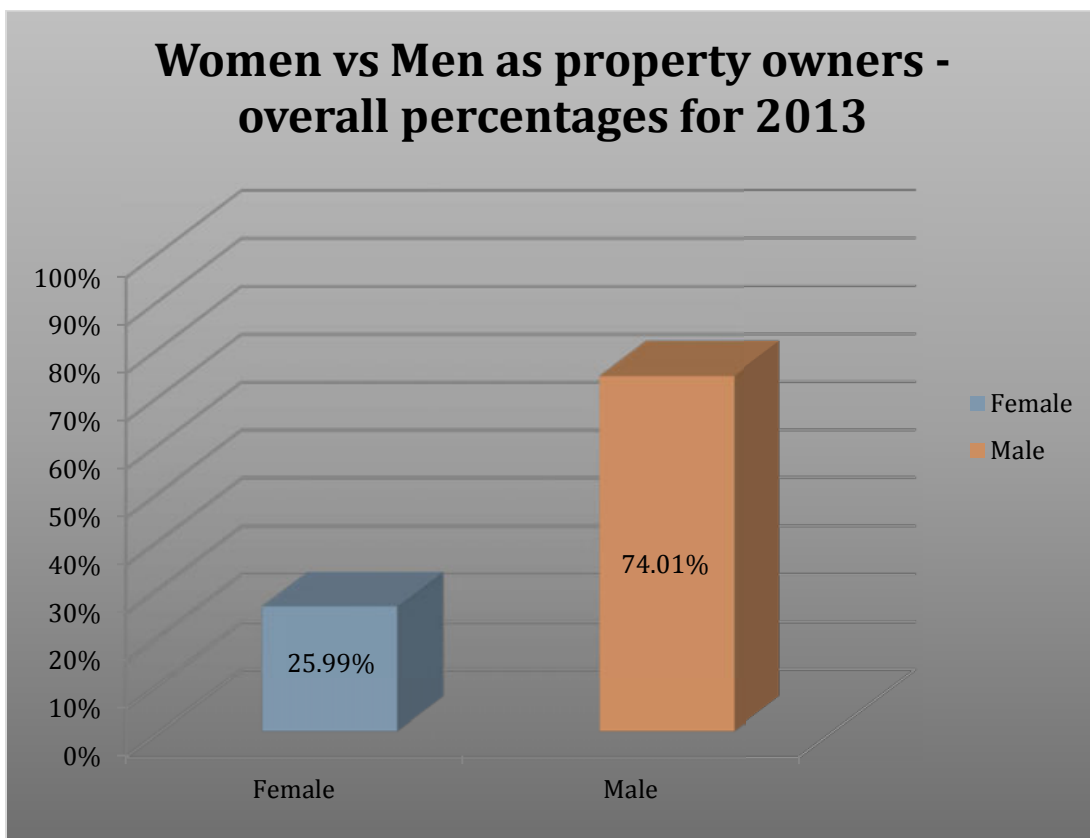


Chart 10-1

In the next chart, there are data about all female ownerships compared to male ownerships in different municipalities of Montenegro. It is obvious that there are far more men property owners than women ones in each municipality. Concrete percentages are visible in a table below the graph. Herceg Novi is area with highest number of female property owners which is 39, 5%.

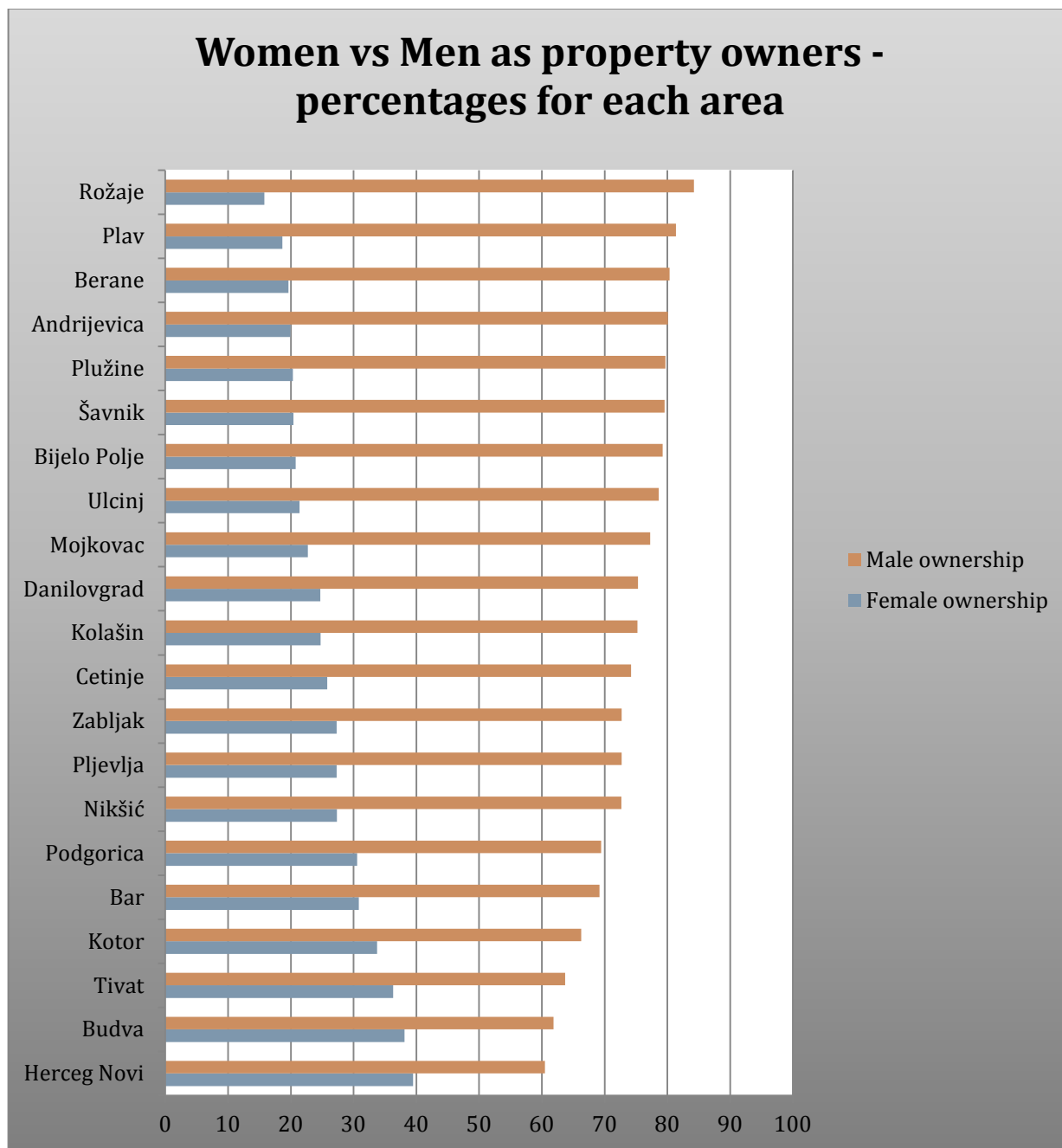
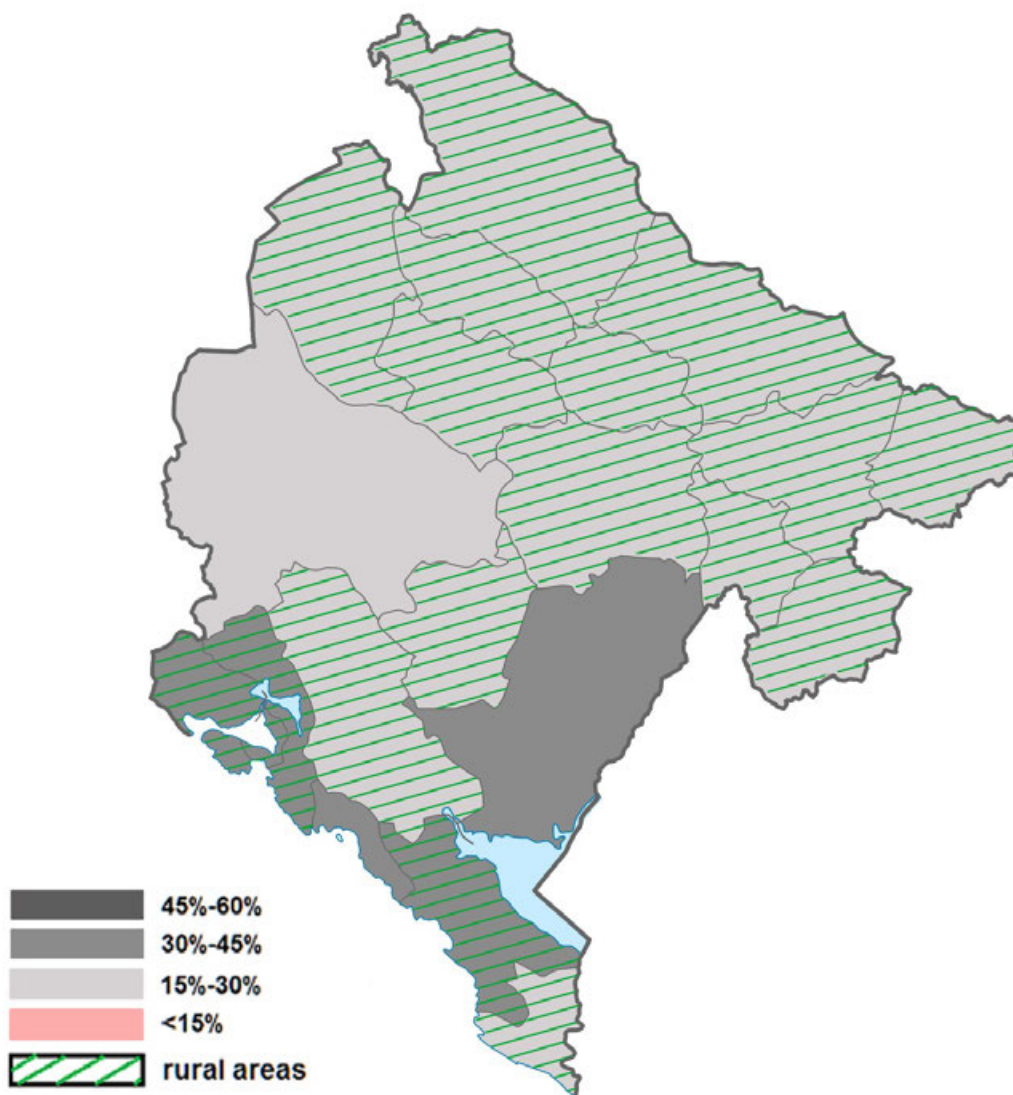


