

Formalisation, then what?

Exploring the impacts of legalisation on recipient households in Albania

P5 Report

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First mentor: Ir. Ellen Geurts

Second mentor: Dr. Darinka Czischke

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Student name: Rea Dervishaj
Student number: 4663357

Abstract

This thesis examines the impact of the formalisation process on recipient households in peri-urban areas of Albania, by employing a multi-dimensional framework, adapted from Frediani and Hansen (2015), which uses aspects of both the Capability Space and the Sustainable Livelihoods Framework. The main research question explores the impact of formalization on recipient households, while sub-questions delve into aspects such as tenure security, socio-economic characteristics, asset accumulation, and the influence of external factors on the benefits of formalization. It adopts a case-study approach, where different qualitative methods are used to study two cases in different cities in Albania, Kamëz and Durrës. A total of 36 recipient households were selected as participants, taking part in a qualitative door-to-door survey, where subsequently, five of which were part of semi-structured interviews. Alongside this, several experts and government officials were interviewed as well, to gain a better understanding of the issues and to assure the triangulation of the data.

The data analysis utilized Excel for the survey data and ATLAS.ti for interview transcripts, employing both deductive and inductive coding techniques. The findings reveal that the obtaining of ownership certificates had limited overall impact on the access to livelihood assets amongst recipient households. While there were some enhancements in financial capital for a few participants, the changes were not present in the rest of the sample population. Moreover, for those few participants that observed any changes following formalisation, the possession of other assets and skills prior to the process, played a significant role in their ability to capitalise on the legal status of their properties. This thesis highlights the importance of considering multiple dimensions of well-being, and accounting for the local socio-economic contexts, to fully understand the impact of formalisation on recipient households. Further, it emphasizes the need for further research into gentrification and formalisation, the need for longitudinal and comparative studies, as well as further academic research into policy measures that can address the broader socio-economic challenges concerning formalisation. Lastly, the findings can inform future initiatives aimed at promoting sustainable development and inclusive urbanisation in Albania and similar contexts.

Keywords: formalisation, Albania, peri-urban areas, recipient households, capability approach, sustainable livelihoods framework

Preface

This thesis is the culmination of my research into the impact of formalization on recipient households in Albania's peri-urban areas. It has been an exciting and challenging endeavour, allowing me to delve into the complexities of formalization processes, examine households' lived experiences, and contribute to the field's knowledge.

This would not have been possible without the assistance and guidance of many people. First and foremost, I want to thank my supervisors, Ir. Ellen Geurts and Dr. Darinka Czischke, for their unwavering guidance, valuable insights, and constant encouragement throughout the entire research process. Their knowledge and dedication have helped to shape the course of this research. I would also like to extend my appreciation to the participants who generously shared their time, experiences, and perspectives. Their willingness to engage in open and candid discussions has been invaluable in shedding light on the intricacies of formalization and its impact on recipient households. It is their contributions that have formed the foundation of this research and provided a human dimension to the analysis. I am grateful to TU Delft for providing the academic environment and the access to scholarly materials that have been instrumental in deepening my understanding of the theoretical frameworks and research methodologies employed.

I am indebted to the experts and government officials who graciously agreed to be interviewed, offering their expertise and insights into the formalisation policies, the process, and issues related to informal settlements in Albania. Their valuable inputs have enriched the research and provided a broader perspective on the subject matter. A special thank-you goes to Ergin Kuka and Adriatik Kaja, who have accompanied me throughout the data collection, and provided me with insightful information on both areas of the research.

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It is my sincere hope that this thesis contributes to the existing body of knowledge on formalization and its impact on recipient households in peri-urban areas. May it serve as a catalyst for further research, policy development, and interventions that enhance the well-being and livelihoods of individuals and communities in similar contexts.

Rea Dervishaj

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Glossary and abbreviations

ALUIZNI: The Agency of Legalisation, Urbanisation, and Integration of Informal Zones and Buildings; the government agency in charge of the legalisation process in Albania until 2018, when it became part of AShK.

AShK: The State Cadastre Agency; the governmental agency in charge of the issues of legalization, restitution and registration of housing and all immovable properties throughout the territory of Albania.

KEMP (Komisioni i Ekspertimit Mjeko-Punëtor), also KMCAP: A commission in charge of providing financial benefits to those on a disability status or those facing any of the approved illnesses. The term 'being/having KEMP' is used in place of 'receiving social benefits' colloquially in Albania.

Legalisation: The process of formalisation, as it is referred to in Albania; the process of providing proper

Ownership certificate: A legal document that states that the individual in question owns the property; also known as a title deed.

Chapter 1 | Introduction

1.1. The context

According to UN Habitat (2013), around 25% of the world's population live in informal settlements, a percentage that is continuously growing with the rapid rise in the rate of urbanization. Informal settlements are defined as "...areas where housing is not in compliance with current planning and building regulations..." (UN Habitat, 2015). They are the product of different factors, depending on the local context, such as inadequate spatial planning, the result of (domestic) migration, lack of provision of affordable housing from either the government or the market, unclear or complex legislation, natural disasters and climate change, etc (Potsiou, 2014; Tsenkova, 2010). Mostly associated with countries of the Global South, according to UNECE (2015), a considerable percentage of those living in informal housing or settlements are located in Europe, particularly, in the south-eastern region. While not necessarily a new issue, during the past three decades, informal settlements in the region have become much more urgent, given the drastic changes that have followed the disbanding of communist regimes in the early 1990s (Tsenkova, 2010; UNECE, 2015). Drastic changes in the economy and the need for urbanization and modernization have led to the growth of informal settlements in the majority of the region (Bertaud, 2006; Potsiou, 2014; Tsenkova, 2010). Research throughout the years has documented the negative aspects of these settlements such as lack of access to facilities and services, lack of secure ownership, improper implementation in urban planning, and further, inadequate building and living conditions (Payne & Majale, 2004; UN Habitat, 2015). While informality is usually linked to the development of urban slums, this is not always the case, especially in the context of Southeast Europe. According to Potsiou (2014), informal settlements in the region are particularly diverse, ranging from single family houses, to multiple storey dwellings, and even commercial buildings. Further, the locations in which they are found can vary from rural areas, agricultural land, peri-urban areas, as well as urban centres.

One of the countries in the region, that has faced significant problems with informality in the built environment has been Albania (Bertaud, 2006; Pojani, 2012; Potsiou, 2014). Since the 1990s, which signifies the end of the communist regime, the country has experienced unsurpassed growth and rapid urbanisation, alongside periods of political turmoil and instability. Combined with a lack of proper administration structures, and uncertainties in property rights, this has led to the development of informal settlements and buildings (Tsenkova, 2010). In the majority of urban areas in the country, it is estimated that about a third of the population live in informal settlements or buildings, while around 40% of the built-up area is made up of informal settlements (Pojani & Baar, 2020). Informality in Albania impacts a range of groups, from different socio-economic backgrounds. Similarly, to other cities in Southeast Europe, both working-class and middle-class families are shown to live in informal settlements, and in some cases, large-scale (national and international) investors are shown to partake in informal building activities (Pojani, 2012; Triantis & Vatavali, 2016; Tsenkova, 2010). Authorities usually follow any of the three following strategies when it comes to informal settlements: formalization, demolition, and denial of the problem (Triantis & Vatavali, 2016). In his influential book, *The mystery of Capital*, de Soto (2000) advocates for formalization and recognition of informal settlements by granting of property rights, as a way

of improving the situation for the urban poor and letting capitalism work for them. Powerful institutions, such as the World Bank have done the same (Gonzalez, 2009), thus encouraging the rise in policies that aim to increase formalization in the built environment. In Albania, given the substantial number of informal settlements, their spread throughout the country (rural and urban areas), and their wide acceptance by society (Pojani & Baar, 2020), in 2006 the government set up ALUIZNI. This institution's main purpose was the legalization (formalization) of informal buildings and settlements, and subsequently, their integration into the wider urban 'structure'. Eventually, the institution became part of the National Cadastre Agency (AShK).

In the past 16 years, it has made strides in the process, legalizing at around 50% of the accounted informal buildings/settlements in the country (J. Velaj, personal communication, 2022). In her study of formalization across Southeast Europe as well, Potsiou (2014) concluded that in comparison to its neighbours, Albania had made the most progress regarding formalization. This was attributed to the legal simplicity of the process, low fees, little to no qualification criteria, as opposed to the complex structure and legislation adopted in countries such as Montenegro or Greece. The general process of formalization has not come without challenges, such as legal challenges regarding status of the properties, dependence on the initiative of the citizens themselves, issues with administrative boundaries, and incomplete registration of properties (Andoni, 2015; UNECE, 2015). Further, despite the emphasis on legalization and formalization in the built environment these past 16 years, informal constructions have still continued in Albania, especially in Tirana, its capital (UNECE, 2015). Although these challenges can slow down formalization and impede it, UNECE (2015) mentions in their report that the issues have been recognized by the responsible institution and the government, hence there is a possibility that they either have been addressed already, or will be addressed in the future. Most of the literature and available research on the formalization process has focused on the progress made, and what challenges lie ahead, briefly mentioning other issues, such as social challenges and impacts of the process (UNECE, 2015; Tsenkova, 2012). UNECE mentions briefly in their compiled research that a lack of "social or affordable housing can exacerbate informal developments" (2015), whereas Tsenkova (2010) mentions that informal developments have underlying causes, such as urban poverty.

1.2. Problem statement

In the last two decades, scholars have debated the extent to which the granting of legal property rights can help the urban poor, with criticism of de Soto growing amongst them (Cousins et al., 2005; Gonzalez, 2009; Payne et al., 2009). Gonzalez (2009) criticizes de Soto's estimations on the benefits that the granting of formal titles can have, as well as the imposition of legal and market-oriented reforms on countries of the Global South, as opposed to other local innovations that can help reduce poverty. Instead, she advocates for the understanding of the advantages and disadvantages of informality/formality on a case-to-case basis, rather than adopting a one-size-fits-all approach. A study of informal settlements in Dar-es-Salam (Parsa et al., 2011) concluded that while property rights did provide a sense of security and trust in the state, they did little in improving the financial situation of those impacted. While access to

financial products, such as loans, is one of the benefits mentioned by De Soto, Parsa et al. (2010) found that granting of property rights did not necessarily lead to this. It did however lead to an increase in formal property transaction, provided a sense of legal protection and tenure security, which was observed in other cases regarding informality, alongside an increase in trust in public institutions (Mackenzie, 2012). Payne et al. (2009) as well, state that while land titling as a form of formalization provides tenure security, it didn't increase the reluctance of seeking out a loan or increase investment opportunities for households. Formalization doesn't just have financial or legal implications for households, but also social ones. In her research concerning social cohesion and the formalization process, Vanelli (n.d.) observed that the provision of title deeds did not have any positive contributions towards social cohesion on an urban scale.

Given the extent to which informality has penetrated the urban areas of Albania and the significant progress that ALUIZNI has made throughout the years, it is important to put into question the impact that the process of formalization has had thus far. Particularly, the focus should be on the urban poor, as the policy was "marketed" and aimed at them in its original form (Poiani, 2013). The impacts that will be addressed in this research are diverse, focusing on aspects such as asset building, tenure security, as well as the social standing and status of the households. Asset building is how individuals, households, or communities gather and manage resource to achieve / improve their economic well-being. Throughout the years that the policy of formalization has been in place, thousands of families have received their title deeds, and have thus become part of the formal real estate market. This can ensure proper transactions and transfers regarding the property. Further, as the houses are now considered legally theirs, they can be used as collateral in loan applications for housing upgrading or for starting up businesses. Through these actions, households can improve their financial situations, or at least, that is what is suggested. Whether this has actually happened in Albania will have to be tested. The research concerning formalization in Albania is still in need of development, and the local authorities have done little to understand what the process has brought to its recipients and their circumstances (J. Velaj, personal communication, 2022; D. Andoni, personal communication, 2022). The growing criticism towards formalization is another reason to look into the impacts. While the literature on this topic has grown considerably, it focuses on a different context than the Albanian one, that of the Global South. Between the two contexts, there are vast differences, which include cultural, social, political, and economic ones (D. Andoni, personal communication, 2022; Tsenkova, 2010).

1.3. Research aims

This research encompasses three main aims. *Firstly*, it means to explore and elucidate the impacts of the process of formalization, with a specific focus on recipient households. The existing literature in Albania has focused primarily on the process of legalisation and its progress, even in cases of impact studies. Past research has covered a wide array of topics, however, there is a gap in understanding the actual impacts of legalisation on the households involved. By investigating the experiences and outcomes of low-to-middle income households who have undergone the process, this research seeks to contribute to a deeper understanding of

the multifaceted impacts of formalization. *Secondly*, the research aims to provide a comprehensive and holistic approach to the study of informal settlements and formalisation processes in Albania. While financial aspects such as asset building and improved financial standing have been extensively examined in the literature, this research seeks to expand the scope by incorporating other dimensions of development. Drawing from theories such as the *Capability approach*, the *Capability space*, and the *Sustainable Livelihoods framework (SLF)*, the research aims to analyse the social, environmental, and human development outcomes associated with formalisation. By adopting a multidimensional perspective, it can contribute to a more nuanced understanding of such a process. *Furthermore*, building upon the aforementioned aims, the research seeks to elaborate on the potential research implications and recommendations, which can contribute towards the knowledge on formalisation processes. By examining the experiences and outcomes of recipient households, as well as incorporating theoretical frameworks, the research also aims to generate insights that can inform policy-making and enhance the sustainability and inclusivity of formalisation initiatives in Albania, and other countries.

In summary, the aims of this research are threefold: (1) to investigate the impacts of legalisation on recipient households, (2) to provide a comprehensive understanding of informality and formalization by incorporating multidimensional perspectives, and (3) to generate research and policy recommendations concerning formalisation processes. By addressing these aims, this research can contribute to the existing knowledge on formalisation, bridge existing gaps in the literature, and provide valuable insights for researchers, practitioners, and policymakers in the field.

1.4. Research questions

To fulfil the aims of this research, the following research question (RQ) has been established, which represents the principal aim: stating the impacts of the formalization process. Further, sub-questions have been drawn up, which can help in the fragmentation of the research and thus provide a well-rounded answer to the main question.

RQ: What have been the impacts of formalization on low-income households in peri-urban Tirana?

SQ1: How have the households experienced tenure security before and after obtaining legal ownership?

SQ2: How has legal ownership affected the household's financial situation?

SQ3: What are the households' desired outcomes following formalization?

SQ4: What has been the effect of legal ownership on the physical property itself?

SQ5: To what extent has legal ownership helped the households achieve these desired outcomes?

SQ6: To what extent have the social relations of the household changed after obtaining legal ownership?

Chapter 2 | Literature review and theoretical framework

The following chapter focuses on the relevant literatures, concepts, and theories, which will form the basis of the model presented at the end of the chapter. The first part looks at the phenomenon of informality in Albania and throughout the world, introducing its development, as well as the issues surrounding it. Formalization is the focus of the second part of this chapter, where a brief introduction of the policy is given. Theories on formalization are provided, alongside expected outcomes, and critique from scholars. Lastly, two theoretical frameworks are presented, which will help in establishing the framework used for this research.

2.1. Understanding informality

2.1.1. Informal settlements in Albania

In the introduction, a definition is given on what consists of informal settlements: "...areas where housing is not in compliance with current planning and building regulations..." (UN Habitat, 2015). These settlements can range from shacks made of materials such as metal sheets or plywood, to full-fledged buildings that bear almost no difference to formal developments. In Albania, the latter form the majority of informal "objects", as they are referred to by ALUIZNI. It was mentioned in the introduction that the development of informal settlements started in Albania with the fall of communism, which led to mass migration towards urban areas. Alongside this, there was a lack of proper administration from the government, lack of provision of affordable housing by both public and private actors, hence residents resorted to taking matters into their own hand, by self-building. Another factor that contributed to the rise in informal settlement is the dismantling of cooperatives, freedom of movement, and the introduction of private property (Berisha & Pinnavaia, 2018).

The majority of the developments have taken place in peri-urban areas and villages near important cities, where farmland, once belonging to the state and its cooperatives, was used by incoming residents. However, a significant number of informal objects/constructions can be found throughout urban areas, even in the centres of cities such as Tirana or Durres (UNECE, 2015). The residents of informal settlements concerned mostly low-income households, who came to urban areas for better opportunities. Land was either acquired through informal transactions, with the rightful owners of the land, or through squatting state land, which mostly concerned agricultural land (Triantis & Vatawali, 2016). Most of the constructions were either self-built or done by amateurs, without building permits, hence they did not follow building codes. Despite this, the conditions have been shown to be much better than those of informal settlements in other countries, particularly when considering the Global South (Potsiou, 2014; Tsenkova, 2010; Triantis & Vatawali, 2016). Informal settlements (or buildings) are present in the inner-city, as mentioned, but this mostly concerns groups possessing higher incomes or those already living in the city before 1990-1991. It is worthwhile mentioning that informality in the construction sector did not concern only housing, but also non-residential uses. Different groups have engaged in this practice, ranging from middle-class families trying to find alternative ways to make a living, given the change to a market-economy (examples of these are small shops and restaurants) to larger entrepreneurs and investors seeking profit from land

development (Triantis & Vatawali, 2016; UNECE, 2015). While this is an important part in the topic of informality and informal settlements, these will not be discussed in the thesis.

2.1.2. The dimensions of informality

Informal settlements are linked to different persistent issues such as political, societal, or economic ones, which can exacerbate them, hence they need to be taking into consideration. Berisha and Pinnavaia (2018) view the issue of informality and informal settlements as an interweaving of dimensions, beyond just territorial development. The authors mention social, cultural, economic, environmental, and institutional dimensions as parts of informal settlements, and mention that the understanding and studying of these settlements should be done through a multidimensional approach (Berisha & Pinnavaia, 2018). Another important aspect related to the development of informal settlements is politics. Guevara (2014) refers the “vicious cycle of informality”, in which she links the phenomenon to the practices of corruption, political clientelism, and political tolerance. Alongside this, you have the tolerance and ignorance of the issue, which encourages ‘clientelism’ and the further development of new settlements (Guevara, 2014). This was observed in Albania by Imami et al. (2022), where the paper introduces the term election-driven informality (EDI). The authors state that in periods leading to elections and during them, illegal or informal activities are generally ignored by law enforcement. Tax evasion and informal construction were two of the most prominent examples given. Urban development patterns in countries like Albania can then be explained (partly) through this phenomenon. Further, the authors found that legalizations were generally higher before elections, which was also observed by Guevara (2014). In the introduction it was mentioned that while ALUIZNI has made progress in formalization, informal construction still continues to take place. The findings of Imami et al. (2022) offer up an explanation as to why.

Other issues linked to informal settlements are informality in the economy, also known as the grey economy. Wekesa et al. (2011) state that those living in informal settlements also participate in informal sectors, however, this is mostly not a matter of illegality but rather one of subsistence. According to data from 2021, the informal economy size of Albania is estimated to be 31.7% of its GDP at PPP levels, which is roughly 17 billion dollars. A significant portion of this is linked to criminal activities (mainly drug trafficking), however, domestic labour or subsistence farming are other important contributors, which are mostly linked to the vulnerable and low-income groups of the population (Pinto et al., 2022). Berisha and Pinnavaia (2018) note down that a need for accessible and affordable housing is one of the most important economic aspects of urban informality, however, it is not the only one. The presence of informal jobs and lack of tax payments (and collections) are also part of it. Further, remittances from immigrants form a part of the informal sector in Albania and are one of the most important contributors to the economy (Pojani, 2012). Income from informal domestic labour, subsistence farming, and remittances are some of the main sources behind the financing of informal settlements, particularly those housing the urban poor. This was observed by Pojani (2012) in her research concerning the development of Bathore, one of the largest informal settlements in Albania. Throughout the years, however, remittance values as a percentage of the GDP have dropped. In 1993, they were estimated at a record 28%, and in 2021, they reached

their lowest level at 9.41% (The World Bank, n.d.). The financial crisis of 2008 in Europe can be seen as a big contributor to this, as some of the countries it hit the hardest, Italy and Greece, happen to be countries with the largest numbers of Albanian diaspora (Keshilli I Ministrave, 2018).

