

REPUBLIC OF ALBANIA
MINISTRY OF JUSTICE
IMMOVABLE PROPERTY REGISTRATION OFFICE
(IPRO)

REPORT

IPRO CUSTOMER SATISFACTION SURVEY

COMPONENT 2 – LAMP Project –A.2.1: Public Relations and Information
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Submitted by:

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EXECUTIVE SUMMARY

The following study aims to summarize the most important developments and current problems facing the immovable property registration office (ipro), as well as offer some recommendations on how the IPRO can face all these problems in the future. The study tries to shed light into the whole spectrum of the problems facing the ipro.

From the data we found that compared to the 2005 survey, in 2010 we observed no changes in the types of services offered by the ipro, but there are significant changes in the structure and volume of these services. An important result is that despite the effects of the global economic crisis in the recent years it is seen an increasing in the number of transactions versus the decline of the number of initial registrations especially in Tirana. The increased requests for transactions shows that besides the arrangement of documentation by the ipro, there are positive trends for the development of the real estate market, which is one of the ultimate goal of this process.

The study finds that the problem of informal payments continues to exist, but in this case, similar to the types of services, there are differences in the reasons for the informal payments. Most customers pay primarily to accelerate service, as well as a smaller size that pay to obtain the documents. This is a positive change from 2005 when this payment was made to avoid staying in line. This is a result of investments made to improve the physical infrastructure of IPRO local offices, as well as increased level of staff technical-professional skills and improved culture of customer service in this institution. Notwithstanding, the observed differences between surveyed IPRO local offices reveal the need to further continue investments for improving IPRO infrastructure, improving relations with its customers through enhancing staff knowledge and provision of contemporary technical equipments. Also, the data show that there are opportunities for cost-oriented tariffs for services and for the differentiation of tariffs taking into consideration time indicator, so as to establish relatively higher fees to customers who require a faster service.

The study assesses that in some local offices customers still face difficulties in obtaining the service as a result of deficiencies in staff performance, which indicates that the strengthening of human capacity remains a principal need at these offices, together with improvement of physical infrastructure and technology as necessary for this purpose. The frequency of visits to the IPRO offices is substantially reduced compared with five years ago, based on respondent's perceptions, who believe that the actual average number of visits is considered as normal.

We believe that the quality of services has been increasing in recent years by increasing number of satisfied customers and reducing the number of those who are dissatisfied. We find that the majority of respondents that were dissatisfied think that the most problematic part that makes it difficult for them to use the services of the IPRO is the staff or personnel of the respective offices in the districts surveyed; a significant number feel that the process of

carrying out applications and requirements is still not up to satisfactory standards; some think that the ipro's capacity to fulfill its duties requires further improvement. Despite this, it is observed that in 2010 there is a significant reduction of "unsatisfied respondents", who have identified the same problems compared to the 2005 survey.

As regards the "information sources on necessary document"s from the analyses of data collected, 2010 survey data in comparison with 2005 data, show that there has been a considerable increase in the use of official channels for information such as the IPRO information offices. This has made the process easier for citizens, but also transparent and therefore has reduced the possibility of informal payments and staff exposure towards corruption phenomena.

Finally, the study offers some recommendations deriving from the analysis of respondent's responses, by consulting with IPRO customers and other stakeholders, which could serve to improve the performance of the IPRO in the future. We believe that the focus of the IPRO in the future should be to increase the quality level of service through specific training of staff, but also the further digitization of various chains of the whole process, to reduce even more the need for continuous customer contact with employees of the IPRO. We believe that there is a possible area of benefit from demand for faster operations. All these, and other steps, should aim to make IPRO self-financing in the medium term.

INTRODUCTION

1.1. Rationale

For more than a decade, the Government of Albania (GoA) has utilized government funds and donor funds on land reform. In this process it was given land to the people in rural areas and provided them with clear title to their land. The object of Immovable Property Registration Office activity is the registration of property titles and rights of other real estate based on legal documents that prove ownership over immovable property, as well as the preparation, maintenance and management of real estate records, indicative maps of registration and documentation, which confirms the right of ownership and other factual rights over immovable property. Therefore, it has been also created a registration system for land and immovable property that can be used as the basis for all investment and transactions involving land and immovable property. This system of immovable property registration is vital for the national economic growth as land and immovable property is generally the most valuable asset held by individuals and businesses and the most common form of security used for large loans, which, in turn, are used for the expansion of business investment.

An important aspect for the development of real property markets is the institutionalization of a user friendly customer interface by the agencies responsible for providing land administration services. This implies reducing the time and costs associated with transactions in land and real estate, making those transactions more reliable, and improving access to them for low income and otherwise marginalized segments of the population. Notwithstanding, the World Bank has supported the IPRS operations in an attempt to make the registration system more transparent, efficient and customer oriented, there is still doubt about the service provided to customers, both with respect to the transparency (corruption) and the time and cost involved when utilizing the services. It is important, therefore, to collect the views of users of the systems and gather better information on the processes of registration and completion of land and property transactions, from the position of the user of these services, in order to be able to propose more streamlined and user friendly scenarios for the provision of land administration services.

1.2. The IPRO System

IPRO includes all real estate assets of both private and state in all areas as in rural and urban areas. Public opinion continues to confuse the Immovable Properties Registry Office with mortgages, but actually they are two entirely different concepts, since at the core of the new system is the property and not the property owner and the property consists of several components such as: the legal act of property ownership, maps and index cards of the property that contains all the information on the property. Since the registration of property previously has not been a priority, due to lack of land market, it was assessed as obligatory the immediate preliminary registration of properties in order to adapt them to the new system of registration. During the creation of IPRO were taken into consideration basic principles such as: parcels, property (not just the registration of acts) including all private and public assets; unification of cadaster and mortgage in an institution. "Albania Currently has a total of 3055 cadastral zones (CZ) of which 2428 CZ completed the initial registration". During these years are being solved a range of issues related to staff capacity, quality of customer

¹ Albanian Telegraphic Agency, Reportage, 24 March 2010, Source <http://www.zrpp.gov.al/doc/report1-al.pdf>

service, internal management of local offices of real estate registration concerning the organization of work load as a consequence of increasing the number of estate registrations, updating digital information throughout cadastral zones where the initial registration has been completed, deadlines etc.

IPRO's vision has to do with the fact that Albanian citizens and institutions should benefit social and economic goods deriving from an efficient and contemporary registration system of real estate where: cards include accessible and accurate data of land property and other immovable property and rights on them; All information of cards and maps is ready and available to the public; Land registration and property transactions is immediate; Progressive use of electronic means to improve efficiency, and time of service delivery is constantly improving.

2. OBJECTIVES OF THE STUDY

The Customer Satisfaction Survey (CSS) aims to assess the quality and efficiency of IPRO services to individual customers and those professional organizations involved in immovable property market activity in 6 of selected districts to be surveyed (Tirana, Durres, Korce, Fier, Shkodra, Saranda).

The specific objectives of this study are:

- a) To assess the quality level of service including: i) transaction costs and informal payments; ii) the time customers have to spent in the offices of IPRO, and iii) the professionalism of staff, etc.
- b) To assess customer perception of IPRO, focusing particularly on: i) expectations for improving customer services in general in the future; ii) the main problems related to information resources, access to information and documentation, public awareness, etc.
- c) To assess differences in time to the quality of IPRO service according to defined indicators.

This study will answer to the main research question: *Does IPRO provide a quality service that encourages or discourages real estate market, and if that is the case, what can be done to improve the situation?*

3. METHODOLOGY, SURVEY INSTRUMENTS AND LIMITATIONS

The geographical coverage of the Customer Satisfaction Survey covers 6 districts of the country: Tirana, Durres, Korce, Fier, Shkodra and Saranda. Their selection is made by IPRO initiated by the weight and role of these offices in the IPRO activity.

The survey methodology is based on quantitative and qualitative methods:

- a) *A quantitative survey of households involved in the process of land/property registration.* The quantitative study assess the level of satisfaction of IPRO customers in the process of registration as a whole, the average fees paid by service users for different services, time needed for the completion of various registration transactions, accessibility of services from the point of view of the customers, number of visits made to the offices, and instances of informal payment encountered in the process of registration. Results are processed by advanced processing statistical software (SPSS) and are expressed in tabular form and diagrams (pie charts, histograms, etc) in order to facilitate understanding of findings and to clarify the quantitative aspect of the results.
- b) A qualitative analysis of users, such as individuals, businesses, public and private agencies, and professional groups (, real estate brokers, notaries, city planners, lawyers) etc. outlining their expectations and knowledge of the process of immovable property registration and user satisfaction following focus group work, individual interviews with key informants, and locality-specific data analysis.

As the customer is on the focus of the survey, the target group per definition is composed of the following:

- ✓ any individual;
- ✓ group of individuals (like a family or informal business partnership);
- ✓ company;
- ✓ lawyer (including notaries);
- ✓ real estate agent; banks;
- ✓ or other group that relies on the work of the IPRS for information about real estate and the legal rights that concern that real estate object (courts, Biliff Office, professional associations, urban planner, etc)

3.1. Methodology and Instruments

The CSS through the survey instruments attempts to evaluate the quality, efficiency of service provided by IPRO for managing real estate and land focusing on quality customer service. Particular attention is given to the time needed to perform the registration process, costs of formal / informal payments to different types of registration and information services, public awareness and availability of information, quality service and customer expectations in the future towards these IPRO services.

Secondary Data Sources

The study commenced with a desk review of literature (studies analyses and available reports). Including available documentation under the consultancy of land reform Support Project financed by the World Bank, European Union, OSBE etc.. A special attention was

given to findings and analyzes of the previous customer survey results conducted in 2005 identifying some measurable indicators which have served as a baseline to make comparisons with the findings of recent survey of 2010, analyzing dynamic developments in recent years. This involved data gathering that already exists (secondary data) either from internal sources of the IPRO, publications of governmental and non-governmental institutions, free access data on the internet, in professional newspapers and magazines, international organizations reports, etc.

Quantitative Survey

The survey was based on a structured questionnaire as the only feasible way to reach a considerable number of respondents large enough to allow statistically analysis of the results. The survey conducted from ACER was addressed to 1000 respondents. To implement the Survey it was drafted the questionnaire used in the previous Survey of 2005, with appropriate revisions as per objectives of this study and in accordance with the terms of reference. (please see Aneex 1)

Selection of the total number of questionnaires per district was based on the specific weight of the population to the total population of six districts selected for this survey implementation. The sample selection was based on the distribution of population by rural and urban areas. Selection of the sample was thereafter random based on the occasional customers visiting the respective regional IPRO office during the day of survey implementation.

Table 1. Distribution of Questionnaires per Districts and Zones

DISTRICT	Total Questionnaires	Urban Zones	Rural Zones
Tiranë	468	353	115
Fier	130	51	79
Shkodër	121	57	64
Durrës	158	105	53
Sarandë	32	14	18
Korçe	91	41	50
TOTAL	1000	621	379

Source: "Customer Satisfaction Survey" ACER, 2010

Conducting Semi-Structured Interviews

The purpose of this instrument is to assess the needs and limitations, accuracy, appropriateness, and timeliness of formal and informal information exchange. This approach allowed us to ask the interviewees regarding issues identified during upon review of secondary sources and findings of the survey, giving to the interviewee some more opportunity to give any additional assessment on important matters identified over the course of the interview, but based on a check-list of questions for discussion prepared in advance. (Please see Annex 2)

In total, were conducted 55 semi-structured interviews in 6 selected districts with main stakeholders varying on the size of the surveyed unit (district) and including measurable quality parameters. For each stakeholder group we had a specific set of questions in special formats, the groups are as follows:

- Judges, notaries, lawyers;
- Bailiff Office, local government, urban planners;
- Professional groups, NGOs, private businesses;
- Real estate agents, banks, etc.

Table 2. Distribution of Semi-Structured Interviews per District

District	Total	Judges, notaries, lawyers	From these:				
			Local Government Urban planners, Bailiff officer	Private Businesses, and owners	Real Estate Agencies	Banks	Professional Associations, NGO
Tirana	15	2	3	2	3	3	2
Fier	7	1	1	1	2	1	1
Shkodra	8	1	1	1	2	2	1
Durrës	10	1	1	2	2	2	1
Saranda	5	1	1	1	1	1	1
Korca	10	1	2	2	2	2	1
Total	55	7	9	9	12	11	7

Source: "Customer Satisfaction Survey" ACER, 2010

Focus Groups

Focus groups are a powerful means to evaluate services or test new ideas. A focus group usually included 6 to 10 people. The idea is to keep the group small enough to allow everyone to speak, but large enough to capture a range of views and experiences. Participants were selected in a way to present different socio-economic structures, gender balanced, to live in different city areas (urban/rural) and in different employment sectors depending on the topic and survey needs. There were organized 6 focus groups as planned in the methodology, one for each of the selected districts considering the dominant group in each of the districts. Focus group target group included: a) Individual service users/entities, b) private business, former owner of public land, c) real estate brokers, notaries, urban planners, and d) lawyers, NGOs, etc. Determination of the primary topics for discussion reflected in Focus groups meetings was based on main topics as highlighted in the structured questionnaires and semi-structured interviews, but at a more resumptive and professional level appropriate for each specific group. (Please see annex 2). The share of participants in focus groups discussions and per district is provided in following table.

Table 3. Focus Group meetings per Target Group Sample and Districts

District	Date	No. of Participants	From these:				
			Individual service users/entities	Private business, former owner of public land, professional associations	Real estate brokers	Notaries, urban planners	Lawyers, NGOs representatives
Tirana	10 January 2011	10	3	3	2	1	1
Fier	12 January 2011	10	3	2	2	1	2
Shkodra	14 January 2011	10	2	3	2	2	1
Durrës	15 January 2011	10	3	2	2	1	2
Saranda	8 January 2011	10	2	2	2	2	2
Korca	11 January 2011	10	3	3	2	1	1

Source: "Customer Satisfaction Survey" ACER, 2010

3.2. Survey Limitations

For the evaluation of Customer expectations survey ACER used the survey based on the questionnaire as the best method for assessing the perception of IPRO customers for services provided by the respective regional offices, though it should be noted that such methods are entirely based on opinions from respondents, and may contain subjective estimates (especially on specific questions concerning their own declarations on informal payment). Below are some identified limitations in the implementation of this survey:

- In assessing the official costs of IPRO services, respondents have difficulties in distinguishing between IPRO costs on service and other fiscal or private payments as: taxes on income, prices for the services of notaries.
- In the statements respondents showed a kind of "dismayed" to allege informal payments or payments done through third parties, for faster implementation of services, considering them as a favor in exchange for completion of service.
- Part of the respondents have considered the questionnaire long, due to its size, and in some specific questions (especially when the answers are direct) they did not allow the interviewer opportunities to have full answers.

4. SERVICES

4.1. Main Types of Services

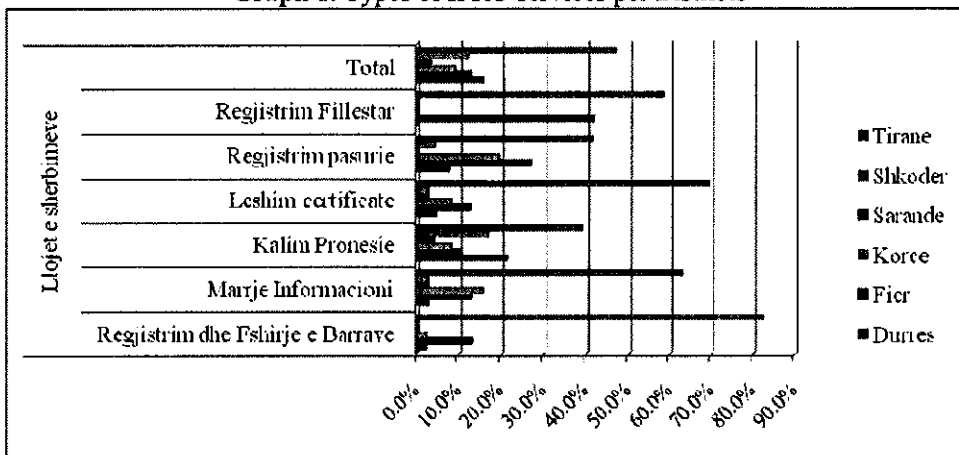
The questionnaire frequency analysis identifies that the most common type of service by IPRO to its customers is requirement for transactions at 68%, whose ranking includes: land/building sale to 16.6%, heritage recording to second place with 12.4%, third is court decision registration with 10.9%, followed by agricultural land sales 8.8%; in the category of receiving information prevails issuance of certificates by 15%, and in the third category of property registration prevails initial registration by 9%.

If we analyze the volume of services by district, Tirana district generally has a higher volume in all kinds of services, mainly in transactions. After Tirana, according to the services, are listed the following districts:

- Initial Registration in Fier;
- Property Registration in Fier, Korca and Durres;
- Issuance of Certificate for Fier and Korca;
- Transfer of Ownership for Durres and Shkodra;
- Information request in Korca and Fier;
- Registration and property deletion in Fier;
- Saranda district is more involved in the transfer of ownership.

Compared with survey data from 2005 no difference was observed in the types of services, except on the structure of their volume which significantly increases the performance of transactions, mainly in the district of Tirana. Increase in transaction requests shows that besides the IPRO documentation, there are positive trends for development of the real estate market, also due to the continuous growth of population in Tirana and its suburbs. (Please see :Graph. Types of IPRO services by districts)

Graph 1. Types of IPRO services per Districts

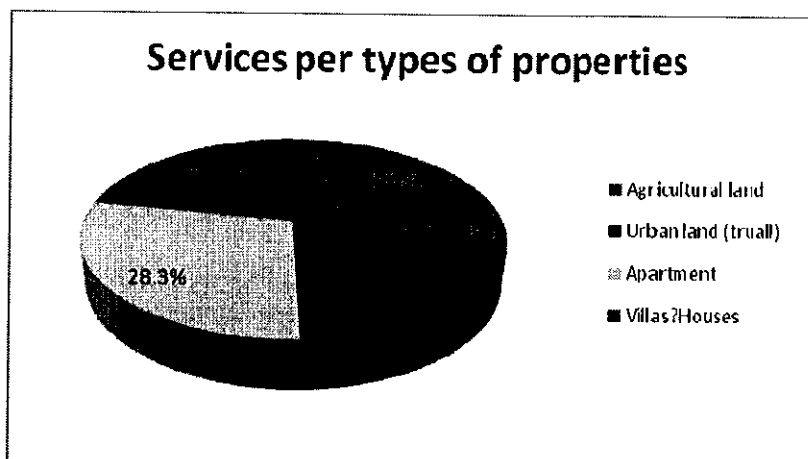


Source: "Customer Satisfaction Survey" ACER, 2010

Also there is no lack of inquires from customers to fulfill 2 services at 3.8% and an insignificant number (only 5 persons) for 3 services, where second services are mainly court registration, land or building sale, and insinuation of ownership certificate.

From the survey data on the respondent's distribution versus property types there are no apparent differences between them (20-28% for 4 types of property). The largest part of the IPRO customers have requests to apartment services (28.3%), approximately the same percentage 27.7%, agricultural land related services, followed by villas / houses and urban land / land services (respectively 22.2% and 21.8%)(Please see graph 2. Services per types of property)

Graph 2. Services per types of property



Source: "Customer Satisfaction Survey" ACER, 2010

Compared to 5 years ago, it can be observed that customers' demand for services are shifting from agricultural land to those for apartments. This shows that the real estate market is expanding towards apartments; the agricultural land market is consolidated, and there is almost no change on service requirements for other kind of property.