Chart 10-2

10.2. Ownership maps

10.2.1. Overall ownership

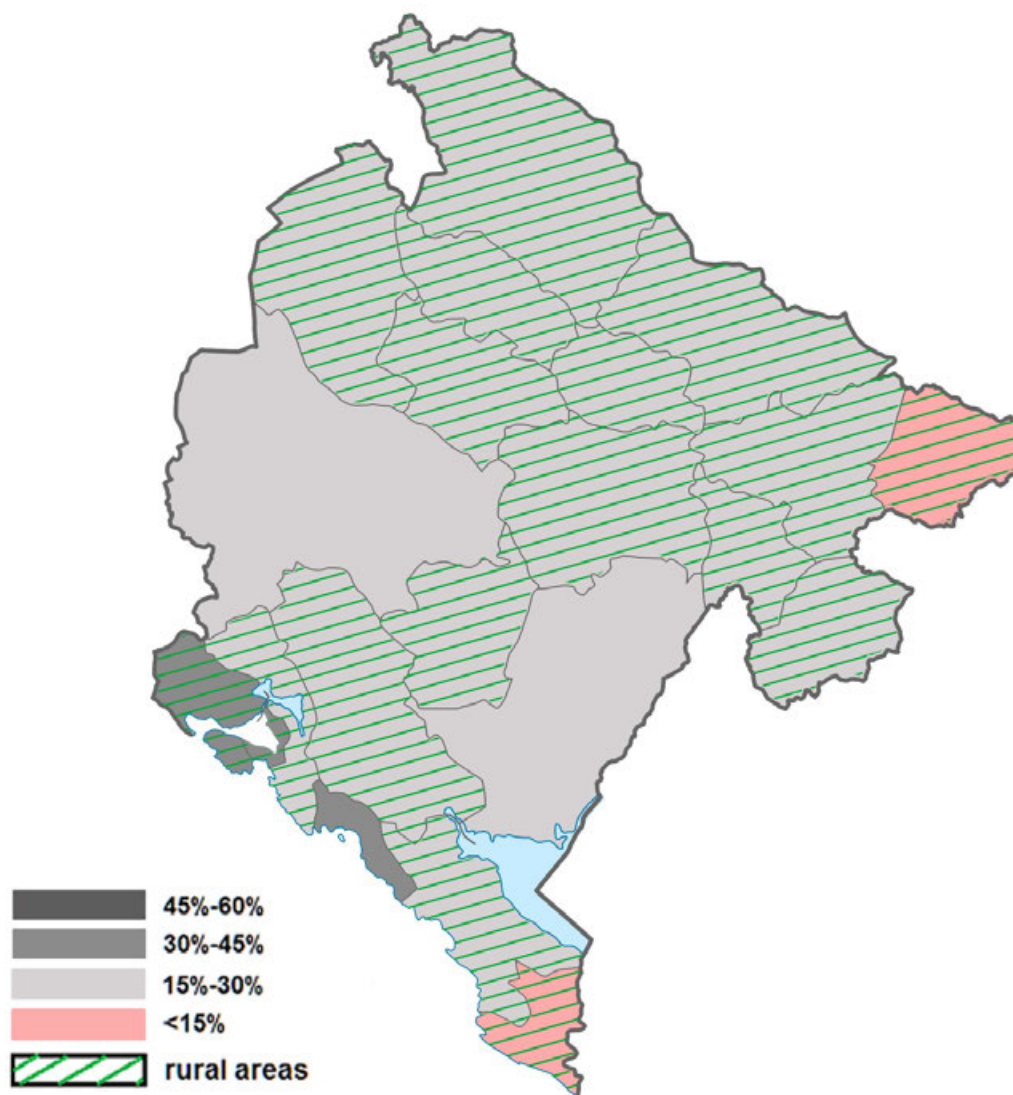
Since we already know overall numbers of female owners of property for Montenegro, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property by a map of Montenegro. In most parts of Montenegro, women are owners of property in range of 15%-30%. Only in several areas in Southern part of Montenegro, the percentage of female owners is higher and ranges from 30% to 45%.