2.1.3. Security of tenure

In the debates surrounding informality, tenure security is a significant part of it. This refers to the guarantee of legal protection against forced evictions, harassment, or any other threats. In Albania, this was not necessarily an issue before legalization policies were introduced, despite it being one of the biggest motivations behind the program (D. Andoni, personal communication, 2022). Previous research, which has involved interviews with residents of informal settlements, has shown that there is little fear of eviction from residents in most cases and that they enjoy de facto tenure security, despite not having de jure property rights (Vanelli, 2019). This has also been confirmed in other countries such as Egypt, Mexico, or Peru (Payne et al., 2009). Moreover, informal settlements are legitimized by the media in Albania, and the sentiments from the wider population range from neutral to positive when it comes to the discourse that revolved around them (Pojani & Baar, 2020). Residents usually only show fear of eviction when it comes to the carrying out of public works, such as public infrastructure, in their area and their plot. This has happened in some areas of Tirana in the recent years (in areas near massive road junctions); however, the residents are given compensation for the eviction and the demolition of their property (Vanelli, 2019).

2.1.4. Legitimization

The legitimacy of informality and informal settlements is a concept that has been debated by scholars, but also politicians, policymakers, and economists. Ho (2014) mentions in his book *Unmaking China's Development*, that informality and fluidity in regards to housing and property, is seen by neo-liberal and neo-classic scholars and economists as a failure of the market, representing an inefficiency. Miceli et al (2000: 370) states that “the more clearly defined they are, the greater the market efficiency” as regarding to formal property rights. However, in his research in China, Ho (2014) found that throughout the country there were various forms of informality and informal settlements. In rural areas of China, while people lacked formal titles, there was no sense of tenure insecurity and the borders of each property were well established in the community. The author introduces the concept of credibility as it relates to an institution. According to Ho (2014), what determines credibility and performance of institutions “is not their *form*...but their spatially and temporally defined *function*”. Informal settlements employ a certain function in society, which in the case of Albania, has mainly been the provision of affordable housing. This function is recognized not just by the residents themselves, but also by society and the media (Pojani & Baar, 2020). Its formality or lack thereof, may not necessarily determine its performance. Bouwmeester and Hartmann (2021) have introduced a similar notion to Ho, by applying the concept of legitimacy to informal settlements. In a study of informal and formal real estate markets in Nairobi, the authors

observed that informal settlements and real estate markets, were governed by a set of rules, developed and kept alive by the community. Moreover, these settlements offered the urban poor a claim to the city, and a solution to the shortages of the formal markets. This granted them, according to the authors, output legitimacy. Output legitimacy is derived from results, which in the case of Nairobi, is the function that these settlements fulfil in society. The same can be said about the case of Albania. On the other hand, we have formal settlements and markets which have input legitimacy, imposed by a government institution or agency (e.g. de jure property rights).

2.2. Formalization and its critics

2.2.1. Formalization in Albania

In order to deal with the growing number of informal settlements, the Albanian government adopted Law 9482 “The Law for the Legalization, Urbanization, and Integration of Informal Constructions” in 2006. This law allowed residents of informal buildings to be recognized as the legal owners of these buildings, by providing them with a title deed. ALUIZNI was the government agency in charge of the implementation of this law. The procedure of legalization (formalization) in Albania is deemed as a simple and rather inexpensive one, revolving around self-declaration (Potsiou, 2013). Applicants are divided into three categories:

- Those occupying an informal building on a parcel owned by a private citizen, who is not the applicant in question
- Those occupying an informal building on a parcel owned by the State
- Those occupying an informal building on a parcel they own

The procedure followed in each case differs, with the simplest being that for residents who have built on land they legally own. If the residents do not own the parcel where their building is on, they also have to purchase this, on top of the costs of the procedure. However, these costs are set by the government and are considered affordable (UNECE, 2015; Potsiou, 2014; Vanelli, 2019). Residents are expected to pay 200.000 ALL (1718 EUR) for parcels up to 100 m²; 300.000 ALL (2577 EUR) for parcels up to 200 m²; and 400.000 ALL (3436 EUR) for parcels up to 300 m². If the parcels exceed 300m², then the residents have to pay market price for the remaining square meters (UNECE, 2015). While there are some criteria that need to be fulfilled in order for a title deed to be awarded (e.g., the distance from a road axis to the building needs to be at least 20 m or the building needs to be within the borders provided by ALUIZNI), the process is generally seen as open to everyone. The revenue generated from legalization claims is used by the government for two main purposes: compensation towards original owners of the land (80% of the revenue dedicated to this) and investments in informal settlements, such as proper electricity and water connections (20% of the revenue dedicated to this). Despite this, the original owners are seen as

As mentioned in the introduction, the formalization policy of Albania was based on the theories of Hernando de Soto regarding so-called hidden capital. The economist’s main idea

lies on the recognition of the extra-legal economy, a part of which are informal settlements. According to de Soto (2000), the work and contribution of poor and vulnerable citizens who engage in extra-legal activities needs to be recognized by governments for several reasons. Some of this are related to the citizens themselves, such as legal status and protection, opportunities for growth (through loans or legal transactions regarding the property), while others are related to governments or markets. Through the acknowledgement of informal settlements, the government can generate revenue from process fees and taxes. De Soto also mentions that by acknowledging these extra-legal parts of the economy, markets can function better as all economic information is made public (Soto, 2000) The idea put forth by him is that as markets function better, the poor can profit off of this and allow capitalism to work for them. His ideas have been praised by various institutions such as the World Bank, United Nations, as well as economists and politicians, with the most prominent being Alberto Fujimori and George H. W. Bush. Since the 1990s, de Soto and the ILD (Institute for Liberty and Democracy) have been advocating for land titling programmes in developing countries, including Albania.

When the law for legalization was first introduced, there were two stances held by the political parties at the time (Pojani, 2013). The governing party, the Democratic Party which can be considered centre-right, supported de Soto's ideas. On the other hand, the opposition, the Socialist Party which is considered centre-left to left wing, supported settlement upgrading as a way of dealing with informality. The approach proposed by them focused on the improvement of living conditions in informal settlements/buildings and providing proper access to urban infrastructure (Pojani, 2013). Only when the conditions could be considered fitting to the standards, could they begin to focus on property rights. However, after the law was introduced, settlement upgrading was not pursued anymore in regards to informality, even when the Socialist Party won the elections in 2013. Instead, legalization became one of the biggest priorities of the government, with the process intensifying throughout the years. Settlement upgrading programmes take place in Albania, but these are aimed at low-income households all over the country, no matter the status of the property (formal or informal). A significant portion of the programmes target the Roma community, but also other vulnerable communities, both in rural and urban parts of the country. The ministry of Finances is the one responsible for the funding; however, the municipalities have to apply for the grants. D. Andoni (personal communication, 2022) stated that there are various issues with these programs, such as limited funding, lack of citizen participation and cooperation, frequent change of staff, and as a result, unqualified staff. Further, she mentioned that there is no link or coordination between ALUIZNI and these programmes.

2.2.2. Expected outcomes of formalization

Throughout the years, research has reported the expected outcomes of formalization, as well as observed outcomes of its implementation. One of the main ideas behind De Soto's advocacy for formalization of informal settlements is better access to credit and other financial products, as well as capital/asset accumulation. Williamson (2011) divides the ideas of Soto into two hypothesis, which she later on tests on the basis of conceptual studies and empirical data. Firstly, De Soto claims that secure property rights increase and improve access to credit and

asset accumulation, as individuals and households can use their property as a collateral. He also sees secure property rights as an incentive for people to invest and engage in entrepreneurial activities. Secondly, De Soto claims that in order to grant people secure property rights, governments must grant them title deeds. According to him, this is the solution needed to extract the positive benefits of secure property rights (Soto, 2000; Williamson, 2011). Williamson (2011) states that the first part of Soto's hypothesis can be backed by studies, both conceptual and empirical, having found so in her research.

As it was mentioned in section 2.1.3., a significant aspect of informality is security of tenure, which can be *de jure* (as it is perceived by residents and society) or *de facto* (granted by governmental institutions). Through titling programs, such as legalization in Albania, the government can ensure that residents of informal settlements can have both. Payne et al. (2009) states that this is particularly helpful in areas where evictions are a threat to the local residents. In this case, formalization directly affects tenure security, however, it should be mentioned that in Albania, this concerns isolated incidents. An increase in security following formalization was also observed by Parsa et al (2011) in Dar es Salaam. Alongside this, the residents of this case seemed to have a greater trust in government institutions. In Albania, the trust residents have in ALUIZNI has not been tested directly, but there are yearly polls that look into citizen satisfaction with government services. In the latest poll from the Institute for Democracy and Mediation (Semini & Korçari, 2022), ownership services (ALUIZNI or AShK), as they are referred to in Albania, with only 30% of Albanians expressing overall satisfaction and trust in this institution. The same survey found that Albanians trusted religious, academic, and societal institution, rather than governmental ones, with almost 70% of the population seeing them as trustworthy.

2.2.3. Criticism

While there are benefits to formalization policies documented by the literature, there is also growing criticism on the matter. Research on this has focused on various aspects such as the connection between access to credit, asset accumulation, and formalization. Williamson (2011) states that "government land titling, in theory, can lead to positive benefits" but, in practice, this is much more complicated. Parsa et al. (2011) found no strong connection between formalization of property rights and increased access to credit amongst the urban poor. In Dar es Salam, there was little evidence of increased access to credit, however, the authors observed an increase in formal transactions, seeing as the properties were part of formal markets. Payne et al (2009), Wekesa et al (2011) and Guevara (2014) also found little connection between legal ownership and increased access to credit or finance, with the latter stating that title deeds did not have an effect on approval rates of banks. Further, in Lima, recipients did not see housing as a way to make a profit, but rather as of symbolic value (Guevara, 2014). In Bathore, Albania Pojani (2013) found that despite a significant portion of the residents having received title deeds, their financial conditions hadn't necessarily changed.

Informality can be driven by clientelism, corruption, and other political factors. The same can be said about formalisation. As a way of appealing to the public, formalisation

policies are prone to political manipulation, as well as clientelism (Triantis & Vatavali, 2016). Governments up for re-election may be more inclined to issue title deeds to increase support amongst certain groups (Guevara, 2014). There is an emphasis on formalisation at all costs, in order to gain popularity and votes, which then allows for both the positive and negative aspects to be embedded in the process. D. Andoni (personal communication, 2022) casts doubts as to what extent the urban poor have actually benefitted from formalization, as ALUIZNI and AShK do not collect data regarding income or financial status of recipients. She suspects that the majority of the recipients are not actually the urban poor, but rather more privileged groups, which can include anything from middle-income households to large investors. Vanelli (2019) noticed that those not affected by legalisation consist mainly of the urban poor and other vulnerable groups, whereas recipients consisted of middle-income households. This can fuel the already present spatial inequality in the city as well as polarization in Albanian society, bringing into question the success of the policy.

Informal settlements are areas usually associated with exclusion, particularly social exclusion. Due to their informal nature, these settlements suffer from lack of access to schools, proper healthcare, traffic management, etc (Keçi, 2014; Berisha & Pinnavaia, 2018). This contributes to the social exclusion of the residents, but also to the growing inequality in Albania. Another issue is lack of access to basic public infrastructure such as clean water, electricity, drainage and sewage systems, roads, etc (Keçi, 2014; Berisha & Pinnavaia, 2018). Particularly in peri-urban areas these form a challenge. The process of formalization in Albania was also intended at the integration of these informal settlements in the urban structure. There is little evidence on whether formalisation has had an impact on the improvement of the conditions for the residents and further, if it has helped them achieve a better standing within society. Formalisation programmes are described as functional, and even cheap by some economists, as they focus only on the obtainment of legal ownership. However, focusing heavily on just one aspect, legal ownership, can leave other issues out of the scope of government policies (Guevara, 2014). Guevara (2014) observed in Lima that while title deeds could protect people from evictions, they did not ensure that conditions in the settlements improved.

Scholars also mention the importance of accounting for the local context in compiling formalization policies and programmes. Vanelli (2019) states that de Soto's theory can be seen as rather simplistic, ignoring the diverse realities of developing countries. De Soto assumes that housing will be used as a way to generate income, such as in the case of a collateral for a loan. According to Andoni (2022), this may not always be the case, as in Albanian society, households do not see housing as a form of collateral. Particularly, the urban poor, many of whom are originally from rural areas of the country (Požani, 2013; Tsenkova, 2011) would rather rely on remittances or other ways of self-financing than get a loan. Further, Andoni (personal communication, 2022) stated that housing in Albania is also seen as a collective property, something that can be passed down to generations, therefore, residents may be less inclined to offer it up as collateral. These cultural differences have to be embedded in formalisation policies to ensure their success. Williamson (2011) mentions that bottom-up approaches that account for local institutions may offer a better solution to government titling programmes. It is assumed by ALUIZNI and AShK (D. Andoni, personal communication, 2022; J. Velaj, personal communication, 2022) that those that receive title deeds are able to negotiate with property developers and investors in the future, or sell their property at market

prices, in order to generate income. This could be true for those living close to desirable areas in cities (near centres), as well as those who reside near main roads. Andoni (2022) mentions that this is not the majority of informal settlements, and again, people may not wish to sell their property, given the significance it has to their family.

Economic development is mentioned as a reason to advocate for government titling programmes, as it can help in generating tax revenues and ensure that markets operate more efficiently. Ho (2017) states that the sector of urban real estate in China exhibited various degrees of informality, such as informal agreements or a lack of permits. Throughout different cities, this was a widespread phenomenon, but according to the author, it did not impede real estate transactions or urban development. While in Western countries, the concept of property registration and the cadastre are seen as almost a necessity, China did not have a proper institution for this until 2015. Yet, the author (Ho, 2017) demonstrates that the housing and the real estate market have shown growth throughout the years. He further adds that despite lacking a cadastral government agency, China has shown economic growth time and time again. Other scholars have also noted that economic development has little connection to formal property rights (Gonzalez, 2009; Ward et al., 2011). The extent to which the process of legalisation has impacted the Albanian economy is not well-established, particularly beyond the collection of property taxes from municipalities. It must be mentioned that the process itself does not generate significant income for the government, as it is aimed at providing the service of titling at the lowest cost possible (Potsiou, 2014; J. Velaj, personal communication, 2022; A. Lame, personal communication, 2023). While the economic implications of formalisation are an important aspect in the discourse surrounding such processes, it will not be dealt with in this thesis.

2.3. Theoretical frameworks

This study aims to provide a more focused approach to assessing the array of impacts that the process has had on low-income households. In order to do this, a careful consideration of certain theoretical frameworks has to be carried out, to determine an approach that can capture the complexity and dimensions of the issue. Two important frameworks in the field of development are considered in this section, the capability approach and the sustainable livelihoods framework (SLF). Both of them have been used to assess various aspects of urban developments, which includes informal settlements, formalisation, as well as settlement upgrading. They take into consideration the diverse factors that can have an impact on the life people choose to pursue, as well as what this life may entail. In the capability approach the latter is referred to as functionings, whereas in the sustainable livelihoods framework it is referred to as livelihood outcomes. This allows for a less standardized approach and offer the opportunity for individuals or households to provide their own input.

2.3.1. The capability approach

When evaluating policies and their effects on recipients, which in this case would be legalisation, most of the focus lies on the economic impacts. This means focusing on the implications the policy can have it can have on the country's development or its GDP, as well

as on households themselves, particularly when assessing their financial situation. However, while it is necessary to understand this, focusing on solely the financial aspects does not provide a complete picture of the situation. In the debate on human welfare, Amartya Sen developed the capability approach as a counter approach to welfare economics. The approach focuses on the multi-dimensional aspects of welfare, as well as the importance of freedom and choice. Capabilities are the central concept in Sen’s approach (1999), and they are defined as “a set of valued functionings an individual can choose from”. The term functioning is “an achievement of a person” (Sen, 2005, pg.5), and consist of “beings and doings”. Examples of these are: being healthy, having a good job, having access to healthcare, but also emotions can be considered a part of functionings, such as being happy, or being content, etc. The approach of Sen represents an individual’s freedoms to lead the type of life that they value. Other scholars have built on Sen’s concepts and have adapted his work to further the discourse on development. For example, Nussbaum (2000) compiled a list of ten capabilities that represented the basic principles of the approach, however, this will not be used in this study, as capabilities can depend on the local context and should therefore be evaluated on a case-to-case basis (Frediani, 2010). In his adaptation of Sen’s ideas into a development framework, Frediani (2010) introduces a “chain” of concepts, which include resources, capabilities, and functionings. In this adapted framework, the author uses the term *capability space*, which shifts the focus from capabilities to a more complex set of choices, opportunities, and abilities that allow people to turn resources into functionings. Fig. 1 depicts *the capability space* as proposed by Frediani (2010). Resources can be anything, such as housing or transport, which are examples of tangible resources, as well as policies, an example of intangible resources. In relation to resources, Frediani (2010) mentions the concept of choice, as does Sen (1999). A classic example provided to explain this is the preferred mode of transport for individuals. Is it that they prefer bikes to other modes of transport, or are bikes the only feasible choice for them?

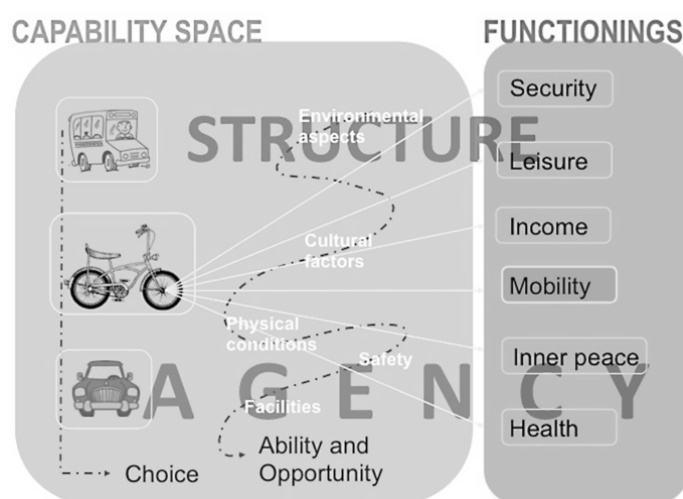


Figure 1. *The capability space* from Frediani (2010)

Opportunities depend on the abilities and characteristics of individuals or households. The cultural, social, economic, or educational background can determine one’s abilities, and subsequently, the real opportunities that are available to them. In turn, these can be influenced by conversion factors (individual, local, and structural), and thus be turned into “achieved functionings” (Frediani, 2010). The capability space uses the term functionings,

however, in another publication from Frediani (2015) where the capability approach was used to understand the impact of informal settlement upgrading, the author introduced the concept of aspirations, particularly housing aspirations. The research aimed to evaluate the freedoms households or individuals had in achieving these aspirations and how the settlement upgrading

programs had impacted this. From interviews with the participant households, the research was able to introduce five aspirations: *individualize and expand, maintain social networks, healthy environments, participate in decision-making, and afford living costs*. These aspirations can be applied to other studies and contexts, however, the key to the capability space is its case-by-case approach. In the case of households in Albania, these aspirations may need altering, or expanding. Moreover, the definition of each aspiration may mean something different to households in a different context.

2.3.2. Sustainable livelihoods framework (SLF)

Another approach that could be fitting to this research is the sustainable livelihoods framework (SLF), which offers clear and defined categories of capabilities, making it easier to apply in research. This framework focuses on the complexity of livelihoods, the dimensions that they consist of, as well as strategies and objectives that people pursue to lead a life that they value. It also looks into opportunities and constraints that can impact the aforementioned aspects. The idea of sustainable livelihoods was first introduced by Brundtland Commission (Krantz, 2001), and in 1992 the UN Conference on Environment and Development elaborated on the idea and further saw it as a goal to be achieved in the road to poverty eradication (Krantz, 2001). It has featured particularly in the assessment of (urban) poverty, where it provides a holistic and integrated approach, as opposed to an income-led one, where the focus lies on financial factors. Chamber and Conway (1992: 7-8) define livelihood as a set of “capabilities, assets, and activities required for a means of living”. To them, sustainability, as it relates to the concept of livelihoods, refers to the ability to recover from shocks, provide a livelihood for the next generations, and further, enhance capabilities and assets. In the framework the capabilities are referred to as capitals or assets (Mensah, 2011). As a tool, the SLF can be useful in analysing the impact that policies and regulations can have on livelihoods of the (urban) poor, as it brings together different actors and can be applied in different scales (Majale, 2002; Frediani, 2010).

