

# WOMEN SUCCESS STORIES

FROM SOUTH EAST EUROPE



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DEUTSCHE ZUSAMMENARBEIT

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On behalf of the  
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Women  
Success Stories

# INTRODUCTION

Women's economic empowerment is essential in promoting equality between women and men and is a precondition for sustainable development.

Although women's land rights are vital to development, in practice these rights are often unequally shared between men and women, routinely set aside, denied, or given insufficient protection and enforcement. Women have less access to land than men and are often restricted to so-called 'secondary land rights', meaning that they hold land rights only via male family members. Women thus risk losing entitlements in the case of divorce, widowhood or their husband's migration. Clear ownership rights allow for these rights to be transferred via the sale or lease of land, and loans can be granted on capital markets as land can be used as collateral security.

The obstacles that prevent women from effectively enjoying these rights are complex. They range from inadequate legal frameworks and poor implementation, to patriarchal practices and religious precepts.

In regards to access to investments and subsidies, and thus to new income generating opportunities, women in rural areas are disproportionately disadvantaged due to a lack of property (agricultural land or real estate), insufficient education and a lack of adequate information and specific advisory services. Besides education and training, it is therefore important to inform women in rural areas about their property rights, to share best practices and success stories that showcase how women establish and sustain entrepreneurship.

To promote economic empowerment of rural women through the support of women entrepreneurship, it is crucial that women are informed about property rights, in particular in relation to agriculture businesses. This collection of success stories from women from South East Europe will help to raise awareness of all women about their property rights and to amplify women's voices and role in the rural economy. The stories focus on women with issues in land property rights and on women's entrepreneurship with farm or non-farm small businesses.

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We would like to thank all the women for sharing their truly inspiring stories, for their courage and honesty and wish them all the best in their future endeavours.



Paskuqan,  
**ALBANIA**

**S. XH.**

Housekeeper



Women have to be aware of and educated about their property rights. Their legal education is their strongest weapon in the fight to own marital property, inherited property or agricultural land. They should have access to legal aid in order to secure their property rights in relation to family members, but also when appearing before state institutions.

S. Xh. was married in 2006, in Paskuqan, and from this marriage she gave birth to her child S. S. (2010). While she was married, she worked to provide for her child, but also to build a 20 m<sup>2</sup> room in which she lived with her husband and child. Due to constant conflicts, she got divorced in 2012. From that moment on, she took care of the child all by herself, as his father did not pay any alimony. The only hope S. Xh. had of receiving alimony for her child from her ex-husband was a plot of agricultural land which he owned. However, before the court decision could be enforced, in order to avoid legal obligations, the ex-husband donated the only

property he owned to his parents. Her legal efforts continued for several years in court and various institutions until she managed to impose this obligation.

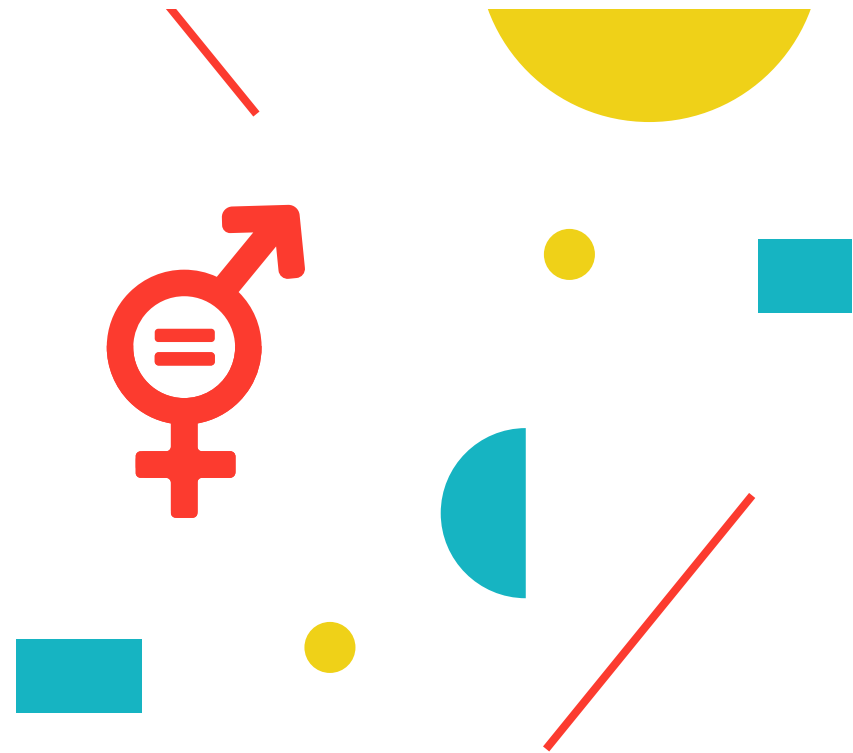
Meanwhile, with the assistance of free legal aid lawyers, S. Xh. started the procedure to legalize informal construction (a room of 20 m<sup>2</sup>) with the relevant state institutions. At this point, her battles began to legally acquire this property and she had to face them alone. In September 2016, the father of her ex-husband, N.S, addressed the civil court with a request to “release and deliver the property” into his possession. His goal was to expel his son’s ex-wife and child. He claimed that the informal building in which S. Xh. lived with her underage child was his property. In fact, during this trial, S. Xh. was informed that the property that she had been living in with her underage child for 12 years and that she herself built, with help from her family, had been legalized by her ex-father-in-law, who also had the certificate of ownership.

S. Xh. was assisted in all court proceedings by the lawyers of the Center for Legal Civic Initiatives, which not only provided her with free legal services, but also ensured that S. Xh. could continue living in the same room. The lawyers got the court to suspend the civil trial that would have evicted S. Xh. and her underage child out of the house. S. Xh. has also benefited from a waiver of all court costs related to the legal fees and experts assigned to these processes. Currently, the case is being reviewed by the Administrative Court and so far it has been going well as S. Xh. may continue to stay in her home and her father-in-law cannot throw her out even though he is the owner. Free and specialized legal aid is essential for S. Xh. and all women who have property problems and cannot afford to pay court and attorney fees.

S. Xh.'s property has been damaged due to floods and recently also by an earthquake, but she still lives there with her child and the room in which she lives is her only hope. During the court proceedings, S. Xh. faced various forms of gender-based violence, but with the assistance of lawyers, she and the child were protected by a court decision against the ex-father-in-law, who must stay away and not approach the property.

Informal constructions, divorce, mentality, domestic violence, lack of knowledge of laws, renunciation of property, non-functioning of the justice system, all of these affect women's rights to enjoy property and real rights over property. There are many women in S. Xh.'s situation whose property rights are violated every day, by relatives or state institutions, *but she advises all women to never give up even though litigation has financial and time costs.*

Increasing women's access to legal aid and property rights is an important element in improving the actual situation of their limited property rights and the continuing inequalities between men and women over property rights. The need to raise the awareness of women and girls about their rights to inheritance, agricultural land and property remains a priority. In some cases, women deny themselves these rights and do not claim them.





ALBANIA

## GLADIOLA BENDAJ

Farmer



Gladiola BENDAJ, divorced, currently produces olive oil on the land that she acquired from the division of land Law no. 7501, dated 19.7.1991 "On Land"

*"In Albania it's difficult to be a woman, it's a great responsibility and commitment to be a mother, it's a challenge to be an exemplary child, you need compassion to be a sister and it's a sacrifice to demand your rights! I went through all this in my life, which has had its challenges, but I found the strength to succeed."*

I am divorced with two children. My children are currently in high school. I got married at a very young age and ran away from the village to the city because I thought I would have a better life there. But my marriage failed. During our twenty years of marriage, my husband would not let me work or gain wealth from my marital property. The income my husband brought in was managed only by him and it was mostly misused. I had neither the right to speak,

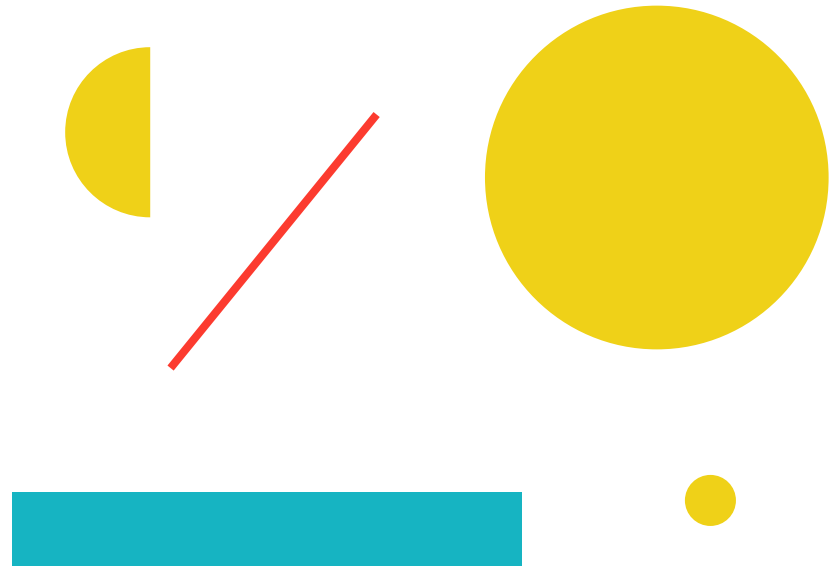
nor to raise my voice, nor to demand accountability! The moment I decided that our marriage would end, the only thing on my mind was: How can I support myself? How can I raise my children when I have no income and wealth? Where can I stay when everyone has prejudices towards me because I'm divorced, including my family, who wouldn't accept me back at home. But I resisted, gave myself strength and thought, "Gladiola, you can follow one of two paths: either you will fail in life as you have done so far, enduring a marriage that was wrong, or you must triumph and set an example for your children and parents." I started working in the city, wherever I could, until I was able to convince my parents that I should benefit, and I got the land that was allocated per capita in 1991. I asked my parents for my share and for them to let me administer it. I managed to convince my parents, brother and sisters that I will take my part of the land because it belongs to me according to the law and I could no longer tolerate being denied my property rights.



Thankfully the village where I was born is known for its olives and vineyards. Every six months I went to the village to work on the land, which everyone had abandoned, and I managed to produce so much olive oil that I had enough for my personal consumption but also some to sell. Since the city was an expensive place to live for me, I thought that with a little dedication and investment I could take over the organization of the viticulture crops and maintain the olives so that they could be sold later. I tried this venture for about four years, going away from the city for certain periods. I managed to have enough income to support my children's school expenses as well. Since my parents are older, they let me administer their part of the land as well. Every year, thanks to my work, there was more production and the land began to flourish. I am now proud that I won this battle by myself, because I felt powerless and I was afraid to undertake such a venture. I was even afraid to ask for a right that belongs to me and to raise my voice.

Now that my kids are in high school, I have thought of completely detaching myself from the city and going to live in the countryside. I have thought of opening a factory for the production of olive oil and selling it. If I need to, I will also apply for a subsidy from the state to expand olive cultivation and I will rent other land to increase productivity, in addition to the land that my parents, brother and sisters have already completely entrusted to me. I had a difficult life in my youth, enduring a violent marriage, but I think every woman should find the strength to rise and never give up! I now feel proud that I didn't surrender to my fate in a violent and isolated marriage!

Key message: *"No woman should give in to her bad fate and be denied her rights! My life cannot be handed over to someone else so that he can desecrate it! I managed to overcome my fear, lack of courage and to succeed on my own and I am happy that I achieved my goal! Today I feel free, appreciated and of use to myself, my children and my parents! I feel as if I have been reborn! Do the same: It's never too late! Live for yourself and make your relatives happy! Don't give up before you get what you deserve!"*





Han Pijesak, Kraljevo Polje village,  
**REPUBLIKA SRPSKA,**  
**BOSNIA AND HERZEGOVINA**

**MILANKA ANTONIĆ**

Farmer



Women's entrepreneurship in villages is key for the survival of rural areas and for the economic and social empowerment of women. A strong and independent woman who can bear the burdens of village life is necessary for any family to be healthy and to thrive. This is only possible when women are constantly economically and socially empowered and when we insist on equal rights and equal opportunities for women.