Map 10-1

10.2.2. Women having 50% - 100% share of property

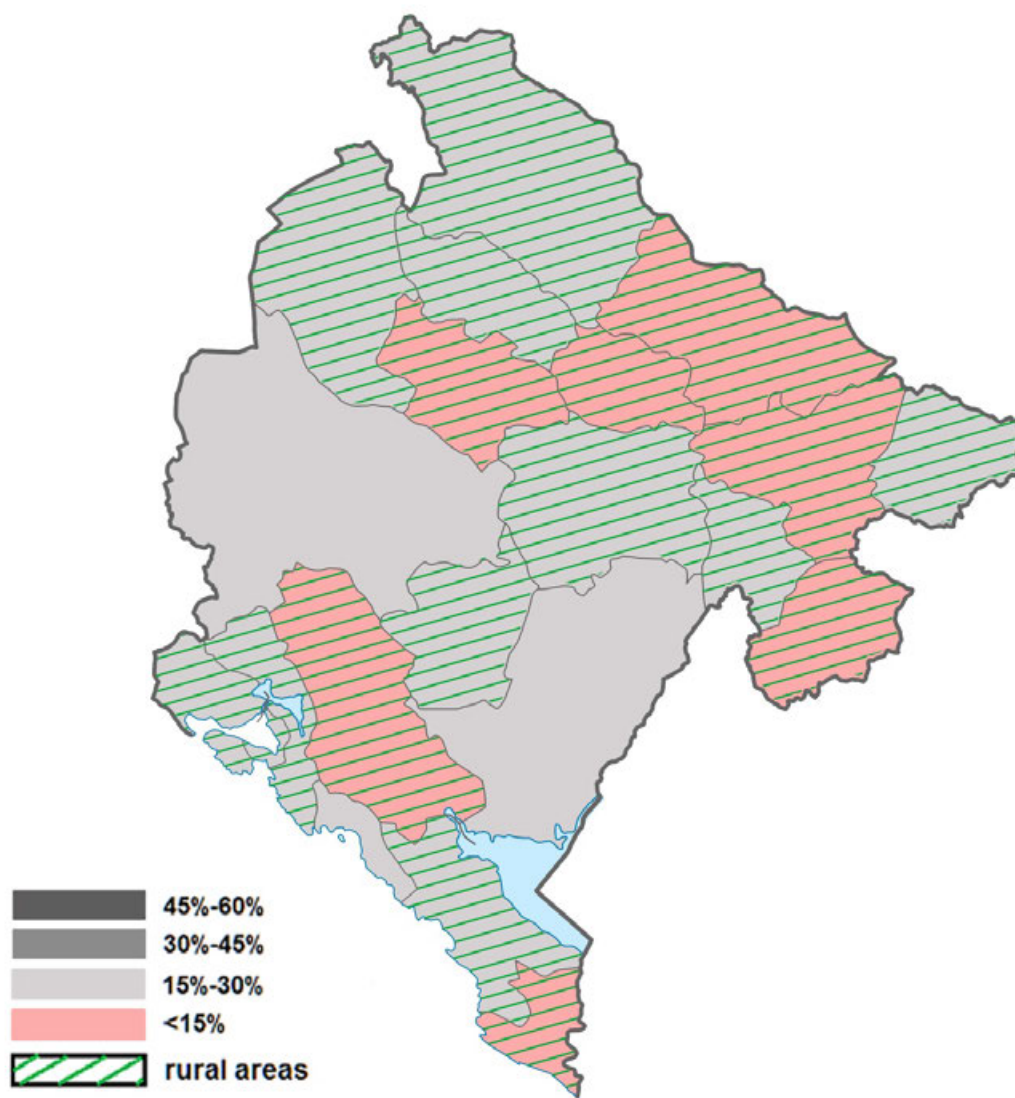
In most of area of Montenegro, women that have 50% - 100% share of property are present in a range from 15% - 30%. That range is less than 15% in two areas which are on very East and very South of Montenegro. It is also higher in South – Western area in a range 30% - 45%.



Map 10-2

10.2.3. Women having 30%-50% share of property

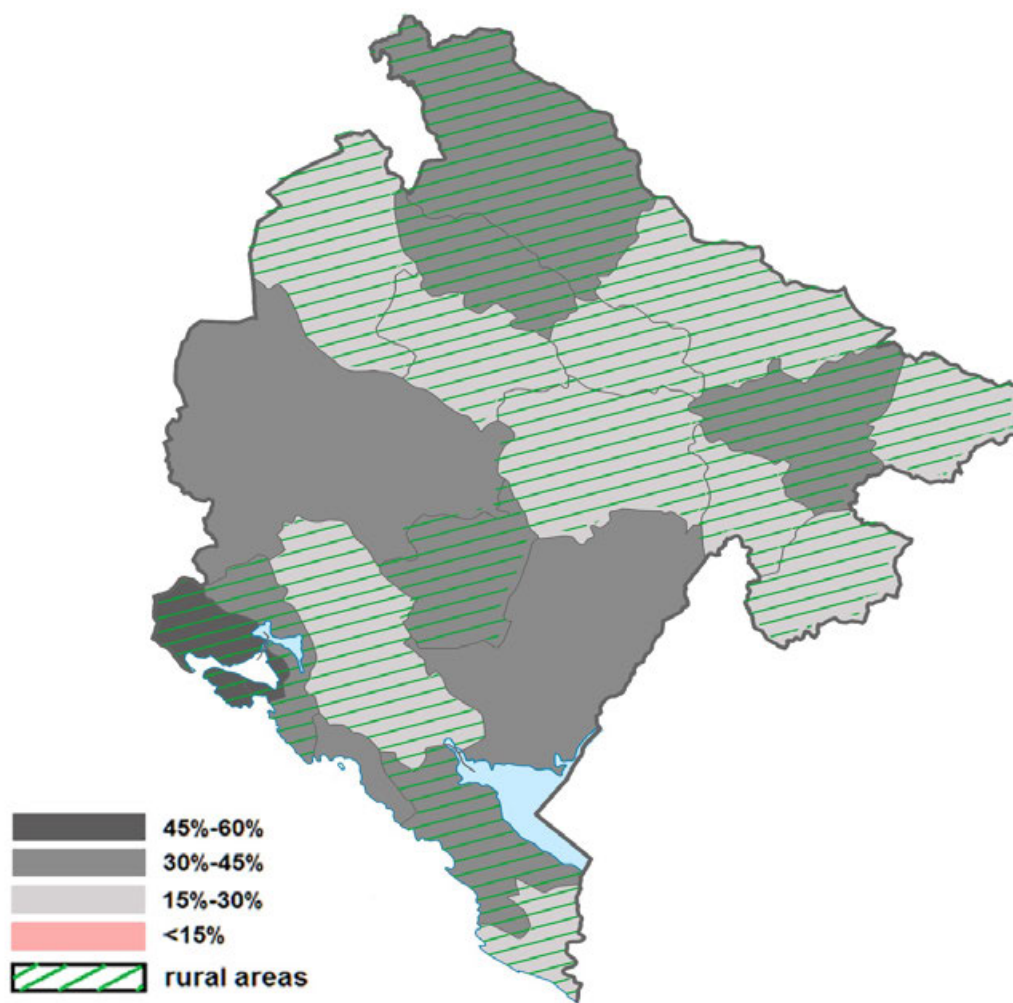
When talking about women that have 30%-50% share of ownership, they are mostly present in range 15% - 30%. There are also some provinces where their presence is less than 15%.