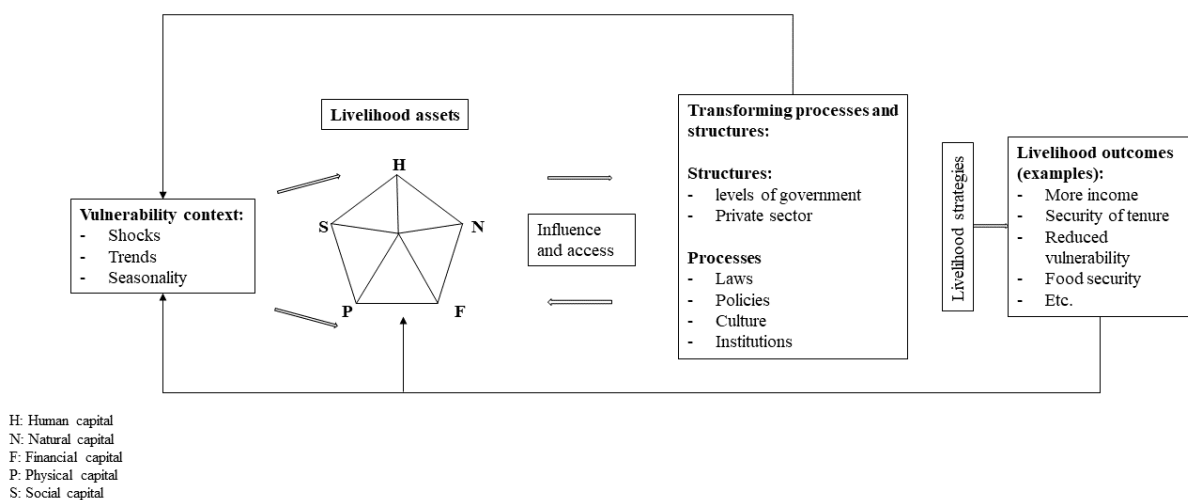


Figure 2. The sustainable livelihoods framework from DFID (1999).

Figure 2 shows the framework and its elements, which will be explained below. The core element in the framework is the livelihood pentagon of capitals/assets, which consist of the human, social, natural, physical, and financial capitals.

- *Human capital*: refers to a multitude of factors that allow people to pursue their chosen strategies and achieve their desired livelihood outcomes. These are connected to skills, knowledge, (amount and nature of) labour, good health, etc.
- *Social capital*: related to social resources, such as family, friendships, and social networks upon which people can rely on in their pursuit of their livelihood outcomes.
- *Natural capital*: or also known as the natural resources that are necessary for people's livelihoods. These can be used to derive resource flows and services. This capital is particularly important to those who derive their livelihoods from direct use of natural resources, with examples being farmers or fishers.
- *Physical capital*: includes infrastructure and goods that may be needed to support people's livelihoods, such as affordable (public) transport, safe shelter, clean and potable water, etc. Access to some of these can be deemed essential, with policies aims at providing/increasing access to (urban) infrastructure and services.
- *Financial capital*: is the most versatile of all assets, as it can be transformed into other assets, as well as allows people direct access to livelihood outcomes. However, it is the asset that is the least available to the poor.

The capitals mentioned can be transformed into achievements, which is made possible through transforming processes and structures, such as government actors/agencies, private actors in the market, laws, policies, etc. Processes are established with the help of structures (levels of government and the private sector), which help reduce the impacts from external shocks. In general, processes have three main goals in relation to assets: asset creation, providing access to assets, and affecting the rate of asset accumulation. However, it is to be noted, that transforming processes can also act in a restrictive way, keeping people from achieving their livelihood outcomes. This could be accidental, which mostly stems from a lack of contact and connection between the poor and policymakers, however, it could also be deliberate, as government agencies and the private sector could be protecting the interests of the rich. Another aspect of the framework is *the vulnerability context* which is made up of three categories: *shocks, trends, and seasonality*. Shocks occur over short and sudden periods, with examples being epidemics, natural disasters, crop or livestock health shocks, etc. Trends covers a range of external factors, such as changes in the population size or composition, national policies, technological trends. The changes brought forth by trends can be both negative and positive. However, while a trend may move in a positive direction, it is not to be expected that everyone can benefit from them, particularly vulnerable members of society. This can be attributed to a lack of access to assets (capital) as well as consolidated institutions that can work in their favour. Lastly, seasonality refers to periodic changes such as seasonal employment opportunities or the fall of prices during a certain season. The categories mentioned are seen as direct and indirect contributors to hardships that the poor face, upon which they have no control.

The last aspects of the framework are *livelihood strategies* and *livelihood outcomes*. Strategies refer to an array of decisions and activities that individuals or households can partake in trying to achieve livelihood outcomes that they deem desirable/valuable. This can include natural resource-based activities, non-natural resource-based ones, immigration, production, investment, etc. Outcomes can vary and are dependent on individuals and households, however, some popular ones are increased well-being, an increase in income, a dignified living, tenure security, and improved food security.

2.3.3. Integration of the frameworks

While both frameworks discussed previously have their own merits, scholars have also criticised both and pointed their shortcomings. The SLF has often generated critique due to its utilitarian approach, as it equates capabilities to capitals, as well as assets. Other criticisms that the framework faces are its outdated approach, which does not account for the degree of urbanization we live in today, as well as oversimplifying the impact that collective processes can have and the overstatement of individual capabilities. Moreover, in its original form (depicted in Figure 2), it was intended for rural livelihoods, which can have implications for the findings. In the discourse surrounding urban development, we have the criticisms of Frediani (2010) and Frediani & Hansen (2015), who propose for an integration of the SLF into the capability approach. The latter is depicted below, in Figure 3.

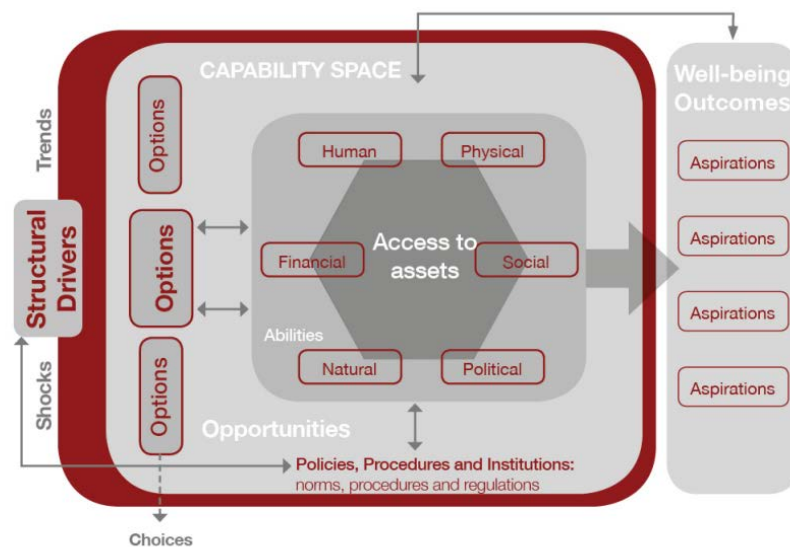


Figure 3. The capability space and the SLF from Frediani and Hansen (2015)

One of the reasons for doing this is the more pragmatic approach that the SLF offers, which making it easier to apply in practice. The predefined categories of assets, and the relations between the different elements of the framework are some of its valuable aspects. Frediani and Hansen (2015) state that instead of focusing solely on the boxes, it allows researchers to also draw attention to the arrows. The boxes signify capabilities, assets, outcomes, drivers, etc, whereas the arrows signify the relations between them. The authors criticize the capability approach for focusing on capabilities and functionings, which they refer to as “being static”, therefore they have presented this approach. It allows researchers to

understand how well-being can be achieved, as well as what the setbacks are. It can be seen in Figure 3 that the term functionings is not used, but rather well-being outcomes, where the focus lies on aspirations, This shifts the focus from the present, what the authors refer to as the here-and-now, to the future, what people can aspire to.

2.4. Conceptual model

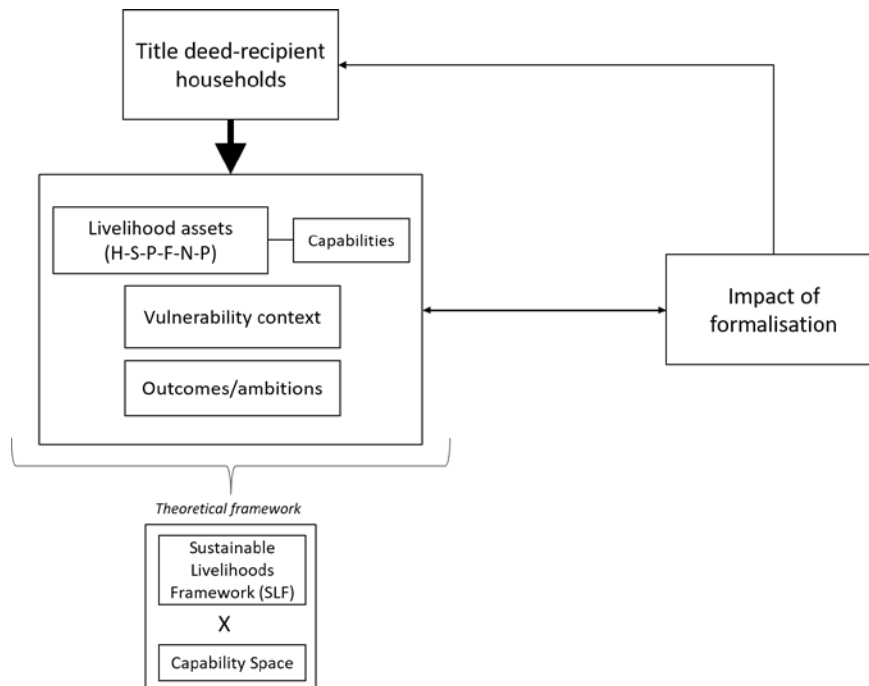


Diagram 1. Conceptual model (own work)

The conceptual model shown in Diagram 1 links the main concepts of the theoretical framework chosen in this thesis (assets, vulnerabilities, outcomes) to the impact of formalisation on title deed-recipient households. The livelihood assets that these households possess, the context that they face, and the aspirations regarding their housing and livelihoods, can all influence the extent to which formalisation can “change their lives” or improve their standing and well-being. The model highlights the multi-dimensional aspect of informality and informal settlements, thus allowing the research to delve into how these households are impacted beyond aspects such as financial implications, credit, or security of tenure. Further, the theoretical framework of Frediani and Hansen (2015) is highlighted in the conceptual model, as it is the basis of the research design, and will be elaborated on in the following chapter.

Chapter 3 | Research Design

The third chapter of this thesis elaborates on the research design, methodology, and data collection, as we move from the theoretical concepts and framework toward empirical research. One of the crucial parts of this is operationalization, presented in section 3.1, where the theory laid out in Chapter 2 is translated into tangible indicators. Following this, section 3.2 deals with the research strategy chosen, namely the survey and the interviews. The reasoning behind this choice is made clear in this section, based on the ontological assumptions of the research, as well as the logic of inquiry dictated by the research questions. Section 3.3 focuses on the data sourcing and sampling methods, with the main focus being sample size and selections. Following this, section 3.4 elaborates on the data collection methods chosen and followed. Special attention is paid to the areas of study and chosen locations for data collection, which are also described in section 3.3. While being particularly important in research consisting mainly of quantitative data, the concepts of reliability and validity will also be handled in this chapter in section 3.5.

MRQ: What is the impact of formalisation on recipient households in peri-urban areas of Albania?

SQ1: How does legalisation and obtaining the title deed affect the security of tenure amongst recipient households?

SQ2: What are the socio-economic characteristics of recipient households?

SQ3: What is the impact of legalisation and obtaining the title deed on asset accumulation concerning recipient households?

SQ4: What is the impact of external factors on the recipient households' ability to benefit from legalisation and the formal status of their property?

The empirical research is used to provide an answer to the research questions, and fulfil the research aim. Upon conducting the literature review in chapter 2 and during the course of planning the research, it became evident that these questions needed to be refined to better capture the complexity of the research topic. The revised research questions aim to provide a more comprehensive understanding of the impact of formalisation on recipient households in peri-urban areas of Albania. While initially the main research question focused on low-income households in Tirana, the focus was shifted towards recipient households in peri-urban Albania. By broadening the scope of the question, the research can capture the unique dynamics and challenges faced by recipient households. The sub-questions (SQs) have been restructured to delve deeper into specific aspects of the impact of formalization. SQ1 now focuses on the effect of legalisation and obtaining the title deed on the security of tenure among recipient households. This adjustment recognizes its significance as a central concern for households and addresses the need to assess how formalisation impacts their sense of stability and protection. SQ2 emphasizes the examination of socio-economic characteristics of recipient households. This adjustment recognizes the importance of understanding the economic and social profiles of these households to gain insights into their circumstances and potential vulnerabilities or advantages they may have. SQ3 has been modified to specifically investigate the impact of formalization on asset accumulation among recipient households. This adjustment acknowledges the potential for formalization to contribute to asset-building and wealth creation, going beyond the financial aspects highlighted in the literature. Lastly, SQ4 considers the influence of external factors on the ability of recipient households to benefit from formalization and the formal status of their property. This adjustment recognizes that external factors, such as economic conditions, policy changes, or social dynamics, can shape the outcomes of formalisation and need to be considered in the analysis.

3.1. Operationalisation

Operationalisation		
Livelihood assets	<i>Human Capital</i>	Ability to work (and health)
		Status of employment
		Finished education level
		Job skills and training
		Other relevant skills
	<i>Social Capital</i>	Household structure
		Extended family
		Diaspora
		Neighbourhood participation
		Other community ties
	<i>Physical Capital</i>	Tools and equipment
		Access to energy and clean water
		Roads
		Public transport
		Vicinity to public facilities (health, education, etc)
	<i>Natural Capital</i>	Forests and national parks
		Land (for agriculture and livestock
		Livestock
		Water sources
	<i>Financial Capital</i>	Income generation
Savings		
Investments and assets		
Property		
Credit		
<i>Political Capital</i>	Political affiliation	
	Political engagement	
	Involvement in the decision-making process	
	Involvement in (local) government	
Outcomes (aspirations)	<i>Livelihood outcomes</i>	Stable and sufficient income
		Well-being and health
		Reduced vulnerability
		Access to credit/investment
		Education
		Food security
		Healthy living environment
		Other personal aspirations
	<i>Housing outcomes</i>	Improving housing conditions
		Expanding
		Renting out spaces
		Opening a small business (plot)
		Other personal aspirations
Vulnerability context	<i>Shocks</i>	Financial
		Health
		Social
		Environmental
	<i>Trends</i>	Financial
		Health
		Social
		Environmental
Security of tenure	<i>Housing tenure</i>	Tenure form
		Duration of tenure
		Manner of obtaining housing and plot
	<i>Threats</i>	Threats of demolition
		Threats of eviction
		Perceived sense of security

Table 1. The operationalisation of the research

Table 1 shows livelihood assets, which are the central concept of the framework adopted, and they consist of six capitals. *Human capital* relates to the skills, abilities, and attributes that individuals or households possess which make it possible for them to pursue their ambitions and lead the lives that they value. These refer to the ability to work, education level, job skills, and life skills people have picked up throughout the years. *Social capital* refers to the networks that people are a part of, which can range from households to large-scale communities. The way in which people collaborate to achieve communal goals, but also to help each other reciprocally can have a vast impact on a household, whether in a time of need or crisis. In the Albanian context, one of the most important networks that people possess is families, including extended families (Danaj, 2014). It is quite common for multiple generations to live together, where each member contributes in different ways. Further, it is also common for extended families to live close to each other, and support each other financially, or through other means. Other communities that can be important for households are fellow neighbourhood residents. *Physical capital* can include tools and equipment available to the households, however, it also includes access to public infrastructure, such as roads, the water and energy grid, public transport, vicinity to healthcare, etc. These can influence a household's ability to support their livelihoods. In urban or peri-urban settings, such as in the case of this research, *natural capital* may not be as relevant. The Sustainable Livelihoods Framework (SLF), from which the livelihood assets are borrowed from, was developed with rural communities in mind, where households can use arable land, livestock, and other natural resources to generate an income and maintain food security. While these have been included in the research they may not be as relevant to the participants as the other capitals.

Financial capital refers to financial resources, such as the income that households generate from their jobs or through self-employment, as well as any income that they receive, such as remittances. This capital is one of the most versatile, as it can allow households to access other livelihood assets. Frediani and Hansen (2015) saw the need for a sixth capital, political. They were not the first scholars to suggest the importance of *political capital* within development frameworks. Baumann and Sinha (2001) highlighted in their study that the SLF could benefit from considering the importance of political capital, as it can help move the framework from “analysis to action” (Baumann & Sinha, 2001). This can include political affiliation, political involvement, involvement in local government, and involvement in the decision-making process, etc. These can be direct, where members of the household are directly involved with political parties or work in local government, or indirect, where households possess connections to various political and governmental structures. Other scholars have also found connections between access to political capital and the abilities that households possess, which allow them to pursue their livelihood outcomes (Cao & Qian, 2021; Montes et al., 2021; Rakodi, 1999). Moreover, political capital can refer to the involvement of citizens in the decision-making process, and their influence on policies and their outcome, be that direct or indirect.

Livelihood outcomes, or ambitions, are the goals that households want to reach, for which they employ various strategies (DFID, 1999; DFID, 2000). In this research, a difference is made between *livelihood* and *housing outcomes*. The latter refers to the specific ambitions that households have concerning the future of their property, such as expansion, improvements, renting out spaces, etc. Frediani (2015) introduced the concept in a study focusing on upgrading programmes in informal settlements. Livelihood outcomes, on the other hand, are less specific and include various aspects such as income, food security, credit, reduced vulnerability, etc. The framework adopted also accounts for additional outcomes, labelled as ‘other personal aspirations’ in Table 1. These are generated from the input of the participants during the course of the research. As mentioned in subsection 2.3.2, these are external contributors to the

hardships that individuals and households might face. In the framework, this is referred to as the vulnerability context, which includes factors, events or other aspects that are far from the influence of participants (DFID, 2000). Onyango-Ouma and Samuels (2012) mention the multidimensionality of the vulnerability (and risk) context. They mention that there are various scales in which these can occur, macro, meso, and micro, or colloquially: community, household, and individual. Moreover, they include four categories: social, economic, health, and environmental. Individual and household scales can be grouped together, given that the research will focus on households, but also factoring in the importance of family connections within Albanian society (Danaj, 2014). Another scale to be considered is national and global, such as recession, unemployment trends, immigration patterns, etc. These can have an impact on the opportunities that participants face, and can limit or broaden their livelihood strategies. This information can come from the participants directly, which leads the researcher to understand which shocks and trends are most relevant to them. Further, experts and reports of various agencies can be used for this.

While security of tenure is not an explicit element of the framework used, it is a central concept in the discourse regarding formalisation. In a report from UN-Habitat (2008), the following detailed definition of tenure is provided:

“the way land is held or owned by individuals and groups, or the set of relationships legally or customarily defined amongst people concerning land. In other words, tenure reflects relationships between people and land directly, and between individuals and groups of people in their dealings in land”

Security of tenure, according to UN-Habitat (2004), exists when a person or a household enjoys protection from forced removal (eviction) from their residence and land. This definition is further expanded by Bazoglu and UN-Habitat (2011), by including the guarantee that individuals or households can enjoy their rights over their residence/land, as well as any benefits that can be derived from it. In table 1, the various aspects that can impact tenure security are presented. Understanding and evaluating the impact on tenure security is done by looking at the changes in the participants' situation, through the aspects shown.