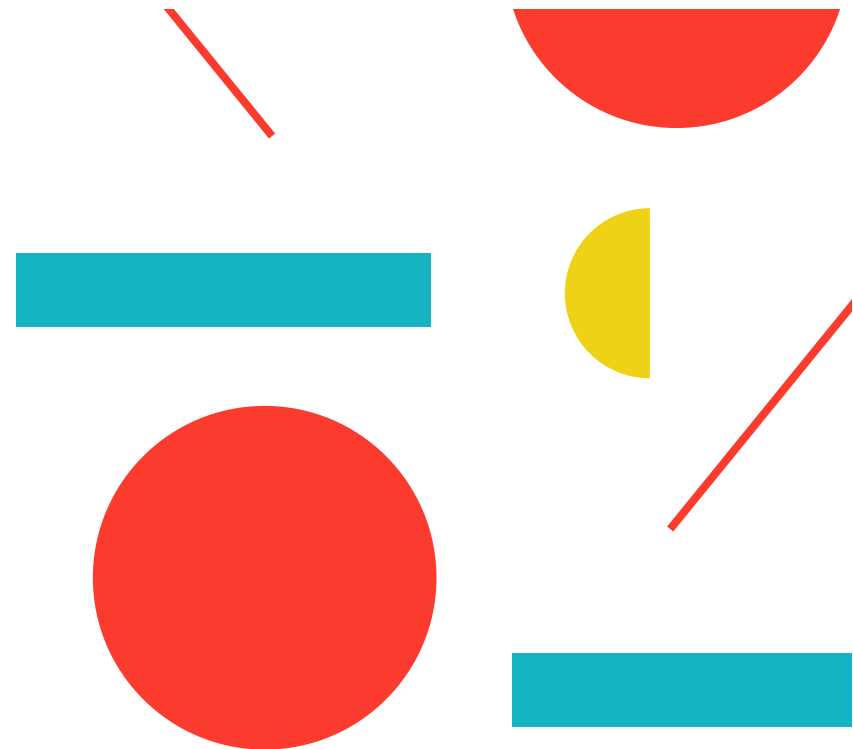
I am married and I have two adult sons. For the past five years, I have worked intensively on agricultural production. Before that, we tended to our livestock but that was just for our own needs. Up until five years ago, I worked at the slaughterhouse in Han Pijesak. When I lost my job and couldn't find another one, I realized that agriculture was the only way to feed my family. I decided to increase our livestock numbers and we went from having three cows to having five cows and four heifers. Using our milk, I started to produce clotted cream and cheese according to traditional

recipes from the Romanija region. I am a member of the Women's Association "Romanijski skorup-kajmak" which enjoys geographical indications protection and owns the brand "Romanijski skorup-kajmak". Through the Association, I have exhibited my products at all the major agricultural fairs and trade shows where they always received awards. I was constantly improving my production process, buying equipment and innovating the recipes by adding new ingredients (medicinal herbs such as wild garlic, walnuts, olives, etc.) to traditional products. I was always able to sell my entire stock "from my threshold" and there was even more demand than I could meet. Orders came in all the way from Belgrade and Sarajevo. Until the beginning of this year, the farm was registered under my husband's name. I realized that in addition to working I also had to think about my employment status, health insurance and at some point also my old age pension and so I decided to register the farm under my name and to start paying towards my old age pension and health insurance. Soon afterwards, the RS Employment Bureau

published a call for self-employment in agriculture that fit in perfectly with my plans for developing my business. I applied and received funding to start a business, which in my case meant registering an entrepreneurship and constructing a new 75m<sup>2</sup> stable.

The procedures for starting a business are not complicated. Everything can be done in a few days. However, high taxes and the other expenses that come with a registered business make many female agricultural workers less eager to start a business and to turn their farm into a business. On the other hand, it opens up possibilities for doing business with other subjects in the dairy value chain who insist on registered suppliers. For me, this is the best opportunity and my plan for the upcoming period is to increase my livestock numbers and milk production and to establish cooperation with certain dairies that I am already in contact with. In the long term, I plan to apply for other donor funds and to make a mini-cheese factory. I am satisfied with what I have achieved but I have to say that there is not enough awareness of the “struggle” of village women and there doesn’t exist a developed institutional infrastructure that could amplify our voices in order to help us achieve our rights. A particular obstacle is that I live in a very rural area, in a mountainous region where daily life is difficult. We have limited access to health, cultural and other social services. Given that no one in my family is employed, agriculture has enabled us to live a dignified life, to educate our children and to survive in these difficult times. My husband and sons help me with my work and I have their complete support so that I can freely say that this is now a family business where I am the “boss” to three men.

I would like to say to women who are in a similar situation to the one that I was in (and there are a lot of unemployed women) and who have some resources that they could use for making a profit that the biggest satisfaction is when you prove to yourself that you can make a change that you were not even aware was possible.





Rogatica  
**REPUBLIKA SRPSKA,  
BOSNIA AND HERZEGOVINA**

## **OLIVERA PLANOJEVIĆ**

Farmer



The development of women's entrepreneurship in rural areas is an opportunity for the economic empowerment of women and for preserving villages. Entrepreneurship offers a woman the opportunity to fight for herself, to be strong and to be independent.

I live in Rogatica, in the Borika village, on a beautiful plateau at an altitude of 1000 meters. I am married and I have three children—two girls and a boy. I have been living in the village since I got married sixteen years ago. My family lives exclusively off of agriculture. Up until three years ago, we were engaged in different kinds of agricultural production, animal husbandry and potato farming and then my husband and I decided that we would also start raising goats and producing high-quality goat cheese. We slowly increased our herd and the quality of our animals. We now have 120 goats and 70 of them produce milk. We make five kinds of cheese: fresh, semi-soft, hard, smoked and brined. We mostly sell

our products from home but we also sell to restaurants across the Sarajevo-Romanija region. Satisfied customers and their words of praise are the best advertising for my products. That is why demand is growing for my cheese. A year ago, when we improved our production and increased our capacities so that we could distribute our product more easily, we decided to register a goat eco-farm as a business registered in my name. The family agricultural holdings and the goats are also registered with the eco-farm. My main motivation for registering a business was that it made distribution easier than working through a family-owned farm. Also, based on this registration, I am now employed at my farm so that I will be able to receive an old age pension when the time comes.

The registration procedure was very simple and I received a lot of support from the local government. I didn't face any obstacles during the registration process.

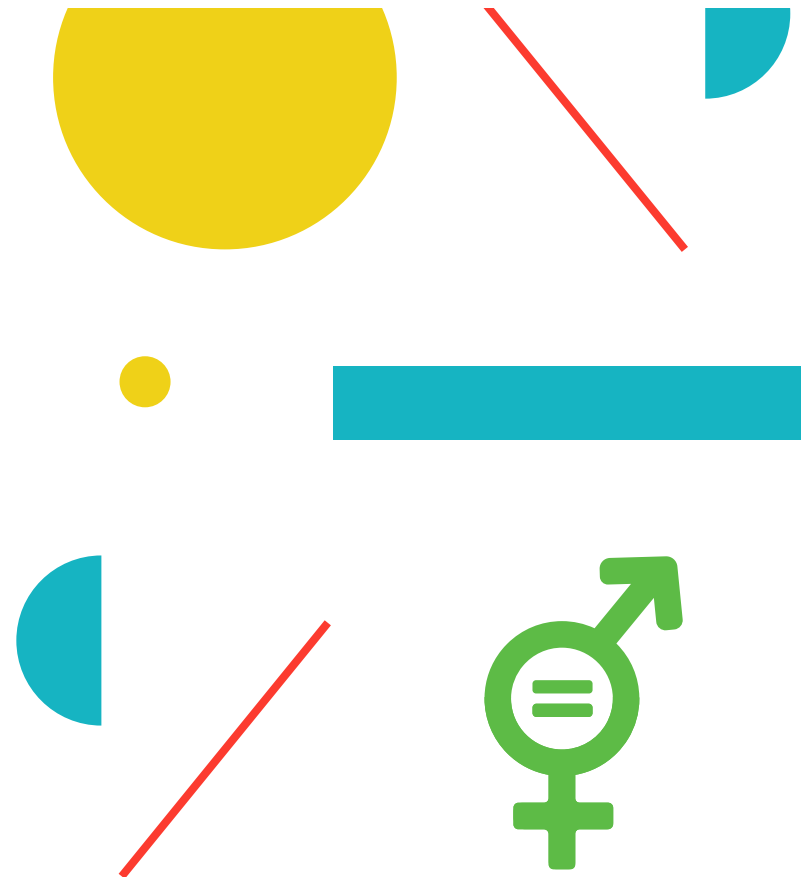
When I officially became the owner of the eco-farm and the business, it opened up opportunities for me to use incentives from the Employment Bureau. I received additional funds that made it much easier to run a business. Also, I have already applied to other public calls for entrepreneurs that donor organizations working in BiH have issued and I expect to receive a positive response. The fact that I am a woman entrepreneur gives me additional benefits when I apply to public calls. I have not had any negative experiences since becoming a business owner.

Life has improved significantly for me and my family since I have taken things into my own hands. I feel more fulfilled and satisfied. I am planning future investments to improve our cheese production. I do not depend on anyone. I work as much as I can and when I can. I have the full support of my family. It is not an easy job, especially in the summer when the goats give the most milk, but I have a strong will and when you love your job you can find time for everything.

I want to tell all women from villages that they should fight for themselves, use all the opportunities that are given to them, become independent and improve their financial situation. It is a special satisfaction when you can prove to yourself and also to others that you can make life better.

In addition to the business, I want to highlight the fact that I am active in the civil sector: I am a member of the Women's Association "Borike" which brings together some twenty women from this region. Together we fight for the economic betterment of women, for preserving cultural heritage, for promoting our

region, for preserving old crafts, etc. Membership in associations is very important for women from villages because it gives us the opportunity to spend time together, to go to fairs together, to promote our own products, to exchange experiences and to learn from one another.





Banja, Malisheva,  
**KOSOVO**

**FATIME LIMAJ**

Founder of association "Fationa"



I am Fatime Limaj, from the village of Banja, Malisheva municipality. I am married and have three children. I have been a co-owner of the family property for three years. Since I am a person with special needs—I have a total prosthesis on one leg and my vision is 60% limited—I had to go through many challenges to get to where I am today. My father, who was a teacher, always encouraged me by saying that despite my health problems, I am as mentally capable as anyone else to work, raise a family and dedicate myself to its wellbeing.

Hendikos, in Malisheva, initially opened the doors for me. I attended a course they organized and got a tailoring certificate. Due to the creativity and skills I showed during this course, I was elected as a representative of women with disabilities in Malisheva. I started doing handicrafts and for two years in a row I collaborated with a designer from Prishtina. I regularly attended trainings in Prishtina for self-confidence, awareness, for our rights as people with special

needs but also as women. So I got in touch with the Women for Women Kosovo organization and for a year I attended gardening trainings. It was an indescribable joy when Women for Women offered me a joint venture for a one are (100 m<sup>2</sup>) greenhouse. I paid my share of the investment with the money I had earned from handicrafts. I planted the Florida F34 tomato variety for the first time and it gave me a very good yield. My family started to flourish and my husband, who helped and supported me a lot, definitely played a key role. We did not have special equipment and we did all the work by hand, even though we are both people with special needs.