Though, services on real estate property vary by district. So services for agricultural land are most required in Fier (48.4%) and Korca (43.3%), unlike in 2005 where Tirana ranked in second place for these services. Urban land is most frequently observed in Durres and Shkodra (respectively 30.6% and 29.3%); apartments in Tirana and Saranda (38.2% and 26.9%), and villa/houses in Korca (35.6%) and Saranda 30.8%.(Please see:Table 4. Sevicees per types of property)

Table 4. Services per Types of Property and Districts

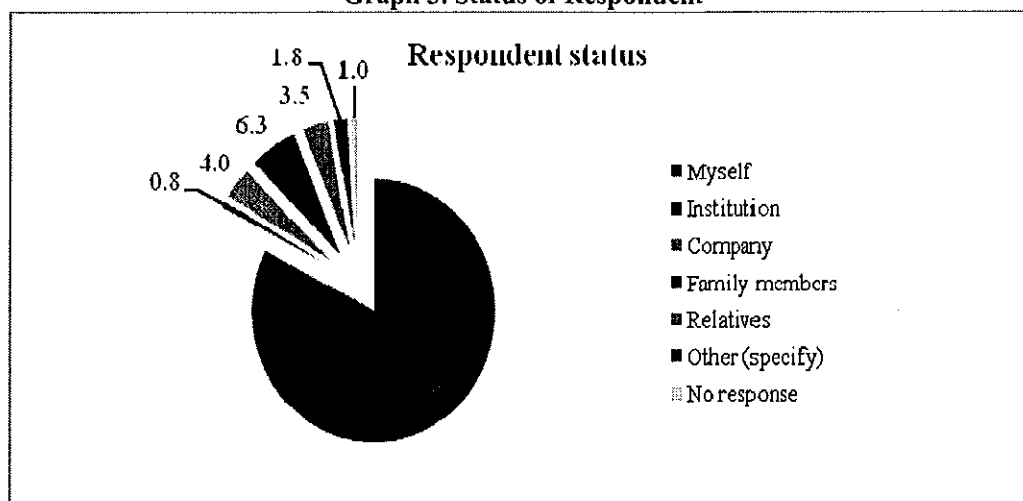
Services per type of property	Districts						Total
	Durres	Fier	Korce	Sarande	Shkoder	Tirane	
Agricultural land	23.6%	48.4%	43.3%	23.1%	20.7%	22.5%	27.7%
Urban land (truall)	30.6%	17.2%	5.6%	19.2%	29.3%	21.4%	21.8%
Apartment	22.3%	13.1%	15.6%	26.9%	24.1%	38.2%	28.3%
Villas/Houses	23.6%	21.3%	35.6%	30.8%	25.9%	17.9%	22.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: "Customer Satisfaction Survey" ACER, 2010

Although 82.6% of the respondents claim that they come for themselves in performing services at IPRO, 17.4% come on behalf of another person in performing these services. From the analyses of the respondents group that come on behalf of another person the

majority from 17.4% of the total number of the respondents of this group (6.3%) come for family members, to attend on behalf of the company where he works (4%) and 3.5% for a relative of the family. Lastly the remaining (1.8%) come for someone else. (Please see: Graph.3. Statut of respondent)

Graph 3. Status of Respondent



Source: "Customer Satisfaction Survey" ACER, 2010

The main reason why the person does not make the procedures for obtaining the services at IPRO (17.4% of total respondents) by himself is that he is not in Albania by 4.7% followed with 4.2% because of the lack of time and for other reasons is claimed from 3.9%, where the majority are professionals representing the interests of their customers. Compared to 2005, it is observed that the main reason for delegating services to third parties is no longer unfamiliarity with procedures by customers interested in obtaining these services.. At the same time, immigration and business development (the lack of time) continues to influence the reasons why the third person does not perform the procedures himself. (Please see Table 5. What are the reasons the other person is not doing the procedures him/herself?) A strong link cannot be seen between service delivery on IPRO from third parties and payment for this service, since only 22% receive compensation for it, mostly because of the relationship present between the person who performs the service and the person concerned. (Please see: Table 5. What are the reasons the other person is not doing the procedures him/herself?)

Table 5. What are the reasons the other person is not doing the procedures him/herself?

Reasons	Frequency	Percent of Total	Valid Percent
Has no time	42	4.2	25.6
Doesn't know how to proceed	9	0.9	5.5
Is not in Albania	47	4.7	28.7
Is in Albania, but is too far from IPRS office	6	0.6	3.7
Other (specify)	39	3.9	23.8
No response	21	2.1	12.8
Total	164	16.4	100.0

Source: "Customer Satisfaction Survey" ACER, 2010

4.2. Time spent at IPRO offices

Evaluation of the duration of service delivery at IPRO, relates closely to the following indicators: frequency of visits at IPRO, time spent in line, the number of people in line, the length of the application process at the service windows, and total time of completion of the procedure. In general, the time spent in regional offices of IPRO is influenced by IPRO respective capacities, logistics, effectiveness of the IPRO staff to communicate with customers, explain and better orient them on the steps that must be followed, the professional skills of staff windows in processing the documentation/applications, as well as it is related to the volume of applications and requirements; access to documentation, and level of information that customers should have before starting the application at IPRO.

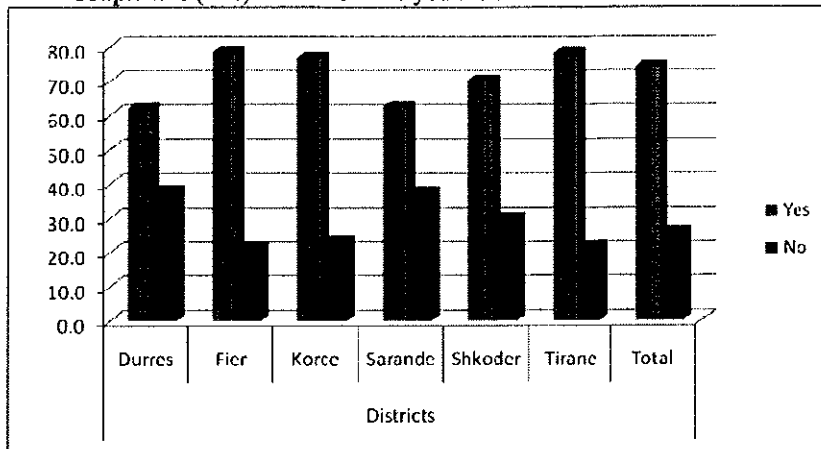
Compare to 2005, during the last 5 years the time spent in processing the applications at IPRO is improved considerably. So nearly $\frac{3}{4}$ of respondents (74.1%) declared in the survey day that was first time completing a respective procedure at the respective regional office, while 25.9% of respondents returned to IPRO offices to continue the same procedure. Most of the respondents who have returned to complete the same procedure in IPRO, said they have begun to apply during 2010.

Most of the respondents who have visit more than 1 time IPRO for the same procedure (259 respondents, or 25.9%) have this frequency of visits:

- a) Within a week (5% of 259 respondents or 13 respondents)
 - 2 - 3 times (84.6%)
 - 4 - 5 times (15.4%)
- b) Within a month (70% of 259 respondents or 181 respondents)
 - 2 - 3 times (63%)
 - 4 - 6 times (34.3%)
 - 7 - 10 times (2.8%)
- c) Within a year (25% of 259 respondents or 65 respondents)
 - 2 - 3 times (63.1%)
 - 4 - 6 times (32.3%)
 - 7 - 10 times (3.1%)
 - More than 10 times (1.5%)

The most common period of visiting IPRO since the beginning of the procedure is "within a month". As expressed in the below graph, the frequency of visits at IPRO has improved significantly since 2005, during which, only 20% of respondents had gone to IPRO only one time for the same procedure, while according to the 2010 survey, 74.1% of the respondents have gone only one time. (Please see: Graph 4.1s (was)the first time you are at IPRO for this procedure?)

Graph 4. Is (was) it the first time you are at IPRO for this Procedure?

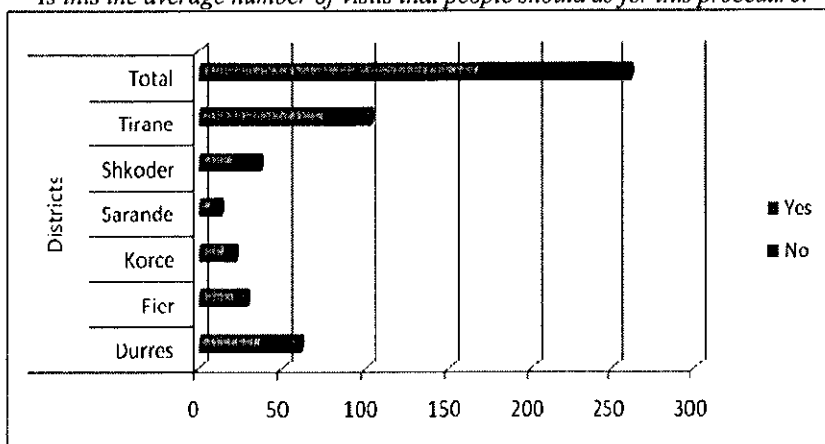


Source: "Customer Satisfaction Survey" ACER, 2010

If we analyze the frequency of visits by district (Please see Graph 4. Is (was) the first time you are at IPRO for this procedure?), it is noted that among those customers who have gone only one time at IPRO for a procedure, are mostly from the district of Tirana, followed by the district of Fier and Korca. Instead, among those customers who have gone more than one time for a procedure are from Durres district, followed by district of Saranda and Shkodra.

Efficiency of Service: To evaluate the efficiency of the services at IPRO, there were asked specifically those customers who have visited IPRO for the same procedure more than 1 times (259 customers or 25.9% of the total). Most of them (64.9% or 168 respondents) felt that the number of visits to perform a respective procedure at IPRO is 'on average'. In the analysis by district, Tirana customers are more satisfied with the average number of visits at IPRO, followed by customers of Durres, Fier, Korce, Shkoder, etc. Compared with the data of 2005, when the majority of customers assessed that the number of visits at IPRO as too high, in 2010 there is a significant improvement of satisfaction along with a positive trend to be further improved even in those districts that perform efficiently lower, compared to Tirana district. (Please see: Graph 5. Is this the average number of visits that people should do for this procedure?)

Graph 5. Assessment on the frequency of visits for those customers who return to IPRO
Is this the average number of visits that people should do for this procedure?

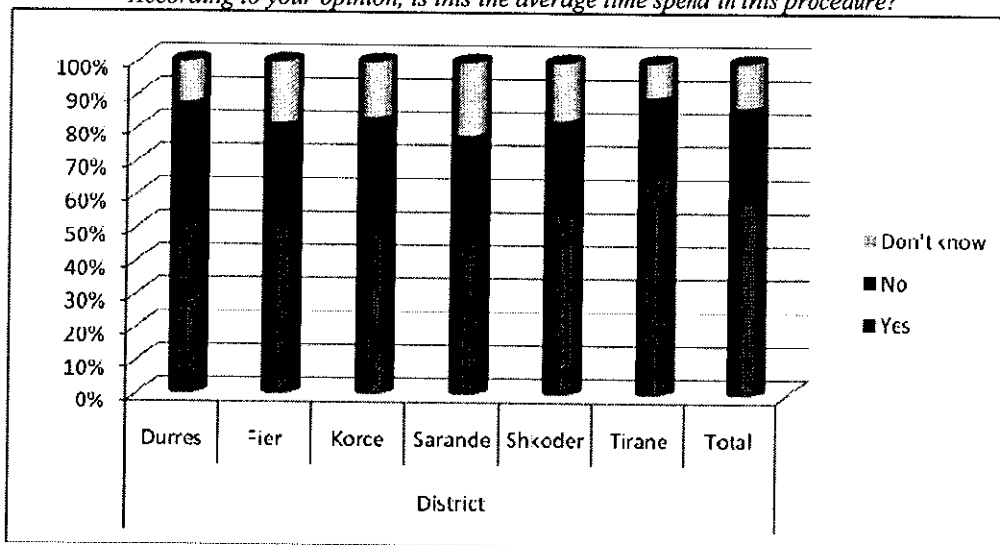


Source: "Customer Satisfaction Survey" ACER, 2010

In terms of time spent in completing a procedure the majority of respondents (57.6% s of 1000) estimate that this time is "on average". In the analysis by district, Tirana District customers are more satisfied with the time of performing a procedure, with minor differences, followed by customers of the district of Durres, Fier, Shkoder, Korce and Sarande. Compared with 2005 data, when the majority of respondents assessed this time "slow and very slow", in 2010 this result has a significant improvement and is a positive achievement of IPRO to be further improved in the future.

(Please see: Graph 6. According to your opinion, is this the average time spend in this procedure?)

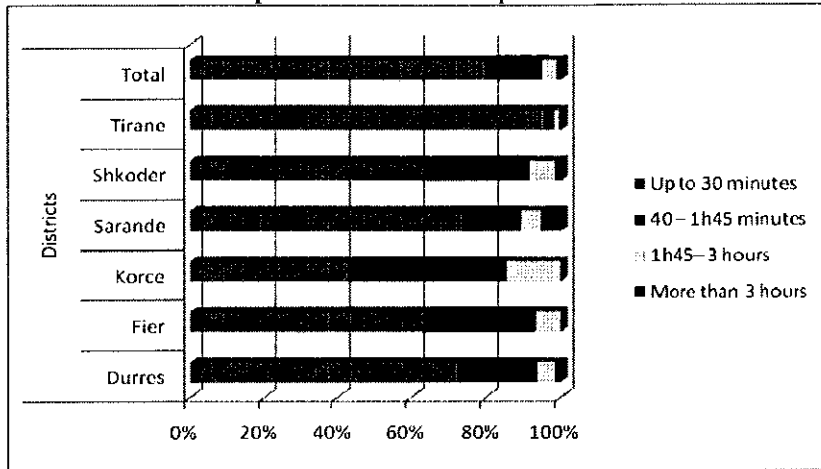
Graph 6. Assessment of the Time of Service Provision
According to your opinion, is this the average time spend in this procedure?



Source: "Customer Satisfaction Survey" ACER, 2010

According to those respondents who failed to receive the service at IPRO in the survey day for different reasons (363cases), the time spent to perform a procedure (total time spent within IPRO) varies from a minimum of 5 minutes to maximum 180 minutes. For most of these respondents 80% (or 291 respondents) time spent in performing the procedure lasted up to 30 minutes, for 15% of them time varies from 40-90 minutes, and only 4% of respondents claim to have spend up to 180 minutes. In the analysis by district, customers of Tirana, Durres and Saranda districts have spent less time within the IPRO (for various services) - respectively up to 30 minutes. Instead, customers of Korca, Shkoder and Fier districts have spent more time, respectively 40 - 1h45 minutes. While, the reasons for not completing the procedures at IPRO (resulted in the survey day), are primarily related to lack of necessary documents that customers should have prepared beforehand for performing the procedures (42%) and waiting time in line (about 26%), (Please see :Graph 7. How much time did you spent inside the IPRO office jn total?)

Graph 7. Intervals of time spent at IPRO



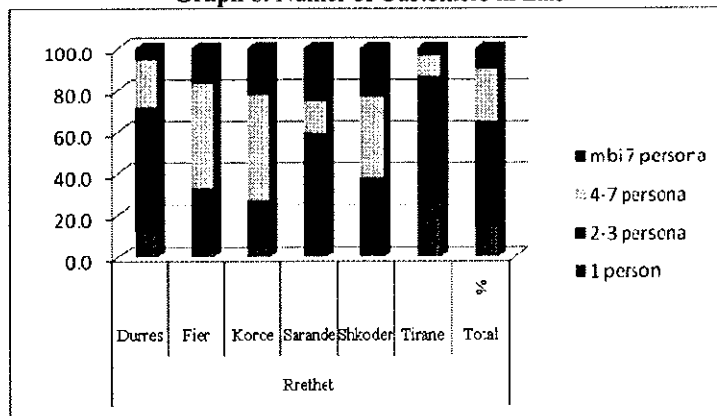
Source: "Customer Satisfaction Survey" ACER, 2010

In the survey, customers have also been asked to give their assessments regarding: time spent in line before they reach the service windows, the number of persons in line, and duration of waiting time in line.

Lines (per number of customers): Results of the surveyed data indicate that about 50% of total respondents in the six surveyed regions, have waited in lines with 2-3 persons, 15% of respondents had only 1 person in line; 25% refer 4-7 persons in line, and 10% of them waited in lines with more than 7 persons. Such result show an increase of IPRO efficiency, which seems to be confirmed by the addition of service windows and implementation of an electronic system providing the customers with an electronic ticket for applying to a respective window. This technology turns out to be successful, according to the perception of most of the respondents in Tirana, and less in Durres, especially in reducing the lines, and adjusting the time that each customer needs to apply at IPRO.

When analyzing other districts without electronic system providing the customers with an electronic ticket for applying to a respective window, the shortest lines with 2-3 people are more frequent in Saranda, while the longest lines with 4-7 people are more frequent in Korce, Fier and Shkodra. (Please see: Graph .8 Numer of Customers in Line.)

Graph 8. Numer of Customers in Line

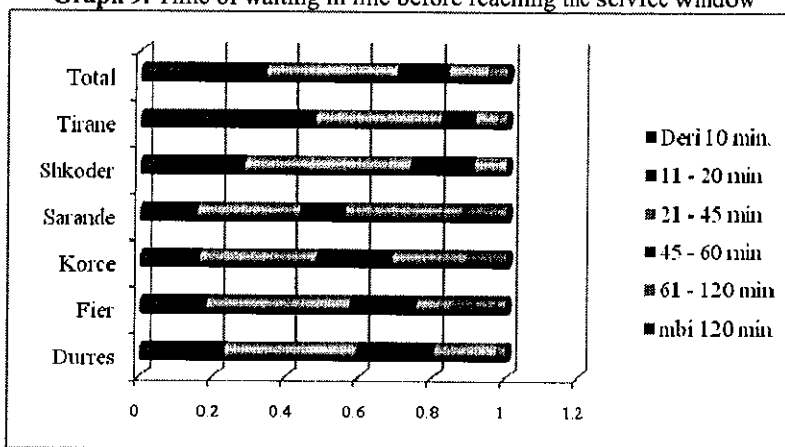


Source: "Customer Satisfaction Survey" ACER, 2010

Compared with 2005 data, it is noted that long lines of 4-7 people are reduced, an indicator, which directly affected that time the success of completing a service at IPRO and the public perceptions about the efficiency and work of this institution in general. In 2005, more than 56% of respondents said that the lines had up to 10 people, in 2010 about 65% of respondents wait in line with maximum 3 people (1-3).

Waiting time in line: Most of the respondents, 36% spend 21-45 minutes in line, 34% less than 20 minutes and 30% more than 45 minutes. The longest time waiting in line, is spent in Saranda and Korce districts (more than 45 minutes in line), followed by Shkodra (21-45 minutes) and the shortest time is spent in Tirana (up 20 minutes). (Please see Graph 9. Time of waiting in line before reaching the service window)

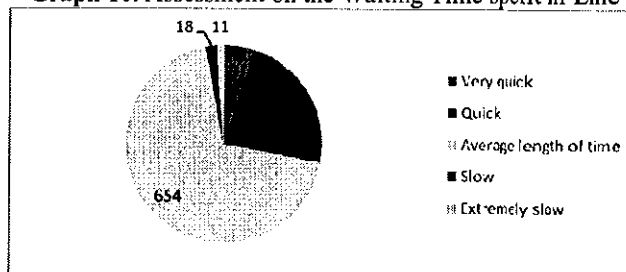
Graph 9. Time of waiting in line before reaching the service window



Source: "Customer Satisfaction Survey" ACER, 2010

According to customers perception, the time spend in line before the service window, is considered by most of them as "average time" respectively for 69% of them, while 23% perceive this time "as fast" and 5% "as very fast". Compared with the situation in 2005, where 82% of IPRO customers assessed the time as "slow and very slow" in 2010 this ratio was reduced to 3%, and at the same time the number of those customers that for certain services evaluate that the line waiting time is fast has increased (28% in 2010 versus 3% in 2005). As a result, the assessment of time spend in line has undergone a significant change during the last five years, being normalized towards an acceptable average time for customers, and there is a positive trend to be speed up in the future. (Please see :Graph 10. Assessment on the Waiting Time spent in Line)

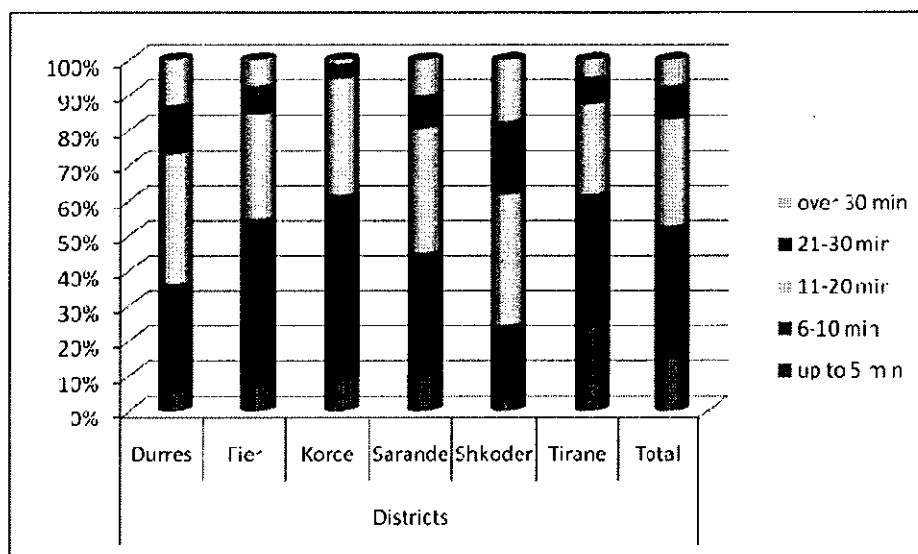
Graph 10. Assessment on the Waiting Time spent in Line



Source: "Customer Satisfaction Survey" ACER, 2010

Time at the service window: It is estimated that waiting in line can be created because of the number of applicants who presented at the same time and / or efficiency of staff at the service windows, as per specific services provided by this office. So as, if we analyze the time spent on service windows for completing a procedure, the average time is 17 minutes. For most of the respondents, about 53%, standing at the service window last up to 10 minutes, and for 47% of them this time last longer than 10 minutes (for 30% of them this is 11-20 minutes, 21-30 minutes 9.8%, and 7.2% wait for more than 30 minutes). Relatively, the longest time for completing the proceedings in the service window, results in Shkodra and Durres and the shortest time results in Tirana and Korce.(Please see: Graph 11.How long did it take to complete the procedure once you had reached the service window?)