3.2. Chosen research strategy

In this thesis, it is assumed that the reality people face can differ from one individual/group to another, thus it is up to the researcher to provide an interpretation for this. This stance is known as *constructivism*, which highlights the subjective nature of experiences and knowledge that people ascribe to their lived experiences. In the context of this research, each participant experiences the process of legalisation and the obtaining of ownership certificates differently, and ascribes to these experiences their own meaning. This is in line with the abductive logic of inquiry, which allows for the exploration of new and unexpected findings, that can emerge from the data collection. Blaikie and Priest (2019) state that abduction, as well as induction, are the logics of inquiry better suited to exploration and description. However, abduction is also best suited to the research task of understanding, and fits within the epistemological assumptions of this thesis. The main research question and the sub-questions guiding this research are focused on these three tasks. Firstly, they aim to describe the impacts of legalisation and title deeds on recipient households. Further, given the multi-faceted nature of the issue at hand, the research questions are aimed at exploration. The abductive logic of inquiry is particularly suited to this as it enables the identification of patterns and connections between different aspects of households' experience, thus allowing for the creation of new insights that may not have been anticipated at the outset of the research. Lastly, the research seeks to understand the impact on recipient households. A *case study* approach is used, which

allows for an in-depth examination of a single case or multiple cases, across a period of time. This involves a mixed-methods approach on the same case, providing opportunities for a comprehensive study of the phenomenon at hand and for the triangulation of the data collected. The research will focus on the collection of qualitative data, which can better represent the experiences and narratives of recipient households in Albania. A *survey* and *interviews* with these households are used, as well as interviews with government officials and independent experts on the field. Involving various data sources to share their experience and knowledge allows for the research to gain a multi-faceted understanding of the impact on recipient households.

3.3. Data sources and sampling

The following section elaborates on the data sources used to answer the research questions, the sample size, and the sampling method used in each case. Alongside this, the section also provides descriptions of both areas chosen for the research.

3.3.1. Sources and sample size



Figure 4. The Tirana-Durrës agglomeration
(own work)

The primary data sources for this research are households residing in *Kamëz* and *Durrës*, who have received their ownership certificate. These municipalities are part of the *urban agglomeration Tiranë-Durrës*, with Kamëz being part of the county of Tirana. A significant portion of the population of Albania is concentrated within this agglomeration, shown in figure 4 and figure 5. The World Bank (2015) characterised it as the fastest-growing area in the country, in terms of population and urban growth. J. Velaj (personal communication, 2022) stated that this area is also where the most significant informal settlements are found. Municipalities like Kamëz have grown mainly because of the establishment of these settlements, seeing an influx in residents from the early 1990s and onwards. In Durrës, the largest informal settlement in Albania was established around the same time, in *ish-Kënetë*. This area was uninhabited before the 1990s, and can be considered as a fully informal settlement. The locations will be discussed in detail in subsection 3.3.2.

Households will provide their narratives, and experiences with the process of legalization, and how this has impacted them since receiving the certificate. The residents of informal settlements in peri-urban areas have been the focus of the debate surrounding informality and legalization in Albania, therefore it is important to have the focus be on them in this research. Other data sources used to provide a well-rounded answer to the research questions are government employees/officials and independent experts. Employees and officials of AShK are aware of the progress of the process of legalization, the successes and challenges that they have faced, as well as the current problems they have to deal with. Further, employees of the municipalities of Kamëz and Durrës can also provide an additional perspective. While these

sources are professionals, who have significant knowledge of the issues at hand, they still have a certain bias. Independent experts in the field of housing, urban development, or formalization are another important source, as their position regarding the policy and its impacts is more objective. Employing the various narratives of the different sources ensures that all accounts are taken into consideration when answering the research questions. Lastly, reports from AShK and audit reports are considered, as these provide quantitative data on the process, the progress that has been made, and any issues that have been reported.

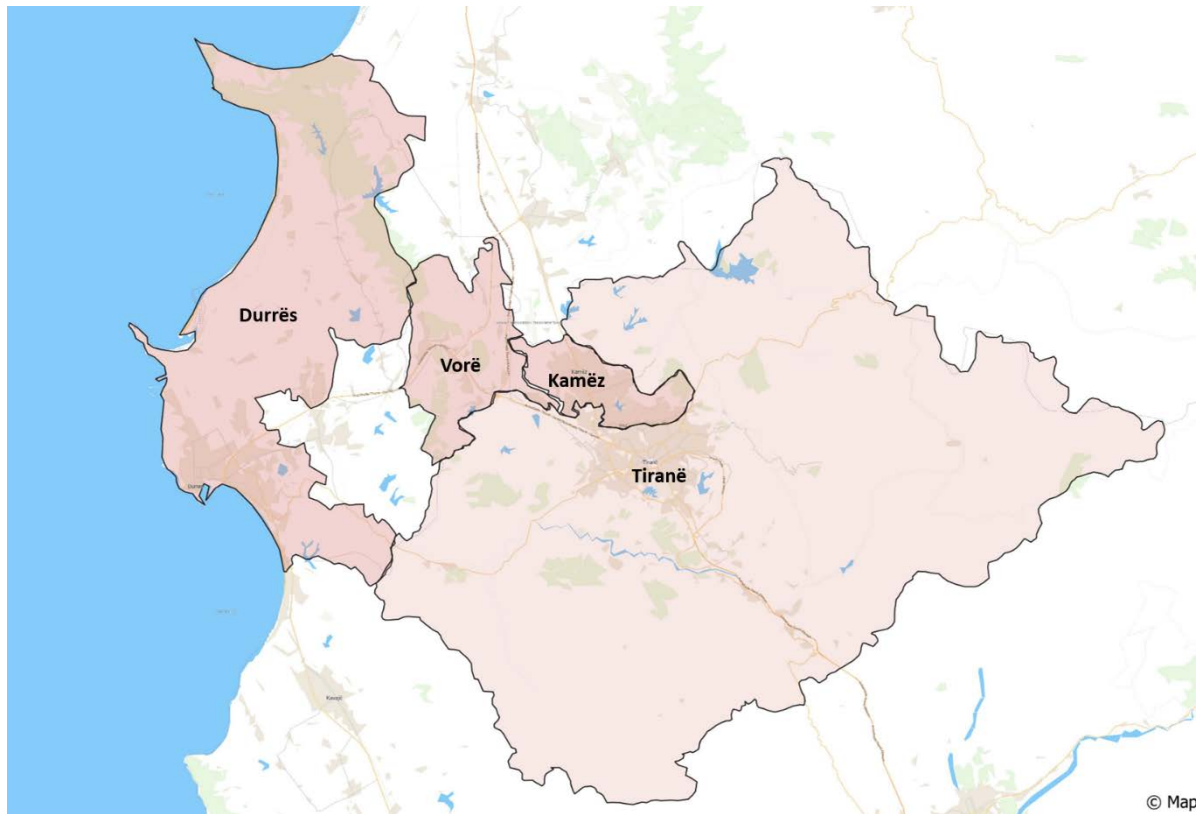


Figure 5. The municipality of Durrës and Kamëz, as well as the municipalities of Tiranë and Vorë (own work)

3.3.2. Sampling method

The main sampling method that was seen as most fitting to this research is snowball sampling, which relies on the recruitment of new participants by initial participants, thus utilizing the connections of the participants within a certain community (Norman & Blaikie, 2019). The process of recruitment, or referrals, continues until the desired sampling size is achieved. Several types of snowball sampling methods exist, however, the one to be applied in this research is exponential and non-discriminative sampling. Exponential refers to the fact that the number of participants recruited through referrals increases exponentially. The non-discriminative approach means that all individuals of the target population have an equal chance of being selected. While it may not be a traditional approach, the initial participants will be contacted through employees of AShK, who have spent significant time on the terrain.

One of the main reasons why this sampling method is fitting for this research is that it allows researchers to reach populations or communities that are relatively inaccessible. Peri-urban households, which are also recipients of the certificate of ownership (title deed), are not simply hard to reach, but also to be identified through more traditional sampling methods. This stems from several reasons, such as the dispersed settlements, lack of access to a well-

established government database, or difficulty in obtaining the correct contact information and addresses. Additionally, participants are more willing to participate in the research when contacted by someone in their close network, rather than when contacted directly by the researcher. However, special attention must be paid to the bias that can arise from implementing this sampling method. The sampling is non-random, as the participants are limited to a certain network, restrained by the referral process. Strategies are thought out to ensure that the process runs smoothly, such as clearly defining the target population, monitoring the referrals, limiting the number of referrals per participant, and trying to retain several initial participants.

Another sampling method that is used in this research is purposive sampling, which is a non-probability technique that involves the selection of individuals that are most likely to have the information and perspective needed to provide an answer to the research question (Norman & Blaikie, 2019). In this case, government officials/employees and independent experts have been selected through this sampling method, due to their knowledge on issues such as informal settlements and legalisation. The selection of these participants is based on predetermined criteria, such as their (past) role within a government or non-government organisation and their understanding of the issues at hand, as well as other relevant topics such as housing or urban development. Participants were contacted beforehand, via email or phone, and appointments are set up with them. The use of this sampling method ensures that the participants are knowledgeable about the topic, and can provide valuable insights for the research. Further, these participants can be used for the purpose of triangulation, by providing a different perspective to the topics, thus increasing the validity and reliability of the findings. There are several advantages to using purposive sampling in this study. To begin with, it is an efficient method because it focuses only on the most relevant participants, eliminating the need to contact a large number of potential participants. Second, it ensures that the participants in the study have diverse experiences and perspectives. However, there are some restrictions to be aware of. One of the most significant issues with this method is subjectivity, as participant selection may be based on the researcher's assumptions and perceptions about the research topic. Furthermore, because the sample is not representative of the entire population, the findings from contact with these participants may not be generalizable in other contexts.

3.3.3. Locations

Kamëz

Kamëz is one of the municipalities in the county of Tirana, shown in Figure 4 and in Figure 5. Previously, before 1991, it was a part of the municipality of Tirana, being the largest supplier of agricultural products to the city and the country. The area was populated prior to the 1990s, and there were several institutions housed there, the most significant being the Agricultural University of Tirana (known in Albania as UBT). Due to its proximity to Tirana, and the amount of unoccupied land, Kamëz became one of the locations where residents of rural areas, mainly from the north of Albania, came to settle. Some of the earliest informal settlements of the 1990s are within the borders of the municipality. These settlements have grown throughout the years, dominating the urban landscape. Currently, the population of Kamëz is estimated to be 133.499, making it one of the most populous municipalities in Albania. In this research, three main areas of the municipality were considered: Kamëz (city), Paskuqan, and Kodër e Kuqe, dependent on the recruitment process. While these areas share similarities in the development of informal settlements, the urban fabric varies greatly. Kamëz (city) has a variety of housing typologies, such as mid-to-high rise new apartment complexes in the center, post-WWII socialist blocks, and the most predominant, detached single-family housing. Moreover,

there is a significant tradition of immigration amongst the residents of the area, which has been interwoven into the urban fabric of the municipality and the construction methods (Pllumbi, 2022). Paskuqan and Kodër e Kuqe are considered peri-urban areas, with the dominant housing/building typology being single-family dwellings. Prior to the 1990s, these areas were sparsely populated.

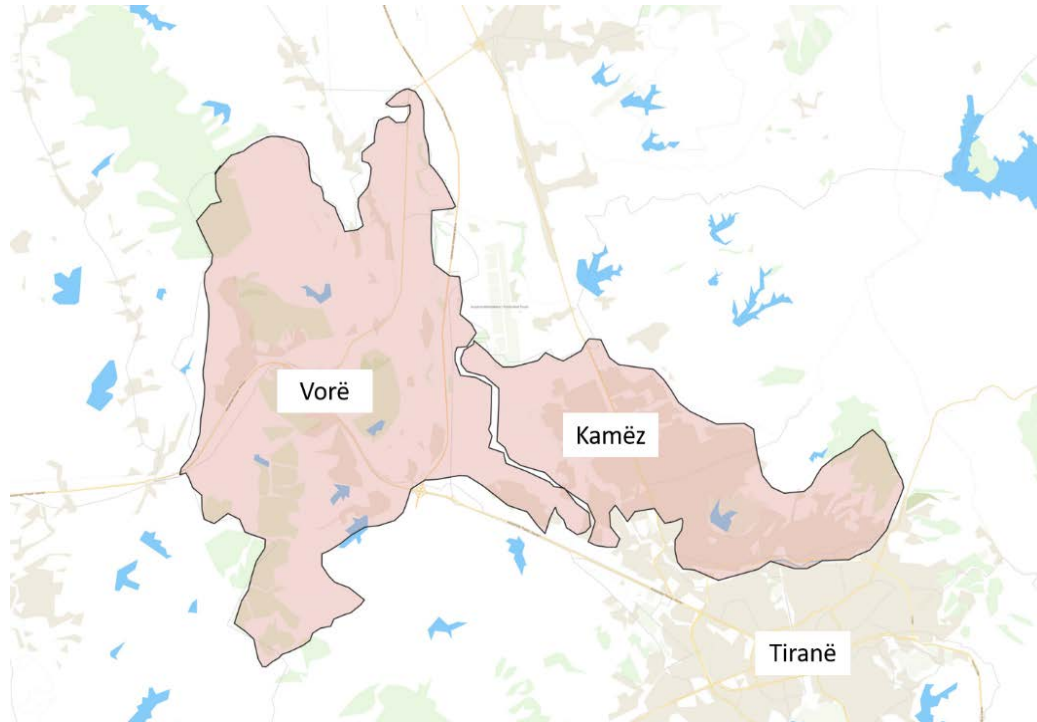


Figure 6. The administrative cadastral area of Kamëz-Vorë (own work)

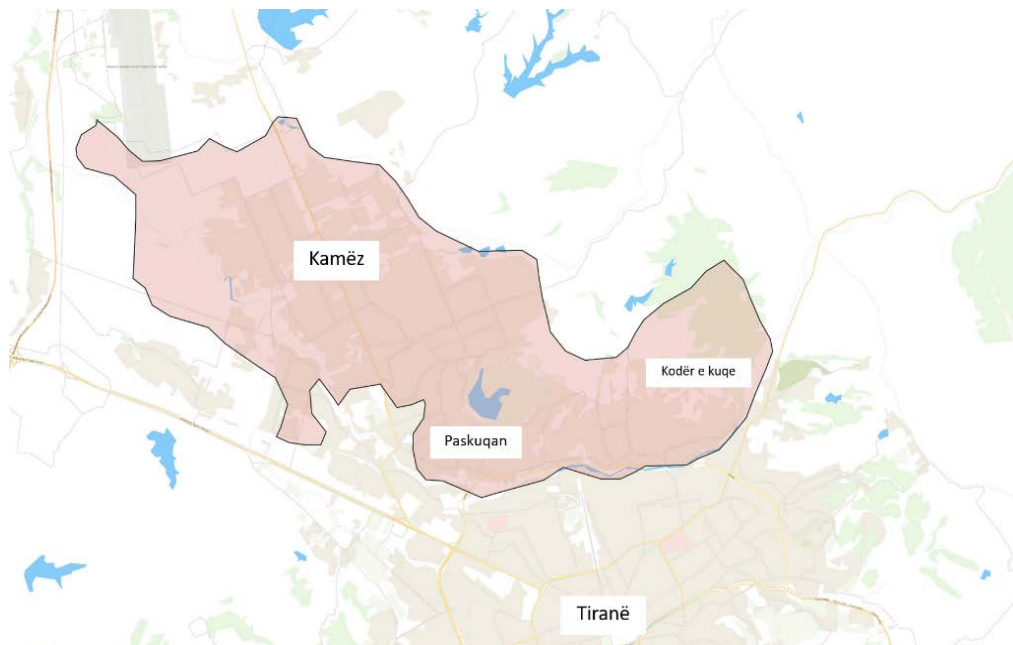


Figure 7. The areas of Kamëz municipality considered in the research (own work)

Durrës

In Durrës, the area of ish-Këneta, shown in Figure 6, was considered for this research, as it is the largest informal settlement in the country. Further, the process of formalisation has made significant progress throughout the years. Located on the outskirts of the city of Durrës, it is a former swamp (këneta means swamp in Albanian) that was dried out in the 1950s and 1960s. Until the 1990s, it remained largely unused due to the terrain being unsuitable for agriculture. In the past, it was never considered to be a residential area. Similar to Kamëz, it saw a large flux of residents from diverse rural areas after the changes in the political regime in Albania. However, unlike Kamëz, there were no residents in Këneta and the land belonged to the state. The area was populated quickly, and this flux of residents lasted until the early 2000s. Due to the many canals present in the area, the development of informal settlements is considered “in order” when compared to other settlements in Albania (J. Pupla, personal communication, 2023). These canals acted as borders and divided the area into building blocks, with the dominant housing typology in Këneta being single-family dwellings. The area saw a great deal of its residents immigrating to other countries in Europe, particularly Italy and Greece. Their contributions (remittances) can be seen as the driving force behind the vast construction of informal settlements in Këneta (J. Pupla, personal communication, 2023).

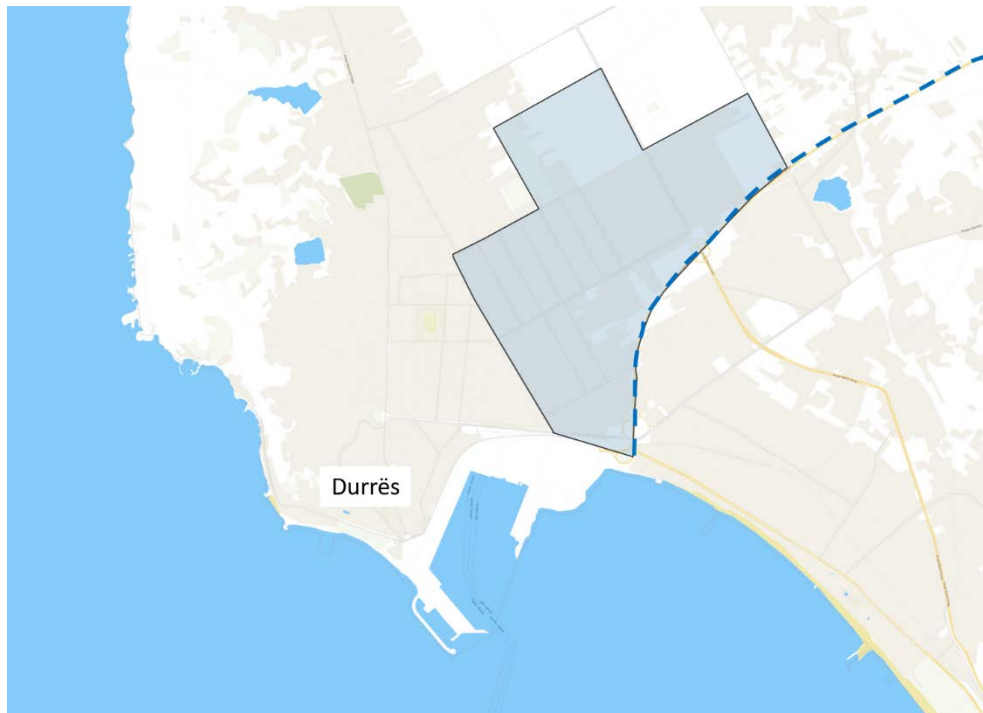


Figure 8. Map of Durrës, showing the area of ish-Këneta (own work)

3.4. Data collection methods

Survey with households

One of the data collection methods used in this research concerns a door-to-door survey with households that have received their ownership certificates, or ones that have completed the process of legalisation and are awaiting the certificate. The questions of the survey are focused on access to livelihood assets and how these have changed, both throughout the years and since receiving the ownership certificate. Further, security of tenure is also dealt with in the survey. Open-ended questions were specifically included to allow participants to provide rich and

nuanced responses, enabling a deeper understanding of their experiences. This approach helps to uncover individual stories, unique circumstances, and the contextual factors that shaped the participants' views. While the process of a door-to-door survey is time-consuming, it also allows for more interaction between the participants and the researcher, particularly in addressing any issues or misunderstandings with the questions. Moreover, this also allows both sides to build a rapport with each other, which is particularly important in second part of the data collection. In total, there were 32 questions, with the majority being open-ended. These were divided into different themes corresponding to the operationalisation of the framework, such as questions on security of tenure, education, skills, income, community networks, etc. Lastly, due to the contact with participants, follow-up questions and other observations were possible.