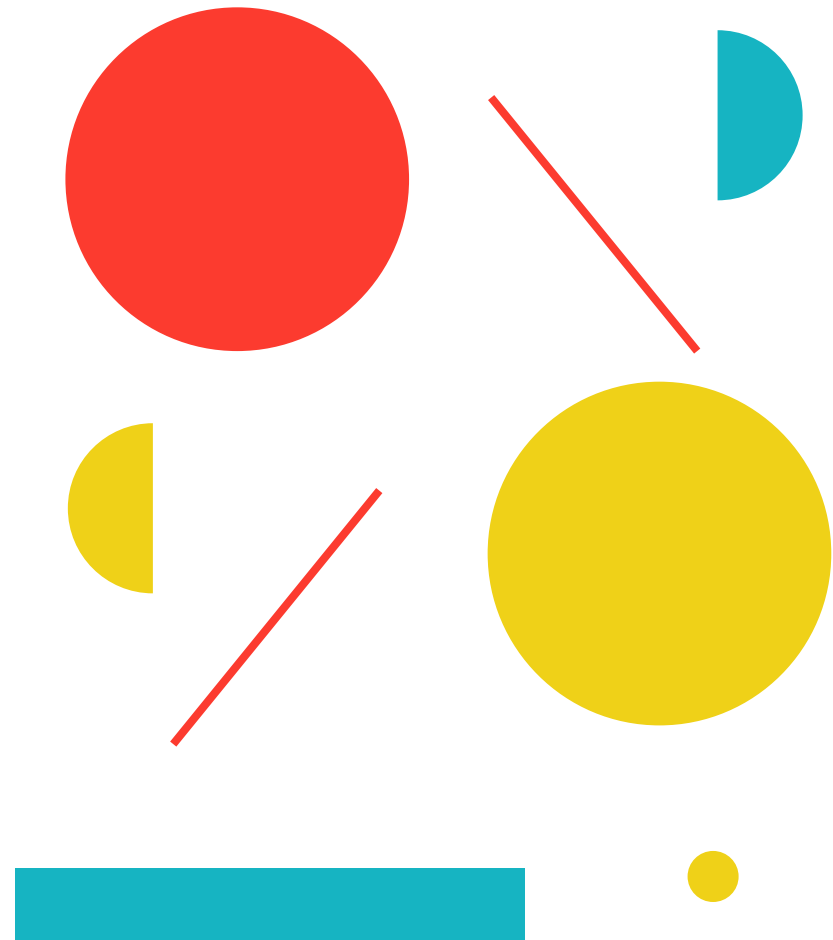
Around our house is our land, which brought us income, and which was still registered in the name of my father-in-law's cousin. We received the first impetus to register the land in my name and my husband's name from the Kosovo Women's Network (KWN). These conversations lasted about a year. My husband supported

this and we began the registration procedures. A key obstacle was that we needed to break the taboo that rural women could not be co-owners of property, as we live in a village in the heart of Kosovo, where the family is completely traditional. Many were prejudiced and there are some who even to this day do not believe that the property is registered in both names. The insults I endured made me even more determined to keep moving forward so that I can educate my children not to miss out on anything.

Since the property is also in my name, I have the right to apply for grants and extend the work process. We have 30 *ares* of land in co-ownership, while from my brother-in-law I received land for use, for 10 years, which is also in my name. In 2009, I founded my association "Fationa" that employs five workers. I regularly consult with an agronomist on how to prepare products so that they do not get sick. My eldest son, after graduating from the Faculty of Economics, opened his own business and he is helping me to increase my sales, not only in Malisheva but throughout Kosovo. My life has changed radically in a positive way. My family's good economic situation has given me peace of mind and it is much easier to face my health problems.

I encourage all rural women to have confidence in themselves, because they are the able to work and they can do it. Women in Kosovo have rights, but a lot also depends on how they exercise and respect those rights. You must respect your rights as well as those of your spouse. I will be eternally grateful to Hendikos who have done a great job not only in my training, in terms of my self-confidence, but also for my husband. Therefore, I think that every woman should convince her husband that joint property does not

infringe on their rights, but, on the contrary, paves the way for better welfare and the prosperity of the family.





Kishnica, Municipality of Prishtina,  
**KOSOVO**

## HAVUSHE BUNJAKU

Owner of manufacturing enterprise



I am married and have three children. I graduated from the Faculty of Biology at the University of Prishtina, in Prishtina. Even though I had an education, I was unemployed and it was very difficult for me to find a job as a woman coming from a rural area. The district where I live is very rich in aromatic medicinal plants, and due to this and my profession, I started to deal with this activity. At first, I did not think of starting a business as this activity also requires adequate equipment and I could not afford to buy it. So I started asking for help.

When I applied with a project for the equipment, I was asked for a business certificate. Thus, the need arose for me to register my business in 2012. The first barrier appeared when I had to decide on the main activity I was going to do. I wanted to make teas from aromatic medicinal plants but the production of tea nowhere to be found; only “non-woody plants” were listed. I registered the business as a non-woody plants activity. I named it “99 Flowers” and

I didn’t know that I was the first female business owner in this field. I later realized this when I saw a research report from an international organization (in 2014).

The knowledge I gained during my education and my field work have given me the opportunity to knock on every door and to unleash my ideas. When I first applied for a plant dryer, and I was successful, it felt as if the whole world belonged to me, because I would no longer dry the plants in the shade of the house but could dry them professionally. I certainly did have bad experiences, including my family and people from my district doubting that I would succeed. At the fairs where I participated and promoted the collected nettles of our region, there were consumers who demanded the same product from foreign firms. Another bad experience was when I was told that I was given a project just because I am a woman and that the application was not highly appreciated as it was not well written. Women are always ignored at work. When institutions

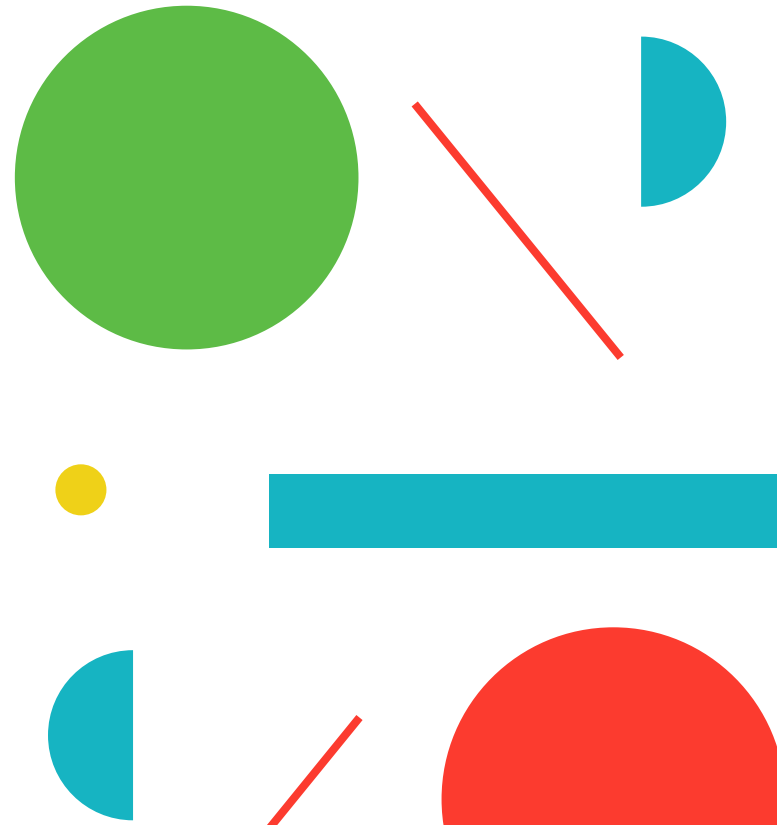


decide to do something to support women, they do not call them into the working groups, but ignore them instead.

My business is registered as a manufacturing enterprise. Initially I worked with my husband but later other women gradually became involved. I now have three employees and seventeen regular contracts with corporations. This is how our business works and what bothers me is that no one hears that a healthy business is being built and empowered by not only one woman but by many women. They are getting stronger in rural areas, where it is difficult to find a job. These funds (this money we earn) do not go abroad. This money remains in Kosovo, as we process the products until we get to the final products and they are local products. As local products they are not given enough importance, because if you want to support local products, the value chain must be linked to the market and to the final buyer. Then they are healthy products, but this does not interest local institutions at all because they do not deal at all with their promotion. We promote our products ourselves, at fairs and on social networks.

My life has changed radically. Firstly, I feel more financially secure for my children and my family's welfare. There was five of us in the family, living in a 47m<sup>2</sup> apartment and with large mortgage payments. I now have a processing warehouse, a sorting warehouse and a family home. On the other hand, I do not need to stress because I have a job that I have to think about day and night. I encourage rural women to cultivate medicinal and aromatic plants. It's easy, because today there are machines that make the job easier than it was in the past. Flowering work, planting work, harvesting and flower harvesting, goes with a woman's nature. You are dealing

with nature, sunlight, soil, plants. It is healthy, easy, and above all the market is safe. Since I did not have my own land, I was forced to take from nature, from the terrain followed by the wild plants of nature and with great dedication I created my own business, which is constantly growing with an increasing number of rural women dealing with the cultivation of these plants.





Kotor, Radanovići,  
**MONTENEGRO**

## **DOBRILA NOVAKOVIĆ**

Entrepreneur



Combine something you enjoy doing with something that is useful and make your own business. All work should be adequately paid. Why wouldn't the work done by women in the countryside be valued as much as the work of those in urban areas?

My husband and I studied agriculture together at the University of Belgrade. At the very beginning of our life together, like most young couples of my generation, we lived with his family and worked hard to have our own house and incomes. Once we had provided all the living conditions for ourselves and our children, I decided to pay attention to myself and to improve my life. Having completely deviated from my original commitment, I decided to valorize my daily work at home and thus provide myself with economic and social security.

I do not own land but I created my own business in rural tourism. At the very beginning, I started by renting out one apartment. The success of this venture immediately produced the

need to build new tourist accommodation units. With the help of a loan, we built four more apartments in the village where we live in a family house. Then I registered my own small tourism service company, being all in one (working all jobs: director, receptionist, maid, cleaner, housewife, planner, supplier, accountant, etc.). I was successful and in spite of the seasonal nature of the occupation, I liked the job more and more. I met people from different countries and different cultures and stayed in touch with many of them.

I was the first one in our village to start a business like this and register an offering at booking.com. Now there are over 30 families who are engaged in this business. With the help of my sons, I started planning marketing. One of them, who is an IT engineer, edited the website and the other one, who is a construction engineer, help me make the spaces and furniture look modern.

After ten years I invested in another large apartment and two smaller apartments and included active tourism in our offer:

people can visit and (optionally) work in olive groves with local olive growers, visit the Bay and go boat fishing, go walking or take a cycling tour around the beautiful landscape up to the hills with a magnificent view on a Bay.

The swimming pool with a jacuzzi in the garden and excellent barbecue conditions, as well as different playthings for children, make our place ideal for family vacations which can be booked online. Now we are about to include our own olive grove in the tourism offer as a wonderful place for weddings. I am the director in my firm, responsible for decision making, business planning and results, of course. I employ women for seasonal work in apartments and my sons for additional service.

The lengthy procedures, perseverance and energy, many administrative procedures, a lot of papers, forms, permits, checks, taxes and most of all, counter services required a lot of patience, strength and energy. And finally, there is the commission that makes the decision on entry into the register of business. After that advertising was necessary. The design and manufacture of appropriate signification to lead tourists to your place. Taxes, again and again. It was really stressful.

Lack of information and skills, administration, infrastructure and male work were obstacles for me as a beginner in business. I needed to master IT communication, to learn a foreign language, to deal with customers, be ready to respond to the demands of the tourism market and the guests themselves, to accept having foreign people in my house, to balance responsibilities at work and at home, to be at the disposal of everybody...

Expansion of rural tourism and demand for small, quiet places in rural areas. Rural tourism in our country was at a very rudimentary level, unlike in European countries where it is highly developed. The National Rural Development Strategy and Regional Development Strategy pointed to agriculture and rural development as a priority. The EU Joint Rural Policy is a good platform for the future sustainable development of small businesses and support for women who are living and working in unequal conditions compared to those in which city women live and work.

At first I had a negative experience with irresponsible workers during the renovating or building phase. But bigger problems are caused by consumers who book accommodation for more than seven days and then give up, some leave and do not pay, some, especially younger people, do not respect house rules and do damage to the furniture or use alcohol and stimulants.

My family has certainly felt the improved living standards and more togetherness through the creation and implementation of jobs. Everyone is aware of their contribution and the most important thing is that they are connected by the family business, which I initiated.

Key message: *Do not wait for someone else to decide on your behalf. Instead, take responsibility for your future. Nobody will take care of you better than you can so you should go through life with your eyes wide open.*



Kotor, Radanovići,  
**MONTENEGRO**

## **RADMILA BOŽOVIĆ**

Farmer



Every woman who lives in the countryside, whether she owns land or is in a family community, should use that wealth and valorise it for her own good and the good of all.

I was born in a small village in Serbia and I had very happy childhood. Before marriage, I lived with my brothers and sister, tending to a flock of sheep and playing with other children who lived in the neighbourhood. I am a cook by profession but I could not find a good job so I joined my husband in cultivating the land and producing vegetables and fruits. Since he was busy working in a state-owned company, I took over the agricultural work and began to expand production. At the very beginning, we produced a small amount of vegetables and fruits for the local market.

Since sales were going well, my product was increasingly in demand. Then I decided to start a chicken production. This was a farm of 200 laying and fattened hens, turkeys and other poultry. Also, I had

only two cows for milk and five pigs for meat. This was already a big deal for me. I still did not own the land. I suggested to my husband's brother's wife (who lives nearby) that we work together and increase production, as well as introduce new products.