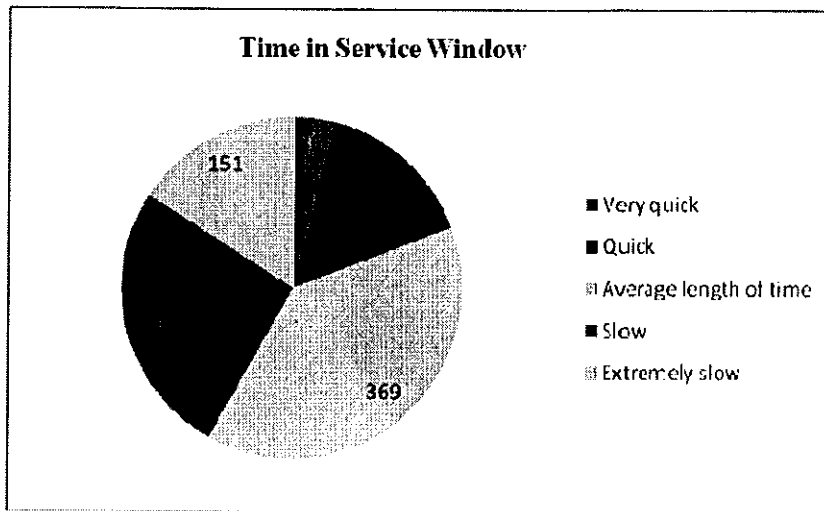
Graph 11. How long did it take to complete the procedure once you had reached the service window?



Source: "Customer Satisfaction Survey" ACER, 2010

In general, the time spent in the service window is considered by 39% of respondents as "average time"; by 19% of respondents as "fast and very fast", while 26% of respondents consider this as "slow time" and 16% of them "very slow". Considering that more than half of respondents consider the time spent in the service window as normal time as per the specifications that performed services have, it is assessed that this trend is likely to improve. For slow services, it is assessed that the time duration depends on the customer aquitance with the respective documentation in before reaching the service window and the efficiency of the staff in the service windows when processing the applications. (Please see Graph 12. Assessment on the time spent in the service window)

Graph 12. Assessment on the time spent in the service window



Source: "Customer Satisfaction Survey" ACER, 2010

4.3. Cash and Informal Payments

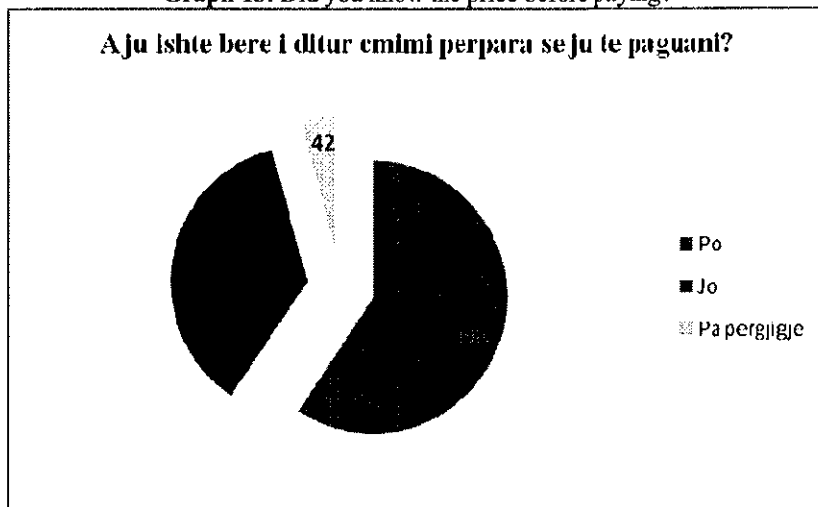
An important aspect for developing real estate markets is the institutionalization of efficient coordination for customer services by agencies responsible at providing land administration services. This requires reducing the time and costs relating to land and real estate transactions, making such transactions more reliable, and improving their access to vulnerable segments and low income population.

4.3.1. Official costs and Informal Payments

Half of the respondents felt that the official costs are reasonable (50%) and the rest(46%) consider these costs up to too high (4% of respondents have not responded). Compared to 2005 survey results, it is noted that even though the majority support the idea that official cost are reasonable, it has decreased the percentage of those who believe so. Two factors appear to have influenced the opinion of the interviewed customers: firstly at IPRO customers pay also the income tax, which is not part of the IPRO service cost, but is not perceived as such by the customers, and secondly the officializing of payments at IPRO, without excluding potential confuse of these costs with the notary costs.

The majority of respondents (59.4%) declared that the price was made known to them prior to paying for the respective service, while 36.4% were not aware about service costs (4.2 % of respondents have not responded). Compared to 2005 survey results, there is an exchange of positions of those who do have information on prices before proceeding, compared to those who did not previously know the prices of services, which should be considered as a positive trend towards increasing service quality and reduction of corruption in the offices of IPRO. (Please see Graph 13. Did you know the price before paying?

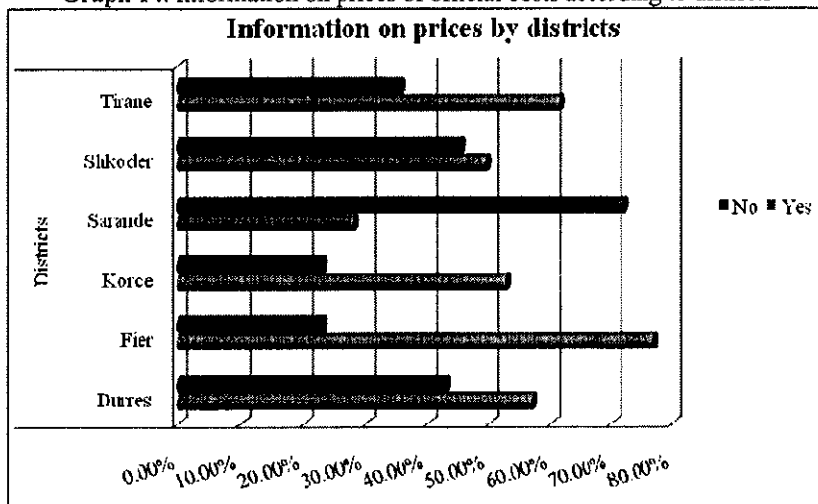
Graph 13. Did you know the price before paying?



Source: "Customer Satisfaction Survey" ACER, 2010

When analyzing the responses by districts, as regards the acknowledgment on official costs for a certain service, one can notice that the largest number of respondents whom the price was not provided before the payment at IPRO are Saranda customers with 72%, followed by Shkodra about 45% , and Durres with 43% of customers who did not know the costs of their services Compared to 2005, the trend of those customers who do not have sufficient information on service costs is to be reduced (in 2005 they amounted to 91%) while the regional office in Tirana has significantly improved its accuracy of information on prices, showing that only 36% of Tirana respondents did not know about the prices and the majority about 61% of respondents had official information on prices. (Please see: Graph 14. Information on prices of official costs according to districts)

Graph 14. Information on prices of official costs according to districts



Source: "Customer Satisfaction Survey" ACER, 2010

According to the survey data from 1000 of respondent in total, only 31 customers (about 3.1%) have admitted to have paid an intermediary to get a service at IPRO. From the data of

the survey, according to respondents are two main reasons that have forced them to make informal payments. Mainly informal payments are made to speed up the service(28 respondents of those who claimed to have made informal payments) , as well as in a smaller share to obtain the required documents to perform the service from the local office of registration of real estate(3 respondents). Compared to 2005, the survey data indicate that this informal payment is not given anymore to avoid the queue as occurred years ago. Paying to avoid the time queing in a line at IPRO has been reduced due to the improvement of infrastructure conditions at IPRO regional offices and customer service.(Please see: Table 6. Why did you use informal payments

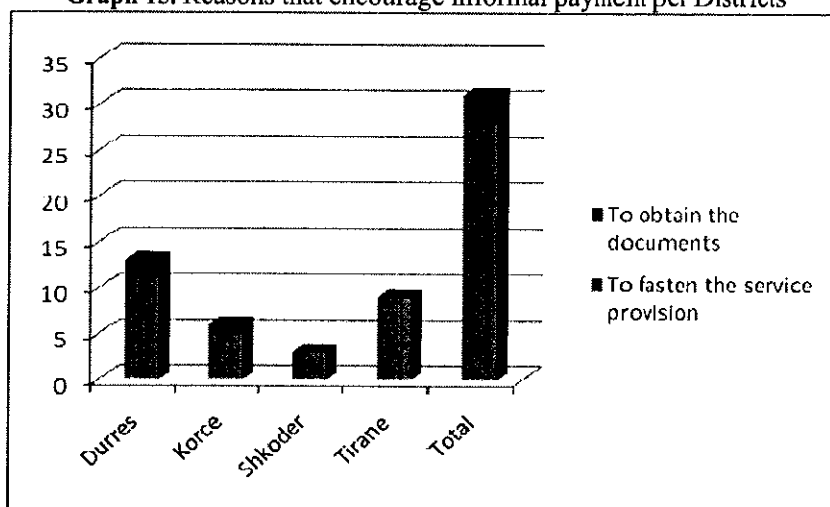
Table 6. Why did you use informal payments?

Reasons	Frequency	Percent of Total	Valid Percent
To fasten the service provision	28	2,8	90,3
To obtain the documents	3	0,3	9,7
Total	31	3,1	100,0

Source: "Customer Satisfaction Survey" ACER, 2010

Table 6 data, regarding informal payments by districts show that the majority of the respondents who made informal payments belong to Durres district (13 respondents out of 31 in total) followed by Tirana district (9 respondents) , district of Korca (6 respondents) and district of Shkodra (3 respondents) (Please see: Graph 15 Reasons that encourage informal payment per Districts)

Graph 15. Reasons that encourage informal payment per Districts



Source: "Customer Satisfaction Survey" ACER, 2010

According to the survey it results that the amounts paid by customers as informal payments are considerably reduced and represent sporadic cases mainly motivated by the need to accelerate the completion of relevant procedures. Also it shows that currently customers are inclined to evaluate the time as a precious useful asset of their business activities. Compared to 2005, there is a considerable increase of the maximum limit of the informal payment ammount. However, the figure claimed by the respondents should be considered with discretion in both cases, (minimum and maximum levels), and the trend should not be

considered in the analysis of this phenomenon. Firstly because bribes are a private matter, and secondly customers are generally interested to get the service at the end, while the provision of the public opinion on such issues through surveys overall remains subjective. (See: Table 7. How many of you have advised the amount paid?)

Table 7. What amount of the advised paymeny did you pay?

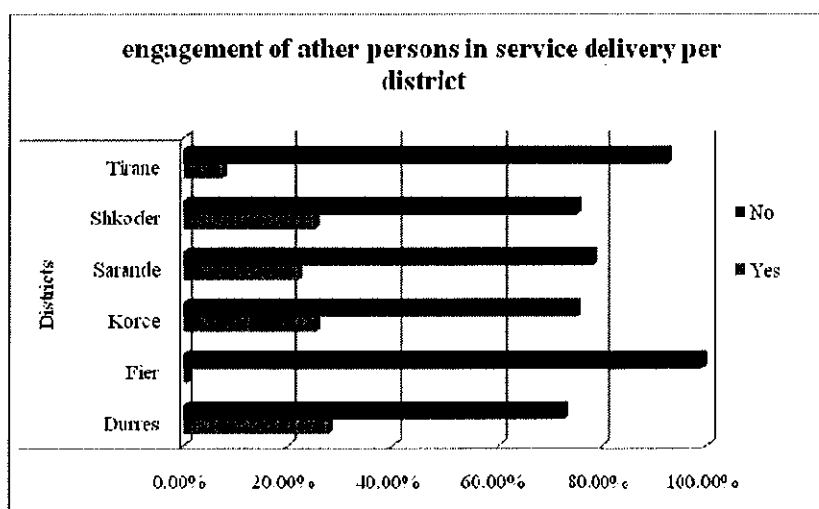
Values of the paid amounts (ALL)	Frequency	Percentage of total	Valid Percent
100 - 1,000	8	0.8	28.6
1,001 - 20,000	17	1.7	60.7
20,001 - 150,000	3	0.3	10.7
Total	28	2.8	100

Source: "Customer Satisfaction Survey" ACER, 2010

According to the survey data about 13.9% of respondents (139 customers) claimed to have engaged other people to help them to accomplish the procedures of a certain service at IPRO offices. Compared to 2005, it is noted that there was a slight decrease of customers in this category - specific weight of the group of customers who engage third parties to assist in the implementation of a procedure of service to the offices of IPRO has dropped from 17 % to 13.9%.

From the geographical point of view, there are more respondents who claimed to have engaged another person to help them accomplish the procedures in Durres (at about 28%), in Korca and Shkoder (approximately 25% respectively each district), 22% of respondents in Sarande, and much lower in Tirana (7.5%), while this is not an issue in Fier. Compared to 2005, geographically one can analyse that Durres has been shifted to the highest extreme from the lowest, while Shkoder is not ranked as first, Tirana has been progressively reducing its share, and Fier as mentioned has not reported on intermediaries in the realization of procedures at IPRO office. (See: Graph 16. Engagement of other people during the procedure by districts)

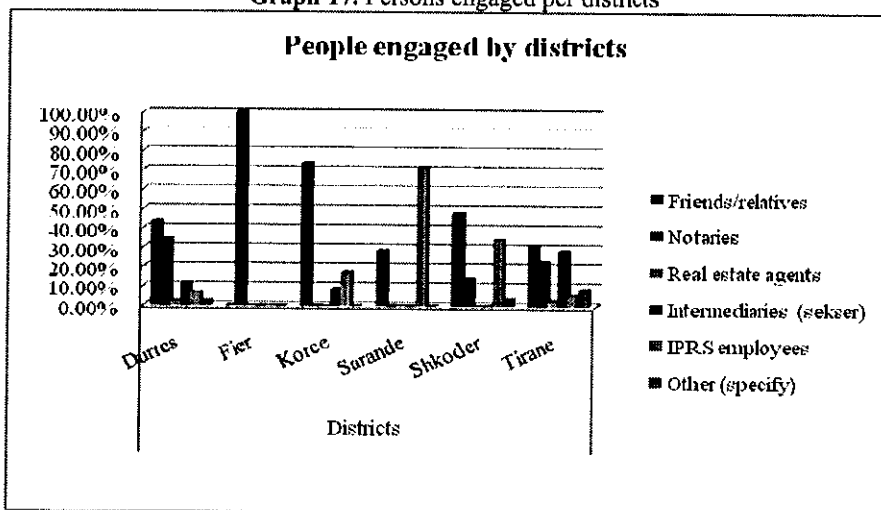
Graph 16. Engagement of other persons during procedures in IPRO per districts



Source: "Customer Satisfaction Survey" ACER, 2010

Among those who have engaged other persons to assist them in the accomplishment of procedures at IPRO, the majority of intermediaries are friends/relatives (45.3%) or (63 cases), notaries (20.1% or 28 cases), and the rest (12.2% or 17 cases) have found and engaged a broker (illegal middle man). However, there are cases when employees of IPRO are engagement in (17.3% or 24 cases), although this is an assertion that should be considered with discretion mainly because the respondents did not properly understand this question. Compared to 2005, it is observed that notaries have been shifted down and ranked in second place, real estate agents are ranked in last place (2 cases), it has increased the involvement of intermediaries (illegal middle men) (from 3.5% in 2005 to 12.2% in 2010), and friends and relatives are an advantage when considering help from third parties.. This is related to the progressive development of the real estate market, as well as to the increased quality and information sources toward the services of IPRO. Also it should be taken into consideration the effects of the global economic crisis, in the Albanian economy, especially in terms of reducing remittances. As is known, this category of IPRO customers generally prefer to operate through the involvement of third parties and for a long time have also been important customers of notary offices that have facilitated getting services to the offices of the IPRO. (See Graph 17. People engaged by Districts)

Graph 17. Persons engaged per districts



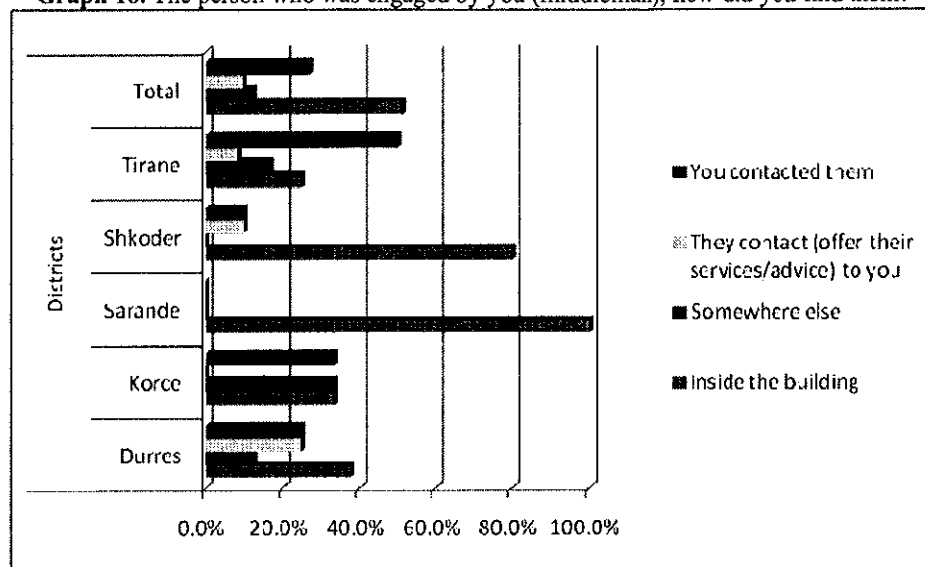
Source: "Customer Satisfaction Survey" ACER, 2010

Intermediaries (middle men) occupy the highest level of engagement in Tirana (28.6% or 10 cases), in Durrës (11.4% or 5 cases), and in Korçë (8.7% or 2 cases). Instead, employees of local offices of the registration of real estate are often paid to get the service in Shkodër (10 cases), in Sarandë (5 cases), Korçë (4 cases). Unlike what has resulted in 2005, with the exception of Fier and very little in Tirana, there is a considerable level of respondents who have engaged employees of IPRO, respectively in Shkodër and Korçë. Due to small numerical values, the following table provides data only on the frequency of answers to explain more clearly the distribution of respondents by district.

More than half (51.2%) of respondents, have found the intermediaries (illegal middle men) inside the building of IPRO, as second ranked are those who contacted personally the middle men outside offices, at third are ranked those who contacted middle men elsewhere, and last 10% are those respondents who were contacted by other persons to help in providing the

service. Compared with 2005, the number of middle men found within the building of IPRO is increased, has been halved decreased the percentage of those who find intermediaries elsewhere, while it has increased slightly the number of people who ask themselves to be contacted. (Please see: Graph 18. The person who was engaged by you (middleman), how did you find them?)

Graph 18. The person who was engaged by you (middleman), how did you find them?



Source: "Customer Satisfaction Survey" ACER, 2010

The greatest number of persons found as intermediaries within the IPRO buildings are in Shkodra and Saranda, although it is stated in all districts. Unlike the 2005 survey, Tirana is removed from areas with high levels of intermediaries found within the IPRO buildings, whereas at the premises of IPRO in Fier there is no report for such data.