Interviews with households

A mixed-methods approach was chosen for the case-study, as it provides an in-depth account of the phenomenon, as stated previously. The semi-structured interviews with the voluntary participants from the survey delved deeper into the aspects of the research, focusing also on detailed personal experiences with legalisation, livelihood and housing outcomes, as well as any external factors that may have impacted them. Further, the interview also left room for recommendations from the side of the participants, allowing them to state what issues are relevant in their areas, and what needs to be done. The semi-structured format allows for a range of responses, where participants can provide detailed accounts, share personal anecdotes, and express their thoughts related to the topic. Moreover, probing questions are used to delve deeper into specific areas of interest, clarify responses, and encourage participants to elaborate on their viewpoints. This ensures that the conversation is more organic, and thus makes the participants more comfortable in talking to the researcher. In total, the interview protocol contained 14 questions, however, the flexible format chosen also takes into account additional ones.

Interviews with government agency officials, local government, and independent experts

Lastly, the research consists of interviews with government officials, local government, and independent experts. These provide another perspective to the topic, as well as different insights into the broader context of legalisation and the obtaining of ownership certificates in Albania. These interviews were semi-structured and open interviews, allowing for a balance between predefined topics and the opportunity to delve into specific areas of expertise and interest. In the semi-structured interviews, the questions were prepared beforehand, whereas in the open interviews, a set of topics were discussed with the participants.

3.5. Reliability and validity of research

As mentioned, the reliability and validity of the data collected and the research are particularly important in quantitative research, where the safeguarding measures are also quite clear. However, these also need to be addressed in research that relies on qualitative data. Reliability refers to the consistency and stability of the data, whereas validity refers to the accuracy and authenticity. The data is collected by one person, the researcher, using a standardized protocol, thus ensuring its consistency. Moreover, to ensure that the data collected accurate and the findings that follow from it are valid, the researcher used two main instruments, triangulation and member checks. The first approach refers to the use of different data collection methods,

as mentioned in section 3.5. The latter refers to the process of asking participants to look back at the notes of the researcher and confirm their answers. Particularly when recordings of the data collection are impossible, this instrument is a necessity. This is done throughout the survey and interview sessions. In the thesis, any bias that may arise due to the sampling or data collection method should be expressed clearly. Lastly, in qualitative research, generalizability is not the main goal to be attained, however, researchers must ensure that their findings and conclusions can still be applied to other contexts. Therefore, the process of data collection and data analysis must be rigorous and transparent, enhancing the reliability and validity of their findings.

Chapter 4 | Empirical research

This chapter looks at the entirety of the data that has been collected throughout the course of the research and presents the findings. Section 4.1 provides an overview of the fieldwork that was carried out. Here the data collection sessions are briefly described, as well as issues that the researcher encountered along the way. Further, section 4.2 presents the inventory, which is a classification of the data collected, followed by a description of the data sources. Section 4.3 focuses on the data analysis methods employed in this research. The questions of the survey and the transcripts of the interview are found in Appendix A.

4.1. Fieldwork report

The fieldwork was carried out with the help of AShK employees in both locations, namely Ergin Kuka in Kamëz and Adriatik Kaja in Durrës. There were several reasons for employing their support. Firstly, there were no ties to the communities of Kamëz and Durrës from the part of the researcher. Both of the individuals mentioned above had significant experience with the terrain and had connections to the communities in the locations. Further, both of them were residents of the areas and had gone through the process themselves. Secondly, the safety of the researcher had to be considered. The areas are not considered to be particularly dangerous, but it was advised from government officials to not go unaccompanied. Lastly, these employees were also the ones to introduce the researcher to the first participants in both areas, which then in turn brought others into the research. This was done to ensure a higher number of respondents, in consultation with cadastre officials and local researchers. It should be mentioned that this can lead to a more biased sample.

The questions for both the survey and most of the interviews were prepared beforehand, however, when they were conducted, they had to be rephrased, or altered. Some participants had difficulty understanding the terms used or required further explanation on some of the questions. This is also one of the advantages of door-to-door surveys, as it allows the researcher to interact with the participants. Moreover, there was *no language barrier* between the participants and the researcher, with the survey and the interviews being conducted in Albanian. On the other hand, door-to-door surveys are *a time-consuming method*, as the researcher is required to travel from one house to another. Coordinating between areas and neighbourhoods was also difficult, as the availability of the AShK employees and the participants would vary, and did not always match. This decreased the number of surveys carried out. Another issue that arose throughout the fieldwork was the willingness of the participants to take part in follow-up interviews. While the intention was to carry out around twelve interviews, in the end only six took place. Particularly, this can be an issue, as the interview participants were all university-educated, and possessed various livelihood assets, such as social, political, and financial. Further, two of them were employees of a government agency, whereas two others worked for the local government, in both Kamëz and Durrës.

Interviews with *experts* and *government officials* were easier to schedule. These interviews were a mix of *semi-structured* and *open interviews*, as the participants would introduce new topics and issues that they had worked with or were aware of. When it comes to these participants, there are two groups to be considered. The first one comprises of AShK and local government employees, that possessed significant knowledge about the progress of the process, as well as the issues still present. Independent experts, the second group, were also contacted, for the purpose of reducing bias and triangulation. Further, these participants have less of a personal stake in the process, and might be more willing to provide a nuanced take on the subject. While the interviews with the AShK officials, the municipality official of Kamëz, and one of the experts were recorded, the rest were not, as the participants did not consent to

this. To ensure the accuracy of the data collected from the expert interviews, member checks were conducted with the participants who declined to be recorded. The notes taken during the interviews were transcribed into a summary, which was sent back to the participants for review. They were given the opportunity to provide feedback or suggest any corrections to the summary.

4.2. Data inventory

Table 2 provides an overview of the data collected, and classifies them into different categories. In total, 36 participants took part in the survey, and 6 in the interviews. Further, there were two AShK officials interviewed, and a former official. This individual is currently working for the municipal unit of Këneta in Durrës, therefore they were interviewed on both the issues of legalisation in Durrës and Këneta, and other aspects that were connected to the area. An interview was also carried out with a municipal unit official of Kamëz. Lastly, two interviews were carried out with experts on legalisation in Albania, both of whom had been involved in the process for more than 10+ years.

Data			
<i>Data collection method</i>	<i>Type of data</i>	<i>Sample size</i>	<i>Sampling</i>
Door-to-door surveys with households	Primary data; qualitative data	36 (25 in Kamëz and 11 in Durrës)	Exponential non-discriminative sampling (snowball)
Semi-structured interviews with a household representative	Primary data; qualitative data	6 (3 in Kamëz and 3 in Durrës)	Exponential non-discriminative sampling (snowball)
Interview with AShK officials	Primary data; qualitative data	3*	Purposive sampling
Interview with a municipal unit official (Kamëz)	Primary data; qualitative data	1	Purposive sampling
Interview with a municipal unit official (Durrës)	Primary data; qualitative data	1	Purposive sampling
Interview with a formalization expert	Primary data; qualitative data	2	Purposive sampling

Table 2. An overview of the data collected (one of the participants was a previous employee of AShK and is currently working for the municipality of Durrës, in the unit of Këneta)*

This section also provides a description of the data sources, concerning mainly the households that were part of the survey. The background information on the participants came from the questions asked in the survey. While it may have been beneficial to ask questions on ethnicity, gender, income, or other categories, this concerns sensitive personal information that the

participants may feel uncomfortable sharing. The nature of the data collection methods chosen rely on the narratives of the participants, therefore their comfort was considered of the utmost importance.



Figure 9. Satellite picture of Kamëz, showing the spread of the participants in the area (own work)



Figure 10. Satellite picture of Kënetë showing the spread of the participants in the area (own work)

Participant background

The majority of the participants were working-age adults, all of whom were participating in the workforce, with around 70% of them being younger than 55 years old. Further, most of these participants were considered the head of the household, and were subsequently the legal recipients of the ownership certificates. Almost all participants of a working age were employed, and in some cases self-employed. The average household size was 4.5, which is consistent with the average in Albania. However, there was a variety in the household sizes, ranging from two-person households, such as elderly couple, and multi-generational households, containing 7 or 8 members. It was also mentioned that there were households whose members lived abroad, having immigrated throughout the years. The participants interviewed were mostly men, with only four of the participants being women. There were no observed differences in responsiveness between men and women. In terms of the participants and the areas where they resided, there were 25 from Kamëz and 11 from Durrës (Kënetë). The spread of the participants in these areas is shown in Figure x and Figure x respectively. Moreover, there were three participants from Kamëz who took part in the interviews, and three from Kënetë. One of the interviewees in Kënetë, however, did not take part in the survey. The reason for this was that the participant had not been part of the legalisation process, but had bought a recently legalised property in the area. In Kamëz, the majority of the participants resided in the city of Kamëz, with the rest living in Paskuqan and Kodër e Kuqe, as shown in Figure x. Income estimates were not asked of the participants due to the sensitive nature of the information. However, through observations, additional statements of the participants, and feedback from the those accompanying the researcher during the fieldwork, estimates were made about the socio-economic status of the participants. This is further elaborated on in Chapter 5, where the findings are discussed.

There were several ways by which the participants had obtained the plots on which they now resided. The ones mentioned the most, however, were informal purchases of land. X participants reported purchasing land from the original owners of the land, but also from people that had occupied the land before them. Another form was occupying land themselves, which was present throughout Kënetë, given that it was state land and had no previous owners. There were three participants that had purchased the land formally (in Albanian: me letra) and one participant which resided on a plot that had been in their family for more than 50 years. Most of the participants have been residing in their houses for more than 20 years, with the average in Kamëz being 27.1, and in Kënetë 22.7 years. There were cases where the participants had been living in the areas for a shorter period of time, however, this concerned at least 10-15 years.

4.3. Data analysis

The data collected from the survey were analysed using Excel sheets, which were used to systematically organise the responses from all 36 participants. Each sheet consisted of columns dedicated to livelihood assets, presenting the changes in assets due to the legalisation process. Changes in access to these assets for other reasons were also included in the sheet, in order to provide a complete narrative for each participant. A special section was dedicated to the security of tenure, as well as access to credit, given the importance of these themes within the topic of informal settlements and formalisation. Each participant's data was recorded in corresponding rows, allowing for easy comparison and identification of patterns across the responses. Further, the sheets facilitated the summarisation of the experiences of the participants, and allowed for the calculation of frequencies of aspects such as level of education

amongst households, conflicts of property, or threats of demolition. However, these were simple calculations, as the focus of the research revolves around the experiences of the participants and their narratives. This method of data analysis proved helpful in identifying common themes related to livelihood assets, security of tenure, and access to credit. The participant answers were not recorded, however, quotes were noted down during the process and confirmed by the participants. These were also included in the Excel sheet, with some of them being quotes directly in the thesis.

Alongside the analysis of the survey data, the interview data analysis was carried out, where ATLAS.ti was used. Both deductive and inductive coding approaches were employed to analyse the interview transcripts systematically. Deductive coding involved applying pre-defined codes derived from the research objectives and literature review. These codes were aligned with specific research themes, particularly livelihood and housing outcomes, shocks and trends (economic, health, environmental). The deductive coding process allowed for structured analysis, ensuring that key research areas were addressed. While the interviews didn't focus on security of tenure, this theme was reintroduced by some of the participants. Besides this method, inductive coding was employed to explore emerging themes and patterns in the interview data, with new codes and categories developed based on the participants' narratives and perspectives. This approach enabled a deeper understanding of the participants' experiences, capturing nuances and insights that might not have been anticipated. In the end, the grouped themes that emerged from the analysis of the interviews were the process of legalisation, security of tenure, livelihood assets, outcomes (livelihood and housing), vulnerabilities, and observed changes. Some of these groups were aligned to the elements of the theoretical framework, whereas others were observed as additional (miscellaneous) findings, and are presented in the following chapter as a separate section. This concerns mostly observed changes of the participants, which consisted of changes in the social composition of the neighbourhood, newcomers, and changes in property/housing prices. The research involved interviews with experts which were analysed mainly through inductive coding. Given the nature of the data collection method, a mix of semi-structured and open interviews, this type of coding was the most appropriate. Three of the interviews were not recorded, as mentioned previously, however, notes were kept throughout and checked with the participants afterwards. ATLAS.ti was also used to analyse these notes, where again mostly inductive coding was used.

Chapter 5 | Findings

Formalisation, otherwise known in Albania as legalisation, has been an ongoing process since 2005, aimed at tackling the issue of informality present throughout the country. With more than a third of the population residing in informal settlements, formalisation is seen as a crucial part of urban development in Albania, and further, as a means of bettering the lives of those living in these settlements (UNECE, Velaj,). Scholars and experts in various fields have long debated the outcomes of the process, stating both the advantages and disadvantages. These were discussed in the literature review, alongside the introduction of informality and the legalisation procedure in Albania. The process has made significant progress, particularly from 2013 and onwards, and is expected to finish in 2028 (J. Velaj, personal communication, 2022). Despite this, formalisation in Albania has received little attention beyond the reporting of the progress made, in terms of figures and technical challenges. In other contexts, researchers have cast doubt upon claims made by proponents of formalisation, mainly the theories proposed by De Soto, which have been supported by various international institutions such as the World Bank, or UNDP. The main conclusions drawn raise the issue that the benefits are overstated, bringing into question the impact that formalisation policies or programmes can have on the lives of recipients. Researchers go as far as suggesting that these policies can leave vulnerable communities prone to threats, such as gentrification due to an influx of wealthier residents, as well as real estate investors and developers (Fernandes, 2011; Comelli et al, 2018).

This thesis aims to understand the impacts that the formalisation (legalisation) policy has had thus far in Albania, focusing specifically on recipient households of peri-urban areas in Tirana and Durrës, in some of the earliest and largest informal areas in the country. Through the analysis of the data collected in the surveys and interviews with the various participants, the thesis aims to answer the research questions, as shown in Chapter 3, and fulfill the research aim. In the following sections, the main findings of the data collection are presented, and divided into five sections, which respond to the elements of the framework adopted by the research, as shown in section 3.1. Not all findings respond directly to these, however, they still remain relevant and are included in section 5.5. Further, throughout the course of the fieldwork, various observations were made concerning the participants, but also the research areas. These will be presented in section 5.5 as well.

5.1. Security of tenure

Almost all of the 36 participants had received the ownership certificate, thus being granted *de jure* property rights. Two of the participants had completed the procedure, however, they were still awaiting the documentation (the certificate). Another one of the participants said that while the process of legalisation was ongoing, they knew that they wouldn't receive the ownership certificate, as they did not fulfil the criteria. The participants were asked about the manner in which their plots were obtained. In Kamëz, the majority of the respondents had obtained the plot through an informal purchase, referred to in Albanian as “without papers”. Five of the respondents had purchased the plot formally, whereas one of the households had built informally on their family plot. In Durrës, the households had taken over the plots informally, mentioning that the area of Këneta was empty, as it was a dried-out swamp. The participants used the term “state land”, which refers to the previous ownership situation.

When asked about conflicts over ownership of the plots, three participants mentioned that they were involved in a legal conflict with the previous owners of the plot. These conflicts were all present in the area of Kamëz, as in the area of Këneta, this would not be possible due to the previous owner of the land being the state. During the survey, one of the participants stated: “...the son (of the previous owner) thought that after all these years, the price we paid

was too low...”, mentioning the source of the conflict, which was the same for all three respondents. In one of the interviews with two AShK officials, it was mentioned that this was a common enough occurrence in the municipality of Kamëz, as well as throughout Albania (Appendix I). The conflicts concerning the participants were resolved by the court, which was described as a lengthy process, taking several years. Both the households and the AShK officials interviewed stated that during the duration of the trials, the legalisation process must be set on pause until the conflict is resolved. Another aspect that is relevant to the security of tenure is the threat of eviction, as well as the threat of forced demolition. Two participants in Kamëz, M.S. and E.K. mentioned that they had faced threats of demolition in the past, from plans the municipality had concerning the widening of roads next to their houses. Participant E.K. elaborated further on in their interview that they had faced pressure from the local government, due to their political beliefs. They mentioned that their family faced pressures such as “...reconstruction of the façade, as the local government did not appreciate the colour...” or “...threats of demolishing parts of the building to make room for a road...”. Participant G.L., who has not yet completed the legalisation procedure, mentioned that while none of the local government’s plans in the area had posed issues until now, to them the threat of eviction or demolition is “constant” and “looming”.

When asked questions about the perceived sense of security in their tenure, the participants provided similar answers. 35 out of 36 participants stated that they felt safe in their housing situation, currently but also prior to receiving the title deed. Some of the most common answers were “...we have always felt safe...” or “... everyone here (in the neighbourhood) knows this is our property...”. Participant A.P., a resident of Kamëz, mentioned that they had purchased the land formally therefore “...never had any fears...nothing has changed...” signifying that their sense of security in their tenure had remained the same, even after receiving the title deed. This was also seen in other participants, who reported no changes in their situation. Participants E.K. and M.S., residents of Kamëz, while stating that they had experienced threats regarding the demolition of their house, mentioned that they had no issue regarding the tenure security of the plot itself. E.K., whose family has been residing in the same plot for approximately 50 years, stated that “...this is our land...we would just have to rebuild our house from the ground up...”. Despite most of the participants stating that their situation had not changed, they did mention phrases such as “feeling calmer” or “more relaxed”. For example, E.K., a resident of Durrës, stated that while safety was not an issue prior to receiving the ownership certificate, they had been “anxious about the future”. Further, Sh.L., a resident of Kamëz, mentioned that they felt “calmer now”. In an interview with two AShK officials from the department of Kamëz-Vorë, one of them stated that “solving the issue concerning their house, or property, means that you have solved all their troubles”. They went on further, suggesting that residents in informal settlements were “suffering psychologically...mentally, as they stress about the future”. There was no mention of psychological or mental health issues during the survey or the interviews.

5.2. Access to livelihood assets

The survey focused also on access to livelihood assets, and how this may have been impacted by the legalisation process, and the obtaining of the ownership certificate. Households were asked about how their access to these assets had changed throughout the years and were asked to elaborate on the connection between the assets and legalisation, based on their experiences. The findings from the survey are presented below, organised in the categories presented in the framework.

5.2.1. Human Capital

Human capital was divided into the following categories: the ability to work, employment status, finished education, job skills and training, and other relevant skills that may be mentioned by the participants. The questions of the survey focused on these aspects, and how these had changed throughout time, particularly any changes that may have occurred since the obtaining of the ownership certificate. As mentioned in section 4.3.1., most of the participants *were employed or self-employed*, whereas four participants were retired. Despite this, two of them still continued to work in their businesses. Such an example was S.D., a resident of Kamëz, who was retired, but they continued to work on a small café that they owned. Further, the participant lived with their son, who was currently employed, alongside his wife. Multi-generational households, such as this, were a regular occurrence amongst the participants, however, there were also several households with members abroad. J.P., a resident of Këneta, reported that currently the house that they live in is meant for 13 people, but only 3 currently reside there (the participant and their parents). The rest of the family lived abroad, having emigrated years ago. Moreover, the participants were asked about changes in their employment, and whether this was impacted by the legalisation procedure or the obtaining of the ownership certificate. They reported no connection between the two, stating that any changes had happened independently of the legalisation process. E.K., a resident of Durrës, stated that they had a better job now, however, this was related to their “experience and education”.

The finished education level among participants varied, with 26 of them having finished high school, whereas the rest possessed a university degree (Bachelor’s and Master’s). Furthermore, it must be mentioned that almost all the households had at least one member that had completed their higher education (Bachelor’s and Master’s). Usually, the older generation had finished high school, whereas their children had gone off to pursue higher education. There were a few cases when this hadn’t happened, however, this concerned households where the children had migrated abroad. Xh.P., a resident of Kamëz, stated that both their children “moved abroad, right after high school...they didn’t get the chance to go to university”. When asked if there were any changes in the education level since receiving the ownership certificate, all participants reported no changes and further mentioned that there was no connection between the ownership certificate and education. Sh.B., a resident of Durrës, mentioned that despite not having a title deed or the property being registered, children could still go to school (kindergarten, middle school, and high school), and later on to university. Most participants mentioned *living close to these educational institutions*, being within a walking range. The exception was universities, with only the Agricultural University of Tirana being located closeby, as the rest of the public universities are located within the city of Tirana. However, participants whose children were going to university stated that there were buses which they used to travel back and forth. Further, they also mentioned *living in the vicinity of healthcare institutions*, namely the health centres. In terms of hospitals, it was stated that there were none in the municipality of Kamëz, and that the residents had to travel to Tirana for more advanced services. In Këneta, residents can visit the hospital of Durrës.