Working together, we increased the number of chickens, hens and turkeys as well as the breeding area, connecting both estates that have a natural stream flowing between them. That made our production easier. We fenced in the space, improved the conditions, modernized the technology and the production of meat and eggs was off to a good start. I am currently raising 7 cows and 20 pigs, and we use the meat to produce homemade sausages, ham and other meat products, according to a traditional recipe. We make cheese from the milk. There are also over 70 beehives for honey production.

Neither she nor I own the land yet, but our business is booming and we have a good relationship. In line with tradition, the land is

owned by our husbands and this is not problem till we have the same statement on business investments.

With the money we earn, we pay our insurance and contributions through the Ministry of Agriculture. The income goes to the household budget. My children (two sons and a daughter) and my husband are active in this business as well.

The foundation for this life are healthy habits adopted in the countryside during childhood, in a patriarchal family, and love for country life and nature, but the motivation is the good of all the family, especially the children and the need to provide them with healthy food, as well as a better standard for the family and to be active and in harmony with nature and satisfied with your job.

Start with a small production for household needs, developing, enlarging and innovating production. Cooperation with other people, planning and realization, marketing and product placement. Registration of agricultural holdings and production, completed production cycle on farms, safe source of animal feed. And finally, fulfilment of 3K (in our language: kvalitet, kvantitet i kontinuitet): quality, quantity and continuity.

Trust and equal treatment of everyone in the chain of cooperation ensures our success. All the members of our families work together. This is a real family business and I was the trigger for the initial phase of the project idea and implementation.

Insufficient information and education and self-confidence, manpower (I was a young mother of small children with all the household chores), and initial capital were the key barriers. At the very

beginning, the suspicion of people I was surrounded by, prejudice and traditional attitudes in the rural family were also barriers.

Crucially, I didn't find a suitable job in my profession. Then, there was also very developed tourism at that time and a demand for local products, for which Grbalj, an agricultural area in the Bay of Kotor was very famous. There was also a large property and good natural conditions for farming as well as the support of my husband and other members of my family. Later there was also support from Ministry of Agriculture and Rural Development, especially for women's entrepreneurship and agricultural holdings where women are the main business owners. This was an indication that my idea was good and that they could reap the benefits for themselves and their families.

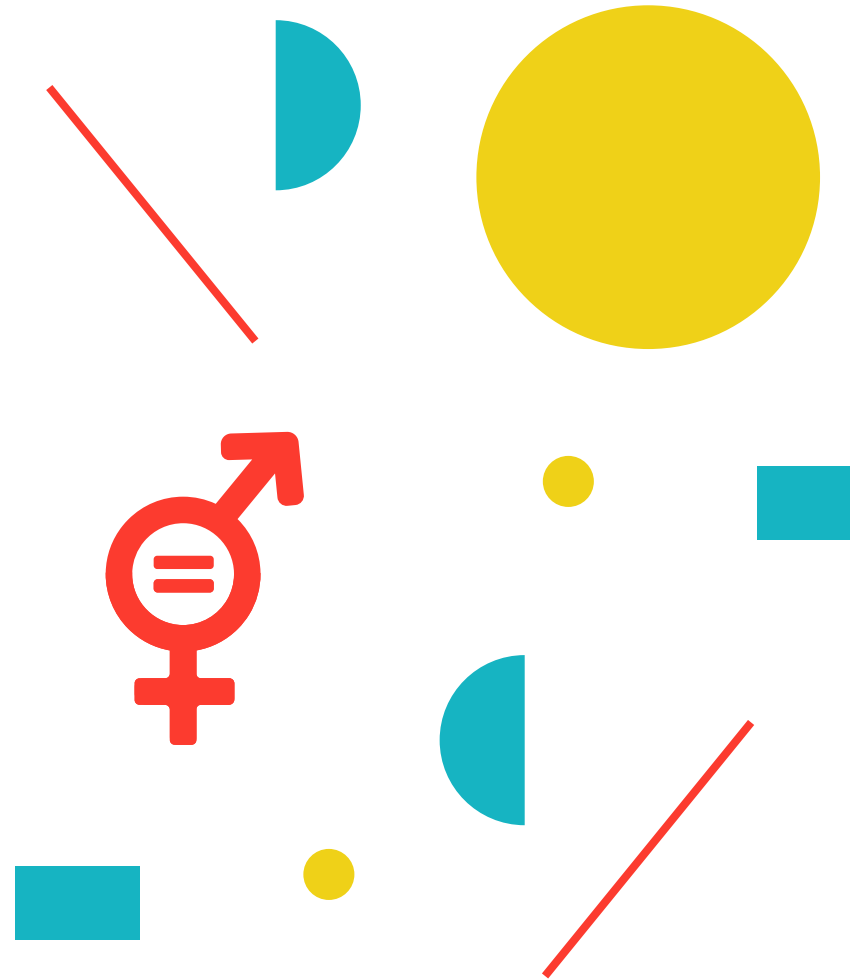
I had some negative experiences at the beginning: loss of production due to the appearance of diseases, wartime and difficulties in the supply of raw materials, high taxes on land that has been declared the first category because it is located in the tourism zone.

There is the good Law on property rights which enables equal rights for men and women, but there are prejudices and a traditional view on that situation. So, the economic situation is better for some women (those close to the government and the political party in power) but generally, women are paid less for the same jobs. Young women who want to give birth and older women are especially not in demand on the labour market. Urban women are in better position because they have more time for themselves, numerous opportunities to work, to spent their free time, to socialize, to inform and educate. They, especially those living in flats, have fewer obligations after they have finished their workday.

If you have your own property, you can decide what to invest in and how much. You are responsible for your actions and results. You have greater opportunities for support from rural development and agriculture funds both locally and nationally. In the end, you have some security for the rest of your life, regardless of a possible change in circumstances.

If possible, women should own property so that they can have the freedom of decision-making and exercise their fundamental human rights to security and equality in all respects. Finally, it is humiliating to be a lifelong dependent while working and at the same time doing all the work at home and on the farm that benefits both the family and the community.

*Key message: In a culture like ours, changes are coming slowly. The future is unpredictable and one should think about it on time.*





Resen,  
**REPUBLIC OF NORTH  
MACEDONIA**

## **FROSINA GEORGIEVSKA**

Apple producer



Key message: *What I always say is that when the time comes to share the property between my children, I will share it equally between my son and my daughter. This provides for the equal development of our children and breaks down traditional barriers that are an obstacle for rural women in exercising their rights to their own property and land.*

I was born and raised in Resen, in a family that had no contact with agriculture. My husband and I are engineering technologists and at first, we did not think we would become farmers. Although our Prespa area is well-known for its apples, we did not have a single orchard, except my fathers-in-law's orchard in the village of Evla with about 400 trees on 30 acres. This is how my story begins.

I worked in my profession as a technologist for only four years, from 2000 to 2004. My husband worked as a technologist until 2011, but his salary was very small. We realized that, in fact, there

is no work for technologists in the country and we still stand by that position. "Why should I work for someone else, when I can work for myself?" was the key question that guided us. We shifted to agriculture. In 2006, I got a job in the non-governmental sector, then the Union of United Agricultural Producers, now the Association of Fruit Producers "Blagoja Kotlarovski". We do agrochemical analysis of the soil and I work in that area. In that way and also through my membership in the National Federation of Farmers, I met professors at the Faculty of Agriculture, gained knowledge through study visits, exchanged experiences and started producing apples. I saw that agriculture is not something very frightening or extremely hard work, especially growing apples, and I initiated the development of our orchard.

My husband and I first bought 28 acres, in my husband's name, and today we have 3.5 hectares of orchards and 7500 bedding plants, of which 3500 are new ones that require supporting

structures and give birth already in the first year. I do not own land in my name, but in 2009, when I decided to become a registered farmer, I rented a large garden of about 0.3 hectares and could thus register as an individual farmer and have a pension and health insurance. According to the law, I had to have and show an area (rented or own area) greater than 30 acres in order to register as a farmer. Also, one of the tractors is mine because I applied for the support and received it, and the atomizer, the mulcher and the refrigerator are in my name as well. I also own the family house in Resen, where I live with my husband and our children. What I always say is that when the time comes to share the property between my children, I will share it equally between my son and my daughter.

Also, since 2011, I have about 1.5 hectares of state land taken under concession, in my name, for which I pay an annual rent of 100 EUR. Through the State Program for Financial Support for Rural Development, I applied several times and received a tractor, atomizer and mulcher, and through the Program for using the funds from the Instrument for Pre-Accession Assistance for Rural Development of the European Union (IPARD) I have set up a supporting structure for one of the plantations and another mulcher too. This year I applied again for the last call for plastic packaging and a forklift. I also applied for measure 115 of the Rural Development Financial Support Program for an active female member of an agricultural holding to purchase an apple mill, press, bottle filler and storage tank. Here I would like to emphasize that this measure gives an advantage to registered farmers and thus encourages an increase in the number of women who have land in their name or land leased. We farmers, through the National Federation of Farmers, made a great contribution to the creation of this measure.

In the end, I would like to say that a woman from a rural area should first start to appreciate herself and not be ashamed at all of the fact that she is engaged in agriculture, whether she is highly educated, has finished high school or just elementary school. She should be proud of being a food producer, but she must not stop there. She must be constantly informed, interested in new developments, in the opportunities that are offered to her. Indeed, the brakes are the traditional barriers in terms of exercising the right of ownership of property and land for women in rural areas or, at the same time if they acquired property in marriage they are not in the name of the woman. In my case, it is not so, but in many cases, it is done that way and this prevents the economic empowerment of women from rural areas. I am the coordinator of the Women Farmers Network of the National Federation of Farmers and this is one of the key challenges we are working on in order to increase the action of rural women in exercising their right to their own property and land.





Mrzenci,  
**REPUBLIC OF NORTH  
MACEDONIA**

## **SNEŽANA TANEVA**

Cheese and milk producer



Key message: *Rarely can a brother allow his sister to own the farm, as in my case. According to some unwritten rule, the man must be the “boss”.*

I am engaged in agriculture out of love, but also to continue the family tradition. This was my father’s wish. My father kept cows and sheep, and I helped him and I was very responsible. From a young age, they called me “ Snežana the Shepherd”. Today, my brother and I take care of the livestock. We run the business together, but I have been the owner of the goods and the land for the past ten years.

We have three cows, two calves and about 150 sheep, as well as 3.5 hectares of land. Our plots are small, fragmented; our land is not consolidated. We produce fresh milk and meat. The sales are always agreed in advance and guaranteed because we offer quality products. The milk is bought by a local pastry shop, and the meat

and cheese are bought by the local restaurants.

My biggest problem so far is that the farm has not been legalized. Workers are also hard to find. Legalization of livestock farms is a big problem for all livestock breeders in the country. Detailed urban plans are not made by the municipalities and that prevents the development of livestock farms, especially in the area of investments. As we do not have legalized livestock farms, we cannot be beneficiaries of funds from the Program for the use of funds from the Instrument for Pre-Accession Assistance for Rural Development of the European Union (IPARD).

I am not saying that other branches of agriculture are easy, but for livestock, I can say that it means maximum engagement, 24/7. The responsibilities here are huge, extensive and complicated, especially because it is about taking care of animals that require constant attention, care and treatment, and, in addition, can get

sick, injured or die. In the past, for example, we have faced an outbreak of “bluetongue” when forty of our sheep got sick and seven died.

By the way, my husband is an engineer. He supports me absolutely in my work, but he never thinks about becoming a farmer himself. I have an interesting anecdote: When I was a girl, my husband came unannounced from Gevgelija to see me. He saw me milking a cow. He could not believe what I was doing and shouted in surprise: “Woow, are you milking a cow???”. To this day we joke about his reaction.

In my opinion, being a woman farmer is not an advantage, but a great challenge. But for now, I am coping well with the problems that are many and I am persistently pushing my own story even though I am facing a number of challenges. Additionally, many of my fellow villagers and even relatives and friends, even though ten years have passed, still condemn me because the cattle and the land are in my name.

Generally speaking, prejudice still exists. It might go away in time, but the process is very slowly and hard. In particular, it is very rare for a brother to allow his sister to own the farm, as in my case. According to some unwritten rule, the man must be the “boss”.

Young people do not want to be shepherds. It is “beneath them” and everyone wants a secure salary, instead of facing uncertainty, as it seems to be in agriculture.