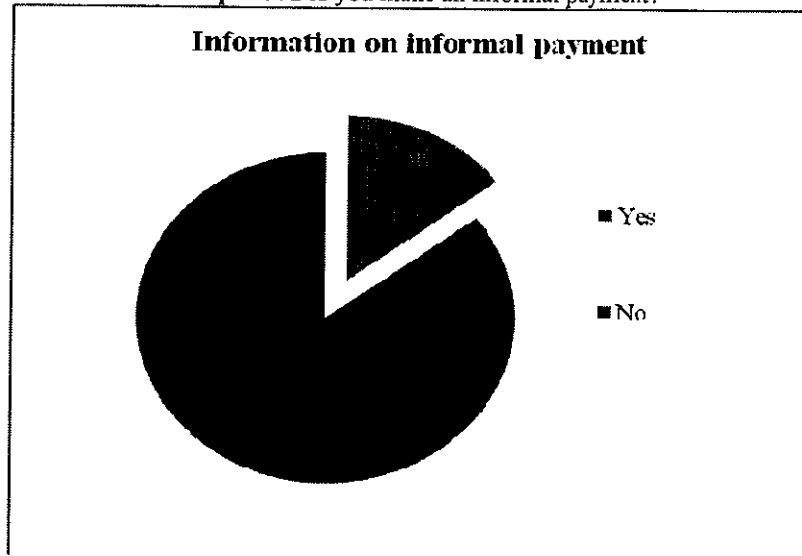
Thus those respondents who claim to have made informal payments declare to "be advised that informal payments would be a good opportunity for the accomplishment of the procedures required at IPRO". Compared to 2005, it is doubled the percentage of respondents that are recommended to provide informal payments to get things done. The argument to change this opinion should be seen closely linked to the perception of corruption at the national level, and can not be analyzed separately from general developments.

The amount of money required to pay as bribes ranges from 1.000 up to 50,000 ALL (Albanian Lek). The average amount claimed is about 20,000 ALL and most frequent payments are between 10.000 to 20.000 ALL. Compared to 2005, it is noted that the maximum limit is reduced. Also, a decrease in the maximum amount prescribed as the usual informal payment is observed. It should be seen as a reduction of the informal market intermediaries (broker) that is mainly due to increased transparency in the functioning of the IPRO offices, increasing the overall legal culture of the customers of these offices, etc.

From 213 respondents who were advised to provide informal payments, only 31 of them (14.6% of those who have been advised and 3.1% of total customers surveyed) claim to have made informal payments to obtain a certain service. Compared to 2005 results, a declining tendency of those who are committed to pay bribes as advised is observed. If combining the

increasing share of those respondents who are advised to pay bribes with the decreasing share of those who have paid bribes some kind of contradiction is observed. In both cases it results in a somewhat skeptical growing environment about the level and quality of services and from the other side there is a positive change towards the informality. (Please see: Graph 19. Did you make an informal payment?)

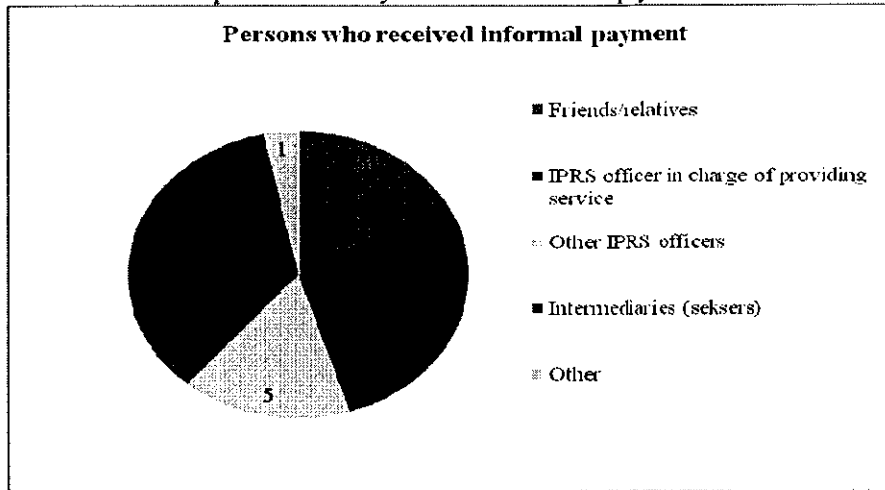
Graph 19. Did you make an informal payment?



Source: "Customer Satisfaction Survey" ACER, 2010

A part of respondents who claim to have made informal payments have delivered them directly to the middle men (35.5% or 11 cases), and ranked second are those respondents who delivered the informal payment to the IPRO employees who have the duty to provide services (29% or 9 cases), friends and other officials of IPRO are ranked at third place with (respectively 16.1% each category or 5 cases) who have declared so. Compared to the 2005 results, the middle men maintain the same position. But it is important to note that the share of informal payments directly to IPRO office clerk who have the duty to provide services and other official at IPRO has increased, which makes strengthening ethics rules to prevent conflicts of interest, and punishment of corruption cases in the functioning of these offices necessary. (Please see: Graph 20. Who did you make the informal payment to?

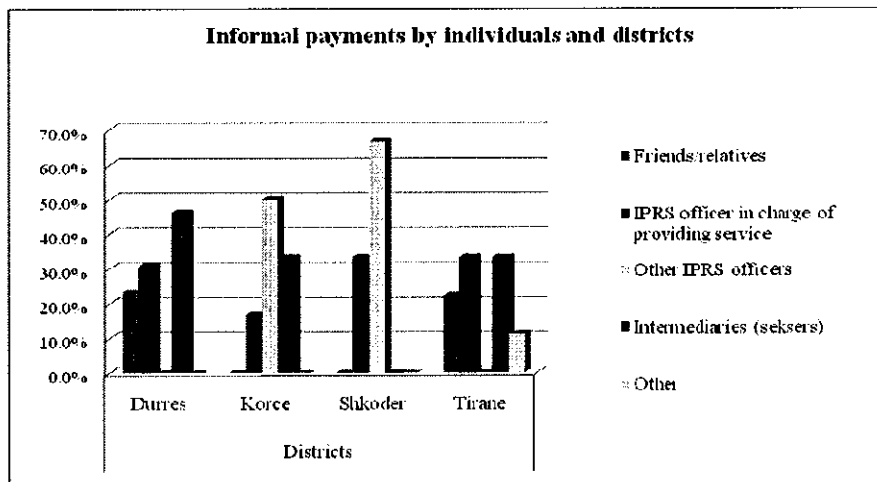
Graph 20. Who did you make the informal payment to?



Source: "Customer Satisfaction Survey" ACER, 2010

It is interesting to note that with the exception of Fier and Saranda, in the four other districts there have been paid bribes to IPRO employees who were on duty during service delivery, and only in Korce and Shkodra there were other officials of IPRO paid. Friends / relatives and middle men are given bribes most frequently in Durres and Tirana, and IPRO employees are given bribes most frequently in Shkoder and Korce. (Please see Graph 21. Informal payments according to personal classification and districts

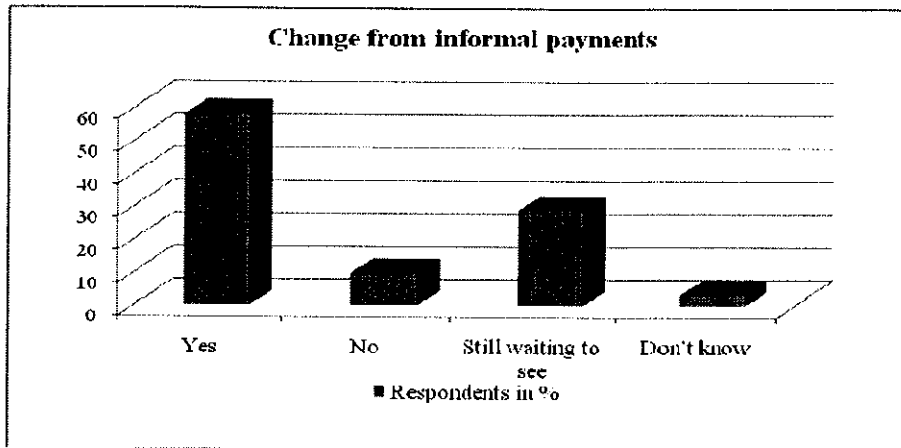
Graph 21. Informal payments according to personal classification and districts



Source: "Customer Satisfaction Survey" ACER, 2010

According to the survey data, 18 out of 31 customers that have paid bribes admit the fact that "informal payments has affected" (improved) the accomplishment of their service at IPRO, 9 of them "are still waiting" for the results, for 3 customers "there was no difference" and 1 of them "does not know". There are no changes in the perception of customers, as far as the impact of informal payment in performing a service at IPRO is concerned, compared with 2005 results. (please see: Graph 22. Was there any change due to the informal payment?

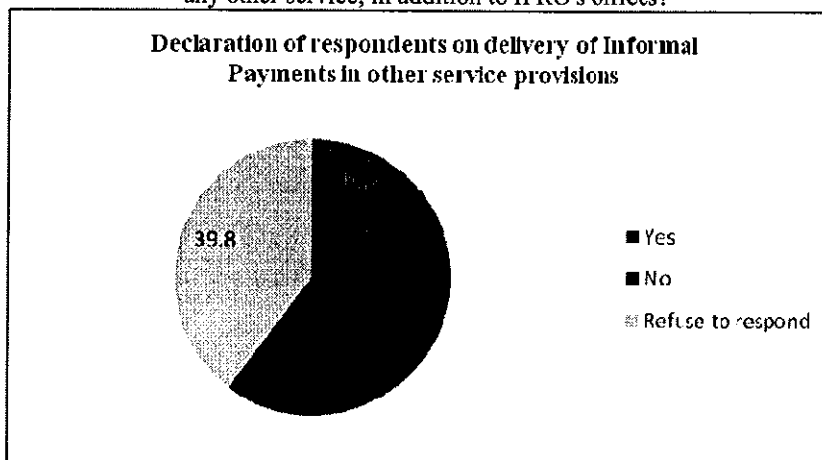
Graph 22. Was there any change due to the informal payment?



Source: "Customer Satisfaction Survey" ACER, 2010

According to the survey data about 14% of respondents (142) from the total declare to have paid informal payments previously in other situations other than IPRO offices, 46% (460) never paid and 39.8% (398) refused to answer. (Please see: Graph 23. Did you use informal payments other times when you had any other service, in addition to IPRO's offices?)

Graph 23. Did you use informal payments other times when you had any other service, in addition to IPRO's offices?



Source: "Customer Satisfaction Survey" ACER, 2010

Based on the respondents' perceptions, about the level of professional honesty and level of corruption in various public services offices, IPRO was ranked in 12th place behind the mayors, prefects and professors in the universities. IPRO was followed by media, professors and businesses. In the first place for perceived lack of professional integrity and high level of corruption were ranked the judges, followed by officials of customs, prosecution, taxes, etc. When comparing the survey results of 2005, it results in a notable improvement of corruption perception about IPRO offices, which was previously ranked in third place following health and judicial system, and in the 2010 survey in the 12 place in the list of institutions that provide public services.

We have observed a strong connection between professional honesty and corruption, which move in parallel, although in slightly different levels. As professional honesty is more difficult to be perceived by the respondents, generally it applies to a lower percentage compared to the level of corruption, which not only is more vulnerable, but also provide emotional responses affected by political and public debate of the day, etc. However, the conclusion is clear: lack of professional honesty in every case is associated to corruption.

When analyzing the perception of corruption according to districts included in the survey, it results that (62% of respondents) in Durres, (57.8%) in Shkoder, and (53.1%) in Saranda "do not agree" and "do not agree at all" on the fact that 'there is no corruption at IPRO offices', so as they perceive corruption. Whereas, in Fier 50% of respondents 'fully agree' and are 'neutral' on the claim that 'there is no corruption at IPRO', so they perceive a lack of corruption at IPRO, while 24.6% 'do not know' about such phenomenon. Compared to 2005, the results show that there is a decrease in the percentage of those customers who claim to perceive corruption at IPRO, which explains the shift of IPRO from most problematic rankings in comparisons with other public institutions, and does not change the map of 2005, including the exchange of places of Durres with Saranda and Shkodra (Please see: Table 8. Perception on the level of professional diligence and Corruption)

Table 8. Perception on the level of professional diligence and Corruption

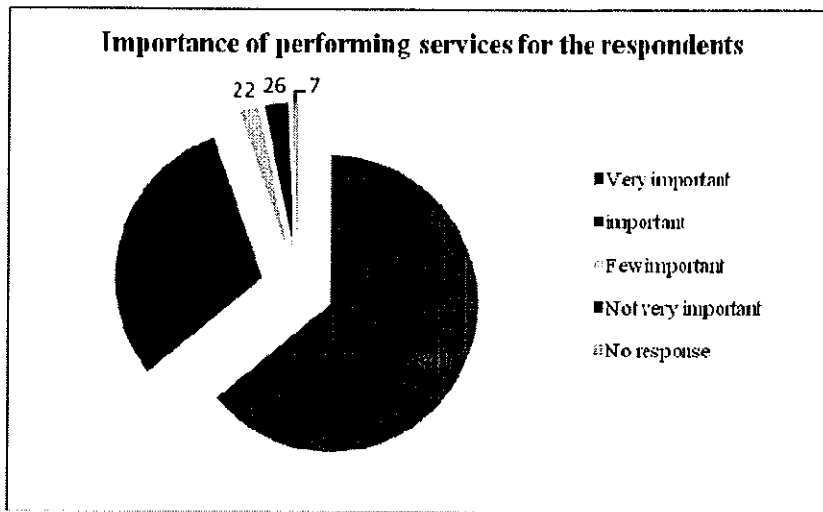
There is almost no corruption in the following institutions? ZRPP officials	Districts						Total
	Durres	Fier	Korce	Sarande	Shkoder	Tirane	
Completely agree	0,6%	6,2%	5,5%	3,1%	0,0%	6,6%	4,6%
Agree	5,7%	32,3%	15,4%	15,6%	4,1%	25,9%	19,6%
Neither	24,7%	11,5%	29,7%	6,3%	19,8%	25,6%	22,7%
Disagree	40,5%	9,2%	38,5%	40,6%	19,8%	14,7%	21,7%
Completely disagree	21,5%	14,6%	6,6%	12,5%	38,0%	16,0%	18,4%
Don't know	7,0%	24,6%	2,2%	12,5%	9,9%	9,0%	10,3%
Refuse to response	0,0%	1,5%	2,2%	9,4%	8,3%	2,1%	2,7%
Total	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

Source: "Customer Satisfaction Survey" ACER, 2010

4.3.2. Willingness to pay more for a faster service

When asked how important was this procedure for the customer or for the person they were representing about 2/3 of respondents (641 cases or 64.1%) have stated the procedure as very important, less than 1/3 of them (30.4%) as important, 2.2% less important, and 2.6% not really important. While in there are no changes about the number of customers considering IPRO procedure 'very important', it is reduced the number of those who state the procedures as 'important' from 35.1% to 30.4%, and has increased the share of those who consider IPRO procedures 'less important', compared with survey data of 2005. (Please see: Graph 24. How important was this procedure for you or for the person you are here for?)

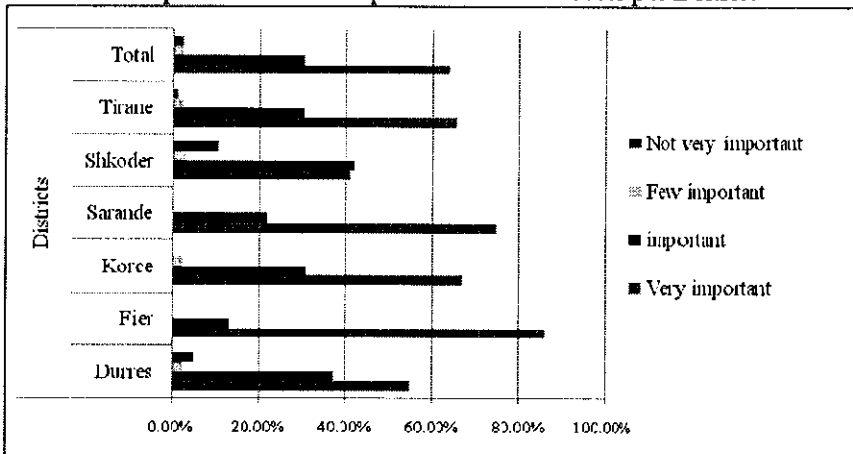
Graph 24. How important was this procedure for you or for the person you are here for?



Source: "Customer Satisfaction Survey" ACER, 2010

About 86.1% of respondents in Fier agree that the service is very important and 75% in Sarande, but in Shkoder less than half (41.3%) of respondents do not consider the procedures as 'important' for them. Unlike in 2005, the IPRO procedres, so as the registration process is going to be very important for Fier customers rather than Saranda, and to the same extent the ratio changed also for those who consider the procedure as 'important' - it is more important in Shkoder and less important in Durres. (Please see Graph 25. Level of importance of the Process per Dsistrict)

Graph 25. Level of importance of the Process per Dsistrict

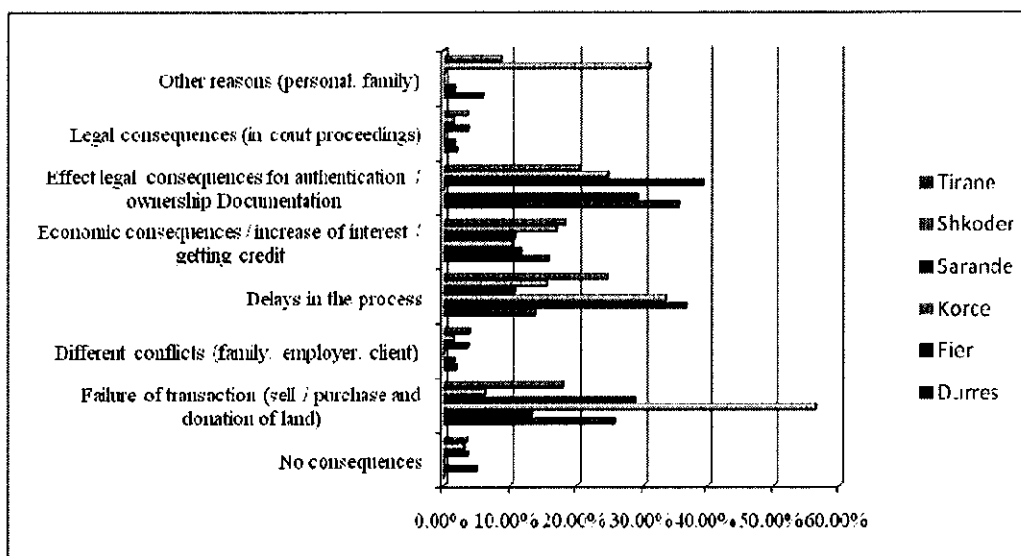


Source: "Customer Satisfaction Survey" ACER, 2010

Including the time intervals on the answer to the question how urgent it was / is receiving this service it results that more than ¾ of cases (80.6%) of respondents consider it "urgent", and for the rest of them(18% or 180 cases) is "not urgent". There are no differences regarding the perception of the urgency of service delivery, compared with 2005.

When asked about the consequences that customers may have from failure of services on time, about ¼ of respondents (24.2%) claim “waste of time”; approximately the same specific weight are those who think that for that reason they have legal consequences (23.5%); 1/5 think they undergo risk of property loss (20%); 1/6 claim loss of benefits and/or failing to access credit (15.8%). There are also claims on consequences related to postponement of conflicts and judicial processes, etc. As observed, time consuming continues to remain the most important issues for customers who apply for services at IPRO, although it has to be noted this is much in smaller share than in 2005 (from 56.1% to 24.2%). (Please see: Graph 26. What are the consequences if you don't receive this service?)

Graph 26. What are the consequences if you don't receive this service?



Source: "Customer Satisfaction Survey" ACER, 2010

4.4. Quality of Service

The current unit of measuring the working level in the registration system is "application". In this context, an "application" is any transaction that occurs in the registration office when a copy of the identification card is required, a certificate issue requested, for a document registration application, or any other application type.

The data at a national level indicate the increased volume of applications and also parallel workloads in IPRO is noticed. In the recent years land registration process in IPRO has advanced, also conducting a series of land sale and purchase transactions etc.. such as: partitioning and sales of land, construction and sale of new apartments and business environments, and the increasing of the economic activity in general.