5.2.2. Social Capital

The participants were asked about the households structure, familial connections, as well as other aspects such as friendships and community ties. All the participants listed family, both close and extended, as one of the most important things in their life, using terms such as “principal role” or “the main thing (gjëja kryesore)”. As mentioned in the previous section, multigenerational households were a widespread phenomenon amongst the participants in both

areas. Households either lived together under one roof or in separate buildings in the same plot. The latter was the case of L.M. and K.M., residents of Kamëz, who lived in separate houses within the same plot. K.M. stated that they would receive help from their parents with childcare or other house chores while providing their parents with financial support. Multiple participants mentioned that living with their parents had “benefits” and was “something very positive for us”. It was also common for extended families to live close by, usually within 100 metres of each other. A.T., a resident of Durrës, stated “One of my brothers-in-law lives next to us, the other one in front, and another one at the end of the street”. Another participant, Xh.P., a resident of Kamëz, shared their experience:

“When I came here, I purchased land for myself, but also for my brothers. Their houses are on the same street, we set up a business together...It’s very common for families to follow each other...in this area, everyone has done it”

In the previous subsection, it was mentioned that multiple participants had household members and families abroad. In Kënetë (Durrës) particularly, households relied on remittances for investment in the property, but also for their monthly income. All 13 participants reported that they had received financial support from family members abroad in the past, and most of them continue to receive them. In the interview with an employee of the Kënetë municipal unit, they stated that the residents of the area rely heavily on their family abroad, going as far as saying “Almost everything here (in Kënetë) is built with money from remittances”. This was not the situation in Kamëz, where income from remittances was lower and less significant for the participants. However, during the interview with the municipal unit employee, there seems to be an increase in immigration, due to the current economic conditions. They stated that “the young generation, in particular, is moving abroad for better opportunities”. Participants were asked to elaborate on any changes in their relationships with their family during and after the legalization procedure. No changes were reported, with most participants stating that their relations remain the same and the ownership certificate has no impact on their connections. Some participants stated that they were “relieved” and “happy” for their extended families receiving their ownership certificates.

Other important community ties were friendships, which most participants saw as an important aspect of their life, however, not much was elaborated on this. Ties and connections within the neighbourhood were less significant to the participants. Most of them reported cordial and friendly relations, however, nothing beyond this. A.K., a resident of Kamëz, stated that “We mind our business, they mind theirs...that’s all”. The same sentiment was expressed by most participants, who referred to the relations with their neighbours as “good”, “friendly”, or “just fine”. There were two cases in Kamëz, where participants stated that the residents of their neighbourhood had worked together several times towards a common goal, namely the paving of the roads and investing in the sewage infrastructure. On the other hand, two participants in Kamëz expressed grievances towards their neighbours related to their completion of the legalisation procedures earlier than the rest of the neighbourhood. Furthermore, other participants reported issues with their neighbours, both past and present, related to the communal infrastructure. G.L., a resident of Kamëz, stated that “cooperation is key...there need to be new initiatives from the resident”, when asked about the future of the neighbourhood. In the interviews with the participants, an overall feeling of frustration was expressed towards their neighbours and the community, due to a “lack of cooperation” and “lack of spirit of a community”.

5.2.3. Physical Capital

Physical capital concerns access to tools and pieces of equipment, but one of the most significant aspects in urban settings is access to public infrastructure, facilities, and services. The participants were asked about changes in access to the water and energy grid, throughout the years and since receiving the ownership certificate. Participants in both areas stated that access to these two grids has always been an issue and in some cases, it still persists. In their early beginning, most of them had to ensure water and electricity themselves, whether through informal connections to the grid or by self-provision. There were some participants who had formal access to the water and energy grid, however, they also reported issues with power outages and water cuts. Access to the formal grid in Kamëz and Durrës varied from one household to the other. Most participants reported that water and electricity have become less of an issue in the last five years, however, according to the participants “there is a need for investments” and “room for improvements”. Some participants, who had set up businesses on their plots, reported that water and power outages posed a problem for their businesses. A.K., a resident of Kamëz, mentioned that he had to “buy a generator, otherwise, what will I serve my customers without electricity?”, which shows the extra lengths residents have to go to in order to adapt to the circumstances.

Roads were another important aspect of physical capital that was included in the survey. This was another issue that was only solved within the last 5 to 10 years, depending on the area. This was confirmed by the participants, who mentioned that throughout the years, things had changed, making comments such as “every year, it gets a bit better” or “there are improvements, for sure”. Various participants, both in Kamëz and in Durrës, mentioned that the “inner roads” or “the small roads” still need upgrading, referring to the paths or alleys connecting the main roads to their houses. Another issue that residents raised is the lack of pavements and street lighting. In the interview with both the employee of the Kamëz municipality and the employee of the Këneta municipal unit, it was mentioned that significant work had been done until now, however, there are various improvements needed in the infrastructure. In the interviews, participants mentioned that public infrastructure and services are very important to them, particularly when considering their own future as well as the future of the community. E.K., a resident of Kamëz, stated that they have faced various issues regarding the roads separating the plots in the vicinity. The participant mentioned plans for a new building in their plot, which will need new infrastructure surrounding it. They stated, “I will just give up a piece of my land...I will finance it myself, otherwise, it will not be done”. Another one of the participants interviewed, Sh.L. in Kamëz, mentioned that the new investments in the area have made residents more content with their housing situation, and the surrounding environment. However, the participant further stated:

“I think particularly the part of urbanisation, there is a lot of room for improvement, as there is no proper plan. There are problems with sidewalks, with the buildings, and with the positioning of the houses. This creates some problems. I think there should be a greater focus here, the plans need to be more coherent...”

Overall, access to this capital has changed the most throughout the years, however, this is not directly related to the process of legalisation. In an interview with A. Lame, an expert on formalisation, who has worked on the drafting of the laws for the process, it was stated that legalisation is focused solely on the provision of title deeds:

“In its origin, legalisation in Albania was meant to urbanise and integrate, as well as legalise... afterward. However, due to politics and other matters, the

law...the institution (ALUIZNI) focused only on registering claims, and then providing people with title deeds...if they meet the conditions”

Further, in an interview with two employees of AShK Kamëz-Vorë, it was stated that the responsibility of the urbanisation and integration of informal settlements lies with the local municipalities. They did mention that there needs to be more coordination between the local government and various AShK departments.

5.2.4. Financial Capital

As mentioned in subsection 5.2.1, most of the participants were employed or self-employed, relying on their wages and the profits of their businesses to make a living. There were several residents that had built commercial spaces on their plots, that they either ran themselves or rented out, as a way to generate additional income. Alongside the income generation strategies that the households follow, they were also asked about the stability and sufficiency of their income. Most of the respondents saw their income as stable, particularly those who were not self-employed. However, the participants also made remarks such as “stable, but of course, for Albanian standards” or “you never know in Albania”, which casts doubts upon the actual stability of their income. When asked to describe how their sources of income had changed since receiving the ownership certificate, the participants often answered that there was no connection between these. Most participants stated that any improvements in their incomes or employment were not related to the obtaining of the ownership certificate. Sh.B., a resident of Durrës, stated that every year their wages have increased, stating “...our wage goes up with 5000 lekë or something, so it has improved throughout the years...”.

There were, however, select participants that reported an increase in their income due to the fact that they had obtained the ownership certificate. The two main reasons for these were: an increase in the rent that they charge their tenants and new investments in their businesses. A.T., a resident of Durrës, stated that their income had increased as “rent for our stores has increased now that we have the ownership certificate”. This was also confirmed in an interview with an official from the municipality of Durrës, who stated that rent prices have increased in the area throughout the years. When asked for the main reasons behind this, they mentioned that according to them, legalisation and the investments from the municipality in recent years. Three participants reported an increase in their income after having taken out loans, to grow their businesses. One of the participants, A.K., a resident of Kamëz, had taken out a loan to renovate their restaurant and expand it, using the legalised property as collateral. Another participant, Sh.L., a resident of Kamëz, had used their legalised property to take out a loan, aimed at growing their business. They stated that investing in their business was the “most significant thing they could do (with their legalised property)”. Lastly, F.T., another participant in Kamëz, had also taken out a loan for their business, using their newly legalised property amongst other ones as collateral. The participant, a dentist, had decided to open a complex that focused on medical tourism on the informal property they had bought. On the other hand, some participants mentioned wanting to open or grow their business, however, they stated that they had no intentions of taking out a loan. According to them, they intend to use their savings or lend money from family and friends to achieve this.

5.2.5. Political Capital

Access to political capital varied amongst participants, with some of them being government employees, being involved in local government (municipal council), or being involved in the local leadership of the governing party. Three of the participants worked for AShK, whereas two other participants had previously worked there. These participants were closer to the

decision-making process of AShK, and were also more aware of the “benefits” of the ownership certificate. Out of the three participants that had received a loan, two of them had connections to AShK and local government institutions. Sh.L., a resident of Kamëz, stated that one of their children worked for AShK and the municipal council, whereas F.T., also a resident of Kamëz, stated that members of their family worked for government institutions, one of them being AShK. One of the participants stated:

“Most aren’t aware of the benefits...for example, very few people know you can get a loan with the legalised property...only those who know someone or who have had the chance to talk to someone from the Cadastre directly”- Sh.L, a resident of Kamëz

The process does not allow for direct involvement of the applicants, or residents. D.Xh., a resident of Durrës, stated that they submitted the application, and then “just waited until they told us to come to pay”. This was confirmed by other participants as well, stating that the process was “straightforward”, “simple”, as well as “lengthy”. In the interview with two AshK officials from Kamëz-Vorë, it was stated that any complaints that applicants may have, are filed and registered in the system. When it comes to the drafting of new legislation concerning legalisation, as well as any amendments, the problems raised by citizens are processed by each local directory, and then these proceed to the central directory of AShK. These are passed on to lawmakers in drafting sessions, who then address the issues accordingly.

“Citizens can express their discontent with the process through our field engineers when they are in the terrain, or through the phone...they can also come here, even though it’s not allowed anymore. All these complaints are registered and they become part of the system”- F.D., AShK Kamëz-Vorë.

“We send our issues to the central directory, and then they communicate it to lawmakers...or the Council of Ministers (executive branch of government in Albania)”- S.B., AShK Kamëz-Vorë.

5.2.6. Natural Capital

Natural capital within the framework used in this thesis refers to the direct access to natural resources that can help households in maintaining food security as well as generating a living. The main examples of this are arable land, land for livestock, and livestock itself. During the data collection, there were several participants that mentioned owning land somewhere else, however, they did not put this to use. E.N., a resident of Kamëz, stated “Yes, we own land, back in my father’s village, but we don’t put it to use...there is no point”. This was the case for other participants as well, who had left their villages to move to Kamëz and Durrës years ago. Only one participant, A.K., a resident of Durrës, stated that they owned land and used it to “plant fruit trees and vegetables...to have fresh food all year round”. Both Kamëz and Këneta (Durrës) are part of larger urban areas, where natural capital is not necessarily relevant to people’s livelihoods and livelihood strategies. However, natural capital refers to direct access to forests, water sources, natural parks, etc. The participants were not directly asked about these, with the researcher relying on observations and spontaneous comments that participants offered. While conditions across both locations have improved, as stated by the participants, there were still issues regarding access to natural resources, such as forests or natural parks. In recent years, there have been efforts from local and national governments to improve this. The main investment in the municipality is the creation of the Great Park of Paskuqan (parku i madh i Paskuqanit). Sh.L. and Xh.P., residents of Kamëz, who reside near the park, mentioned that this development has “helped us... it has made the area more attractive”. Other important resources are water sources, and in the case of Kamëz this concerns the lake within the Park of

Paskuqan, depicted in Figure 8, and the river of Tirana. Both these resources are found within densely built areas in Kamëz. The lake is an artificial reservoir, which was built in 1983, and rehabilitated in the past five years. On the other hand, the river remains an issue for Kamëz and the area of Greater Tirana. It is heavily polluted, as shown in Figure 9, despite various attempts from local government to rehabilitate and improve the conditions.



Figure 11. The Great Park of Paskuqan (taken during the fieldwork)



Figure 12. The river of Tirana (source: Ora News)



Figure 13. One of the canals in Këneta (taken during the fieldwork)

In Këneta, access to natural resources remains an issue for the residents. This was stated by the participants, as well as by an official of the municipality of Durrës. J.P., stated during their interview that the area lacks direct and easy access to natural parks (forests are not present in the area, as it is a dried-out swamp). Water resources are an issue for Këneta as well, with many of the drainage canals being heavily polluted. Figure 10 shows one of the many canals in the area, which remain an issue for the residents, as was expressed by the participants during the collection of the surveys.

5.3. Livelihood and housing outcomes

Livelihood and housing outcomes, alongside the strategies that people pursue to achieve these, were mostly addressed during the interviews, however, relevant comments from participants were noted down during the surveys. These might not be detailed narratives, but they provide valuable insight for the research. When discussing livelihood outcomes with the participants, the most significant one appeared to be achieving a stable and sufficient income. E.K., a resident of Kamëz, stated that they would like to grow their business spaces, to increase profits. The participant mentioned that they are planning the construction of a new building on their plot, using the legalised property as collateral for a loan. Other participants stated that they

would like to invest in their businesses, however, they mentioned no plans of taking out loans in the future. L.K., a resident of Kamëz, stated that they are planning on expanding their shop, but will use their savings for this. Another participant in Kamëz, A.P., stated that they had opened a side business in recent years, in order to ensure a stable and better income for the household. There were participants who reported issues with their incomes, stating that these “weren’t enough” or that they “struggle with just this income”. However, these participants also mentioned that they received remittances from their children abroad. Food security, despite any issues with income, was not an issue raised by the participants, in the survey or the interviews. Another important outcome for the participants was the improvement of the conditions in their surrounding environment, such as the upgrading of the public infrastructure. During the survey and the interviews, participants in Kamëz and Durrës stated that investments are needed in the area, to ensure that their quality of life is enhanced. Some of the *communal ambitions* for the future that the participants mentioned were paved roads throughout the neighbourhoods, stable connection to the water and energy grid, greenery, street lighting, pavements, etc. In the interviews it was stated that while the municipality is responsible for such public works, cooperation between residents can aid the process.

The participants of the interviews were further asked about the housing outcomes most important and relevant to them. During the survey as well, participants made comments related to the future of their property, which were used in the research. Most of the participants stated they were looking to renovate and update their houses, now that they had received their ownership certificates. According to them, they wanted to be sure of the future of their property before they could make any improvements. Further, alterations to the property before finishing the legalisation procedure can cause delays in the process, as well as other issues for the applicants. In order to renovate your property or reconstruct it (interior or exterior), one would need to apply for a permit with the municipality. Additionally, municipalities may offer subsidies to citizens, however, only those who have legalised their properties are eligible. There was less of a focus on expanding properties, as most participants lived in spacious houses already. F.D., of AShK Kamëz-Vorë, mentioned that most houses are built to house multiple generations, and thus the residents are not as interested in adding to that. However, some participants whose businesses were either attached to their houses or located on the same plot, mentioned that they would like to expand these, and renovate them. For example, L.K., a resident of Kamëz stated that they were planning on building additions to the existing business spaces in the near future.

5.4. Vulnerability context

Most participants described their incomes as stable and sufficient, however, few of them reported savings, emergency funds, or other assets that could be used for mitigating any hardships, stating that they live pay check to pay check. This was also expressed in the interviews, where the participants made statements such as:

“It must be noted that most of the residents rely completely on their wages, and in my opinion, these are barely enough...for the most” - Sh.L., resident of Kamëz.

“There are rich and poor residents, as in any place...but I think most people in the area remain poor” - E.K., a resident of Kamëz.

“In Kënetë, most people remain poor, and they rely on remittances...from their children or family members. For example, after 2008, because the remittances from Italy and Greece dropped, also the income of the residents dropped” - J.P., resident of Durrës.

One of the participants in Kamëz mentioned that they had suffered a misfortune with their business in 2012. Despite various attempts, the participant mentioned that they still could not recover financially from this. Since receiving the ownership certificate, the participant had not taken out a loan to invest in his business and was not planning on doing so. As mentioned previously, few participants had actually used the ownership certificate for credit, in order to improve their situation and mitigate the consequences of any external influences. The legislation does account for those in certain vulnerable situations, as it includes reduced fees. F.D., of AShK Kamëz-Vorë, mentioned that those with a disability status or those receiving KEMP (social benefits), receive a discount on the fees that they have to pay. There was one participant in Këneta that had a disability status, who stated that they paid reduced fees for the legalisation procedure. Another participant in Kamëz stated that they had received the disability status, however, this was well into the process, hence they had not been eligible for a reduced fee. It is important to mention that participants were less open about hardships they may have faced or are currently facing. This was one of the reasons why the vulnerability context was not included in the survey but in the interview, to ensure that a rapport had already been established with the participants.

Alongside shocks, there are trends that can cause hardships for households, and further, keep them from benefiting from transforming procedures and structures, namely legalisation. Some of the trends that were most relevant to the residents of the research areas were *unemployment* and *limited employment opportunities*, the current *inflation*, and *a decrease in remittances*. The increase in prices was one of the reasons why some participants were less willing to invest, either on their business or on their property. Sh.B., a resident of Durrës, mentioned that prior to this increase, they were planning on renovating their house and investing a significant amount in this. The participant stated “now we are thinking about it...the prices have increased and we cannot pay for the whole investment”. When asked if they were considering other possibilities, such as a loan, they answered “we are thinking about it...but we don’t know yet”. *Immigration trends and patterns* are another relevant factor, which was perceived as having positive and negative consequences, depending on the participant. On the one hand, household finances can improve, as there is an additional income stream from remittances. As mentioned in other sections, there were several participants who benefited from remittances sent by household members. On the other hand, mass immigration had a more negative effect on a wider range of participants. For example, those who owned small businesses had seen a drop in their incomes. L.M., a resident of Kamëz, stated that the flux of customers has fallen, adding that business is at its highest in the summer, with immigrants returning for the holidays. They also mentioned that the increase in prices in the past months means less customers and lower revenues. One of the accompanying AShK employees in the fieldwork stated that younger people are leaving, which also means a reduction in the workforce, but also in the “clientele for the businesses”.

5.5. Additional findings

One of the benefits of door-to-door surveys and interviews is the opportunity that participants get to provide additional insights, which may have been overlooked or not considered by the researcher. Throughout the data collection, the A significant additional finding is the increase in property prices and influx of new residents into areas that have been recently legalised. Participants mentioned that there was an increase in the prices of their property, since obtaining the ownership certificate. This was confirmed in the interviews with an employee of the municipality of Kamëz, and an employee of the municipality of Durrës, who both stated an increase in property prices in their areas, differentiating between properties that had completed

the legalisation process and those that hadn't. Moreover, one of the interviews focused on a participant that had bought a recently legalised property in Këneta, Durrës. They expressed a preference for such a property over other one, which lacked a title deed, despite the price difference:

“...the property would be cheaper; however, I would not...buy it. It would be an inconvenience, as anyone could claim it. Also, without the deed, I would not be able to use the banking system...as no bank offers a loan...I had other cheaper alternatives to this property...but they were undergoing the process of legalisation”
- M.P., a resident of Durrës

Further, the participant spoke of others that had started buying houses in the area, particularly since the earthquake that hit Durrës in 2019. When asked to describe these buyers in terms of their education or income level, they mentioned that the new residents had better incomes than the existing community. J.P., the employee of the municipality of Durrës was interviewed on the subject as well, and they were asked about the increase in property prices, and how this impacted the residents. They stated that this was beneficial to the residents who were looking to sell their houses, as they can profit from the increase in value of their property. When asked if this could be an issue for the original residents who wish to purchase any additional property in the area, due to households growing or other reasons, they stated “Well, in that perspective, yes it could be a problem...because the existing residents still remain poor”. It was also mentioned in the interview that there have been multiple businesses that have settled in Këneta, buying up houses that have been legalized. Mostly this concerns small businesses such as bars, restaurants, but also more large-scale businesses, with the most significant being textile and clothes manufacturing companies, referred to as ‘fasoneri’ in Albanian. The participants see the influx of these private investments as beneficial, as they provide employment opportunities for the local residents.