Map 10-3

10.2.4. Women having 0%-30% share of property

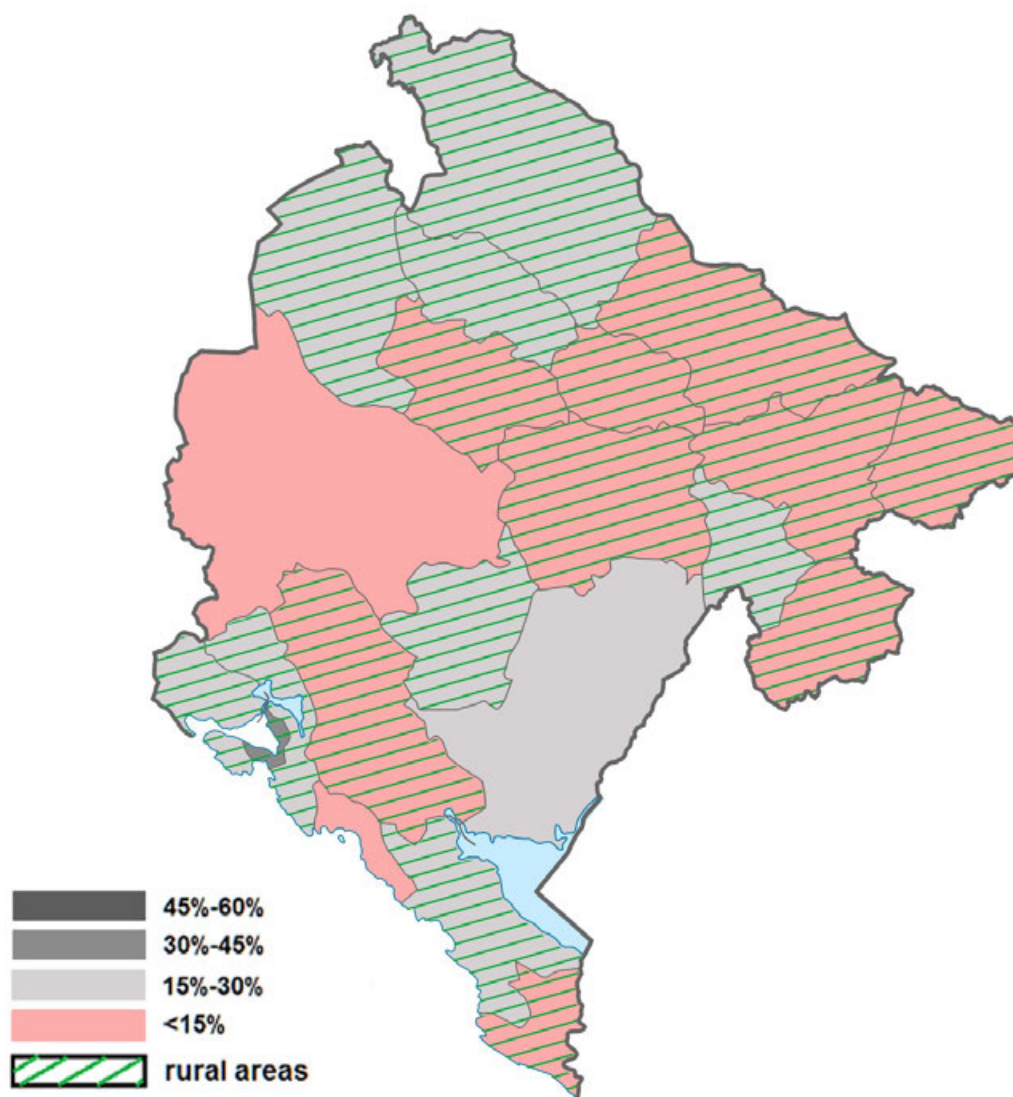
Women that have 0-30% of ownership on property are present in Montenegro generally above 15%. There are areas where that percentage of their presence ranges 15% - 30%, and also some provinces where it is in range of 30 – 45%. There is even little part in South-West where the range of these owners is in range 45%-60%.



Map 10-4

10.3. Mortgage Analysis

This map shows how many women in different provinces take mortgages. So as visible, almost all provinces have female mortgage owners in range less than 15% and between 15% - 30%. Only in South-Western little part there is a range of taken mortgages 30% - 45%.



Map 10-5

By analyzing mortgages, the following is concluded: Men are taking highest number of mortgages, and women more than three times less than men. Others are those people for whom ID number couldn't be identified, and in order to have more accurate data about mortgages in 2013, they were displayed as 'Other' and their mortgages amount to 1/3 of overall taken mortgages.