IPRO main regional services are:

- To register securities in connection with real estate as the legal framework of real estate;
- To maintain and develop a safe system of registration of property throughout Albania, as the basis for the functioning of the real estate market;
- To provide access to updated information and a guarantee on real estate;

To support these services, IPRO should pursue the following strategic objectives:

- To ensure quick and accurate provided services and fulfill land market growing needs and those who use and depend on these services;
- To promote the establishment of tariffs lower levels possible to meet the annually, expenses including maintenance and providing a quality service in the registration field;
- To ensure continuity of integration and development of a national registry of real estate throughout the process of initial registration;
- To develop and provide updated maps indicative of real assets all over Albania;
- Where possible, use of computerization should be expanded to improve the way of controlling the data, updating and access to them;
- To ensure good working conditions for staff, especially based on the office logistics, to stimulate a high level of morale and motivation.
- In medium terms the IPRO expenditure should be covered fully by specific fees that citizens pay at this agency for its services.

4.4.1. The level of customer satisfaction with services in IPRO

IPRO works with a wide range of customers, including:

- All persons who have interest on the sources of real estate in the country or for information on these sources, including individuals, commercial and industrial companies (operating in the fields of finance, property development, and real estate) and free professions as those legal, auditing and evaluation.
- Governmental agencies, other public institutions or created by a specific law, and local government.

One of the means through which IPRO monitors its performance and especially relations with customers, is also undertaking surveys with customers to know their expectations, the degree of fulfillment of services and on this basis to determine the needs of specific groups of customers in the future. Improvements in the registration system aimed at increasing IPRO simultaneous performance and security of transactions performed by its customers primarily through: a) accelerating the implementation of certain procedures at the office, b) facilitating a better access to information relating to real estate for citizens and businesses.

Asked about the level of satisfaction with services provided by the office (s) of IPRO's respective district, more than 2/3 of of respondents (about 68% or 680 respondents) have stated they are "satisfied" with the services that the regional office provides them in general; 1/5 of them (20.2% or 202 respondents) of them have said they are "dissatisfied", while 4.9% of respondents (49 cases) have stated they are "very dissatisfied", and only 6.9% of them (69 cases) are "very satisfied" with services offered. Analyzing the responses as per two key indicators, "satisfied" and "dissatisfied" it shows that ¼ of customers (25%) and the majority of customers (75%) from the total number of respondents participated in the survey result "satisfied and very satisfied", three times more than the first group of respondents (classified as "dissatisfied").

It can be analyzed the perception of satisfaction in this question refers to IPRO services in general, which would mean that the relevant regional IPRO offices have grown in general standards of service which may include office infrastructure, coaching and training staff, providing information, the acceleration of procedures, etc.

Thus, the main reasons for being unhappy are:

1. More paperwork to prepare (72.5%)
2. Long time to get the services (25.1%)
3. The high level of corruption (2%)
4. Number of visits to IPRO's offices (0.4%)

Service quality by IPRO has been increasing in recent years by satisfying an increased number of customers and reducing the number of those who are unsatisfied. So, if we would compare the outcome of the same questions in the survey conducted in 2005, dissatisfied customers represented more than 1/3 of total respondents (37%), in 2010 this number has been decreased to 1/5 (around 20%), meanwhile the weight has significantly increased for satisfied respondents from 14% in 2005 to around four times more (68%) in 2010. Likewise, 36% of customers "dissatisfied" in 2005 has dropped significantly to 5% in 2010.

From the analysis of collected information through focus group discussions and in-depth interviews with key stakeholders, it is concluded that a significant reduction of customer category "very disappointed" during the last five years has come mainly as a result of improved basic services and modernization of IPRO infrastructure concerning the provision and access to information, as well and the decreasing level of corruption. Ranking of reasons that indicate dissatisfaction of customers in the 2010 survey compared with 2005 survey shows that customer's requirements have changed in terms of priorities (See Table 9. Priorities of IPRO's customers).

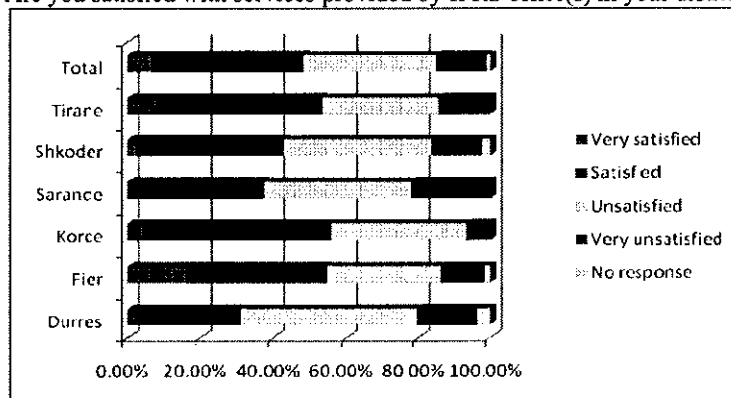
Table 9. Priorities of IPRO's customers

Priorities of IPRO's customers	
2005	2010
a) Establishment of a reasonable costs of services	a) More paper to prepare
b) Reduction of corruption	b) long time to obtain services
c) Increasing the quality of services	

Source: "Customer Satisfaction Survey" ACER, 2010

On the other hand, if we would analyze the level of satisfaction of customers to services in IPRO on the 6 districts selected for the survey, the data indicates that the "least satisfied" among respondents in the survey are in Shkodra, Durres and Saranda and the "most satisfied" customers belong to IPRO Tirana, Korce, and Fieri.

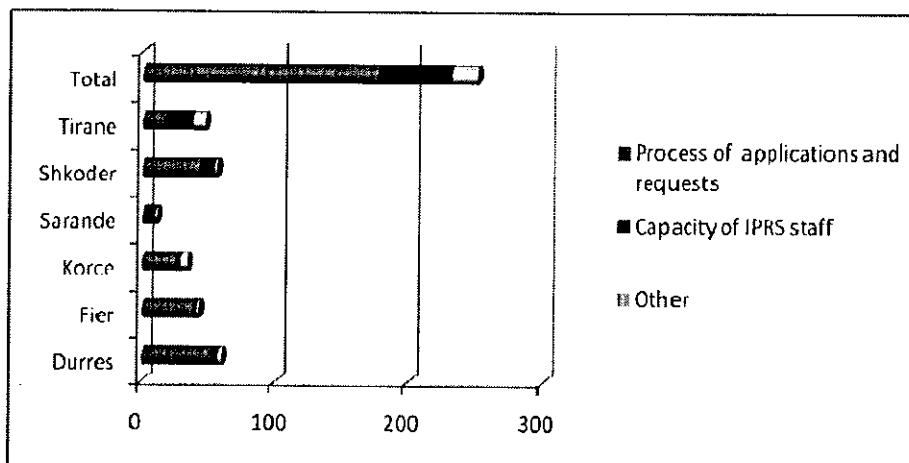
Graph 27. Are you satisfied with services provided by IPRS office(s) in your district in general?



Source: "Customer Satisfaction Survey" ACER, 2010

Among the “dissatisfied” respondents (about 25% of the total) the majority of them (70.5%) declared that the most problematic issue which hamper the services of IPRO is the “process of carrying out applications and requests”, as it is perceived not at the proper standards. An insignificant number of respondents (22%) declared that “the capacity of IPRO’s staff to accomplish tasks require further improvement” (“other” 7.6%). (See Graphic. 28: What are the most problematic issues that make IPRS services difficult to use according to your opinion?)

Graph 28. What are the most problematic issues that make IPRS services difficult to use according to your opinion?



Source: “Customer Satisfaction Survey” ACER, 2010

These problematic issues seem to have changed priority for customers when they rank them per importance level, especially when comparing the results with those of 2005, thus allowing us to identify interventions that can contribute to improving the level of services provided by the IPRO nowadays. Thus, issues such as regulation on land / property and lack of office logistics do not constitute a major difficulty, so as are listed at the bottom of the list with approximately 1.1% of respondents indicating an improvement of these issues in recent years. Instead, the problems mentioned as the most challenged are:

- Performance of applications and requirements
- IPRO's Staff / personel insufficient capacities

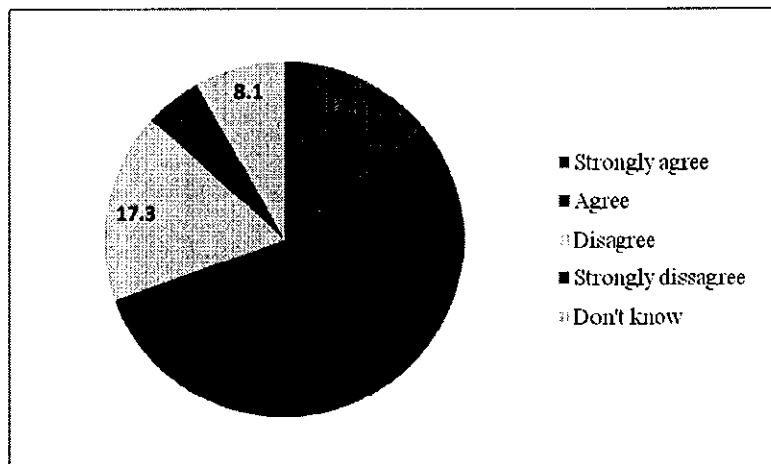
However, these issues highlight a significant reduction in percentage per total respondents who have identified the same problems in 2005 survey.

These results indicate that the service provided by IPRO staff in regional offices affects mainly the quality of service that customers receive from IPRO and public image of this office. However, for qualitative improvement of these services it is necessary to conduct "in house" trainings especially for members of staff recruited in recent years, focusing in trainings of inter-sectoral aspects (mainly legal issues, but also in technical and procedural aspects, etc.). Other issues that may be included in the training curricula include: introduction to contemporary standards of service delivery to customers, professional advancement in the preparation of documents, training in communication with customers for delivery / insurance information, etc. In order to analyze the surveyed districts and make a difference between them, surveyed customers of Tirana, Shkodra, and Saranda seem to identify as “more problematic” as far as it concerns the staff /personnel in terms of obtaining the services,

while this is less evaluated for customers in Fier and Korca; “the process of carrying out applications and requirements” is perceived as more problematic for customers of Durres, Korca, and Fier, and is less difficult in Tirana and Shkodra.

Majority of surveyed customers, declare that the quality of services at IPRO during the last 5 years has improved, about 69.5% of the total (695 respondents) believe that the quality has improved; about 1/5 from these target (17.3%) believe that there is a “significant improvement” at IRPO. While, approximately more than 1/5 (22% of respondents) “did not agree with the statement that the quality of services in IPRO has improved”, of these only 5% believe that “there is no improvement at all”. (See Graph. 29 Do you agree that the quality of services in IPRO has improved?)

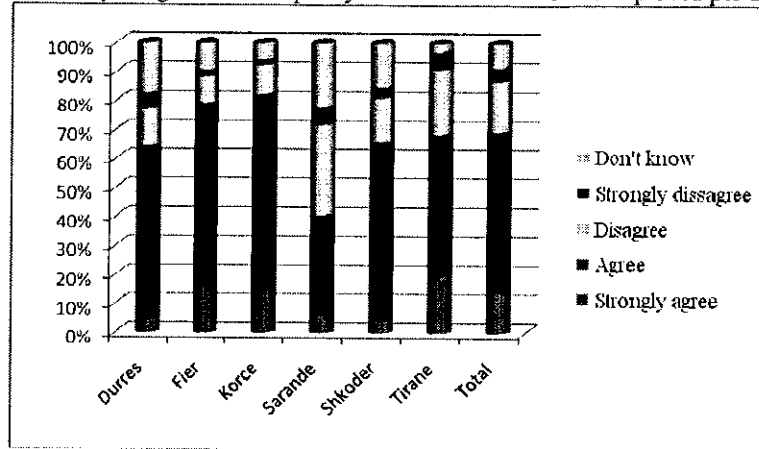
Graph 29. Do you agree that the quality of services in IPRO has improved?



Source: “Customer Satisfaction Survey” ACER, 2010

To analyze the surveyed districts data, it results tha majority of respondents 82.4% of respondents in Korça “agree and strongly agree” that the quality of services has improved, compared to 12% of those who “disagree and strionly disagree” (the rest of the respondents answered “don’t know”); the quality of services is perceived “improved” for respondents in Tirana at about 2/3 (68.8%), and “not improved” for 28.6% of them; for Fier majority of respondents 79.2% appreciate the quality of services as “improved” versus 11.5% who “disagree”; in Durres 2/3 of respondents (64.5%) believe “the quality of services is improved” versus 18.3% who “disagree”; in Saranda more than 2/5 of respondents (40.6%) believe that :services at IPRO has been improved”, while 37.5% “do not agree”; in Shkodra at about 2/3 of respondents (66%) “Appreciate the improved quality of service”, compared to 19% of those who perceive “no improvement”. As noted, in those IPRO regional offices where quality of service is perceived as “not improved or little improved” (or explicitly prevail the responses ‘I do not agree and ‘do not agree at all’ that services are improved) are Saranda Durres and Shkodra. (See Graph 30. Do you agree that the quality of services in IPRO has improved per districts?)

Graph 30. Do you agree that the quality of services in IPRO has improved per districts?

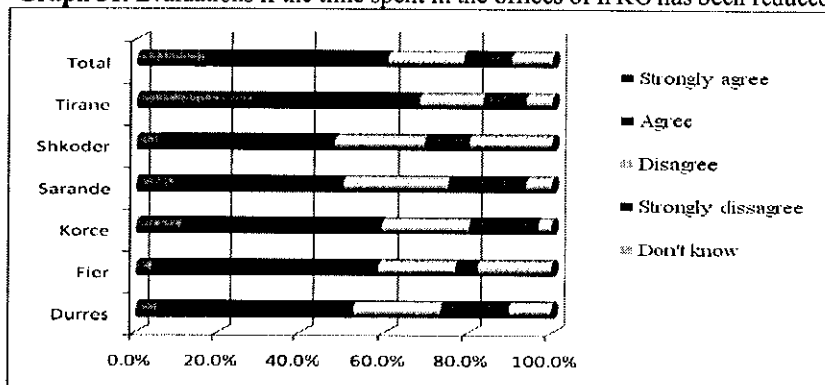


Source: "Customer Satisfaction Survey" ACER, 2010

Some indicators used in 2010 survey to measure the quality of services are described below:

- IPRO proceedings are "improved", this applies for 70% of respondents versus 22% of those who think that the procedures are "not improved" (8% did not give estimates). The regional offices of IPRO where mostly it is encountered negative response on quality of procedures are Shkodra Fier, and Saranda, while positive perceptions of improvement of procedures it is encountered more often in, Tirana, Korca, and less in Durres.
- Professional skills of IPRO staff have "improved" to 53% of respondents, and "not improved" for 37% of them.
- IPRO office environment has "improved" for 69% of respondents, and "not improved" for 21% of them.
- Public awarness has been "improved" to 65% of respondents, and "not improved" for 17% of them.
- On the other hand, time spent at the offices of IPRO is "reduced" for 60.6% of respondents (*agree and strongly agree*) and is "not reduced" to 29.7% (*disagree and strongly disagree*). The majority of respondents who think that time consuming at IPRO offices is "reduced" belong to districts of Tirana, Fier and Korca, while most respondents for whom time spent at IPRO is "too long" belong to districts of Saranda, Durres and Shkodra. (See Graph 31. Evaluations if the time spent in the offices of IPRO has been reduced)

Graph 31. Evaluations if the time spent in the offices of IPRO has been reduced

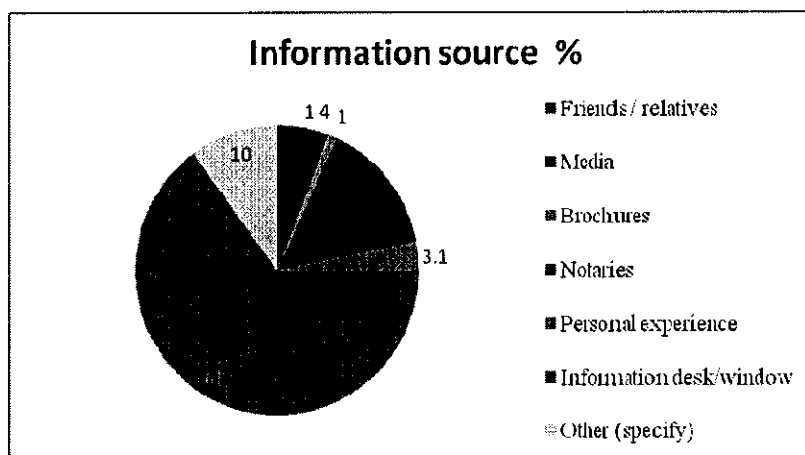


Source: "Customer Satisfaction Survey" ACER, 2010

4.4.2 Information access for customers of IPRO

Access to information and availability of various resources of information to customers of IPRO has been used in this survey as an indicator of service quality from the IPRO. Thus, one of the biggest issues facing this office has been receiving information outside official channels; therefore contributing to increased difficulty for the implementation of applications and requirements, duration of procedures, preparing the proper documentation, and therefore increasing the need for informal payments. Accessing the information in a complete and accurate manner and above all through official routes and other various resources that are accessible by all customers is the main and primary indicator for achieving a quick, high quality and accurate service by the IPRO. If we analyze our survey data to “obtain information on the documents necessary for applications in the IPRO” we notice that 2/3 of respondents (65%) have received information from the office of the IPRO; about 1/7 from notaries (15%); a part about 4.5% had information from friends or relatives; and 3.1% from personal experience, and least 2.4% from massmedia. (See. Graph 32. Sources of Information on Documentes Acquisition from whom did you get information on what documents you need?)

Graph 32. Sources of Information on Documentes Acquisition
From whom did you get information on what documents you need?



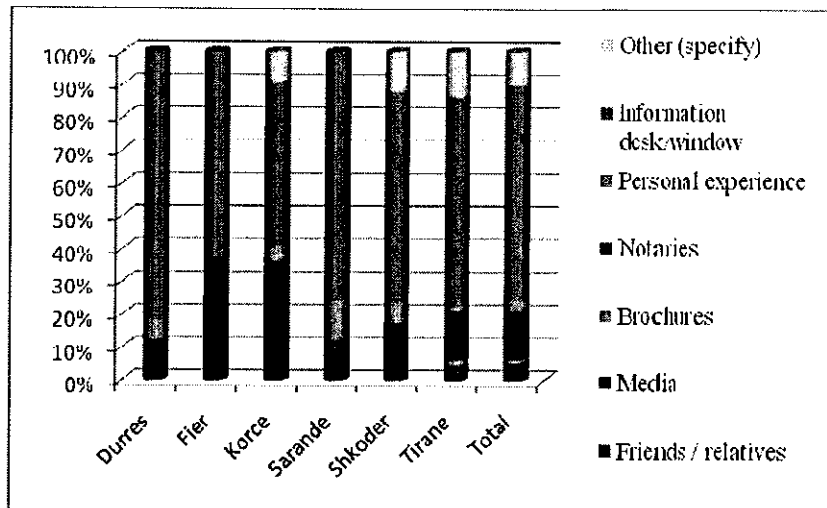
Source: "Customer Satisfaction Survey" ACER, 2010

Across the districts results show that the information is received mainly from IPRO in the respective variation: between 70.89% (Fier) and 82.53% (Durrës), and are identify the following findings:

- Customers have “preferred to rely more on information received from IPRO information office” at 6.3% (Tirana) and 27.4% (Fier) and “to trust to notaries” in second place.
- Korça office customers have “received more information from the Information Office of IPRO” (about 83%) and notaries (12.5%) while following the official channels and at all to “media and brochures”;
- In Fier, customers have “received more information from IPRO” (about 70.89%) and “notaries” (27.4%), few of them from media;
- Durrës office customers have “received more information from the Information Office” (82.53%), and “friends/relatives” (about 4.37%), but more than other districts they have used “media” (3.5%);

- Saranda office customers have “received more information from IPRO” (85.2%) and “notaries” (about 6.5%), and “no information” from “media”.
- Shkodra office customers have “received more information from IPRO” (79.28%) and “notaries” (7.75%), but have used many “friends / relatives” than other districts (7%). (See Graph 33. Who informed you on the documents you need?)