In Kamëz, there has also been *a stream of new residents and investments*, however, the scale and characteristics differ from one area to the other. In Paskuqan and Kodër e Kuqe, most new residents have bought single-family houses in the area. Sh. L, a resident of Kamëz stated that there has been a halt in the houses being sold in the area as residents are less willing to move. Participants mentioned that there has been an increase in interest from investors in the area, however, this can be difficult as the planning regulations do not allow for larger-scale developments. This was also confirmed in the interviews with the two AShK officials of Kamëz-Vorë, who stated that due to process of legalisation having made progress and also due to the proximity to the New Boulevard, the area of Paskuqan particularly has seen a surge in property prices and interest from developers. In Kamëz (city), the same has been observed, however, there is more involvement of real estate developers in the area, particularly in the centre. Mid-to-high rise residential developments are present along the main axis, with many more being under construction, or development. These buildings have either taken over empty plots or replaced existing ones. M.S., a resident of Kamëz, stated that their house will be demolished within a couple of years, to make room for a new development. They stated that having a title provided them with a better position in negotiating with the developer, with them receiving apartments and commercial spaces in the new developments. Similar to Këneta, the flow of new residents and investments were seen as beneficial by the participant from the municipality of Kamëz.

New residents in the city of Kamëz varied from (starter) families looking for affordable housing and better conditions to those looking to invest in properties. There was another important group that was active in the real estate market in the city. The employee of AShK present during the fieldwork in Kamëz mentioned that a significant portion of these new

properties are bought by Albanian immigrants, who “would like to have a property back home” and further, might have family in Kamëz. The properties remain mostly empty throughout the year, with an exception for holidays and the summer, when immigrants return to Albania. New businesses have also opened up in the area, which include local and chain enterprises. Similar to Këneta, businesses have also moved into more residential areas and into residential buildings in Kamëz. E.K., a participant whose neighbourhood had seen an influx of new businesses, stated that the area was “very calm, especially after business hours”. Lastly, one of the experts interviewed stated that informal constructions are not always up to code, and can pose risks to the residents and the surroundings. Further, they stated that applicants may skip the necessary procedures through connections or corruption, resulting in faulty and dangerous buildings being legalised. According to them, there is very little control over this, as it is almost impossible to check every building that needs to pass the inspection.

Chapter 6 | Discussion

The previous chapters of this thesis have presented the research questions, the literature review, the methodology, and lastly the main findings of the empirical research. In this following chapter, the implications of these findings will be discussed alongside their contribution to the current understanding of the research topic. Specifically, it will examine how the findings relate to the existing literature, address the research question, while also exploring the implications of the findings, and identifying areas for further research. The research was aimed at understanding the impact that the process of formalisation (legalisation) has had on recipient households, utilising the Capability Space and Sustainable Livelihoods Framework as adapted by Frediani and Hansen (2015). The findings of the study revealed several key themes, including the limited impact on security of tenure, challenges that keep households from utilising their ownership certificates to its fullest, the importance of settlement upgrading, and the need for guidance and participation.

6.1. Security of tenure

There were limited impacts that the obtaining of the ownership certificate had on tenure security, with most participants stating little changes in their situation. The majority expressed no prior threats of eviction, demolition, or additional concerns, even in cases of conflicts concerning their property. These participants reported no changes in their situation, but they appreciated the symbolic value of the ownership certificate, which was observed by Guevara (2014) in Lima as well. Only three of the participants mentioned facing threats of eviction or of demolition, from public authorities, which had an impact on their security of tenure. In these cases, legalisation was beneficial to them, as it provided legal protection as well as an increase in perceived sense of security. The same was observed by Payne et al. (2009) in other contexts, who stated that the provision of title deeds can be helpful for residents of areas where threats of eviction are an issue. In the interviews with experts and AShK employees, it was mentioned that ownership certificates are particularly beneficial to those residing in urban centres, or those residing near important public infrastructure (roads, highways, etc), as it protects them from eviction in cases of future developments in their area. D. Andoni (2022) mentioned in a preliminary interview that issues of tenure insecurity are found in localised and isolated cases, which was confirmed by the survey with the participants and the interviews. Further, A. Lame (2023) stated that the issue of tenure security had its own place within the issue of informality in Albania, however, this was not the main concern of the authorities when drafting the policy of legalisation.

Participants did mention *being calmer, feeling at peace, and more secure* upon completion of the legalisation procedure, which was observed by scholars in other contexts, such as in the case of Dar es Salam (Parsa et al., 2011). The participants in Kamëz and Durrës mentioned that this was due to the uncertainties that the future could bring for them and their property. Little was elaborated on where this uncertainty and stress came from, as most participants made no mention of prior issues regarding security of tenure. One reason for this could be the recent actions of the government regarding informality and informal settlements. In the past years, there have been several public projects, mainly infrastructural, that have led to informal settlements being demolished and their residents being displaced (D. Andoni, personal communication, 2022). One of the most prominent examples of such a public project was the construction of the Great Ring (Unaza e madhe), which saw the demolition of several informal buildings in the area of Astir, Tirana. Further, the language used by politicians in recent years towards those living in informal settlements could be another reason contributing towards this. Protests from the residents of these buildings in Astir were met with harsh

commentary from politicians, who referred to them as “those who have conquered, torn, and came out of caves” and stating that “the chances are zero that this battle will stop (between the municipality and the citizens impacted by the project)” (Gazeta Tema, 13 November 2018; Pllumbi, 2022). Another possible explanation could be the????

6.2. Access to livelihood assets

The research framework utilized in this study adopts a multidimensional approach by considering additional capitals: human, social, physical, natural, and political. However, the impact of obtaining ownership certificates on overall access to livelihood assets (capitals) was found to be limited. Changes in capitals were mostly observed in the enhancement of financial capital, but this was only evident among a few participants. Similar findings were reported by Payne et al. (2009), Wekesa et al. (2011), and Guevara (2014), who also found little association between legal ownership and improved financial standing or increased access to credit in most cases. While the possession of ownership certificates did not directly impact access to other capitals, there was a connection between the possession of these assets and the ability to capitalize on the legalized property. For example, all three participants who had obtained loans already owned businesses before acquiring ownership certificates. They also possessed other significant assets and skills, such as higher education, life skills gained through immigration, savings, other properties, connections to local government and political leadership, good health, and household members of working age with various abilities. Additionally, two other participants who capitalized on their newly legalized property had constructed commercial spaces on their plots, which they had been renting out over the years.

Proponents of providing title deeds or ownership certificates argue that it can help lift individuals or households out of poverty by directly impacting their financial capital. De Soto (1991) stated that granting *de jure* property rights to those in informal settlements can incentivize them to invest in businesses or their properties, as they can use them as collateral to access credit. Furthermore, legalized properties can enter the formal real estate market, enabling households to benefit from sales or leases. However, critics view this perspective as overly simplistic, as it fails to consider the capabilities people possess and the real opportunities available to them. It assumes that households are capable and interested in investing in businesses or their properties. In reality, some participants had already established businesses before or during the legalization process, which served as their primary or additional sources of income, ensuring sufficiency and stability. Access to financial capital was already present before the start of legalization procedures, as most households had obtained their ownership certificates within the past five to ten years. This has implications for their future opportunities, as it can provide them with a wider array of choices, as well as the freedom to pursue them once ownership certificates are granted. The same may not be said about those who do not possess significant access to financial capital, as well as other livelihood assets.

Scholars (Vanelli, 2019; Williamson, 2011) have also stated that De Soto and other supporters of such formalisation programs, fail to recognize the local economic, social, and cultural context. As stated, individuals and households may not have the desire to take out a loan, or have any real opportunities for investments. In addition to these, there can be other aspects that keep households from fully accessing the benefits of their ownership certificates, which are particularly relevant to the Albanian context. One of the issues is informal income, which still prevails in Albania (Pinto et al, 2012; Berisha & Pinnavaia, 2018). This was confirmed by some of the participants in this research as well, who mentioned declaring minimal monthly incomes to avoid taxes. This decreases opportunities for taking out loans, as these households are not seen as trustworthy and legitimate applicants, as was also observed in

the context of Dar es Salam, where the presence of a title deed did not necessarily lead to better chances of approval from banks (Parsa et al, 2011). Further, households can also rely on remittances, as was seen in the participants from Këneta, Durrës. The participants mentioned that any income derived from remittances are fully informal. Experts interviewed also mentioned that, in the social and cultural context of Albania, loans are not particularly popular. D. Andoni (2022) and A. Lame (2023) stated that Albanians are not fond of formal credit, thus they are more likely to borrow from a family member or a friend than turn to a bank. Moreover, while the amount of loans taken out in Albania have increased throughout the years, these mostly concern loans used to purchase houses, rather than those used for investments in businesses and enterprises (Shqiptarja.com, 2022).

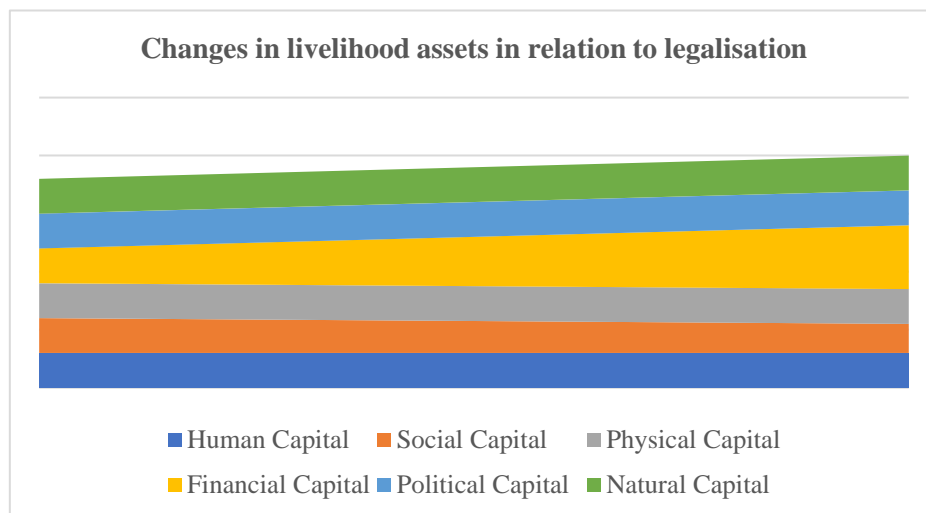


Table 3. Changes in livelihood assets due to legalisation (own work)

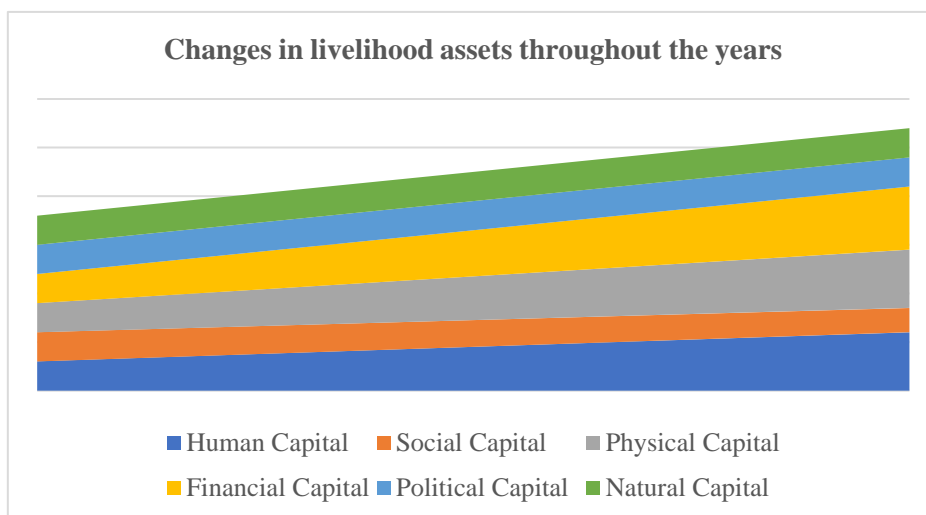


Table 4. Schematic representation of changes in livelihood assets of participants throughout the years (own work)

The participants had observed changes in the access to other livelihood assets throughout the years, however, this was not related to the process of legalisation itself. This can be shown in Table 3 and Table 4, where a difference is made between the changes to livelihood assets

throughout the years, and the changes that had only occurred due to legalisation. It should be considered that the changed in assets, following legalisation, concern only a small number of participants. Households had particularly seen improvements in their human capital, as well as their physical capital. One of the examples is the changes in education level between the parents, who were the ones that had made the move towards the research areas, and their children. While most of the parents had managed to finish high school, their children had completed undergraduate and even postgraduate degrees. This showcases the importance of accessing the city, its various facilities, and services, particularly for low-income families and disenfranchised groups (OHCHR & UN Habitat, 2022). Physical capital, which includes access to infrastructure, had also changed throughout the years. While conditions had improved, participants still reported many issues. Most of the changes had taken place in the last ten to five years, with some as recent as last year. In other contexts, as well, formalization of informal settlements was not necessarily accompanied by improvements in the surrounding environment (Guevara, 2014). It must be mentioned that the process of legalisation focuses solely on the awarding of this certificate to applicant households, whereas the upgrading and urbanisation of these areas is seen mostly as a responsibility of the municipalities and national government agencies, such as the Albanian Development Fund. This is due to the fact that fees were lowered, to ensure that all applicants could afford to legalize their properties (J. Velaj, personal communication, 2022; A. Lame, personal communication, 2023). As was mentioned by one of the experts interviews, political parties in Albania have used legalisation to their advantage, trying to gather voters by making the process as financially accessible as possible, thus leaving out urbanisation and integration. However, while these issues are complex and costly for the government, they can have great implications for the residents in these settlements.

In some cases, legalisation had led to a decrease in social capital amongst the participants, particularly when considering neighbourhood and community involvement. While participants did not offer explicit narratives and descriptions, they made comments which alluded to a decline in their involvement in the neighbourhood. For example, some participants showed no knowledge of the progress of legalisation of their neighbours, stating that they had received theirs and had no further concerns. Other participants expressed grievances with their neighbours, due to the outcomes of the process, stating that since receiving the ownership certificates they had become less cooperative. In other cases, participants had had small conflicts arise from the outcome of the legalisation in their area, where some residents had benefited more than others. There were reports of bottom-up initiatives from the residents in the areas, particularly in Kamëz, but these had stopped in the recent years. Vanelli (2019) stated that those who obtain their title deed, show less involvement in the community and civic society. This was observed by her in a study focusing on a variety of informal settlements in Tirana, and was confirmed in this research as well. Some participants did express comfort in the fact that their neighbours had also received their ownership certificates, stating that this made matters of property borders quite clear.

Another significant finding was the relevance of access to political capital, particularly to the information available to most citizens regarding the actions one can take after obtaining the ownership certificate. Participants were mostly aware of the increase in the value of the property, the fact that they could apply for building permits (renovations and additions), as well as the legal protection that the formal status of their property provides. However, in the interviews, it was mentioned that not all recipients of title deeds are aware of what they can do with their property and how they can put their title deed to use, particularly in accessing credit. Sh.L. mentioned that there has been no official program to inform citizens about the opportunities that they have, or any trainings. The participant mentioned that residents in their area face issues such as the lack of education, skills, as well as connections that can keep them

from accessing this. Further, there is a lack of citizen participation in the process of legalization. While it was stated that citizens' complaints are filed and processed in the system, this was the only involvement from their part in the process. Participants are further notified when the decision regarding their application is made, when they have to deposit their payments, and when their ownership certificate is ready to be picked up. The process is also fully online now, requiring that citizens register their claim through the government's e-services, and it is no longer allowed for citizens to come to the offices of the AShK. While this is done to eliminate corruption, by minimising contact between citizens and government employees, it does put in question how this will impact access to information, particularly for more vulnerable groups, such as the elderly, or those with lower education levels. In this research, due to the sampling method used, a number of the participants recruited were employees of local government and national government agencies. They weren't part of the decision-making structures, however, they mentioned that they had more direct access to information. These participants also spoke more positively about legalization, while others remained more or less neutral.

Lastly, something can be said about the socio-economic characteristics of recipient households. Vanelli (2019) observed in their paper that those of a higher income and status were overrepresented amongst the recipients of ownership certificates, thus enjoying more benefits. The same could be observed in this research in both Kamëz and Durrës, with most participants ranging from low to middle income individuals/households, and a few could even be considered high-income. Moreover, the majority of them did not belong to any vulnerable groups, or could be considered as living below the poverty line. It must be taken into account that this is based more on the comments participants made about the stability and sufficiency of their income, as well as additional observations. Due to income being a sensitive matter, the participants were not asked about this during the survey and interviews. While they expressed stable finances in regards to their own households, they mentioned that poverty still persists in their surrounding environment. Moreover, during the fieldwork, the accompanying AShK employees stated that there is still a significant number of households who have not started the process. Based on their assumptions, these were mostly lower-income households, who could not afford the costs of the process and expressed no interest in the procedure for the time being.

6.3. Livelihood and housing outcomes

Livelihood and housing outcomes are generalized ambitions that individuals and households aspire to. In chapter 2, some of the most common livelihood outcomes were mentioned such as increased well-being, an increase in income, a dignified living, security of tenure, improved food security (DFID, 1999). These are generally the outcomes associated with the original SLF, with variations occurring according to the context it is applied to. Frediani (2015) introduced the concept of housing outcomes, which are directly related to the ambitions households may have regarding their property and their surrounding environments. In his research, the following five were included: individualize and expand, maintain social networks, participate in decision-making, afford living costs, and healthy environments. The framework adapted in this research included the following: *security of tenure, social networks, healthy environments, afford living costs, financial well-being, individualize and expand, food security, and others*. During the data collection, the answers and comments of the participants provided insightful findings regarding the outcomes that they valued. The most relevant outcomes to the participants were related to the financial well-being of the households and the improvement of their income. Several residents mentioned being interested in growing their businesses, with most of the investments being derived from their savings and in few cases, by accessing credit.

Affording living costs were also relevant to the participants, particularly with the recent increase in prices, resulting from various external factors.

The ambition to expand properties was expressed by few participants, and mostly this was related to the expansion of the business spaces on their plots. One of the reasons for this could be the fact that properties in informal settlements in Albania consist of sturdy and spacious structures. AShK and municipality officials stated that most buildings are meant to house larger families, and thus there is little need for expansion. However, participants were interested in the renovation of their properties, and updating them to the current standards. In these cases, the ownership certificate can be beneficial as residents can receive funding on some of the renovations. Further, the rules regarding informal works carried out are quite strict. Two participants mentioned that they wanted to rebuild their properties, as they were not fully satisfied with their current housing situation. Both of them were considering the option of obtaining credit to carry out this investment. Another important outcome for the participants was the improvement of public services, infrastructure and the surrounding environment, which can be related to the establishment of a healthy environment. A majority of them stated that these were still lacking, despite seeing improvements throughout the years. They expressed a need for more investments in the area, from the side of local and national government. In Paskuqan, Kamëz, the recent investments in public infrastructure and natural assets, were reported to have had a positive impact on the residents. Two of the participants that resided in the area, stated that people were content with their surroundings now, and that only a small minority is still considering selling their properties, a contrast to the situation years ago.

While food security can be an important outcome, it wasn't an issue for the participants of this research. There could be several reasons for this, however, the most important are the sample used in this research and the location of the research. Firstly, the participants were not representative of vulnerable groups, nor did they make mention of food insecurity. Secondly, the research areas are part of two of the largest counties in Albania, on which the economic development of the country depends on. On a more rural and remote community, the livelihood outcomes that households aspire to might be different. The same can be said about security of tenure, which had not been a priority for most of the participants. As mentioned previously, there were few participants that had felt threatened, for whom tenure security could be considered a valuable outcome. Little was elaborated on the aspect of social networks, aside from families, however, during the interviews, it was stated that there is a need for more collaboration between residents in their areas. This was expressed by all six interview participants, and was seen as something to aspire to in the future. Informal settlements such as the ones presented in this research, often have issues with communal infrastructure due to improper placing of the buildings, resulting in narrow alleys, prolonged upgrading processes, etc. Cooperation between the residents themselves, as well as cooperation with local planning authorities, can ensure that these processes run smoother. These findings highlight the need for policies and programs that prioritize the financial well-being of residents and support small businesses, as well as investments in public services and infrastructure to improve the overall living conditions in legalised settlements in Albania. Moreover, the upgrading and renovation of recently legalised buildings is another important aspiration that should be considered. Conditions in these buildings may not be the same as in slums in the Global South, however, they are also not up to the current standards.