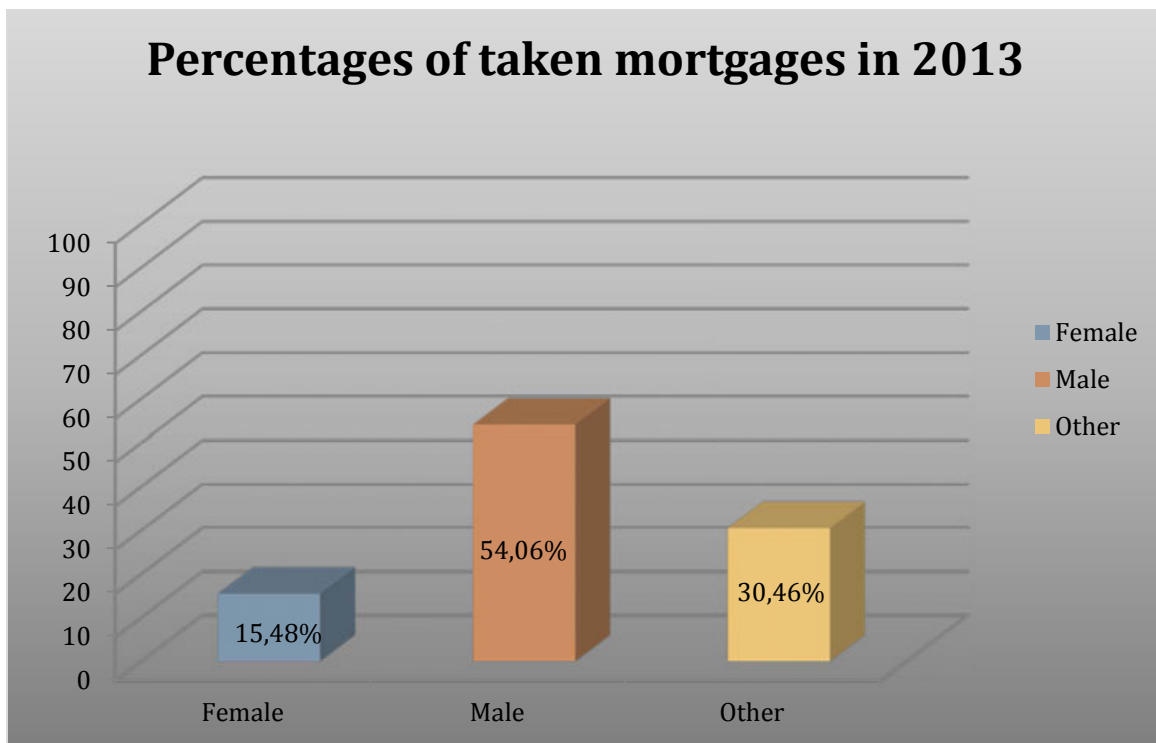


Chart 10-3

10.4. Additional reports

10.4.1. Table with data - ownership

Area	Female ownership	Male ownership
Herceg Novi	39,50%	60,50%
Budva	38,13%	61,87%
Tivat	36,28%	63,72%
Kotor	33,74%	66,26%
Bar	30,82%	69,18%
Podgorica	30,55%	69,45%
Nikšić	27,35%	72,65%
Pljevlja	27,31%	72,69%
Zabljak	27,29%	72,71%
Cetinje	25,79%	74,21%
Kolašin	24,76%	75,24%
Danilovgrad	24,70%	75,30%
Mojkovac	22,73%	77,27%
Ulcinj	21,38%	78,62%
Bijelo Polje	20,78%	79,22%
Šavnik	20,43%	79,57%
Plužine	20,32%	79,68%
Andrijevica	19,94%	80,06%
Berane	19,64%	80,36%
Plav	18,64%	81,36%
Rožaje	15,78%	84,22%
Average 2013	25,99%	74,01%

Table 10-1

10.4.2. Table with data – mortgages

Municipality	Gender	No. of taken mortgages
Bar	Other	731
Bar	M	2526
Bar	F	643
Plav	Other	18
Plav	M	128
Plav	F	8
Budva	Other	391
Budva	M	391
Budva	F	52
Kotor	Other	614
Kotor	M	927
Kotor	F	242
Tivat	Other	2991
Tivat	M	4622
Tivat	F	3278
Berane	Other	183
Berane	M	564
Berane	F	57
Nik{i}	Other	846
Nik{i}	M	2461
Nik{i}	F	356
Ro`aje	Other	35
Ro`aje	M	19
Ulcinj	Other	37
Ulcinj	M	215
Ulcinj	F	21
[avnik	Other	4
[avnik	M	203
[avnik	F	14
@abljak	Other	167
@abljak	M	129
@abljak	F	34
Cetinje	Other	702
Cetinje	M	789
Cetinje	F	88
Kola{in	Other	390

Kolašin	M	658
Kolašin	F	102
Plužine	Other	46
Plužine	M	429
Plužine	F	111
Mojkovac	Other	6
Mojkovac	M	289
Mojkovac	F	20
Pljevlja	Other	145
Pljevlja	M	847
Pljevlja	F	206
Podgorica	Other	4895
Podgorica	M	6227
Podgorica	F	1346
Andrijevica	Other	31
Andrijevica	M	178
Andrijevica	F	33
Danilovgrad	Other	783
Danilovgrad	M	2625
Danilovgrad	F	611
Herceg Novi	Other	1712
Herceg Novi	M	663
Herceg Novi	F	277
Bijelo Polje	Other	432
Bijelo Polje	M	2018
Bijelo Polje	F	204

Table 10-2

11. FYR MACEDONIA

In all maps of FYR Macedonia, gender is correctly identified in 98.5% of all records. For the gender identification all valid IDs and names data are used, in order to get the most accurate and valid information about registered properties among women and men.

11.1. Ownership analysis

These data were extracted from databases from FYR Macedonia and refer to latest dates of registration, 2013. The following chart represents the total number of female and male owners in Macedonia. As we can see most of ownerships are by men with percentage of 83,37% which is about 5 times higher than percentage of female property owners which is only 16,63%.

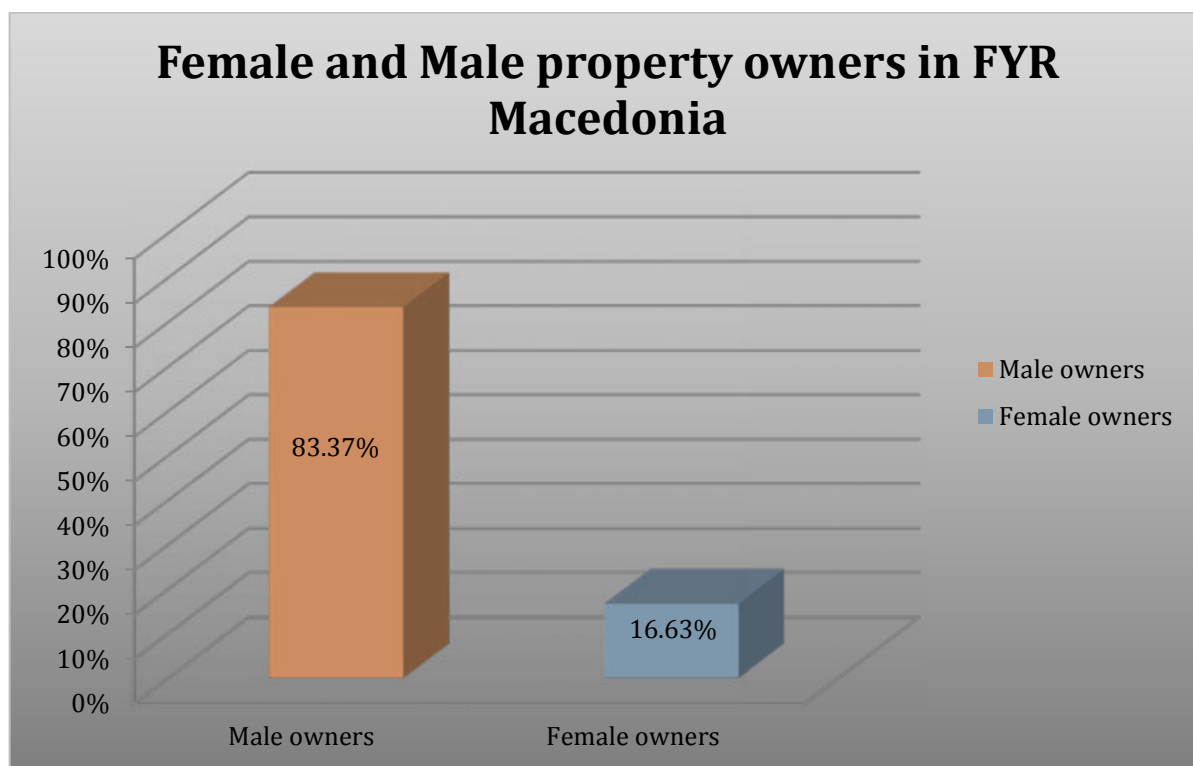


Chart 11-1

11.2. Ownership maps

Since we already know overall numbers of female owners of property for FYR Macedonia, which is shown by chart in the previous section of this paper, the interesting thing is to show female owners of property for each province. The best way to display that information is by a map, where data are divided in four categories according to ownership volume.