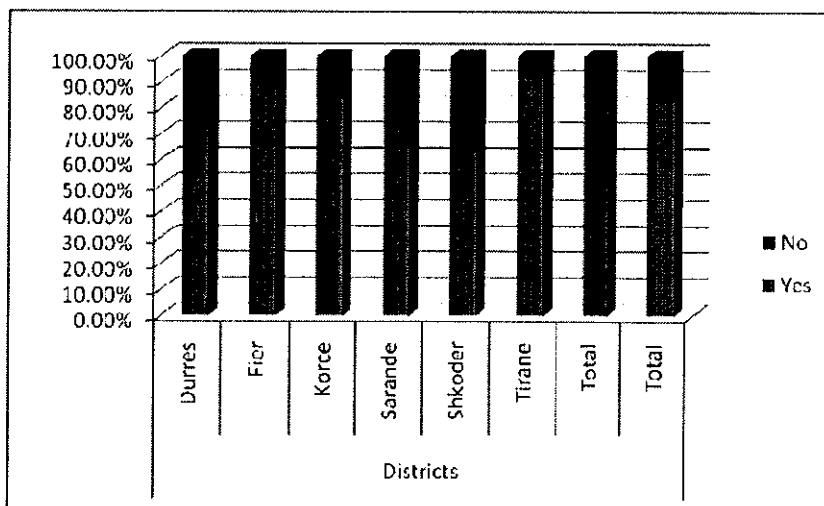
Graph 33. Who informed you on the documents you need?



Source: “Customer Satisfaction Survey” ACER, 2010

Providing information in general on the “conduct of proceedings”, regardless of the source, turns out to be more comprehensive for Tirana IPRO customers (about 91.9%), Fier (88.5%) and Korce office (83.5%), followed by the customers of Durres (72.2%), Saranda (71.9%), and less from Shkodra IPRO office customers (62.8%%). (See: Graph 34. Do you have information on application procedures?)

Graph 34. Do you have information on application procedures?



Source: “Customer Satisfaction Survey” ACER, 2010

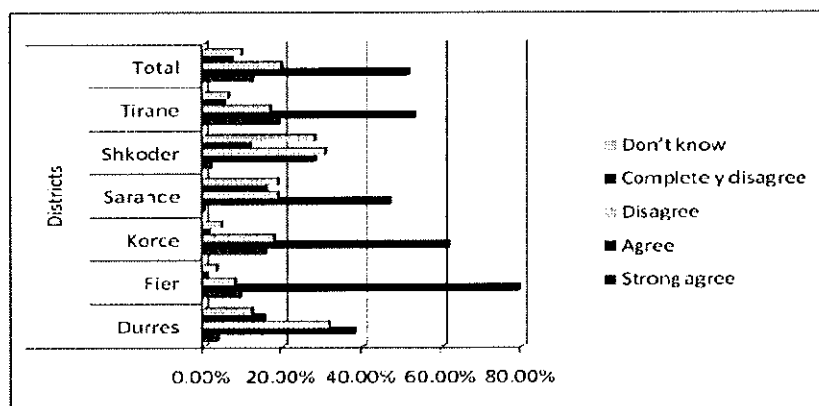
In comparison with the data from 2005, there has been a significant increase in the use of official channels of information such as IPRO's information offices by 80% in 2010 vs. 18% in 2005, and the use of information desks with 64% of survey respondents in 2010 vs. 20% in survey year 2005, prevailing on the use of friends and relatives as main source of information.

It should be noted that in the increased use of official information channels, "notaries" have been positioned obviously by being a considerable source by being reported in this survey from 15% of customers of regional IPRO offices, compared with the 2005 survey where notaries were identified as the source information by only 7% of customers.

However, we should analyze the use of information resources and "the type of information" that customers use the regional IPRO offices for. Thus, the increased use of information offices at the regional IPRO has served to: customer orientation which desk to use in the facilities within the IPRO for 80% of cases. Meanwhile, the results show that even during the last 5 years, friends and relatives are the usable / reliable source of information regarding the application documents even though are considerably reduced (4.5% in 2010 vs. 30% in 2005). The information placed on the "walls of offices" is estimated to be useful for about half of respondents (50%). Only 2.4% of customers have received information from the "media and information brochures", an insignificant percentage that remains on the same level as in 2005 survey.

Also, respondents were asked to give their perception if compared to previous years "the level and quality of information" offered to customers has changed. Data shows that around 2/3 of respondents (64%) the level is "higher", more than 1/4 of them (27%) "there is no improvement", and 1/10 (10%) said they "do not know". Compared to 2005, there is an increase in the level of assessment that information "has improved" and the ratio of those customers who believe the service is not improved has significantly decreased (2005: 47% of customers were "somewhat satisfied" with information provision and 43% of them stated that it "was not improved"). The highest level of information is perceived to be in Fier about 80% of customers who declare this, followed by Korca 75%, and Tirana with about 72%, and less appreciated for Durres (46%) and Shkodra (42%), last Saranda 34% of customers who claim that "information is not improved". (See: Graph 35. Assessment of whether the level of information provided to customers is higher)

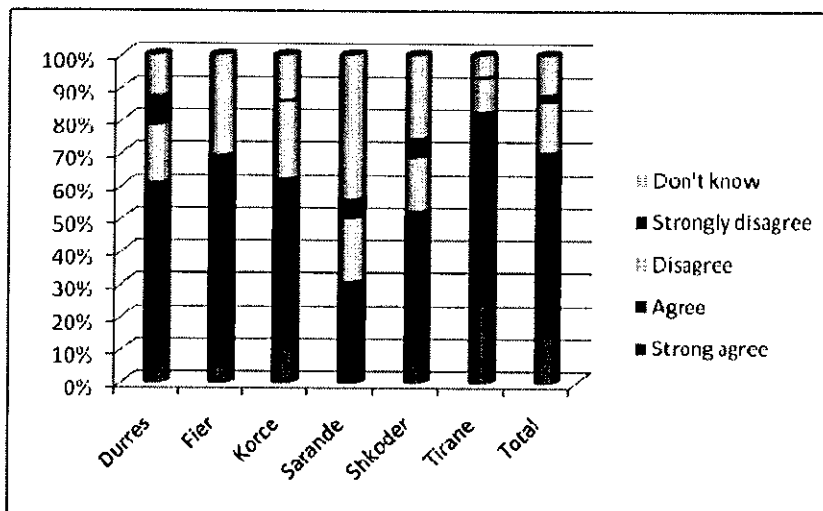
Graph 35. Assessment of whether the level of information provided to customers is higher



Source: "Customer Satisfaction Survey" ACER, 2010

Assessment of quality information, it is analyzed the staff training and qualification in the IPRO desk services. Generally, according to the perceptions of respondents, more than 1/3 believe that the “service desk staff” is “somewhat helpful” (37%), “very helpful” (29%) more frequently encountered in Korce, and “little helpful” (19%) encountered often in Fier. Instead, “information office staff” for most of the respondents is “somewhat helpful” (32%), “very helpful” (26%) encountered often in Korce, “little helpful” (19%) more frequently encountered in Shkodra. *Information sources are numerous and accessible for 80% of respondents.* (See. Graph 36. Assessment on the Acces to Information per Districts)

Graph 36. Assessment on the Acces to Information per Districts



Source: “Customer Satisfaction Survey” ACER, 2010

Regarding possible sources of information that customers of regional IPRO offices “wish to use more in the future”, it is estimated that:

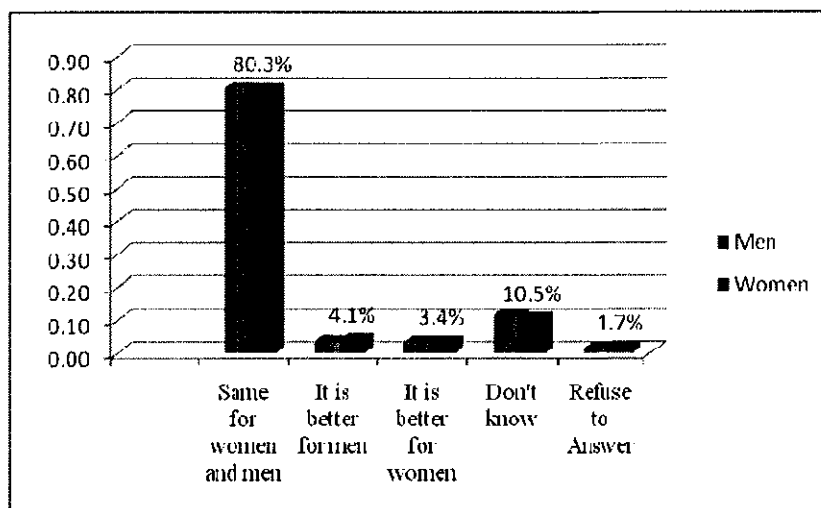
- more preferred getting information from the Information Office of the IPRO (29.6%), with most of the cases in Fier and Saranda.
- media and the internet together account for 23.97%, showing an increase in the use of information in the network as rapid and accurate, with most cases in Fier using media, and in Shkodra using the web site for IPRO.
- few stated friends and relatives with 17.3% of cases, showing increased confidence in official information and availability of staff information offices and desks, with most cases mentioned in Tirana and Shkodra
- information placed on the walls of IPRO's office accounts for 15.6%, with most cases mentioned in Korca and Durres.

4.4.3. Gender Perspectives on quality of service at IPRO

For the first time in “2010 IPRO Custom Satisfaction Survey” it was attempt to analyze the quality of service delivery from IPRO from a gender perspective. Thus, 80% of respondents consider IPRO providing “equal services for both men and women”. The remaining respondents (do not know / it is beter to men / better to women) are evaluated by 3.4% each, which does not affect the outcome of the perception. It is noted that there is not such a strong link between IPRO service delivery and gender perspective; IPRO level of service is the same

as for men and women for most of the customers. (See: Graph 37. In your opinion, assess the provision of IPRO service from a gender perspective)

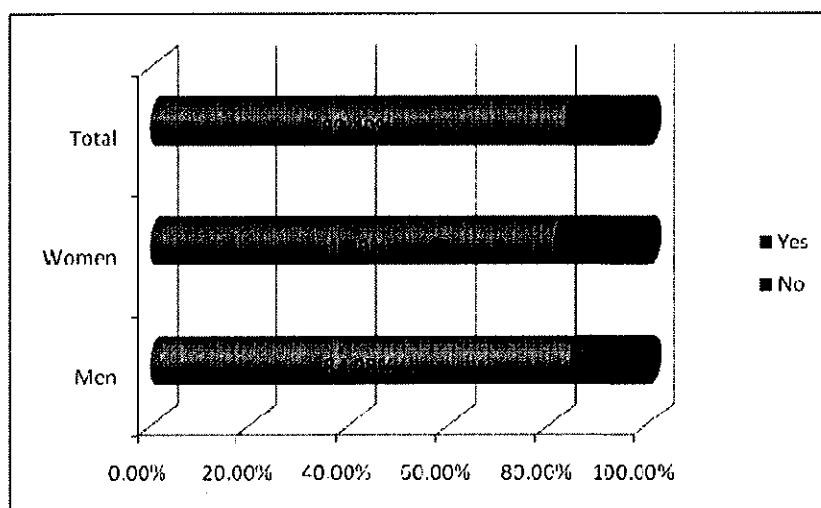
Graph 37. In your opinion, assess the provision of IPRO service from a gender perspective



Source: "Customer Satisfaction Survey" ACER, 2010

However, based on survey data as well as from the focus group discussion and in-depth interviews it is assessed that women are somewhat limited to sources of information than men. So as, answers to the question "Do you have information on the procedures at IPRO?" - indicate that women are less informed, although this is a small difference. Respectively 84.28% of men and 81.29% of women have information; and about 19% of women do not have information on the procedures versus 16% of men. (See Graph 38. Access to Information per Gender)

Graph 38. Access to Information per Gender



Source: "Customer Satisfaction Survey" ACER, 2010

Customers were asked about “information source” that would prefer to use in the future about “IPRO procedures” (for those customers who were actually “somewhat disappointed” with access to information). From a gender perspective, it is observed that women and men wish to get more information from the “Information Office at IPRO” (28% females and 30% men), so as one can assess that they prefer more formal and direct sources of information. Other information sources gender dissagregted are listed as follows:

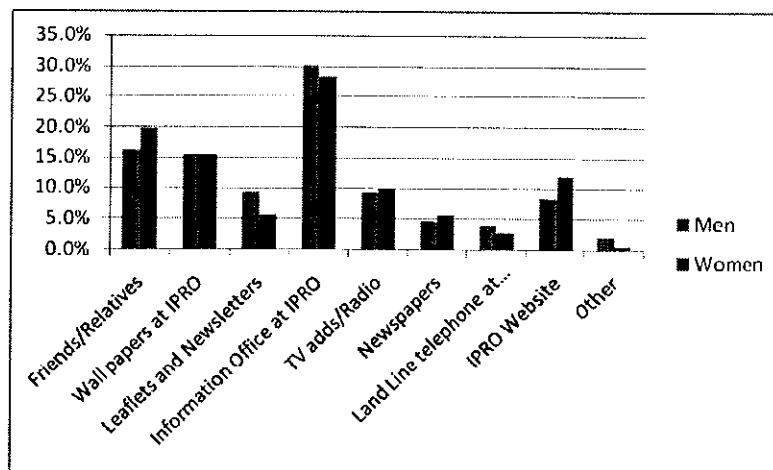
Table 10. Information source per Gender Dissagregated

Information Source per Gender	
<i>Information sources most favorite for women than for men:</i>	<i>Sources of information for the favorite for men than for women:</i>
a) Friends / relatives (20%)	a) The information set in the walls of IPRO (15.6)
b) The website of IPRO (12%)	b) From leaflets and brochures (9.3%)
c) Television adds (10%)	c) IPRO Land line telephone (9.3)
d) Press (5.6%)	

Source: “Customer Satisfaction Survey” ACER, 2010

By order of ranking the information sources at Table 11, it is noted that women compared to men, prefer to be informed on the registration of real estate procedures through “friends / relatives”, as well as through “online sources and media” (visual and press). Instead men, compared to women, prefer to visit IPRO and be informed through “information placed in the wall” or “leaflets”, and “land line telephone”. This difference is a result of availability of information sources to both women and men, and varies on the time they dedicate to research information. Thus, women are spending more time at home taking care of the children and family thus they use the most media and the Internet, or meetings with friends and relatives. Instead, given that men are much busy at work outside their homes they prefer to go directly to IPRO offices and use the most telephone communications. (See: Graph 39. Required/Desired Sources of Information per Gender)

Graph 39. Required/Desired Sources of Information per Gender



Source: “Customer Satisfaction Survey” ACER, 2010

Although the aim of this study does not focus on women's access to property, inheritance, credit, employment, etc., from focus groups discussions and previous studies implemented by

ACER, there could be done some assessments that women have more limited access to other sources of income, employment, inheritance, property, and credit compared to men.

Regarding access to property, at the national level this is lower for women (only 8% of women legally own a property)². Also, there is limited access for women to inheritance, especially in northern areas of Albania³. Although, access in credit is regulated by law to ensure equal representation of women and men, there are no official data to refer it.

Access to property is related mostly to employment level of women compared to men. According to INSTAT statistics⁴, in public administration sector women occupy 56% of total employment, while in the private sector only 17% of business managers are women⁵. Actually, over 30 thousand of small businesses are run by women. While, the number of medium and large businesses run by women is still small, but it is estimated that they are developing. On the other hand, women constitute a great labour force in the production sector, where it is noted that about 73.4% of the total number of employees are women. According to statistics from the Chambers of Commerce, mainly in major cities, women entrepreneurs are registering their business under their names, although this does not yet have complete statistics. The largest number of registered businesses run by women is concentrated in Tirana (31%), Durrës (8.7%) and Elbasan (6.2%). Overall, 85 percent of these businesses run by them are in urban areas and 15 percent in rural areas⁶.

² www.instat.gov.al

³ ACER study (unpublished, in the process), "Gender roles and effects of rising prices of food products in food security during the economic crisis", supported by FAO, January 2011.

⁴ www.instat.gov.al

⁵ <http://www.ata.gov.al/web-dep/Forum.aspx?page=threadsposts&Thread=19>

⁶ Women and girls have set up their businesses primarily in economic activities such as trade, wholesale, stores, services such as dentist, notary, lawyer, hairdressing, agribusiness, industry, dairy production, textiles, publishing books, sewing and craft works. In Tirana, today, over 100 large businesses are run by women, mainly in the manufacture of clothing, shoes, import-export, construction, fashion, travel agency, tourism, law firm, etc

5. CONCLUSIONS

1. Increasing demands from customers for transactions and volume of services completed by the IPRO, shows that besides the system of documentation there is a positive trend for the development of real estate market. Additionally there is an expanding real estate market in terms of apartments, a consolidated agricultural land market, and no changes in requirements for services other kind properties.
2. Official costs are considered high and very high for twice the number of the respondents who considered them such in 2005. In fact, this conclusion would require a more detailed analysis because respondents consider as cost the money they pay for the services they receive from IPRO, despite the fact what this payment consists of. As it is known the payments from the clients of IPRO include fiscal obligations (income tax that is included in state budget). Payment of tax inhibits the registration process of real estate, because of high sensitivity this cost has especially to citizens and less to businesses.
3. The change of positions for customers who have knowledge of prices before proceedings, as compared with those who did not previously know the cost of services compared to 2005, shows a positive trend in terms of increasing service quality and reduction of corruption by IPRO.
4. According to the survey data, informal payments are made primarily to accelerate service, as well as in a fewer cases to obtain documents, unlike the year 2005 when this payment was made to avoid staying in the queue at the service desk of the offices of IPRO. This has come as a result of improvement of conditions and services for customers in the IPRO. But it turns out that is an increase in the margins of informal payments.
5. Syrvey data shows that comparing to 2005there is tendency of reduction in the number of those who engage other people in the fulfillment of services at the IPRO, connected to the progressive development of the real estate market as well as increasing the level, quality and sources of information about services of the IPRO.
6. Looking at the combined number of customers advised (which has increased) and the number of those who have paid (that is decreasing) we see a kind of contradiction. In both cases we observe a somewhat incredulous growing environment for the level and quality of services, and on the other side positive changes towards the decrease of informality.
7. According to the survey data, unlike in the year 2005 there is an increase in the number of those who have paid up to 10.000 ALL, there is a lowering of the ceiling of the main group by about 20,000 ALL, but it is important to note that there is an increase in direct payments at the clerk's office which has the assignment to offer IPRO service as well as for other IPRO officials. Overall, we have seen a doubling of the percentage of customers who pay for faster services, the number of those who pay for documents has been halved and there are no more payments to avoid queue time in comparison with 2005.
8. Payments made to accelerate the performance of the procedure is associated with the customer perception on the degree of difficulty for obtaining services, since more than half of respondents (53.5%) classify it as difficult and very hard to obtain the services of the IPRO.

9. The conclusion is clear: lack of professional honesty in public institutions, in every case is associated with increasing corruption. Perception on corruption in public institutions by IPRO clients currently ranks IPRO as 12th in the country, whereas in 2005 it was ranked in the third place. Compared to 2005 we conclude that there is a fall in the percentage of customers who claim to have face corruption at the IPRO, as explained by the relocation of IPRO in the standings with other public institutions, and does not change the map of 2005, including the exchange of Durres district with Shkodra and Saranda districts. By analyzing the perception of the level of corruption at the IPRO in the districts included in the survey we note that 62% of clients interviewed in Durres, 57.8% and 53.1% in Shkodra and Saranda "disagree" and "do not at all agree" that "there is no corruption in these offices".
10. According to the data survey, it is estimated that the quality of services has been increasing in recent years, increasing the number "of satisfied" customers and reducing the number of those who are "dissatisfied". Most respondents that were "dissatisfied" (50% of their total number), believe that the most problematic issue that makes it difficult to use the services of IPRO is "the staff / personnel of the respective offices "in the districts surveyed (244 respondents) which implies the inadequate capacity of human resources at IPRO, a significant number feel that the process of conducting the applications and requirements is not in at proper standards (151 respondents). Also the data shows that there is a significant reduction of "disadissfied" respondents to have identified the same problem as compared to 2005.
11. Survey data shows that within IPRO there is a "facilitating of procedures" for 50% of respondents, "professional attitude from the staff "is somewhat improved for 53%, "office environment" has improved for 69% of respondents, and "public awareness "has improved for 65% of respondents. On the other hand, time spent at the offices of IPRO is reduced.
12. If we analyze our survey data to "obtain information on documents required for applications in IPRO" we notice that respondents have mostly received information from the "nformation office of IPRO", from "friends/relatives", and from" notaries". In comparison with the 2005 data, there is a considerable increase in the use of "official channels of information "such as information offices at the IPRO, therefore prevailing on the use of friends and relatives as sources of information.
13. Customers who come for the first time in the IPRO mainly use the information office more than twice the number of respondents who were found in 2005. In general, in the increased use of official channels of information notaries have served as a significant source eith the tendency to be increased in the future.
14. Increased use of information offices at the regional IPRO played a role in: customer orientation on which window to use the facilities within the IPRO for 45% of clients, but only ¼ of them (26%) have used it for information about the documents required for fulfilling a successful procedure. Meanwhile, the results show that during the last 5 years, "friends and relatives "are a source of information regarding the application documents. Compared to 2005, it is noticed an increase of respondents assessing that the level of information has improved, and there is a significant decrease in the proportion of those customers who consider this service as "not improved".