6.4. Vulnerability context

Based on the findings of the research, it is clear that the vulnerability context that the participants face is complex and multifaceted. The impact of shocks and trends, mainly

economic ones may keep participants from utilising the financial benefits of ownership certificates, particularly those already in vulnerable situations. This limits their opportunities, and further, could impact their access to livelihood assets. While a majority of participants reported stable and sufficient incomes, the lack of savings or emergency funds to mitigate hardships could leave them vulnerable to unexpected events, as was the case of X.Y., in Kamëz. This is a concerning issue, especially for those who live paycheck to paycheck and are at risk of falling into financial difficulties. There were participants in both areas included in this research, who presented with this issue. It is promising that the legislation does account for certain vulnerable situations, such as those on disability and recipients of KEMP. Yet, financial vulnerability should also be taken into consideration, regarding the future development of policies and legislation. Another significant factor affecting the vulnerability context was the increase in prices, which affected the willingness of some participants to invest in their businesses or properties. This highlights the importance of creating an environment that enables economic growth and development, including policies that address the cost of living. Additionally, policies that ease access to affordable credit could help recipients of title deeds invest in their businesses and properties, thus contributing to their economic stability. Reports of informal incomes were also present in this research, which can limit the opportunities of receiving credit. Finally, the findings highlighted immigration patterns as a relevant trend, with both positive and negative consequences depending on the participants. There were several reports of participant households whose family members lived abroad, and contributed financially towards their families. However, the growing trend of young people leaving Albania can be an issue, particularly for small business owners. Customer flow, as well as a lack of staff, are some of the issues that can worsen the existing financial condition of the residents, and leave them prone to vulnerability. In conclusion, the findings suggest that the vulnerability context of households, and communities, is an important factor to consider in policy and program development for recipients of title deeds. Addressing the vulnerabilities identified in this study, such as the lack of financial stability and resilience, alongside the impact of national trends such as recessions, increasing prices, and immigration patterns could be crucial to ensuring the success of legalisation (formalisation) efforts. In an interview with J. V., an expert on the field of legalisation, the multifaceted nature of informal settlements and legalisation was highlighted.

6.5. Additional findings

The research resulted in additional findings, otherwise referred to as serendipitous findings, which are valuable because they can lead to new insights and open up new avenues of investigation. There seems to be an increase in the property prices, in all areas of the research, with both AShK officials, local government employees, and independent experts attributing this to legalisation. Another contributor could be the public investments and works in the area, mostly aimed at the upgrading of the infrastructure. In other contexts, as well, the formalization of properties and their inclusion within formal real estate markets can lead to an increase in their value (Bouwmeester and Hartmann, 2021). Further, the progress of the legalization process within a certain area can signify an increase in development, thus sparking interest from investors, potential buyers, and others. In all areas of the research, these could be interpreted as early signs of gentrification, which has been documented in other cases of recently formalized or upgraded informal settlements (Durand-Lasserve, 2006; Azevedo, 2010; Fernando, 2011; Comelli et al, 2018). While Kamëz and Kënetë (Durrës) were known for the flux of new residents from various areas of the country, participants reported that this influx had dropped, until recently. In certain parts of the research areas, developers have ramped up

investments in residential buildings, and commercial developments. This mostly concerns the centre of Kamëz (city) and Paskuqan, for separate reasons. The planning regulations in the centre of Kamëz offer greater density and more lax height restrictions, thus allowing developers to build bigger and bring in higher profits. A significant part of these new buildings remains empty due to the houses being purchased by Albanian immigrants who only return for the holidays. In Paskuqan, on the other hand, the developments concerning the New Boulevard (shown in Fig. 13 below), have made the area easier to reach and more accessible to those working in Tirana. While developers haven't been able to start with large-scale investments in this area yet, there is an increase in interest. Another concern can be the growth of the two main cities, Tirana and Durrës. As they grow and become pricier (Pllumbi, 2022), certain areas such as Paskuqan and Kënetë, which are close to urban centres may feel the pressure of new residents even more. According to Zito (2022), prices in Tirana have been increasing sharply in the recent years, affecting both the centre of the city but also suburban areas and municipalities nearby. In Figure 14, below, the variation in housing prices within Tirana is shown, as well as in the prices in Kamëz and Paskuqan. These findings highlight need for more research that focuses on the aftermath of formalisation programs and how it connects to other issues of urban planning and development, particularly concerning the issue of gentrification, its effect on communities and liveability.

Businesses, such as manufacturing, services, and hospitality, are also moving into the areas, bringing with them employment opportunities, but potentially impacting the liveability of the area. They operate within certain hours and may remove the residential character of the areas since they have started to settle in buildings that were previously houses. It must be mentioned that the existing residents of the areas cannot be forcibly removed, as the majority owns their houses (formally or informally), however, they might feel the pressure of the rising costs. Moreover, if the need to move into bigger houses arises, or their family members might want to purchase a house close by, it would be much more difficult, or almost impossible, as described by one of the participants. Another issue arising is exclusionary gentrification, which leads to the exclusion of potential future residents who may have been interested in living in the area, but are unable to do so due to rising property values, or rents (Lees et al, 2016; Slater, 2019). Informal settlements such as those in Kamëz and Durrës offered a place where residents of rural areas and the urban poor could come to for better opportunities, however, with prices increasing these groups can no longer claim their place there. Lastly, something is to be said about the security and the construction standard of legalised buildings. The scale of the legalisation program and the pressure arising from the completion deadline set for 2028, can cause a lack of oversight and allow for faulty buildings to be legalised. These can become an issue for the safety of residents and their surroundings, particularly in a country like Albania, where the risk of seismic activity is quite high. However, this is not an issue that impacts only informal and recently-legalized buildings, as there have been various reports of formally developed buildings sustaining considerable damages from earthquakes. The most recent example of this is the earthquake of 2019, centred in Durrës and surroundings, where 51 people were killed. Hotels, apartment blocks, and several other residential buildings collapsed (Albanian Red Cross, 2019; Ruci, 2019).

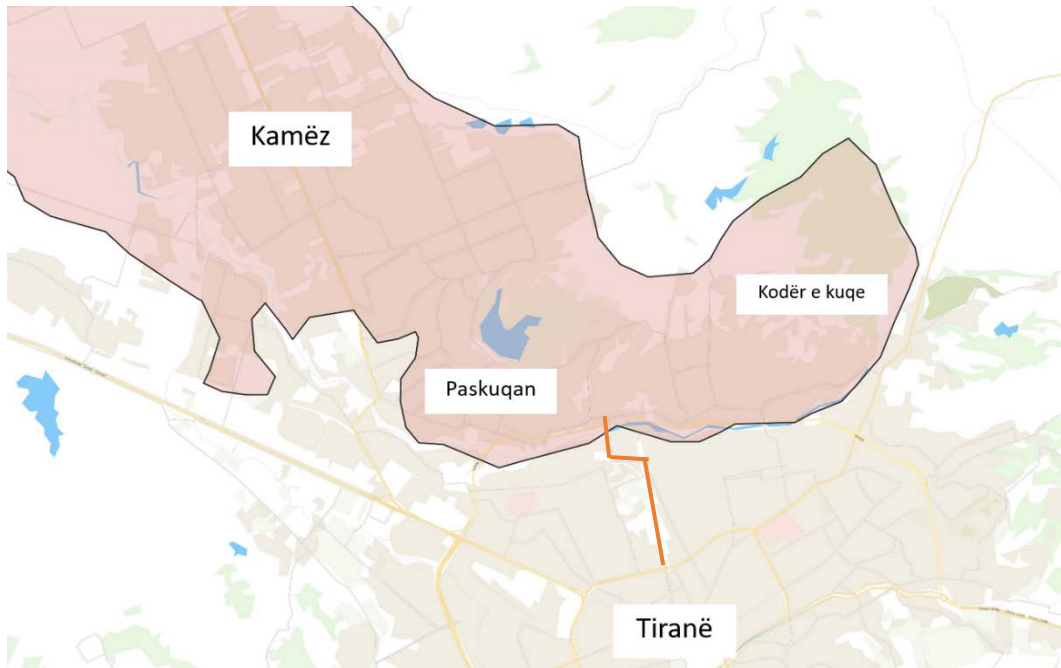


Figure 14. The New Boulevard, connecting the centre of Tirana to Paskuqan (own work)

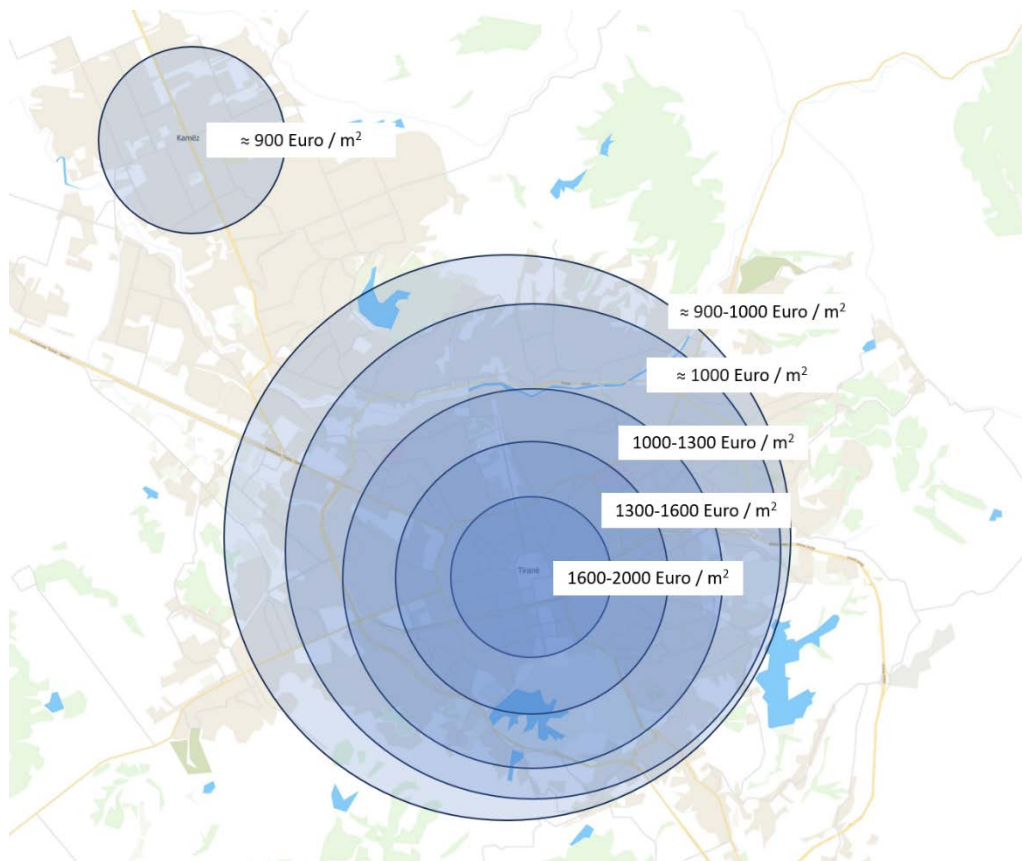


Figure 15. Housing prices in Tirana and nearby Paskuqan and Kamëz (own work; adapted from Zito, 2022)

Chapter 7 | Conclusions and recommendations

7.1. Conclusions

Informal settlements are some of the key characteristics of the developments in the urban landscape of Albania in the past thirty years, thus their legalisation is a complex and multifaceted process/issue. It not only affects the urban and economic development of the country; it can have an impact on hundreds of thousands of recipient households. This research has focused on the latter, trying to understand this impact through a multi-dimensional framework. During the course of the fieldwork, data was collected from the survey and interviews with households, as well as other important stakeholders such as AShK officials, municipality employees of Kamëz and Durrës, and independent experts on informal settlements and legalization. The findings that have come out of this process are used to answer the main research question, and the sub-questions presented:

MRQ: What is the impact of formalisation on recipient households in peri-urban areas of Albania?

SQ1: How does legalisation and obtaining the title deed affect the security of tenure amongst recipient households?

SQ2: What are the socio-economic characteristics of recipient households?

SQ3: What is the impact of legalisation and obtaining the title deed on asset accumulation concerning recipient households?

SQ4: What is the impact of external factors on the recipient households' ability to benefit from legalisation and the formal status of their property?

The impact of formalization on recipient households was measured by looking at the changes in access to livelihood assets (capitals), if the recipients of the ownership certificates had seen an enhancement in the assets they possessed, or increase in access to additional ones. Further, the impact on security of tenure was discussed, as well as the influence of external factors on the participants' abilities to benefit from the process. The following aspects are used to understand the impact on recipient households. The majority of participants saw no changes in their situation when it came to security of tenure. As expected, this was only a localized and case-specific issues, with most accounts from participants being that they had enjoyed de facto security throughout the years. However, the statements made by the participants on the calmness, lack of anxiety about their property, felt after obtaining the ownership certificate, alludes to a certain value of the process.

There was a significant impact on the enhancement of financial capital due to legalisation and the ownership certificate, however, this concerned a minority. The success of these few could be attributed to the access to various other assets, such as human, social and political, prior to the obtaining of the certificate. A higher level of education, higher income, diverse skills and experiences, and additional properties; these are all characteristics of the participants which saw a positive impact from legalisation, mainly an increase in their income through business investments. This shows the complex nature of a process such as formalization, which is connected to other aspects beyond formal tenure and financial capital. Moreover, several external factors were identified, which limited the opportunities of participants to benefit from legalisation, and achieve their desired outcomes. These ranged from a micro scale, such as personal unfortunate events to a macro one, with examples being

recession, an increase in the living costs and prices, and immigration patterns. These factors had an impact on the participants, as most of them did not lead resilient livelihoods and could be considered in vulnerable situations, despite having employment, education, property, or enjoying good health, food security, etc. This shows that poverty and the issues that communities in these settlements face need to be contextualized, and the legalisation and other complimenting policies need to take this into account. This leaves one to wonder, whether the process of legalisation has any meaning at all for the participants. There is value in this process, for the participants and other stakeholders. Firstly, there is a symbolic value in obtaining the ownership certificates. Secondly, whether they need it or not, recipients of the certificates are granted ownership, and as such, enjoy legal protection from issues such as evictions and displacements. Moreover, being part of a formal system, means tax generation for local governments, which can be used for the funding of public investments, such as the improvement of infrastructure, services, facilities, etc. Lastly, there is an ability to capitalise on the ownership certificate and help low-income households build resilient and stable livelihoods, however, this requires the fostering of various skills, knowledge, and networks.

There are certain limitations that have to be considered, when addressing the outcomes of this research. Firstly, while qualitative data provides the opportunity to fully address the lived experience of participants, it also can lead to issues with generalisability. While the findings of this research were in line with those that scholars have concluded in other contexts, there is still a need to fully grasp the Albanian context before applying these findings and conclusions elsewhere. Secondly, the research is focused on a limited sample, restricted by the connections of the participants. While there were several narratives introduced, perhaps a bigger sample that included a more diverse group could yield different results. Additionally, some of the participants were personally involved with the formalisation process, thus they may be biased or feel restricted in answering all the answers truthfully. Other limitations arise from the spread of elements of the framework in two separate data collection methods, the survey and the interviews, rather than utilising one method for this. While this was done to ensure that participants did not feel uncomfortable with the questions, as some of them were quite personal, it can have an impact on the validity of the findings.

7.2. Recommendations

The findings of this thesis have implications for formalization policies and practice, but also those regarding urban development. The following recommendations are divided into policy and research ones, that can help in guiding future efforts in this area and ensure that such policies can be implemented effectively.

Research

While this research has generated valuable insights into the process of legalisation, there are still many questions that remain unanswered. The recommendations presented are intended to guide future research in the field of formalisation and to build on the insights generated by this research. Based on the findings and the discussion presented, the following are recommended:

1. **Gentrification and formalization:** While there has been research into the topic of gentrification in upgraded or formalised settlements, there is a need to continue exploring the connections between the two concepts. Particularly, there should be a focus on similar contexts where housing ownership percentages are quite high and the threat may not be as direct as with tenants. By investigating this, future research can contribute to a better understanding of the dynamics and implications of gentrification within the formalisation context.

2. **Understanding the multi-dimensional aspects of formalisation:** While the literature review discussed the multi-faceted nature of informality and informal settlements, it is important to further explore the linkages between these aspects and the policies and programs of formalisation. The findings of this research highlight the implications of such policies, which extend beyond formal tenure and the access to financial capital. Specifically in Albania, research and academic discourse on formalisation has lost its momentum, however, this thesis shows that there is still a need for further investigation.
3. **Longitudinal studies and comparative analysis:** This thesis may have generated insightful findings, however, there are certain limitations that can be addressed in the future. Conducting longitudinal studies helps track the long-term effects of formalisation, thus providing insights into the sustainability and effectiveness of such processes. Alongside this, comparative analysis across different areas or countries can shed light on the contextual variations in formalization outcomes, enabling the identification of best practices and lessons learned.
4. **Community perspectives and participatory approaches:** To gain a comprehensive understanding of the impacts of formalization, community members and stakeholders can be involved in the research process. Engaging these groups can provide valuable insights into the social dynamics, community development, and the lived experiences of those affected by formalisation. Further, these can provide findings with practical implications, that can be used in policy development. In these cases, the communities partake a more active role in the research, beyond just being included in surveys and interviews.
5. **Policy and program evaluation:** Lastly, there is a need for systematic evaluations of formalisation policies and programs to assess their effectiveness, identify gaps, and recommend improvements. This research focuses solely on households and their experiences; however, it is beneficial to evaluate policies in their whole. By assessing the intended and unintended consequences of formalisation measures, including their impacts on different socio-economic groups, vulnerable populations, and the overall urban fabric, evidence-based policy-making can be supported.

Policy

Based on the results of the study, the following policy recommendations are drafted up.

1. **Access to information and skills:** There are several options for doing so, including launching an information campaign aimed at recipients of ownership certificates and applicants. This should include information on the advantages of legalizing informal properties, as well as the legal and financial consequences of owning a formal property. To reach a wide range of people, the campaign should use a variety of mediums, including social media, radio, television, and community events. In the past, these were organized in Albania, but they were mostly concentrated during election campaigns and at the start of the legalization process. Citizens should also have face-to-face contact with trained professionals who can inform them about the process and the outcome, as well as provide financial and legal advice. Institutions such as Albania's AShK should consider skill development through programs that assist recipients of ownership certificates in managing and maintaining their formal properties. These programs should cover topics such as property management, finance, credit, earning extra money, and so on. Furthermore, the programs mentioned above should be tailored to the specific needs and challenges of residents of informal settlements, taking into account the local context in each case.

2. **Affordability of housing:** This particular recommendation is mentioned by scholars, experts, and policymakers throughout the world; however, its relevance remains unchanged. One of the reasons why informal settlements exist is the lack of affordable housing provided either through government institutions or through housing markets. The increase in prices, after formalization, can leave communities vulnerable and create the conditions for informality to increase, once again. There are instruments that have been developed such as CLT (community land trusts) which allow for an entire community to own the land, rather than splitting up the plots and individualizing ownership. These protect the existing residents from spikes in land and property prices, and help in keeping areas affordable for future residents. However, this would be a difficult to apply in Albania, given the place that private property has within the society. The same could be said for other similar contexts, such as that of post-communist/post-socialist countries.
3. **Post-legalisation evaluations:** There are evaluation reports on the process of legalisation, however, these are focused on the performance of the institution, and the progress of legalisation, in terms of numbers of buildings formalized and revenues generated from the fees and taxation. It is important, however, to go back to these legalised areas to receive feedback, be it positive or negative, from the beneficiaries of ownership certificates.

These recommendations are based on the key themes and insights that emerged from the study, and are intended to provide guidance to policymakers and practitioners who are working in the field of legalisation/formalisation. Implementing these recommendations can help to improve the effectiveness and efficiency of policies and programs, and ultimately lead to better outcomes for the local communities and various stakeholders.

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