Those categories are:

- **100% ownership of property,**
- **50%-99% ownership of property,**
- **25%-50% ownership of property and**
- **Less than 25% ownership of property.**

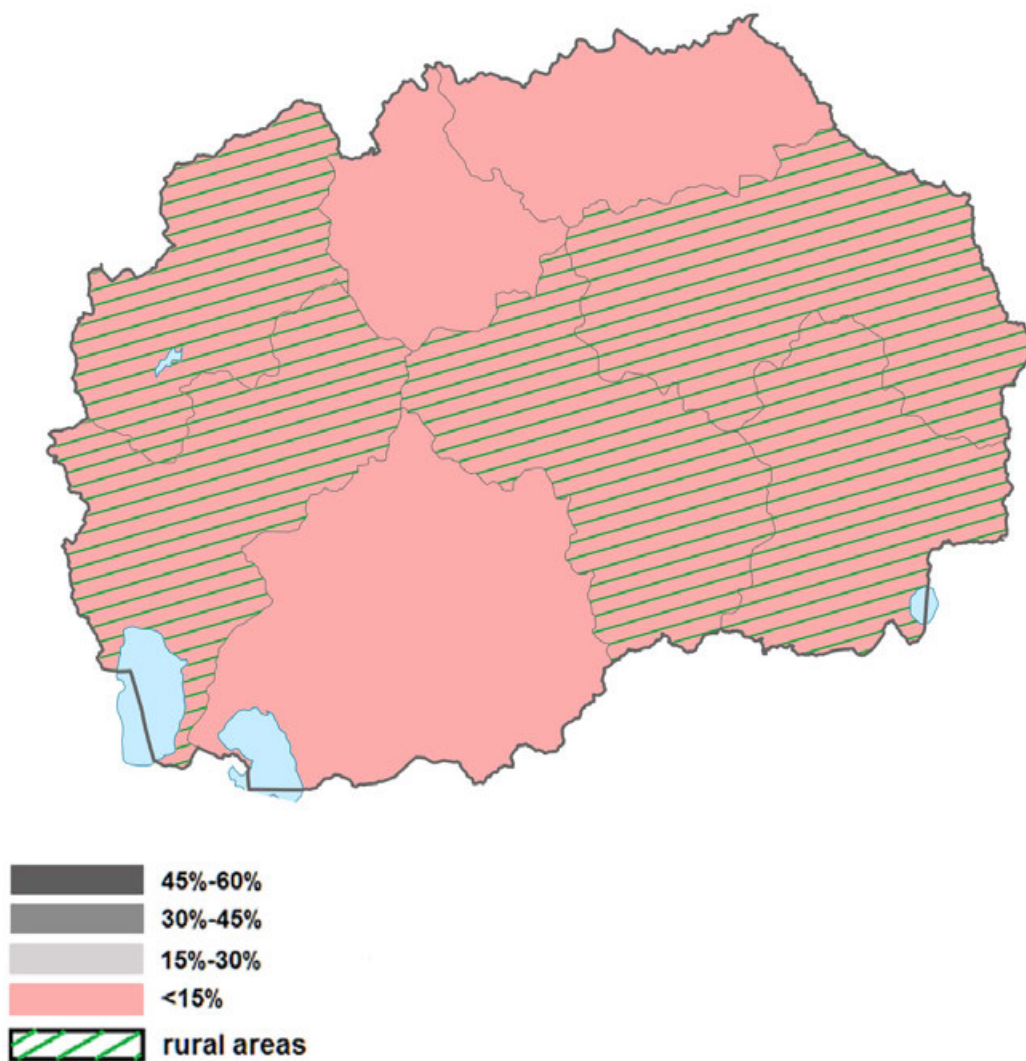
Maps refer only to female owners across each province in FYR Macedonia, and this categorization is made for each country (entity) involved in this research.

Each color shade (in our case it is grey) in legend refers to a certain percentage range, and areas covered with green lines represent rural areas. Percentage ranges refer to volume of representation of a certain category, whether it exists in a higher or lower volume in each territory.

Color scale is described and proposed in one of the last chapters of this research paper.

11.2.1. Women with 100% share of the property

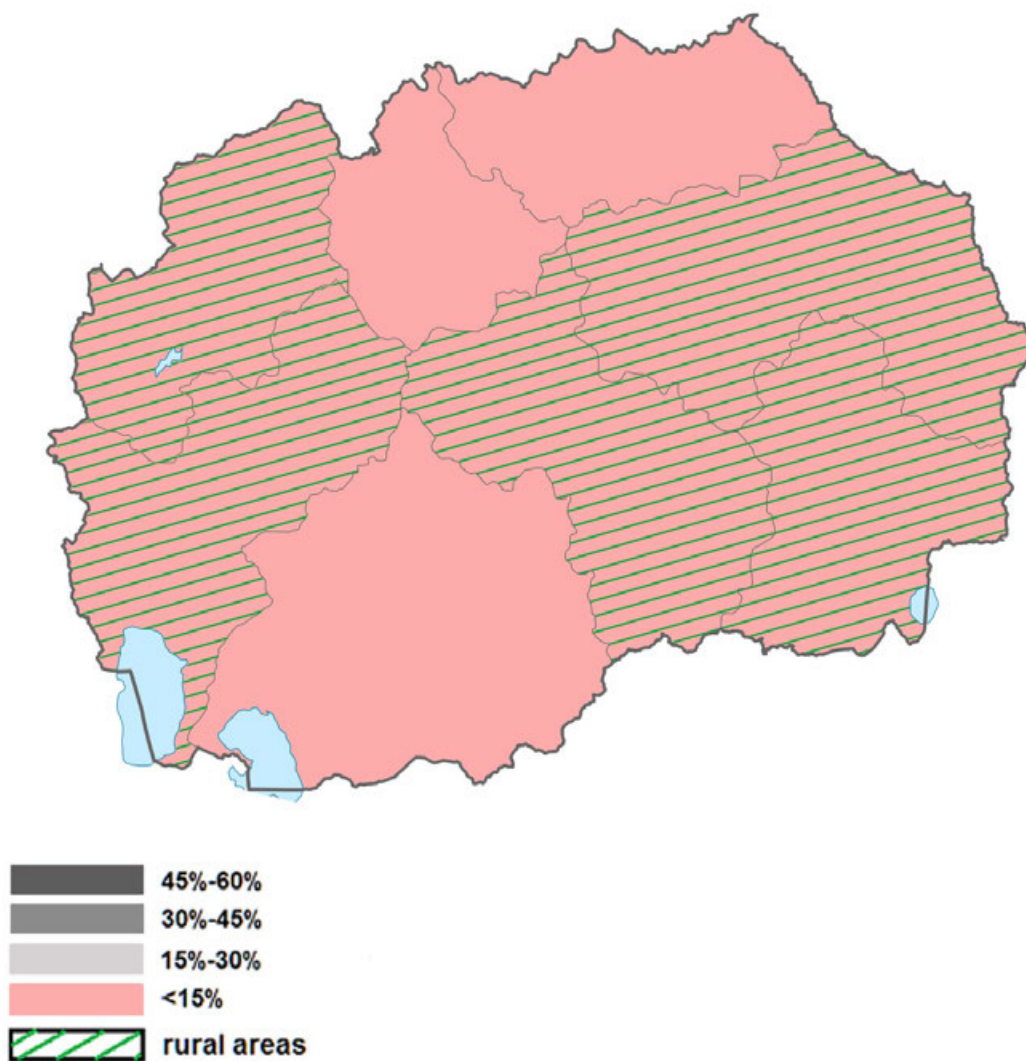
As noticeable, women that have 100% share of the property in Macedonia are present in the whole country in percentages bellow 15%, regardless if area is rural or urban.