15. According to the survey data, IPRO level of service is the same for both men and women, so there is no difference in delivery of services on the basis of gender.

In conclusion: Overall, we assess that IPRO regional offices have improved the quality of services for customers, by encouraging the development of a real estate market. However, we notice that there is room and opportunity for further improvement in the overall function of customers' services and increasing of security when performing transactions with immovable properties in favor of the national economy in general.

6. RECOMMENDATIONS

General Recommendations

- The trend for increasing the volume of services by IPRO may require the addition of personnel, their facilities, and development as soon as possible of in computerized IPRO system so that, in a short period the offices can be able to support the execution of all registration processes and maintain the necessary data;
- The number of visits, the time that a part of customers spend at the service windows, and some sporadic cases of slow procedures require increasing the performance of services by IPRO employees; this requires the implementation of professional training and standardization of norms workload of the staff of this institution.
- It is necessary reviewing official costs in terms of compliance not only with the cost of service, but the level of demand of customers, with the aim of reducing them, since they are considered high. Despite this customer considerations for the high level of the official costs should be taken cautiously; as respondents here include the income tax and notary costs that are not part of official direct costs of the IPRO. However, it should be noted that the clients care about the final price of the transaction, not its separate parts, and if all prices increase, they will rightly worry. IPRO in this case is unfortunately a carrier of concern for the whole process, despite its efforts to keep costs constant. As a public agency may seek to the influence that public and other taxes, as tax on profit, continue to be constant;
- The somewhat incredulous environment on the level of informality rise, the perception on the considerable degree of difficulty in obtaining service in addition to other issues requires the increase of service quality and an increase of the professional and ethical level of the staff of IPRO. It should also be admitted that various citizens are willing to pay under the table for a quick process as an indicator of a potential market. It would be very valuable to create an expedited process for a greater fee. This will not only increase the income of IPRO, but will increase the efficiency of the process by formalizing a process that until today is not considered as such. Also, additional revenues can be used as additional incentives to skilled and dedicated staff members, by paying for overtime hours, additional applications, etc.
- The fact that a considerable part of the clients interviewed consider receiving services from IPRO difficult due to quality of “staff/personnel of the respective offices”, requires training and strengthening of the management capacity of IPRO; Also, due to the reduction of average working time during the last 2-3 years, the fight against corruption and political interference in employment, is recommended improvement of legal capacity of IPRO staff through specific training.
- Due to the significant number of customers from business sector believe that the process of carrying out applications is not up to the proper standards, it is recommended that the registration procedures should be more accurate and their burden on business and all other IPRO service users be eased;

- Further improvement of the quality of information, along with its accuracy and security, requires digitalization of information on real estate as well as control and evaluation of information on properties through the introduction of information technology including periodic direct reporting and real-time local offices at the Headquarters of IPRO. This would help increase the performance of IPRO in general, reduce the risk of corruption and increase the capacity of subordinate units to the problematic (local offices) in terms of quality of service to customers .

In order to improve service quality, effectiveness and encouraging real estate market development, it is required that in addition of improving data registry the estate, by ensuring the accuracy of the information they contain, and the drafting of labor regulation and registration in order to adapt best local and world practice in this field.

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Specific recommendations:

Improvement of Service Quality

- Continuous training of IPRO regional offices' staff to improve customer service (counters and information offices) and increase efficiency;
- Regarding the status of staff / personnel IPRO, and investments made during these years, especially in capacity building through training of staff, it has been assessed that granting of the status of 'civil servant' as well as a defined performance criteria based on employees progress, would help the sustainability of staff and therefore increase the efficiency of IPRO in general.
- Strengthening supervision and monitoring mechanisms in the administration of IPRO, through an internal regulation by reinforcing the objectives and efficiency of the Legal Department in order to increase the responsibilities of staff.
- Preparation of information in the form of leaflets for citizens and other actors directly or indirectly related to the work of IPRO.
- Increasing awareness and information for citizens and businesses with regards to the proper documentation.
- Improve service quality in terms of agreements with postmail and bank payments.

Access to Information

- A clear division of digitalized areas in order to avoid excuses for various delays.
- Accuracy and updating of properties between the documentation in control and situation on the ground.
- Developing a database for all real estate assets
- Usage of the Internet in general in Albania demands and increasing access to online information about the IPRO, its services and everything that has to do with the office.
- Reduction of the number of unnecessary documents, which leads to increased value of the transactions.
- Intensification of public awareness campaigns, especially in rural areas to improve the information and service culture by individuals involved themselves in the transactions.

Increasing the Effectiveness of the System

In relation to individual customers/ex - owners

- Review of the establishment of penalties after the expiration of 30 days from the transaction, for non-registration of real estate or for other actions relating to the property.
- Increase coordination between IPRO with the cartography office, mortgage offices, registrars themselves, etc.

In relation to Notaries

- To make public the division of land according to areas, which directly affects the setting of tariffs and elimination of disputes with customers, as long as different areas have different rates even though they might be close to each other
- Posting and distribution of information on areas near the notary offices or even in offices, which are related to this type of information.
- Review of fees, since during the last 5 years the fees set by the state have not changed, while the value of transactions has increased because of the increased value of the stamp and VAT.
- Considering that notaries are a growing source of information for IPRO customers, it is estimated that the deployment of relevant fees to represent IPRO customers by notaries in the application of the procedures at IPRO will reduce informality. Of course, the relevant legal arrangements are necessary.
- Also, for the same notary acts there is an addition of several other documents which automatically increase the value of the transaction (such as the burden of security) or even getting the various certificates required for the transaction. So the addition of documentation increases the value of the transaction despite the fact that lists of notaries' services have not changed.

In relation to local authorities (Municipalities and Communes)

- Intensification of inter-institutional cooperation.
- In connection with corruption, it is estimated that by IPRO facility services does not constitute in itself the source of corruption, but may be reflective of the corruption of other institutions related to it because of the necessary documentation. Reducing corruption and increasing security of transactions is seen closely related with the increased level of coordination and exchange of information between IPRO and agencies and other state institutions, which issue documents necessary for performing transactions from its side. (IPRO)
- Updating of parcels that includes the territory of local government (municipalities and communes) so that institutions respond to the city through its community regarding the issues of property.
- Need to integrate databases with those of IPRO

In relation to the Business Community

- Requirements of businesses/business associations should be seen with priority given that all the problems or delays in these relationships are reflected in serious financial consequences
- To respect the legal timeframe for providing responses of claims.
- Establishment of administrative court would be a great relief to both parties participating in court proceedings (if necessary) because currently a trial on issues of property only in the first level of courts takes at least 2 years (approximately 70%) for all issues, most of them associated with the process of property return).

- Increase the professional level in order to avoid mistakes in certificates or certificates of ownership that directly inhibit the implementation of planned contracts related to sales or business loans required by the banks.
- Establish the specific schedule for carrying out various procedures with the business community, Lawyer's Association etc, to facilitate the procedures.

In relation to banks

- Finalizing the Registration in the system of all cadastral zones.
- Accessing on line information about properties for a fee would be the ideal solution that will reduce the bureaucracy and delays for each case and will improve the quality of IPRO services to the citizens, which will directly affect the improvement of banks 'service regarding the processing time of all types of transactions required by the customer.
- Improvement of the IPRO law and accurate and final instructions that do not conflict with the right of ownership and not to provide powers to IPRO that makes its work subjective and provide opportunities for abuse.
- Updating information on the procedures, terms and costs that are subject to change with the parties involved, as there are cases when clients or staff of the bank itself does not possess the right information at the right time. The emergence of guidelines, ordinances from the Ministry of Justice and the Central Estate Registration Office can create problems in gaining property titles as well as total blocking of certain properties given that a significant part of these assets are offered as collateral to secure bank loans and often the Bank sees itself very vulnerable on these situations.
- Problems are also present because illegal or irregular records have been performed that are subject to judicial scrutiny and review by the High Council of the State and Anticorruption. Even these situations bring a lack of stability to property titles in several areas.

In relation to Real Estate Agencies

- In general, real estate agents and agencies do not assume client service at the IPRO offices mainly due to delays related with the documents required for the transactions of their clients rather than transaction costs which are not considered high, especially if compared to countries of the region.

7. ANNEXES

ANNEX 1. Implemented Custom Satisfaction Survey Questionnaire

Good morning my name is _____
 I work for ACGR. At the moment we are doing a customer survey on the perception about IPRS on behalf of ACGR.
 Thank you for taking the time to answer a few questions about the IPRS office and the services it provides. Please think about the questions I ask you and try to answer as accurately as possible. If possible, try to not exaggerate nor soften your answers.

Notes:

1. Important to specify before beginning whether new ALL or old ALL are being referred to.
2. Every time a monetary value is required, there will be space to answer in ALL, USD or Euro. Conversion into one currency will be made later.
3. Definitions:
 - service: a complete process to meet a specific goal (transaction, service)
 - procedure: the steps needed to complete

S.N. _____

QUESTIONNAIRE NO. _____

District	Date of interview
<input type="checkbox"/> Municipality <input type="checkbox"/> Commune	Name of V/C

Number of visits to the IPRS office	Years
Time	<input type="checkbox"/> M <input type="checkbox"/> F

R1. Who is conducting procedure?

R1. Are you here for yourself, for a company, or on behalf of someone else?

1	Myself	<input type="checkbox"/>
2	Someone else	<input type="checkbox"/>
3	Institution	<input type="checkbox"/>
4	Government agency	<input type="checkbox"/>
5	Company	<input type="checkbox"/>
6	Other (specify)	<input type="checkbox"/>

R2. If on behalf of someone else, what is your relationship with that person?

1	Husband /Wife	<input type="checkbox"/>
2	Other Family member	<input type="checkbox"/>
3	Relative	<input type="checkbox"/>
4	Friend	<input type="checkbox"/>
5	Employer	<input type="checkbox"/>
6	Other (specify)	<input type="checkbox"/>

R3. What are the reasons that person is not doing the procedure him/herself?

1	Has no time	<input type="checkbox"/>
2	Doesn't know how to proceed	<input type="checkbox"/>
3	Is not in Albania	<input type="checkbox"/>
4	Is in Albania, but is too far from IPRS office	<input type="checkbox"/>
5	Other (specify) _____	<input type="checkbox"/>

R4. If for another person, are you being compensated for doing this? 1. Yes 2. No

IPRS Corruption

P1. Please tell us, to what degree do you agree with the following statement: "The level of professional honesty in the following institutions is high:"

	Completely agree	Agree	Neither	Disagree	Completely disagree	DK	NA
The Mayors	1	2	3	4	5	6	99
The ministers	1	2	3	4	5	6	99
The Prefects	1	2	3	4	5	6	99
The policemen	1	2	3	4	5	6	99
The university professors	1	2	3	4	5	6	99
The religious leaders	1	2	3	4	5	6	99
The judges	1	2	3	4	5	6	99
The military	1	2	3	4	5	6	99
The leaders of the political parties	1	2	3	4	5	6	99
The leaders of the NGOs	1	2	3	4	5	6	99
The prosecutors	1	2	3	4	5	6	99
Doctors	1	2	3	4	5	6	99
The Media	1	2	3	4	5	6	99
The President of the Republic	1	2	3	4	5	6	99
The Customs Officials	1	2	3	4	5	6	99
The Tax Officials	1	2	3	4	5	6	99
The IPRS Officials	1	2	3	4	5	6	99
Business people	1	2	3	4	5	6	99
Public school teachers	1	2	3	4	5	6	99

P2. There is almost no corruption in the following institutions?

	Completely agree	Agree	Neither	Disagree	Completely disagree	DK	NA
The Mayors	1	2	3	4	5	6	99
The ministers	1	2	3	4	5	6	99
The Prefects	1	2	3	4	5	6	99
The policemen	1	2	3	4	5	6	99

The university professors	1	2	3	4	5	6	99
The religious leaders	1	2	3	4	5	6	99
The judges	1	2	3	4	5	6	99
The military	1	2	3	4	5	6	99
The leaders of the political parties	1	2	3	4	5	6	99
The leaders of the NGOs	1	2	3	4	5	6	99
The prosecutors	1	2	3	4	5	6	99
Doctors	1	2	3	4	5	6	99
The Media	1	2	3	4	5	6	99
The President of the Republic	1	2	3	4	5	6	99
The Customs Officials	1	2	3	4	5	6	99
The Tax Officials	1	2	3	4	5	6	99
The IPRS Officials	1	2	3	4	5	6	99
Business people	1	2	3	4	5	6	99
Public school teachers	1	2	3	4	5	6	99

A. Type of service

A1. What service(s) are you here for?
Enter code number from the show card:

A2. What services/steps are you trying to accomplish today?
Enter code number from the show card:

A3. What is the status of your visit?

1	I haven't started	<input type="checkbox"/>
2	I am in the middle of the process	<input type="checkbox"/>
3	I am waiting in line	<input type="checkbox"/>
4	I have finished	<input type="checkbox"/>
5	Other (specify)	<input type="checkbox"/>

A4. If you have finished, how many different services (steps in the procedure) have you accomplished today?
 (number of services/steps)

A5. If you haven't finished yet, how many steps did you expect to complete today when you arrived this morning?
 (number of services/steps)

B. Frequency

B1. Is (was) this the first time you came to make this procedure? 1. Yes 2. No
if no:

B2. When do you first begin applying for this procedure? _____ / _____ (Month/Year)

B3. How many times have you come to the IPRS for this procedure?
 Within last:

- 1. Week: _____ times
- 2. Month: _____ times
- 3. Year: _____ times

B4. As far as you know (based on your or other people's experience), is this the average amount of visits people have to make for this a procedure?

1. Yes 2. No

if no:

B5. On a scale, please rank your answer: The procedure was:

Very quick	Quick	Average length of time	Slow	Extremely slow	DK	NA
1	2	3	4	5	6	99

B6. In your opinion, is this a normal amount of time to spend on such a procedure?

1. Yes 2. No

C. Public Awareness

C1. Do you have information on procedures? 1. Yes 2. No

if yes:

C5. From whom did you get information on what documents you need for accomplishing your transaction or getting services?

1	Friends / relatives	<input type="checkbox"/>
2	Media	<input type="checkbox"/>
3	Brochures	<input type="checkbox"/>
4	Notaries	<input type="checkbox"/>
5	Personal experience	<input type="checkbox"/>
5	Information desk/window	<input type="checkbox"/>
6	Other (specify)	<input type="checkbox"/>

J2. Where did you get the information on which window to go to?

1	Friends/relatives	<input type="checkbox"/>
2	Information posted on the walls of IPRS offices	<input type="checkbox"/>
3	From leaflets and brochures	<input type="checkbox"/>
4	Personal experience	<input type="checkbox"/>
5	Information desk/window	<input type="checkbox"/>
6	Audio-visual Media (TV, Radio, etc.)	<input type="checkbox"/>
7	Printed Media (Newspapers, etc.)	<input type="checkbox"/>
8	Other (specify)	<input type="checkbox"/>

J3. Did you use an information kiosk? 1. Yes 2. No

if yes:

J4. Were the people in the information kiosk knowledgeable? 1. Yes 2. No

J5. Were they helpful? 1. Yes 2. No

J6. Was the information posted on the walls useful? 1. Yes 2. No

If not:

C4. Through which communication channels you would wish to get the information on procedures?

1	Friends/relatives	<input type="checkbox"/>
2	Information posted on the walls of IPRS offices	<input type="checkbox"/>

3	From leaflets and brochures	<input type="checkbox"/>
4	Information desk/window	<input type="checkbox"/>
5	TV spots	<input type="checkbox"/>
5	Newspapers	<input type="checkbox"/>
6	E-mail and/or IPRO Telephone Line	<input type="checkbox"/>
7	Other (specify)	<input type="checkbox"/>

C. Paperwork

- C1. Did you have the right documents with you today? 1. Yes 2. No
- C2. Where did you get the applications? 1. Yes 2. No
- C3. How long did it take you to get the applications from the IPRS? (write in number)
a. Number of visits: (write in number)
b. Total length of time: days OR Weeks Or months
- C4. Did you have to pay for it? 1. Yes 2. No
- If Yes*
a. How much? Lek , USD , Euro
b. Was the price listed? 1. Yes 2. No
- C5. Did someone help you get the applications? 1. Yes 2. No
- C6. Did you pay anyone in order to receive those applications? 1. Yes 2. No
- C7. Did you prepare the applications before you came? 1. Yes 2. No
- C8. Was it clear and understandable to fill out? 1. Yes 2. No
- C9. Did someone else prepare it for you? 1. Yes 2. No
- If yes*
C10. Did you pay someone to fill it out? 1. Yes 2. No
(note: make sure question is applicable)

V. Value of property & transaction

V1. What kind of property did you come for?

1	Agricultural land	<input type="checkbox"/>
2	Urban land (truall)	<input type="checkbox"/>
3	Apartment	<input type="checkbox"/>
4	Detached house	<input type="checkbox"/>

- V2. What is the value of this property? Write the value (how much was paid?)
 Lek , USD , Euro
- V3. If it is a transaction, are you a buyer or a seller? 1. Buyer 2. Seller

D. Success/failure in getting service

NOTE: The following questions will be for today if you finished OR if you are not finished, the last time you came.

- D1. How long did you wait in line before you reached the service window?
 time in minutes

D2. For which service was this? *Number of the service from the Show Card*

D3. Do you consider this amount of time?

Very quick	Quick	Average length of time	Slow	Extremely slow	DK	NA
1	2	3	4	5	6	99

D4. How long did it take to complete the procedure once you had reached the service window?
 time in minutes

D5. When you first reached the line, how many people were waiting in line already. *persons*

D6. Have you spent time in the wrong time, the last time you were here? 1. Yes 2. No

D7. In your opinion, do the IPRS officials provide services equally to both men and women? 1. Yes 2. No

ZRPP ju sherben njelloj burrave dhe grave	Ju sherben me mire burrave	Ju sherben me mire grave	Nuk e di	Pa pergjigje
1	2	3	98	99

D8. How would you rate the level of difficulty in getting the service?

Very easy	Easy	difficult	Very difficult
1	2	3	4

D8. Why was it difficult? (if answered 3 or 4)

1. _____
2. _____
3. _____

For Female Respondents only!

D8/1. What particular difficulties did you encounter to access the services?

1	Too much time spend in the line	<input type="checkbox"/>
2	Not enough money	<input type="checkbox"/>
3	No access to information on the right documents	<input type="checkbox"/>
4	No access to information on the procedures	<input type="checkbox"/>
5	Lack of orientation in standing in the right line	<input type="checkbox"/>
6	Not appropriate working hours of IPRO office for women other responsibilities with children	<input type="checkbox"/>
7	Gender Discriminatory attitudes of the IPRS employees	<input type="checkbox"/>
8	If yes, please specify	

D9. Did you get the service you wanted? 1. Yes 2. No
if no:

D10. Why not?

1	lines too long	<input type="checkbox"/>
2	not enough money	<input type="checkbox"/>

3	didn't have the right documents	<input type="checkbox"/>
4	I was standing in the wrong line	<input type="checkbox"/>

D11. Was this the same reason as on previous visits? 1. Yes 2. No

D12. How many windows did you visit before you left? number of windows visited

D13. How much time did you spend at the office today in total?
 number OR number

D14. Reasons for leaving

1	tired of waiting	<input type="checkbox"/>
2	unable to receive help needed	<input type="checkbox"/>
3	told to come back another day	<input type="checkbox"/>
4	did not have the money	<input type="checkbox"/>
5	window was closed before I reached it	<input type="checkbox"/>
6	I was waiting in the wrong line	<input type="checkbox"/>
7	Other (specify)	<input type="checkbox"/>

D15. How often do you leave without completing your task?

1	often	<input type="checkbox"/>
2	rarely	<input type="checkbox"/>
3	sometimes	<input type="checkbox"/>
4	never	<input type="checkbox"/>

12. Additional help

NOTE: The next questions are going to be about your overall experience since you begun applying for the service you need.