On this occasion, I would like to say that the woman farmer should be proud. On the one hand, she is a mother, wife and worker,

and on the other, a pillar of society—she produces food, whether it is milk, meat, cheese, vegetables. Especially now, in the face of the coronavirus pandemic, we are a key factor on which everyone depends. But it is very important that the woman farmer knows, first of all, how to appreciate herself, because only then she will secure her rightful place in society. Bringing us together and uniting is important: it is the best way to raise our voices and be heard about our problems and challenges. That is the goal we are working on at the National Federation of Farmers, where I am a member and local coordinator of the Women Farmers Network.

Finally, I would like to emphasize that the state should also stand behind us, for us, the women farmers, to receive greater support that will enable our economic empowerment and our greater role in decision-making on the farm itself.



Hum, Niš county  
**REPUBLIC OF SERBIA**

## **BISERKA PETROVIĆ**

Agricultural producer



*My life motto is: I do not treat others in ways that I would not like to be treated. Throughout my life, I was guided by my upbringing, sincerity, honesty, work and love for my family.*

I am the legal heir to my father's property because I stayed with my family to live on that property. I became the owner of the land and the entire household based on my father's will. There were no obstacles to that.

My key opportunity as a property owner was reflected in the fact that I was able to make proposals for the advancement of the household because I knew the wishes of my parents and our possibilities. There was no need to change the original activity or habits.

I do not have any negative experiences as a property owner. Maybe the reason why I never emphasize or abuse the fact that I

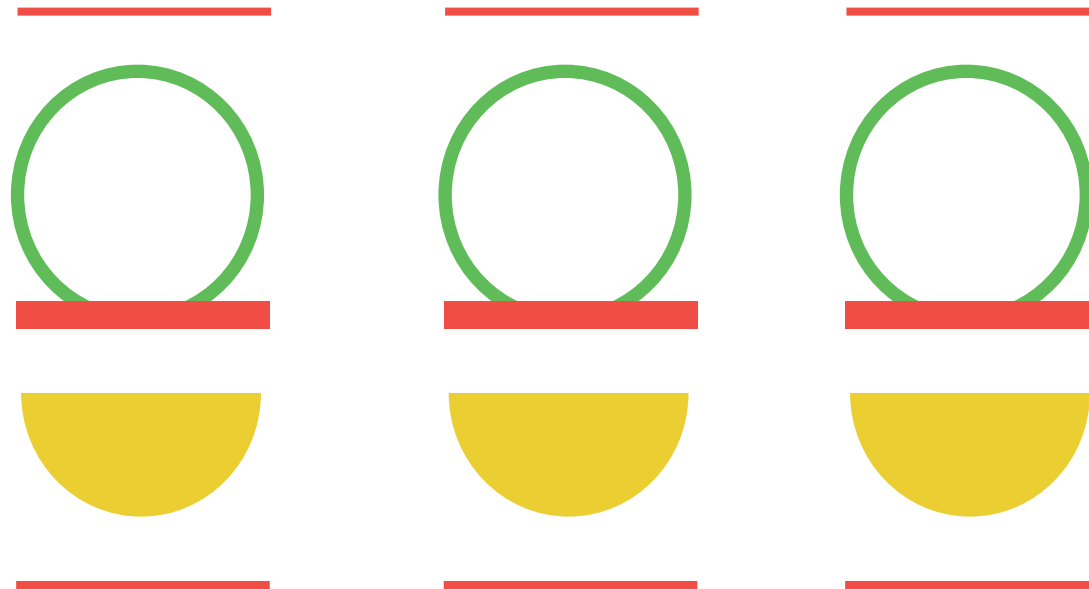
am the owner of the property is because I perceive it as the joint property of my husband and my children.

When I became the owner of the property, there were no significant changes in my life, work and economic situation because I grew up on that same property. I never left it. I got it with a great obligation to improve the farm.

The advantages of having your own property and planning various investments on the farm are a sense of security and the ability to make important decisions independently.

The key message to girls from rural areas, and not only for them, is to get to know their partner well, to talk openly and honestly about their plans, desires and needs, and only then to get married. Love, harmony and work produce happiness and property is something that is acquired.

I am the third daughter of my parents. I have four children and four grandchildren. My desire and goal in life was to show and prove that households without a male heir can survive well and be improved. I succeeded in that and I am infinitely proud and happy because of that.





Babušnica, Pirot county  
**REPUBLIC OF SERBIA**

## **KAROLINA STAMENKOVIĆ**

Director of a women's agricultural cooperative „Darovi Lužnice“



*My guiding idea is: “Empowering village women for the survival of the village. The driving force behind the market recognition of traditional domestic food products lies precisely in women’s entrepreneurial intuition.*

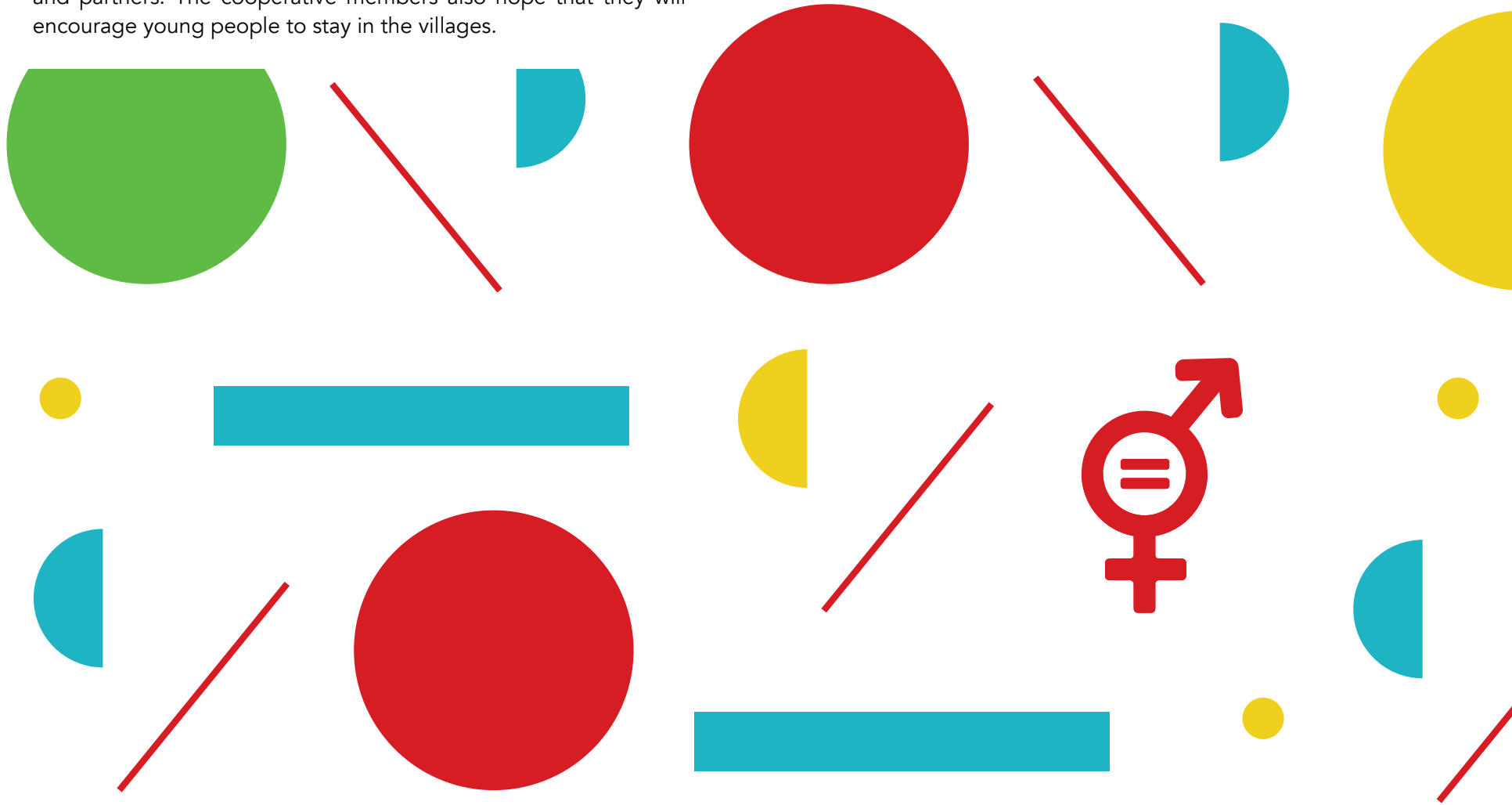
The idea for founding a women’s cooperative was born three years ago. At that time, about twenty women from the Babušnica villages received greenhouses and irrigation systems from donations and started organic production. When we made organic products, we saw that we do not have a buyer here and that we cannot sell fresh products. That is how we (about fifteen of us women) came up with the idea to establish the first completely female cooperative of organic producers in the south of Serbia.

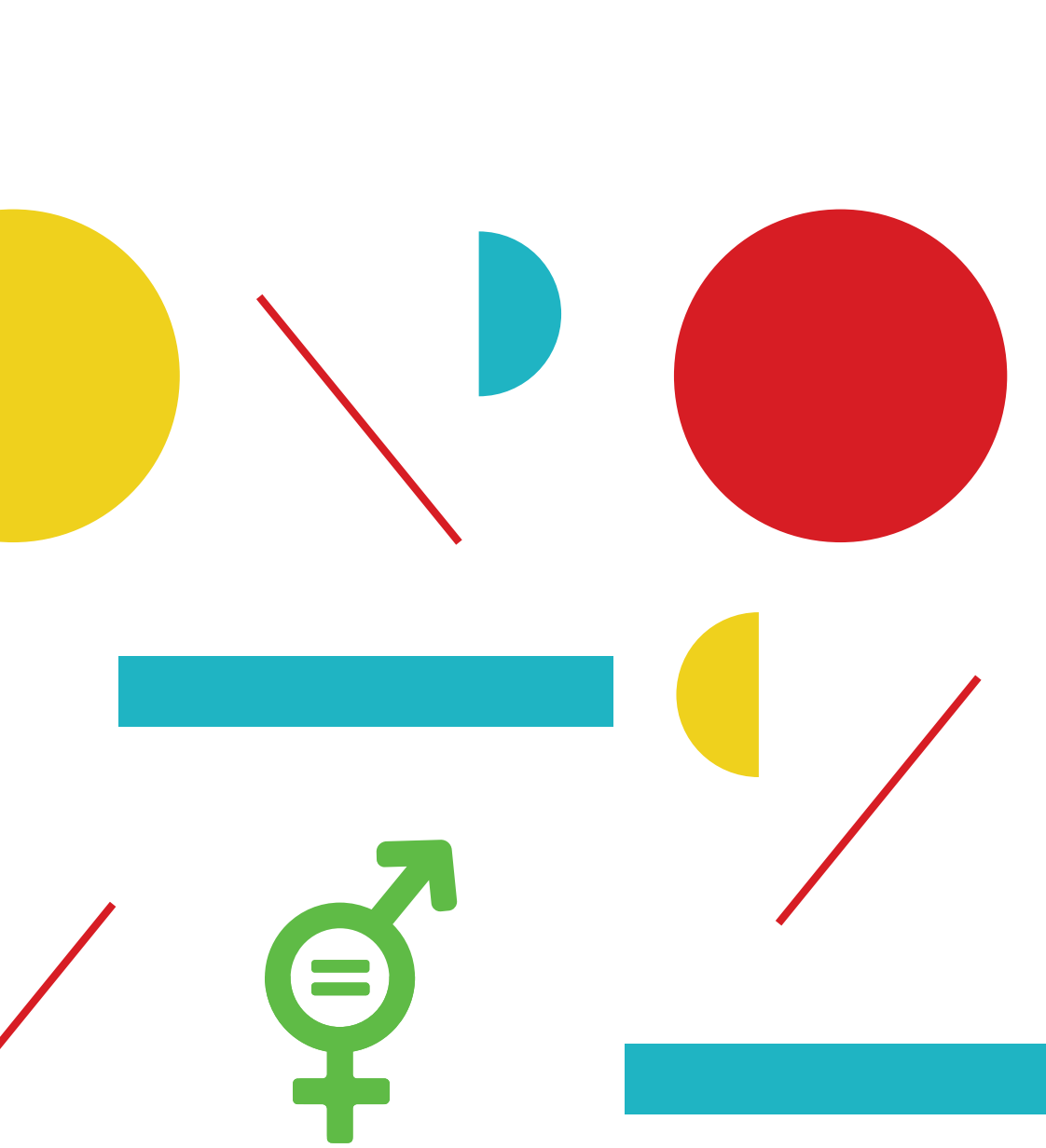
With the support of the Government of Serbia, this cooperative was founded in 2017 in Gorčinci near Babušnica. Cooperatives with over forty partners from the Babušnica villages

work together and earn money from growing and processing organic fruits and vegetables and forest fruits. With the financial support of the Government of Serbia, a line for processing and packaging of fruit and vegetable products was procured and the original production was increased fivefold. It is now on about three hectares. Business development in the future is on the expansion of organic production in the surrounding municipalities, the expansion of the product range and entry into the European market. For now, we have reached the German market. A representative product of the cooperative is *ljutenica* made of fresh carrots, hot peppers and garlic.