Map 11-1

11.2.2. Women having 50%-99% share of the property

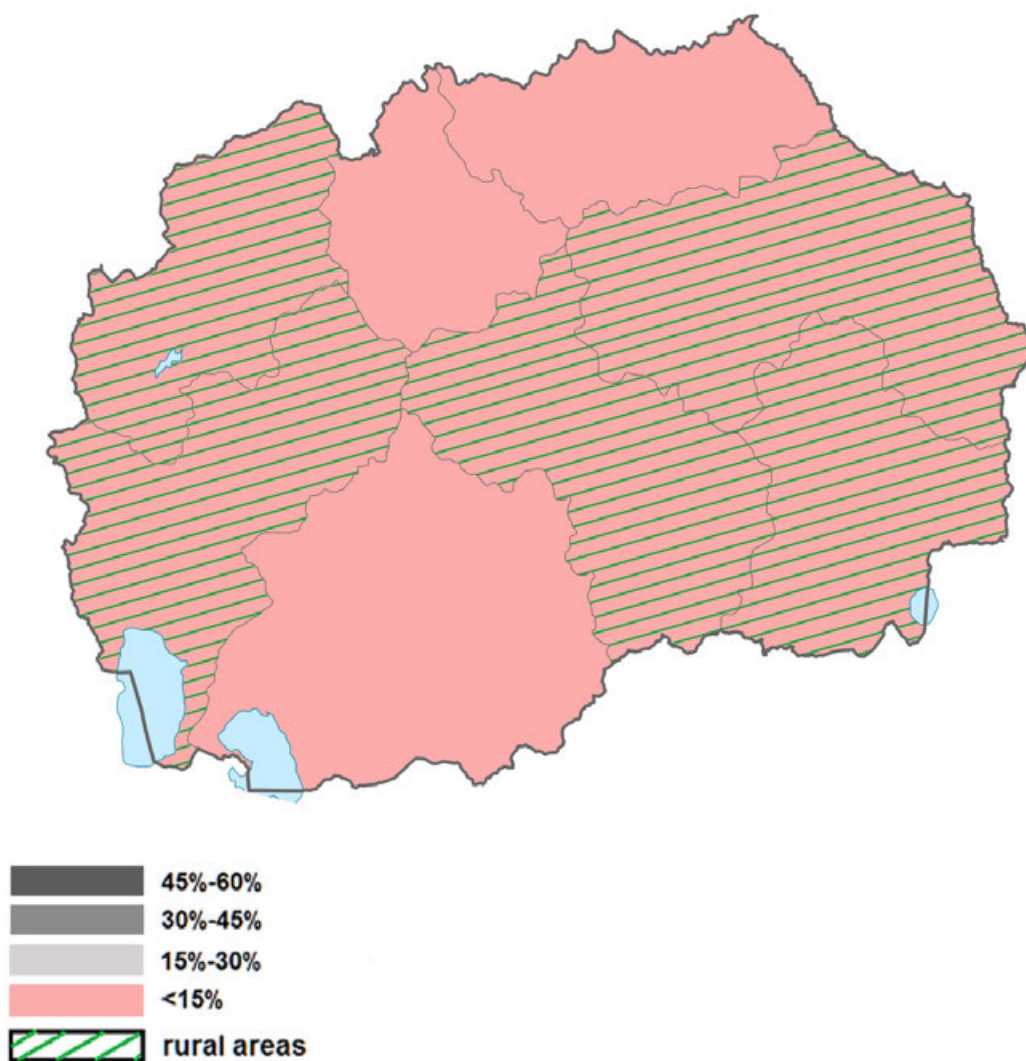
It is the same situation as in previous case; in whole Macedonia women with 50% to 99% share of the property are present in percentages under 15%, regardless if it is rural or urban area.



Map 11-2

11.2.3. Women having 25%-50% share of the property

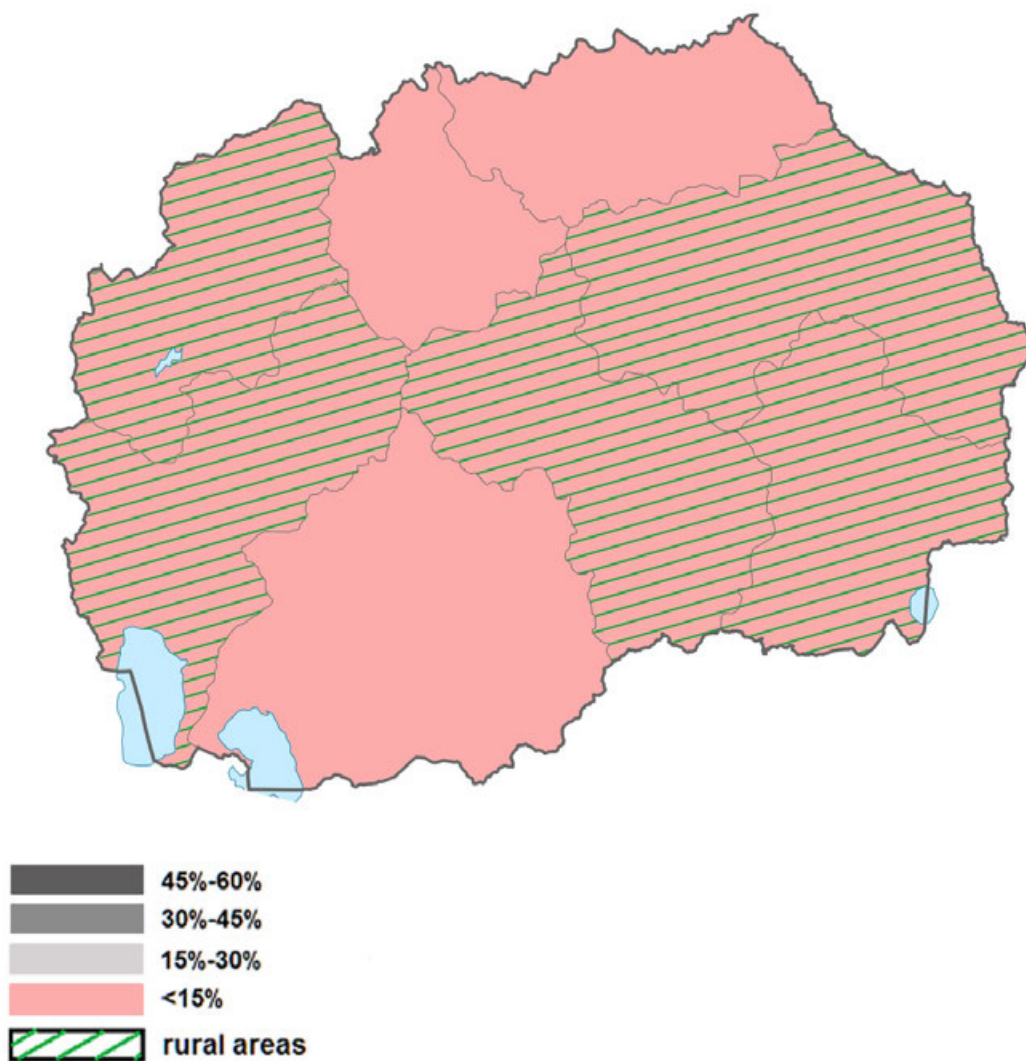
There is again the very same situation; in whole Macedonia, women with 25%-50% share of the property are present in percentages below 15%, regardless if it is rural or urban area.