E1. Did you engage any person to help you in any of the procedures during the course of accomplishing your task? (similar to Table 7)

1. Yes 2. No

E2. If yes, were these:

1	Friends	<input type="checkbox"/>
2	Notaries	<input type="checkbox"/>
3	Real estate agents	<input type="checkbox"/>
4	Intermediaries (sekser)	<input type="checkbox"/>
5	IPRS employees	<input type="checkbox"/>
6	Other (specify)	<input type="checkbox"/>

If respondent answered E2 are 4 or 5, then E3:

The person who were engaged by you (sekser), how did you find them?

1	Inside the building	<input type="checkbox"/>
2	Somewhere else	<input type="checkbox"/>
3	They contact (offer their services/advice to) you	<input type="checkbox"/>
4	You contact them (seek them out)?	<input type="checkbox"/>

E4. How many people were engaged in offering you support? persons

E5. Were you told that a (informal, i.e. not official) payment would be good, necessary, or advisable?

1. Yes 2. No

E6. Who advised?

1	Friends/relatives	<input type="checkbox"/>
2	IPRS officer in charge of providing service	<input type="checkbox"/>
3	Other IPRS officers	<input type="checkbox"/>
4	Intermediaries (seksers)	<input type="checkbox"/>
5	Guard	<input type="checkbox"/>

E7. How much was the advised payment? Lek , USD , Euro

E8. Did you make the payment? 1. Yes 2. No

if yes:

E9. How much of the advised payment did you make? Lek , USD , Euro

E10. Who did you make this payment to directly?

1	Friends/relatives	<input type="checkbox"/>
2	IPRS officer in charge of providing service	<input type="checkbox"/>
3	Other IPRS officers	<input type="checkbox"/>
4	Intermediaries (seksers)	<input type="checkbox"/>
5	Guard	<input type="checkbox"/>

E11. Where did you make the payment?

1	at the window	<input type="checkbox"/>
2	inside the IPRS	<input type="checkbox"/>
3	outside the IPRS office	<input type="checkbox"/>
4	at a café bar	<input type="checkbox"/>
5	somewhere else	<input type="checkbox"/>

E12. Why did you use this incentive (informal payment)?

1	to avoid waiting in line	<input type="checkbox"/>
2	speed up service	<input type="checkbox"/>
3	obtain documents	<input type="checkbox"/>
4	you were asked to pay	<input type="checkbox"/>
5	gratitude	<input type="checkbox"/>
5	other (specify)	<input type="checkbox"/>

E13. Did making the payment make a difference?

1	Yes	<input type="checkbox"/>
2	No	<input type="checkbox"/>
3	Still waiting to see	<input type="checkbox"/>
4	Don't know	<input type="checkbox"/>

E14. In your judgment, was the help you received worth the payment you made?

1. Yes 2. No

E15. Have you used informal payments when dealing with something you needed somewhere besides IPRS offices? 1. Yes 2. No

K1. Do you think the official, printed notary costs are: 1 Reasonable 2. Too high

K2. Was the price known to you before you had to pay? 1. Yes 2. No

K3. Was the price printed? 1. Yes 2. No

K4. How much did you pay for the following?

List of applications/services: (show card of notary services without costs)

Enter the number of the applications/service from the Show Card	Value of the price paid
	Lek
	Lek
	Lek

K5. Taxes on the property (enter amount) Lek , USD , Euro

F – Importance

F1. How important was this procedure for you or for the person you are here for?

1. rank on scale of 1 = very important, 4 = not very important

Very important	Important	Few important	Not very important	DK	NA
1	2	3	4	6	99

F2. How urgent was/is this obtaining this service? Must be completed within:

1	24 hours	<input type="checkbox"/>
2	1 week	<input type="checkbox"/>
3	1 month	<input type="checkbox"/>
4	no deadline but urgent	<input type="checkbox"/>
4	not urgent	<input type="checkbox"/>

F3. What are consequences if you don't receive this service? (write in thee main consequences):

1. _____
2. _____
3. _____

G – Satisfaction

G1. Are you satisfied with services provided by IPRS office(s) in your district in general?

Very satisfied	Satisfied	Unsatisfied	Very unsatisfied
1	2	3	4

If answered 3 or 4:

G2. What are the reasons for your dissatisfaction?

1	high cost of services	<input type="checkbox"/>
2	long time needed to get the services	<input type="checkbox"/>
3	too many visits needed to IPRS offices	<input type="checkbox"/>
4	lines are too long at the windows	<input type="checkbox"/>
5	too much paperwork to prepare	<input type="checkbox"/>
6	high level of corruption	<input type="checkbox"/>
7	not enough information available	<input type="checkbox"/>
8	Not appropriate working hours of IPRO local offices for young mothers	<input type="checkbox"/>

G3. What do you think are the most problematic issues that make IPRS services difficult to use? (check no more than three)

1	staff/personnel	<input type="checkbox"/>
2	IPRS office layout (physical arrangements)	<input type="checkbox"/>
3	process of making applications and requests	<input type="checkbox"/>
4	laws on property/land	<input type="checkbox"/>
5	capacity of IPRS to fulfill its obligations	<input type="checkbox"/>
6	staff at the windows	<input type="checkbox"/>
7	staff in the offices	<input type="checkbox"/>
8	other	<input type="checkbox"/>

G4. How would you improve services at IPRS offices? (write in the answer)

G5. Is the level of service typical of government services in general?

Same	Worse	Better	DK	NA
1	2	3	4	5

G6. How much do you agree with the following statements?

In the last three years:

		Strong agree	Agree	Disagree	Strongly disagree	DK	NA
1	The quality of the services have improved at IPRS office	1	2	3	4	5	99
2	Procedures have become easier	1	2	3	4	5	99
3	Level of information for clients is higher	1	2	3	4	5	99
4	Sources of Information are various and accessible	1	2	3	4	5	99
5	Time spent at IPRS offices has been reduced	1	2	3	4	5	99
6	Professional behavior of staff has improved	1	2	3	4	5	99
7	Need to make informal payments is lower	1	2	3	4	5	99
8	Physical office environment for customers has improved	1	2	3	4	5	99
9	Public Awareness has improved	1	2	3	4	5	99

G7. Were the staff

		Very	Somewhat	Little	Not at all	DK	NA
	Competent						
1	at the windows	1	2	3	4	5	99
2	in the offices	1	2	3	4	5	99
	Helpful						
1	at the windows	1	2	3	4	5	99
2	in the offices	1	2	3	4	5	99

G8. Now I want to ask you a question about the questionnaire itself. When I asked you about your willingness to pay to a private company for a quicker service, did you really agree with what you declared?

1. Yes 2. No

G9. Is there anything else related to IPRS system that you would like to tell us?

Personal Information

Education:

1. No education
2. 4 - years
3. 8 - years
4. High school, vocational training
5. University
6. Post graduate

Employment Status:

1. Elected official in national or local government
2. Civil servants in national or local government
3. Manager of public company, institution or organization
4. Representative of financial institutions
5. Employed in financial institutions
6. Manager/owner of private business

7. Professional employed in public sector (engineer, dentist, artist, etc)
8. Professional employed in private sector (engineer, dentist, artist, etc)
9. Worker employed in public sector
10. Worker employed in private sector
11. Employed of an international organization
12. Farmer
13. Layer
14. Notary
15. Education
16. Health Services
17. Self-Employed
18. Retired
19. Casual worker
20. Unemployed
21. Engaged in home duties (including child care)
22. Other (specify)

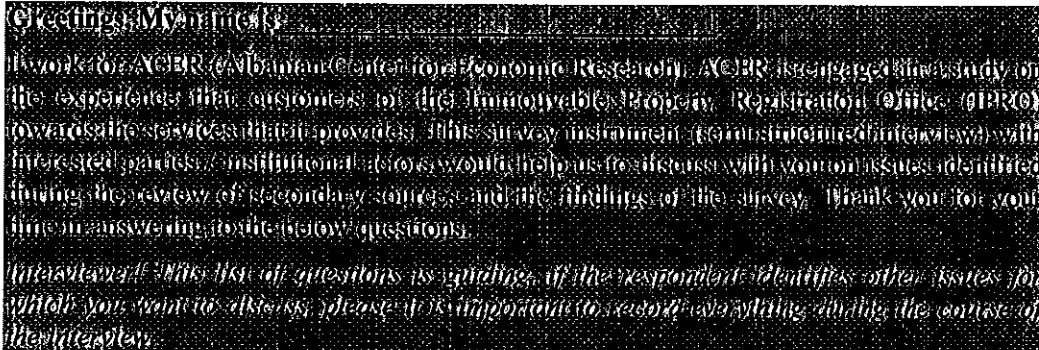
Thank you!

Name Surname of the Interviewer: _____

Signature: _____

Date of the Interview: ____/____/ 2010

ANNEX 2. Check –List of Semi-Structured Interviews



I. JUDGES (if applicable)

- a) Region: _____
- b) Name Surname: _____
- c) Institution/Agency: _____
- d) Position: _____
- e) Contacts: _____

1. What is the specific weight of property cases in the total activity of the court of your district?
2. What is the typology of ownership issues?
3. How long did it take to review the cases?
4. Are there attempts by parties to influence decision-making for corruption?
5. What percentage/ratio of treated cases were represented by the individual himself vs. those cases that are delegated through a lawyer?
6. In what proportion are the cases of enterprises / individuals / families being judged? What about the ratio of foreign entities with domestic ones?
7. What proportion is between the public cases against private entities?
8. Do you feel pressure (political) in decision-making in handling cases of property?
9. What is the ratio of the decisions (for properties) in the Court of First Instance from the Court of Appeal? Mentioned please, any case of greater duration and the case of rapid solution of any judicial decision on property issues and factors that have contributed respectively?
10. What are the main causes that make a process on the property being postponed?
11. How is your communication with local IPRO? (explain the official route, the level of representation, the level of professionalism in representing ownership issues)
12. What is your assessment of the functionality of your local IPRO, what would you want this office to do differently for a better functioning of the courts to property issues?
13. What complaints and / or suggestions you have for IPRO in order to facilitate the implementation of legal functions that you provide to citizens and businesses of your community?
14. Please, if you have any comment to add:

II. BAILIFF'S OFFICE

- f) Region: _____
- g) Name Surname: _____
- h) Institution/Agency: _____
- i) Position: _____

j) Contacts: _____

1. What is the role of the Bailiff's Office in the implementation of court decisions on issues of ownership?
 2. What are the difficulties in executing decisions quickly?
 3. What are the forms of pressure used against you for the execution of decisions in cases of property?
 4. What are the forms of institutional communication with local IPRO?
 5. What is your assessment of the functionality of IPRO, what would you want this office to do differently for a better functioning of the Office of execution on property issues?
 6. Do you see gaps in the legal and institutional framework concerning the implementation of judicial decisions by a final of execution for property cases, if so please give your recommendations relevant?
 7. What complaints and / or suggestions you have for IPRO in order to facilitate the fulfillment of public service that you provide to citizens and businesses of your community?
 8. Please, if you have any comment to add:
- _____
- _____

III. NOTARIES

k) Region: _____
l) Name Surname: _____
m) Institution/Agency: _____
n) Position: _____
o) Contacts: _____

1. Are there any types of services / transactions that are not foreseen in the law?
2. In what ways and find customers in case of ownership issues?
3. Has evolved as the number of clients that you come along and you come through lawyers?
4. In what proportion are the cases of enterprises / individuals / families? If the ratio of foreign entities with domestic ones?
5. We are what proportion of the state cases against private entities and vice versa and have evolved over the last 5 years?
6. Structure has evolved typology of services that you provide for ownership: list?
7. How have evolved prices (rates that the state sets) of transactions during the last five years?
8. How do you assess the impact of these changes in tariffs in relation to the client?
9. How have clients who make unofficial payments in your services?
10. What are your relations with local IPRO? Are there people who agree to represent and whether it accepts the office that you can represent your clients?
11. What is the reaction of IPRO in those cases where you have represented your customers?
12. What do you think should change in fees? Be further differentiated and how?
13. Are you ready to take over representation of your clients? What would be the normal fees that could have been the criteria:
1-fee per transaction regardless of value;
2-charge against the value of the transaction;
3-charge versus time / settlement period;
14. How do you see the number of licenses of notaries? Does the increasing number affected / training them on issues of ownership?
15. Do you have communication with the courts?
16. What percentage/ratio of clients return to you for a transaction? Do you have guaranteed clients?
17. Do you need training needs for legislation on issues of ownership? If yes, specify?
18. What complaints and / or suggestions you have for IPRO in order to facilitate the implementation of e public services you provide to citizens and businesses of your community?

19. Please, if you have any comment to add:

IV. LOCAL GOVERNANCE, URBAN PLANNING

- p) Region: _____
- q) Name Surname: _____
- r) Institution/Agency: _____
- s) Position: _____
- t) Contacts: _____

1. Which is the role of local government on issues of ownership? How is the process of issuing certificates of ownership proceeding in the region / your municipality?
2. How is the registration of ownership of agricultural land and residential land in your regions being developed?
3. What are the difficulties that people / farmers faced in the preparation of documents for the ownership of land / construction sites?
4. What are your relations with IPRO, the courts and the legalization Agency (ALUIZNI), and other institutions? Please mention 2-3 cases of successful cooperation and unsuccessful one?
5. Does the municipality have an approved plan of territory regulation? If yes, when and for how many years it is considered this plan? What are the main types of approvals that perform this committee, if you can give a rough structure.
6. How many times a year meets the Regulatory Territory Committee does meet in your municipality?
7. What complaints and / or suggestions you have for IPRO in order to facilitate the implementation of the legal functions / delivery of public services in the municipality / your municipality to citizens and businesses of your community?
8. Please, if you have any comment to add:

V. PROFESSIONAL GROUPS, PRIVATE BUSINESSES (BUSINESS ASSOCIATIONS/CHAMBERS OF COMMERCE)

- u) Region: _____
- v) Name Surname: _____
- w) Institution/Agency: _____
- x) Position: _____
- y) Contacts: _____

1. Have you had cases of communication with the interests of the group IPRO / professional community that you represent?
2. Can you give some good experiences and unsuccessful experiences with IPRO during your cooperation?
3. What are major concern groups / communities that you represent in relation to IPRO?
4. What complaints and / or suggestions you have for IPRO in order to facilitate the implementation of the legal functions / delivery of public services to the groups / communities that you represent?
5. Please, if you have any comment to add:

VI. IMMOVABLE PROPERTIES REAL ESTATES, BANKS, ETC.

z) Region: _____
aa) Name Surname: _____
bb) Institution/Agency: _____
cc) Position: _____
dd) Contacts: _____

1. What does the activity of your institution / agency consist of?
2. What services / facilities do you provide to your customers to facilitate the transaction issues / services related to real estate properties?
3. How has the quality and quantity of these services in the past 5 years changed? Are they additional / improved, reduced / worsen, or have not changed?
4. From your experience with the clients, what kind of property are the citizens managing the most? How do they manage their real estate holdings? Do you often get information? Do they frequently apply for certificates / registration / applications?
5. From your experience with the clients, what kind of service / transaction do they carry out the most?
6. How do you estimate the relations with the local IPRO? How has the access to documents / information's at your local IPRO changed: is it improved, worsened, or no change?
7. Do you have information displayed (in the form of brochures, etc.) for your customers about the procedures and documents required to perform services / transactions at IPRO's your local?
8. Do you represent your clients in relations with IPRO for services / transactions?
9. According to your assessment, how has your customer's interest for the registration of real estate (based on the volume of services performed by you) changed?
10. According to your assessment, what is the current level of registration of property titles and other real rights for real estate? Do you think that the proof of ownership of real estate in your area has improved, deteriorated or no changes?
11. If worse, what are the reasons according to you that have deteriorated this service?
12. If it is improved, in what directions do you see these improvements: costs, time, service quality, paperwork, legislation, public awareness?
13. If it has not changed, what are the opportunities for further improvement of IPRO's services?
14. Do you think that the persons concerned (your customers or you) have sufficient knowledge of legal documents, the above-mentioned registration procedures, timelines, costs?
15. Please identify difficulties you encounter during your work in providing services in matters of property: (for example in cost, in terms, in the quality of service, in the access to information, in the access to documents, etc.)
16. How do you estimate the costs that interested persons pay for real estate issues like services / transactions: are they high / low / normal? How do costs affect the process of transaction fees?
17. Have you posted pricelist for your services? Is this list every day updated?
18. How would you rate the time you need to provide documentation normally? Do you think it has improved, deteriorated or not changed? How do deadlines affect the processes of transactions?
19. How would you rate the level of professionalism of the staff of your local IPRO's service provision in general? Do you think it has improved, deteriorated or not changed? What is your assessment of how IPRO is preparing, maintaining and managing the documents certifying the right of ownership and other real rights over real estate? Do you think it has improved, deteriorated or did not change the level of access to information in your local IPRO (for example: real estate records, maps indicative of registration, other documentation, etc.)
20. How have you been able to provide information / documents to your customers: in formal or informal way?
21. What would be your requirements be for a better access to the information you need in the local IPRO? Rate the degree of accuracy, quality and adaptability of information / documentation you received from IPRO for you or your customers? How would you rate the level of information

exchange with your local officials IPRO, urban planning experts, notaries (identify other local partners) with whom we share information about property issues in your district?

22. Have you ever been invited in local activities / seminars / round table organized by local administration on these issues? What was their effect?
23. Have you ever participated in similar meetings organized by non profit organizations, interest groups, associations, etc? What was their effect in taking into consideration the recommendations?
24. Have you reported complaints at IPRO's local service level? If so, how did they find the solution? What complaints and / or suggestions do you have for IPRO in order to facilitate the implementation of the legal functions / delivery of public services to the groups / communities that you represent?
25. Please, if you have any comment to add:

ANNEX 3. Comparative Matrix of Main Findings of CSS (2010 vs. 2005)

Year 2005		Year 2010	
A. Types of services		A. Types of services	
Certificate issuance of property (29%)	Property registration in the mortgage (11%)	Property Certificate Issuance (15%)	Transactions: (68%)
Initial registration of immovable property (10.6%)	Registration/Deletion of Property (10.5%)	Land/building sale 16.6%;	Heritage registration 12.4 %;
Services related to agricultural land (about 31%)	Villas/ houses (22.4%)	Court decision registration 10.9;	Agricultural land sale 8.8%;
Urban land (rural) (20%)	Apartments (20%)	Initial registration of immovable property (9%)	Registration/Deletion of Property (4.5%)
B. Time spent at IPRO		B. Time spent at IPRO	
Frequency of visits		Frequency of visits	
More than 1 time (82%)	2-4 times (38%)	1 time 74.1%	More than 1 time 25.9% (from these)
a) Total	5-10 times (25%)	a) within a week to total 5%	2 - 3 times (84.6%)
Over 10 times (17)	Over 10 times (17)	4 - 5 times (15.4%)	
b) within week	b) within week	b) within a month to total 70%	
2 - 3 times a month;	2 - 3 times a month;	2 - 3 times (63%)	
5-10 times in 2 months;	5-10 times in 2 months;	4 - 6 times (34.3%)	
5-10 times in 3 months;	5-10 times in 3 months;	7 - 10 times (2.8%)	
5-10 times in 4-6 months.	5-10 times in 4-6 months.	c) within a year to total 25%	
5-10 times, 11-20 and 20-30 times in 6months - 1 year	5-10 times, 11-20 and 20-30 times in 6months - 1 year	2 - 3 times (63.1%)	

Unsatisfied and very unsatisfied (3/4)	Unsatisfied (20%) Very unsatisfied (5%)
	Satisfied 68% Very satisfied (7%)
	80% of respondents consider the services delivery the same for both men and women
The main reasons of dissatisfactions	The main reasons of dissatisfactions
The high cost of service	- many documents to prepare 72.5%
The high number of visits	- long time to get services 25.1%
The high level of corruption	- level of corruption 2.0%
Long lines	- number of visits at IPRO offices 0.4%
Numerous documentation	
Insufficient information	
The main causes of difficulties	The main causes of difficulties between "unsatisfied "people"(25% of the total)
Ability and responsibility of staff	- Staff and personnel capacity to accomplish tasks (21.9%)
	- Performance of applications process and requirements (70.5%)
	- Other (7.6%)
Quality is not improved in recent years or has improved slightly	Respondents agree and strongly agree that quality has improved in recent years (70%)
For only 6% has improved	Procedures have been facilitated for (70%) and have been not facilitated for (22%)
47% has improved vs. 43 % has not improved	The level of information provided to customers is higher for (84%)
	Sources of information are various and more accessible for (80%)
1/3 have found information from friends	4.5 % from friends/relatives and 3.1 % from personal experience
	65% from IPRO information office
	15 % from notaries.
A part by noteries	
Insignificant number from media	2.4% from media and brochures.