One of the major negative experiences in the work of the cooperative is that in small communities it is still a common opinion that a woman’s place is in the house next to the stove and not working and running an agricultural farm and getting the local community going.

The plant for processing organic products enables higher incomes and a better life for many families of cooperative members and partners. The cooperative members also hope that they will encourage young people to stay in the villages.





Anonymous  
stories



ALBANIA

## FIGHT FOR YOUR PROPERTY RIGHTS

I am the only daughter in a family of five siblings. I was married off at 18, and today I am 48. I don't have any property registered under my name; the house I live in is under my husband's name.

In 2011, my father passed away and I learned that I am a legal heir, with a share equal to my brothers. I don't know anything about the law, but I do know that as one of the siblings I have the right to an inheritance from my father. However, from the moment our father passed away, my brothers have been constantly asking me to give up my share of the immovable property. According to them, since I am married, I should not inherit any property from our father. They say that the house belongs to the men of the house.

I was determined not to sign anything without knowing what it was about. This irritated my brothers a lot. They shouted at me and called me immoral, because I wanted to have a share in my inheritance from my father. They even abused me, both

psychologically and physically. This is the first time I've admitted this. I haven't even told my husband.

I live outside the city and I was ashamed to go into the city to ask around in the offices. However, one day I decided to ask for information regarding the matter, and I walked into a notary office because there was a woman there and no one else. She advised me and it became clear to me that I should not sign anything without reading it first and without being sure that I was acting of my own free will.

Today I am co-owner thank to my persistence and resistance against my brothers' insults. I have inherited my share of the property from my father, which I have rented out and now I make a profit. I feel good that I fought for my rights, because now my relatives started to appreciate me more, even my brothers.





ALBANIA

## USE YOUR RIGHT ON CO-OWNERSHIP

Three years ago, my husband passed away. During our marriage, with our monetary income, my husband and I bought an apartment, a car, a garage and saved some money in a bank. After his death I asked for the issuance of the legal inheritance certificate. That was when I saw that I and our three children are equal heirs.

I noticed that my presumed part of the assets, as a co-owner of everything, was not recorded in the certificate. Consequently, the apartment and the garage were registered in equal shares among the heirs.

I asked for a clarification at the Registration Office: Why had my co-ownership not been recorded? The Registration Office replied that this information had not been present beforehand in the certificate, and therefore I could not be recognized as a co-owner.

Then I met with a lawyer. He acknowledged that I was right and advised me to go to court to prove my right. Through the

court decision I would be able to acquire my presumed part of co-ownership, which I would later be able to register at the Registration Office.

I felt bad, neglected and worthless. These assets were created by our hard work—my husband's and mine. We had both contributed. Why do my children have to be equal co-owners like me, when they didn't help in the creation of these assets? Moreover, why is it so difficult for my part of the assets to be recorded on the property certificate? I have no financial means to pursue this case in court. Now I am sick too.

All my husband's property, movable and immovable, including the bank deposits, are shared in equal parts between my children and me. I realized that despite contributing and working your entire life, if you are a woman in Albania, you have no property rights!



BOSNIA AND  
HERZEGOVINA

## WOMEN HAVE ACCESS TO LAND

It was the post-war period. Women were staying home, unemployed. And men were unemployed as well. Milk was the only source of income. There was no demand, and several of us women realized that there is a lot of milk that cannot be sold. So, in 2004, we created the Association of Women Farmers in Tešanj in order to find a dairy. We toured the whole of Bosnia and Herzegovina to find a dairy, and we found the Tuzla Dairy, which took all the milk being produced.

As a result of different projects, we now have twenty lacto-freezers. Twenty villages are equipped with them. Then, three years ago we signed a contract with Meggle which takes all the milk.

In addition to the salaries women receive, in addition to them being able to use their salaries to send their children to school or to pay for electricity, water, the telephone, we also went after another option—for women to receive an incentive for their work. In order for them to receive an incentive for their work, we had to meet with

both men and women because it is rather difficult here, in this small place.

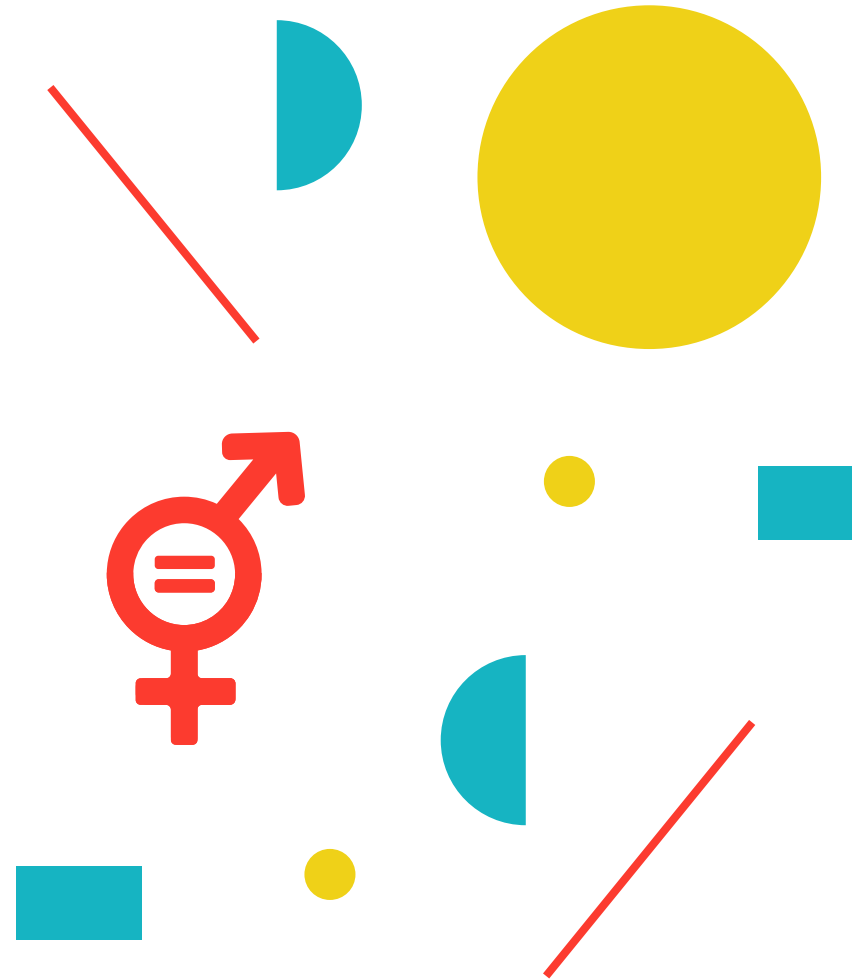
But then men saw that women can receive an incentive for the milk. For example, if a woman receives 1000 BAM per month, she could receive another 1500 to 2000 BAM from incentives. But for this to happen, couples had to show that they jointly own property and that their households are also registered in the woman's name. Women had to show that they have access, that the land is also theirs and not only their husbands. Every woman had to register for the Cantonal, Federal and Municipal incentives.

We also have around 20% of men working with us; we reached out to men who are either single or who have wives who are employed but they are themselves unemployed.

Well, believe me, prior to this, women did not even know how much land their husbands had. There were cases where we

would hold sessions in villages and invite women. We would ask them, "How many cows do you own?". They would say, for instance, "Eight". And then we would ask, "How much land do you own?" and they would say "We don't know". We would tell them "Bring your man to the next session". We fought this battle and won. Thankfully, nowadays, you can see how in the whole of Bosnia and Herzegovina, most incentives go to Tešanj, because we registered our women.

Finally, women now have access to the land, in addition to having regular salaries. They are very satisfied. And trust me, since we began working on this, life is better here in Tešanj.





BOSNIA AND  
HERZEGOVINA

## ESTABLISH STRONG WOMEN'S ASSOCIATIONS

There were times when the joint registration of property would take five years. But when their husbands realized that they are losing a lot of money, they agreed to register the land under both names.

The institutions providing the incentives gave them an ultimatum. They made it clear that women and men who don't own land cannot receive the incentives. In other words, they cannot have five cows for example but no means to feed them. Not everyone agreed immediately. A lot of time was needed for husbands to see that women are getting Cantonal, Federal and Municipal incentives when the property is registered in the woman's name. So, it took maybe two or three years or even more before the properties were jointly registered. We now have 500 women who own half the property. So now, they do receive incentives.

In light of this, I like women's associations that are truly fighting not only for women to have their own salary, but also for their future.

If they divorce their husbands today or tomorrow, it will be clear that the land belongs to both of them.

Some 50%, and maybe even more like 70% of women said "No, my husband will not allow it". Then we said to them "Bring your husbands and we will explain it to them". And we held many meetings, until we convinced them that this is how it should be.

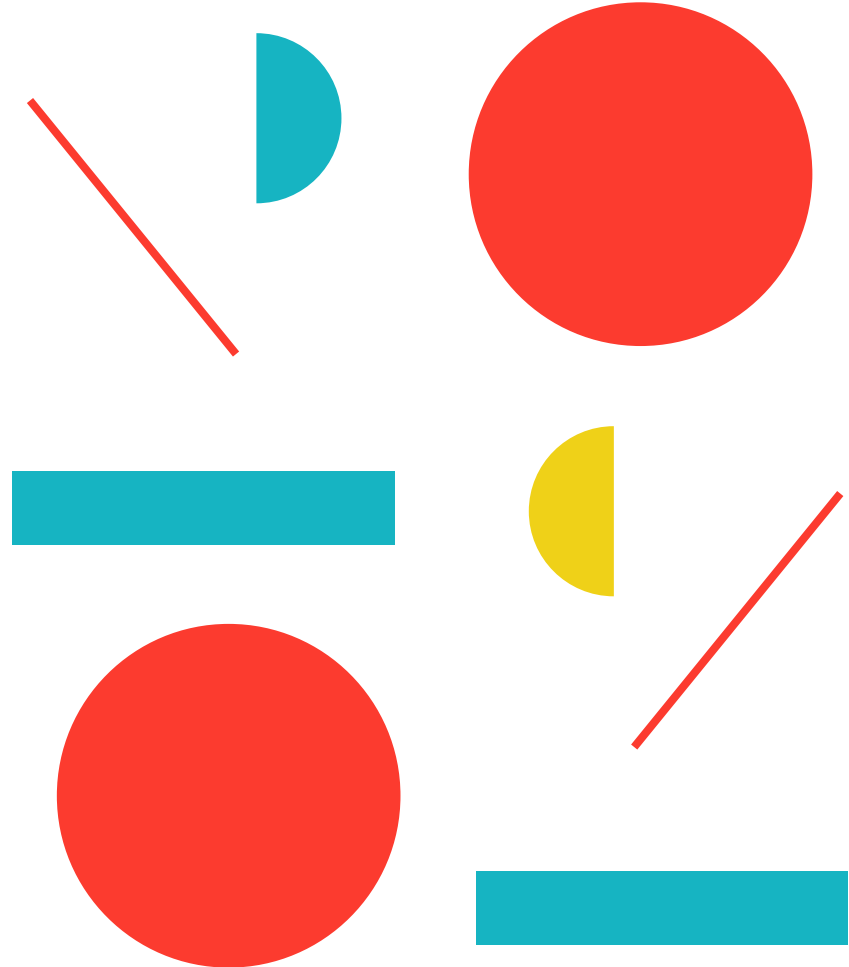
During the meetings, we explained that those who did not register their estate would not be able to receive incentives, that the payments were meant for women, and that if women are being paid, then it means that part of the land should be registered in their name.