Map 11-3

11.2.4. Women having less than 25% share of the property

Women with share of property below 25% are present in whole area of country Macedonia in percentages which are under 15%, regardless if it is rural or urban area.



Map 11-4

11.3. Mortgage Analysis

When talking about mortgages, number of men taking mortgages is not too far from number of women that take mortgages. The difference between them in 2013 is only 12%, which is not the case with most other countries.

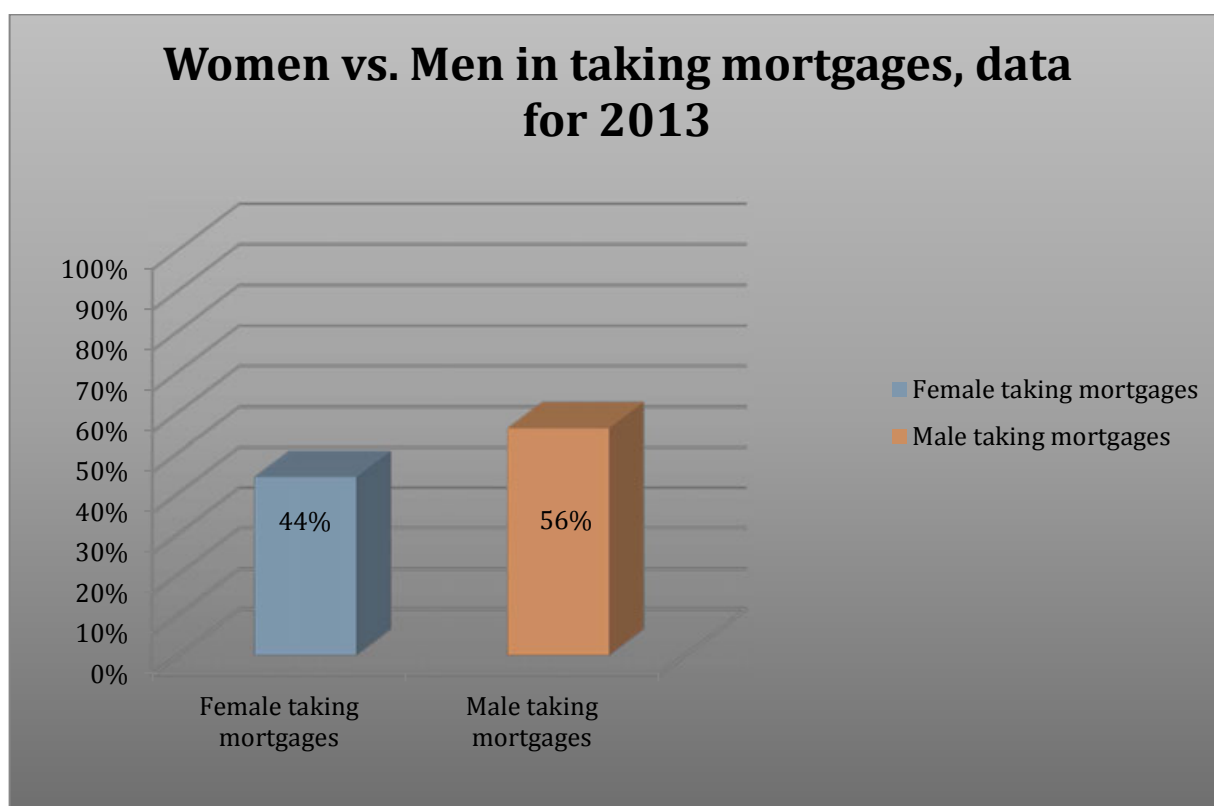


Chart 11-2

11.4. Additional reports

11.4.1. Table with data

Region Skopje	
percent of woman in owners having 100 % property	9%
percent of woman in owners having 50 to 99 % property	3%
percent of woman in owners having 25 to 50 % property	2%
percent of woman in owners having 0 to 25 % property	4%
Region - Severoistocen Region - North East Region	
percent of woman in owners having 100 % property	5%
percent of woman in owners having 50 to 99 % property	3%
percent of woman in owners having 25 to 50 % property	2%
percent of woman in owners having 0 to 25 % property	5%
Region – Istocen Region – East region	
percent of woman in owners having 100 % property	8%
percent of woman in owners having 50 to 99 % property	3%
percent of woman in owners having 25 to 50 % property	3%
percent of woman in owners having 0 to 25 % property	3%
Region –Juzno Istocen Region – South East region	
percent of woman in owners having 100 % property	9%
percent of woman in owners having 50 to 99 % property	2%
percent of woman in owners having 25 to 50 % property	2%
percent of woman in owners having 0 to 25 % property	2%
Region –Vardar Region – Vardar region	
percent of woman in owners having 100 % property	8%
percent of woman in owners having 50 to 99 % property	4%
percent of woman in owners having 25 to 50 % property	2%
percent of woman in owners having 0 to 25 % property	3%
Region –Pelagoniski Region – Pelagoniski region	
percent of woman in owners having 100 % property	6%
percent of woman in owners having 50 to 99 % property	4%

percent of woman in owners having 25 to 50 % property	2%
percent of woman in owners having 0 to 25 % property	3%
Region –South west Region	
percent of woman in owners having 100 % property	6%
percent of woman in owners having 50 to 99 % property	3%
percent of woman in owners having 25 to 50 % property	1%
percent of woman in owners having 0 to 25 % property	2%
Region –Poloski Region	
percent of woman in owners having 100 % property	4%
percent of woman in owners having 50 to 99 % property	1%
percent of woman in owners having 25 to 50 % property	1%
percent of woman in owners having 0 to 25 % property	1%

Table 11-1

12. ADDITIONAL EXPLANATIONS

12.1. Calculating relevant ownership ratio

During the ownership extraction process, we found that most relevant data can be obtained from B sheet (owners) by summarizing all the ownership ratios instead of just counting them.

12.1.1. Example

A Sheet

Parcel, area: 1000 m²

B Sheet

1. Owner, Women (Vesna), having 1/6 of the parcel
2. Owner, Women (Maria), having 1/6 of the parcel
3. Owner, Men (Dragan), having 2/3 of the parcel

By simply calculating number of ownerships we would get:

2 x Women

1 x Men

Women: 67%

Men: 33%

Obviously, this method leads to wrong end-result. But, if we summarize women and men ownerships, we get:

Women:

$$1/6 + 1/6 = 1/3 = 33\%$$

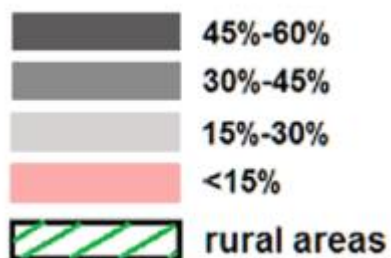
Men:

$$2/3 = 67\%$$

This is totally opposite but more realistic result than in previous method.

12.2. Color scale

In order to display data from all target areas in a “compatible” scales and shape, we propose the following color scale to be used in country map info:



Picture 12-1

The color scale displayed above is available also in electronic package of this report (file Color Scale.png) or directly from the author (mihovil.santic@wise-t.com).