At times, when a man was persistent in his refusal to register the land in joint names, we said that we, the Association, would sue him. We were aware that if the woman said that it would cause problems between them, so we did it for them.

I believe that all of us should fight as much as possible for strong women's associations that stand up for women because it is very hard for a woman to do something and to fight on her own. Now, there are at least 200 women that have properties in their name.

And there is another example of a woman getting a divorce from her husband, who initially wanted to leave her with nothing. We from the Association sat down with him to discuss women's inheritance and property rights until he agreed to it.

This is why it is important to form strong associations in rural and secluded areas that can stand up for their female members.





KOSOVO

## ASK FOR PROTECTION OF YOUR PROPERTY RIGHTS

I was married for fifteen years. In 1998, while we were still married, my ex-husband bought some real estate: a 140 m<sup>2</sup> store. In 2000, we divorced because he was having affairs and being violent towards me. During the divorce proceedings there was no request to divide the shared property acquired during our marriage.

He remarried in 2001, and a year later he went to a notary to sell the store. After finding out about this, I consulted a lawyer and asked my ex-husband for a meeting to discuss the sale of the asset earned with my contribution, while we were married.

I asked for half the money generated from the sale or my right to the house, as I had no place to live. This request was fatal for me. My ex-husband physically attacked me, broke my arm, and left me with head traumas. He threatened my life if I ever spoke about this or asked about my property rights. I was hospitalized for two weeks. After that, I immigrated to another country, where I worked for twelve years and earned enough money to buy two houses.

Still, I couldn't make peace with having my rights to my part of the property denied. I returned to Kosovo and hired a lawyer. I am taking my case to court and will fight for my share.

I am determined to ask for my rights and to forcefully protect them from whoever tries to deny them to me. I would advise every woman to do so!



KOSOVO

## RAISE YOUR VOICE AGAINST VIOLENCE

A friend of mine came to me very worried for her sister and asked for my assistance. She had recently become aware that her sister was being abused by her husband. They both lived in the same apartment building in the city centre.

They each had an apartment that they had inherited from their families. I was asked for advice on how to start the divorce procedure. As she was my friend, I went to her home and her sister was there, unaware that I was going to be there. She had bruises on her face and was very ashamed in my presence. She was in shock the entire time.

I urgently asked my friend to call a doctor, a psychologist and a lawyer. However, her sister would not see anyone except me because she knew me from before.

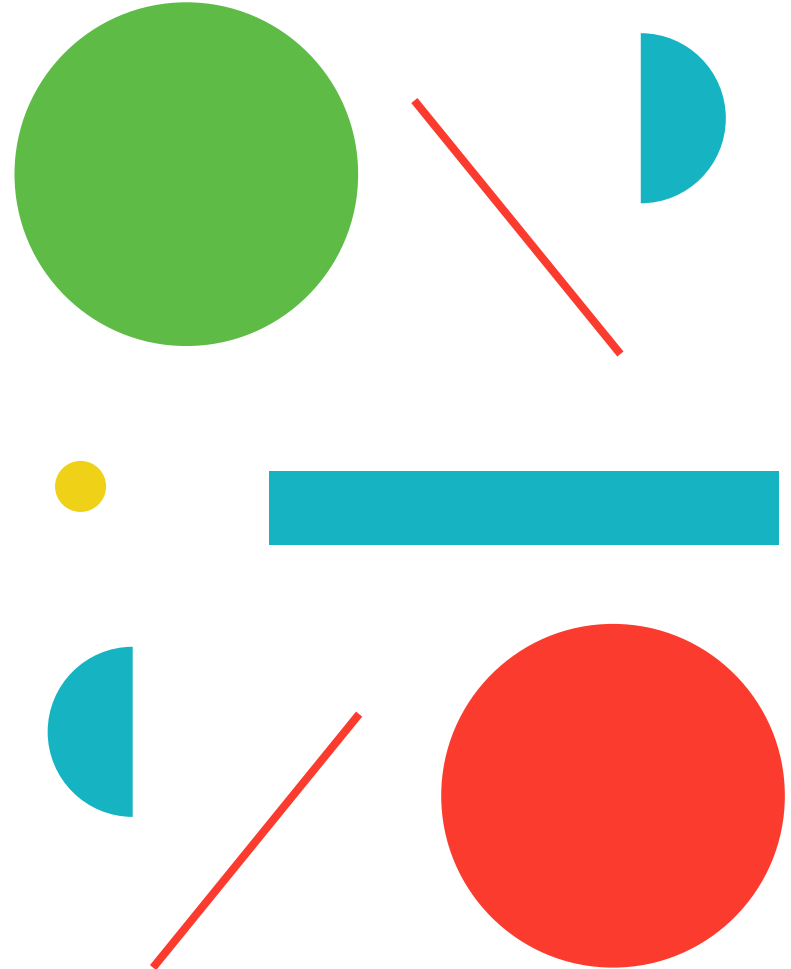
I didn't mention anything about her situation during that first meeting. I wanted first to have her trust. I visited her every day for

a week and talked about different issues, but not her situation. On the last day, I asked my friend to leave me alone with her sister. When we were alone, I approached her and told her that she is well-educated, and that she has enough knowledge to protect herself.

I asked her why she tolerated and accepted the violence. She cried and said that one of her kidneys was not working anymore due to the violence, and that her arm was broken. I convinced her to go with me to a Centre for the Protection of Women. Initially she accepted, saying that she would go with me after her face healed. She did not want anyone to know her story. She didn't want to go to court, as none of her family members had ever been in a courtroom, and she did not want to make them feel ashamed.

I told her that she should know her rights and she shouldn't accept the violence. After we talked for three hours, she agreed to come to the Centre. Still she didn't want to stay and asked for the number, so that she could call them when she was being abused.

It was only after two weeks of countless meetings that she told me that she was being beaten because she had inherited a property from her father, and the certificate of ownership was in her name only. Her husband wanted to be a co-owner. He had been abusing her for three years, because he wanted to put the inherited property in both names, claiming that they were married and everything belonged to both of them. I advised her that in case he ever touched her again, she should tell him that she would call the police and ask for a protection order. She did so, and to my knowledge he stopped.







MONTENEGRO

## ASK FOR YOUR RIGHT ON CO-OWNERSHIP

I have been married for twenty-five years. We have both worked and contributed to generate incomes and savings. We don't fight. In 2013, we decided to buy an apartment with our savings. I was at work so my husband went alone to the notary office to complete the transaction.

In line with the legal requirements, my husband took the family certificate proving his marital status with him to the notary office. As in the property contract, it was reflected that the property was presumed to be in co-ownership with the spouse. Nevertheless, when we received the property certificate from the Registration Office, we noticed that only my husband's name was listed as the sole owner. Initially, I asked my husband why my name wasn't on the certificate and he tried to calm me down by saying that it was the same as if my name were there and that there was no problem. I felt excluded and worthless when I saw that my name was missing from the certificate.

I went to the notary office and asked the notary for some clarification regarding the matter. It turned out that this had been a mistake by the Registration Office, which according to the 2012 law has the obligation to register me as a co-owner.

I decided to solve this matter. Based on the law and referring to the family certificate at the moment when the property was acquired, I requested that the Registration Office register me as a co-owner of the property acquired during the marriage. The Registration Office replied to my request saying that I could have my name on the certificate with the notarized consent of my husband. In my opinion, this answer made no sense. I do not have to ask for my husband's approval or "blessing" for my rights which are known under the law.

I appealed against the Registration Office decision at the Central Registration Office, which provided me an internal order

where all local registration offices were instructed to register all the properties acquired during marriage with only the submission of the family certificate at the moment when the property was acquired. On this basis, I sent another request to the local Registration Office to register me as a co-owner, but I got the same answer. I also met with the director and still got the same reply. They insisted that I needed my husband's notarized consent.

Therefore, I forwarded the answer I received from the local Registration Office to the Central Registration Office, Ministry of Justice. It took four years to resolve the issue.

It took too many letters and too much effort to prove my co-ownership which was my right under the law. In the end, I managed it, without my husband's help. Now, my name is printed on the property certificate as an equal co-owner.





MONTENEGRO

## EQUAL PROPERTY RIGHTS DURING MARRIAGE

She came to sign a mortgage agreement for an apartment because the husband wanted to get a bank loan. The apartment that the parties wanted to mortgage was their only matrimonial property. It was bought during the marriage and was registered only in the name of the husband.

I asked the husband to leave the room in order to have a talk with the wife separately. I realized that she was not willing to mortgage this property because it was their only asset. According to her, she had to sign the agreement as she had no part in it because the certificate of ownership was registered only in her husband's name. Hearing this, I understood that she was not aware of the law and that she was not obliged to sign the agreement against her free will.

I explained to her that she was the owner of the property just like her husband because it was a property acquired during their marriage. Even if her name was not listed on the certificate

of ownership, she is presumed to be a co-owner of the property. If she wanted, she had the right to not sign the agreement. Without her signature, the apartment would not be mortgaged because that would require the joint consent of the owners. The wife subsequently refused to sign the agreement in question and the property was not mortgaged.



REPUBLIC OF NORTH  
MACEDONIA

## GET PROPERTY RIGHTS ON STATE OWNED PROPERTY



I am 71 years old and I have been retired since 2008. I was born into a family with two other siblings—a brother and a sister.

My husband was a military officer from Croatia. We got married in Skopje and we lived together in an apartment, which was provided for my husband by the military with the rights to use it, on the basis of his full-time employment in the Yugoslav People's Army. In 1976, our daughter was born. Four years after her birth, we got a consensual divorce and he went back to live in his native town in Croatia.

Since then, I've led the life of a divorced single mother and I was not in regular contact with my husband, with the exception of a single visit on his part, when our daughter was 6. After that, he never came back to Macedonia. We agreed that our common apartment would remain under my management, which was mainly the result of the given circumstances and the fact that he did not want to stay in Macedonia.

At that time, life was not at all easy for divorced single mothers. I was constantly the subject of gossip and I felt I was being judged by my surroundings because I was single. Although until the fall of Yugoslavia my ex-husband paid the monthly child alimony for our daughter's upbringing, life at times entailed daily struggles and sacrificing some basic necessities in order to invest in my daughter's education and in her future. All these efforts proved to be worthwhile because my daughter got a job at a renowned international organization immediately after graduation and, in the late 90s, after the end of the refugee crisis, she got a job at the organization's HQ in Geneva, Switzerland. Later on, she met her husband there, had two children and she now lives a happy and fulfilling life.

During the '90s, I started paying off the apartment where I reside, since it was state owned. In 2004, I finally managed to pay off all the instalments on my own and I became the sole holder of the property rights on the apartment.

My parents used to own a large property on the outskirts of Skopje. A large part of that property was given to my brother, while my sister and I agreed to inherit only 3,500 m<sup>2</sup> in the form of a gift. Many years later, my daughter constructed a weekend house on that same property, where we spend many joyful moments when she and her family visit Macedonia.





REPUBLIC OF NORTH  
MACEDONIA

## ASK FOR LEGAL ASSISTANCE AGAINST VIOLENCE



I am 50 years old, from Skopje, and I work in education.

I was raised in a poor family with many children. I have lived in Skopje since I was 5. I was married and have two daughters, one of whom is employed and the other is a student. I have inherited no family property from my parents.

During my marriage, my daughters and I were long-term victims of domestic violence. As a consequence, I decided to leave my husband and our family apartment and start living alone with my younger daughter who is a student.

My husband stayed in our apartment with our older daughter. His parents own another apartment in an elite neighbourhood of the city which is currently being rented, and my husband receives the rent payments. They also own a weekend house outside the city. In accordance with the lifelong support agreement, half of all of his parents' assets should belong to me.

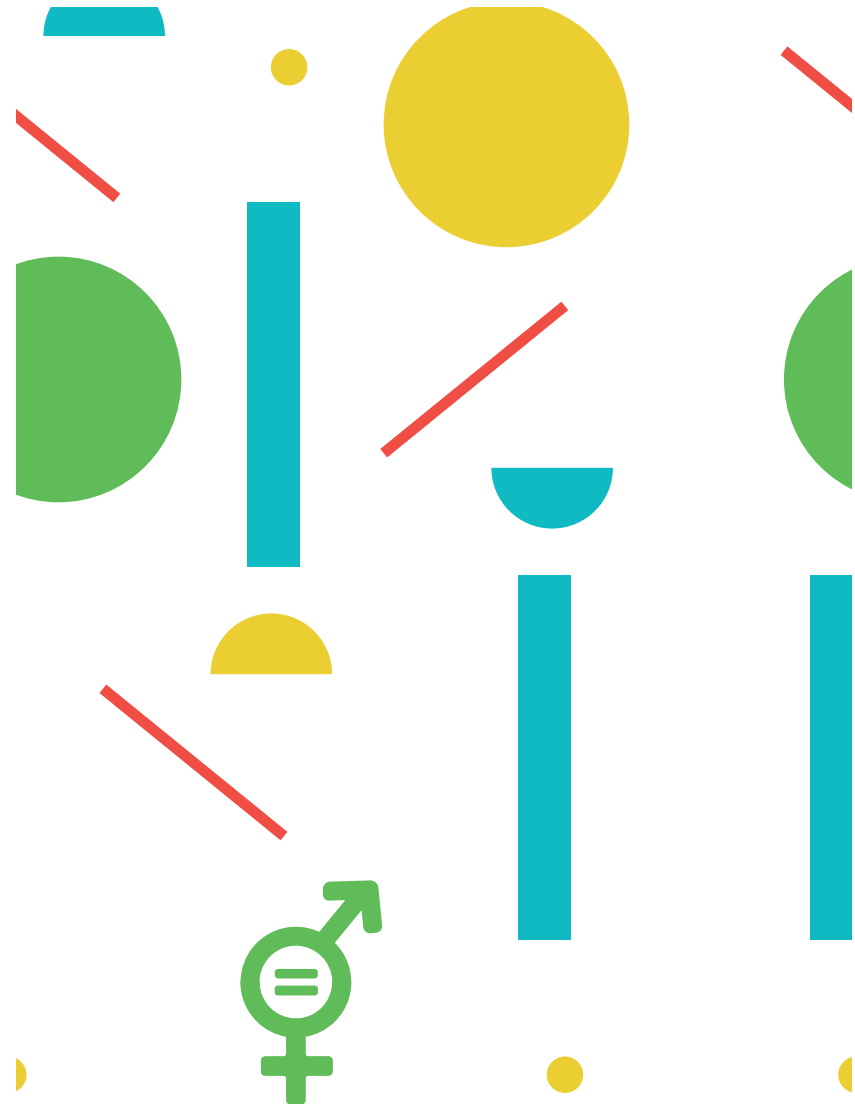
I did not file a formal divorce application primarily for emotional reasons and in order to spare the children and older family members from the act of divorce and its consequences. When I separated from my husband, I first lived in a rented apartment and then I bought my own apartment with a bank loan.

Several consecutive decisions for interim measures to evict my husband from the family apartment were adopted in my favour, but none of them has been enacted. A decision that my husband is obliged to pay the rent for the apartment where our younger daughter and I were living after leaving the joint family apartment was also adopted.

In the first year of our separation, my husband sent me a certain amount every month for the rent. Later, however, with the pretext that he had taken out a loan and does not have enough money, he stopped transferring the rent money. I tried to seek justice before all responsible institutions and officials: ombudsman,

public prosecutor, centre for social work, executors etc., as well as with non-governmental organizations that offer free legal assistance services, but I received no real assistance from either side.

I feel alone and forgotten by my family and the institutions, and stigmatized by the environment. I still live alone with my younger daughter and do not receive any financial assistance from my husband. Thus, without the means to seek professional legal assistance, I feel forgotten and abandoned by the system.





REPUBLIC OF SERBIA

## TEACH CHILDREN ON EQUAL PROPERTY RIGHTS

When I was thirty, my parents passed away, one shortly after the other. My brother, who had been living with my parents in their apartment, and I (already married and living with my husband) were summoned to the probate hearing. The judge informed us at the hearing that assets inherited from our parents were to be divided in equal shares and that I was entitled to an inheritance.

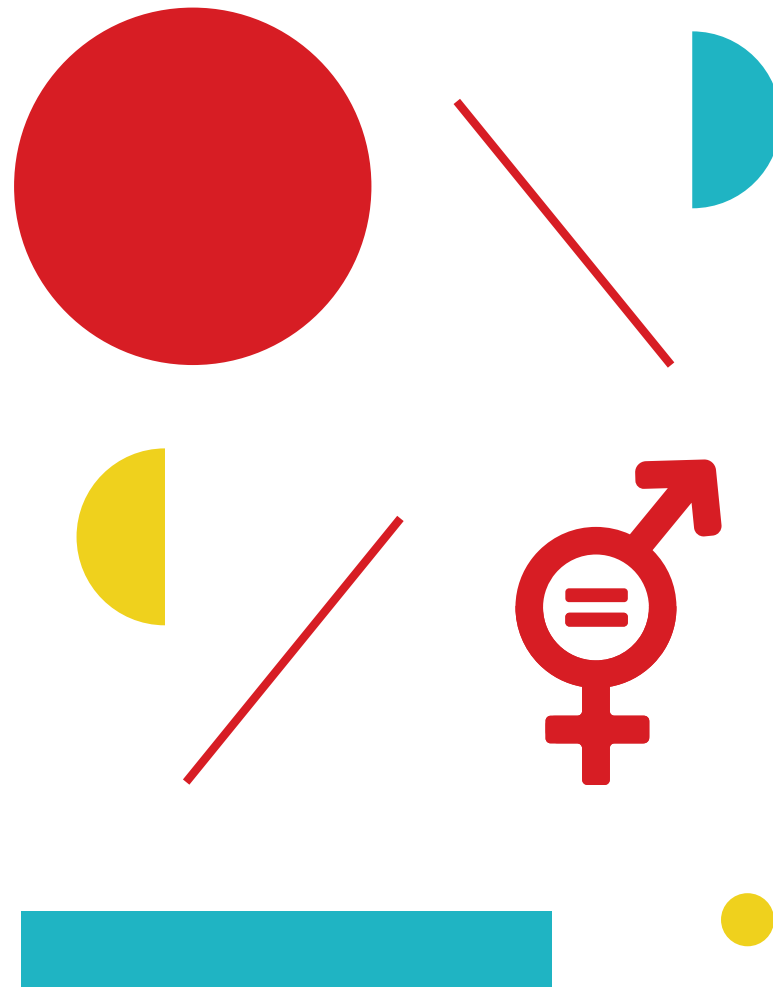
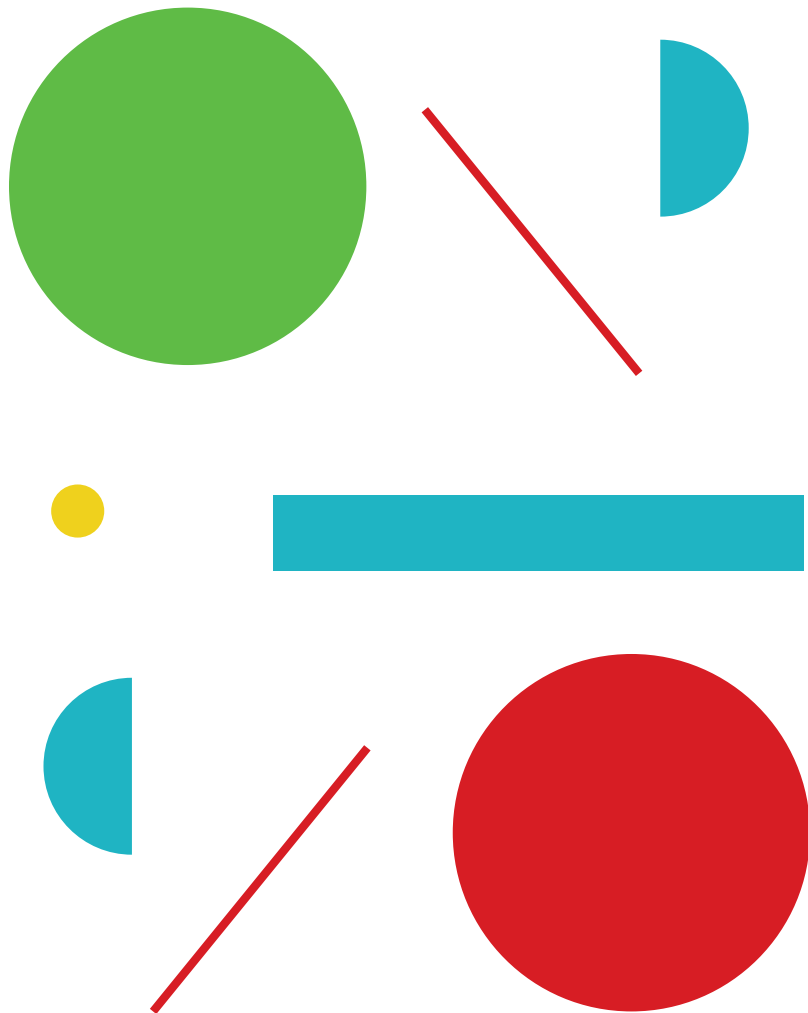
However, due to the way I was raised, and primarily in order to maintain a good relationship with my brother, I waived my entire share in favour of my brother. Although even the judge pointed out to my brother “what a good sister I was”, my brother still thinks I haven’t done anything for him. He thinks that it goes without saying that he should be the only heir to our parents’ property.

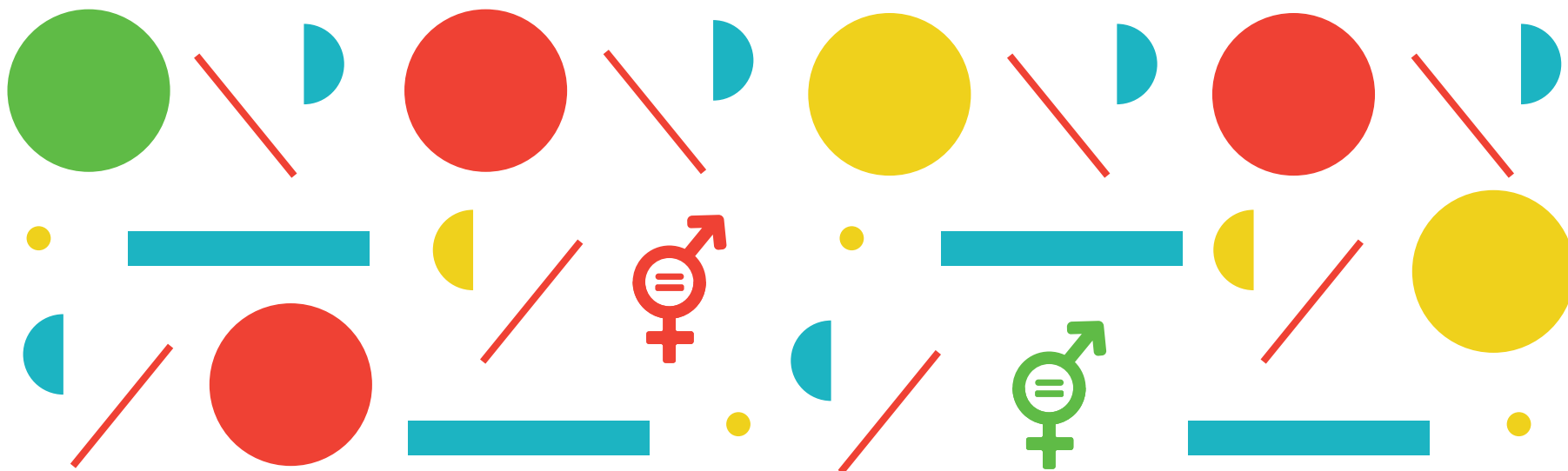
I deliberately renounced my property rights to avoid any conflict with my brother but all these years have been pervaded with a sense of injustice. This sense became even more prevalent due

to the fact that my relationship with my brother has become quite formal despite my waiver. Also, the feeling that my children were deprived by that act of mine has not faded away either.

I have a son and a daughter, and given the experience that I had, I brought them up in the spirit that they should have equal rights. I taught them that no one has any obligation to give up on what belongs to them under the law just because one of them is a woman and because it was the customary thing to do a long time ago.







## EMPOWERED WOMEN, EMPOWERED ECONOMY

*To promote economic empowerment of rural women through the support of women entrepreneurship, it is crucial that women are informed about property rights, in particular in relation to agriculture businesses. This collection of success stories from women from South East Europe will help to raise awareness of all women about their property rights and to amplify women's voices and role in the rural economy. The stories focus on women with issues in land property rights and on women's entrepreneurship with farm or non-farm small businesses.*