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for

**INTERNATIONAL ORGANIZATION FOR MIGRATION (IOM)  
BOSNIA AND HERZEGOVINA**

**Independent final evaluation of the NATO/PfP Trust fund (NTF)  
programme for assistance to Redundant Military Personnel in  
Bosnia and Herzegovina**

**Final report**

**October, 2009**

**IOM**

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## LIST OF ABBREVIATIONS

<b>a.c</b>	author's comment
<b>BAM</b>	Bosnia-Herzegovina Convertible Mark
<b>B&amp;H</b>	Bosnia and Herzegovina
<b>DK/DWA</b>	Don't know/Don't want to answer
<b>FGD</b>	Focus groups/group discussions
<b>IOM</b>	International Organization For Migration
<b>ISI</b>	Individual semi-structured interviews
<b>MoD</b>	Ministry of Defence
<b>N</b>	Number
<b>NATO</b>	North Atlantic Treaty Organization
<b>NGO</b>	Non-governmental organization
<b>NTF</b>	NATO/PfP Trust Fond
<b>SD</b>	Standard Deviation
<b>SPSS</b>	Statistical Package for the Social Sciences
<b>PoC</b>	Point of Contact
<b>%</b>	Percentage

## 1. INTRODUCTION

Prism Research, in the period September-October of 2009, for the purpose of International Organization for Migration (IOM) conducted a special evaluation titled: An Independent Final Evaluation of the NATO/PfP Trust Fund (NTF) to help redundant personnel of the Ministry of Defense and Armed Forces in Bosnia and Herzegovina (NTF Programme).

The main objective of this evaluation was to collect quantitative and qualitative data from beneficiaries of the NTF Programme and non-beneficiaries of NTF Programme (control group), and key groups regarding the implementation of the NTF Programme in Bosnia and Herzegovina (BiH). In the evaluation, in September and October of 2009, the desk evaluation was conducted, surveys of Program beneficiaries and control group was conducted, held focus groups (FGD) with beneficiaries, individual semi-constructed interviews (ISI) with different groups of key stakeholders were conducted, as well as case studies with beneficiaries.

This report provides an overview of the findings obtained in this evaluation, with emphasis on specifics observed in certain parts of it.

## 2. SUMMARY

### Introduction

Prism Research, in the period September-October of 2009, for the purpose of the International Organization for Migration (IOM) conducted a special evaluation (Independent final evaluation of the NATO / PfP Trust Fund (NTF) to help redundant personnel of the Ministry of Defense and Armed Forces in Bosnia and Herzegovina), whose goal was to collect quantitative and qualitative data from the beneficiaries of the Programme and non- beneficiaries of NTF Programme (control group), and key groups regarding the implementation of the NTF Programme in Bosnia and Herzegovina (BiH).

### Methodology

In this evaluation, a specially designed methodology was used that has enabled the realization of the general objective of this assessment – evaluation of NTF Programme in Bosnia and Herzegovina, including its impact, sustainability and efficiency.

For the purpose of this and other specific objectives of the evaluation, a combination of the following methodological approaches was used:

- Desk study
- Qualitative research (focus groups, semi-structured interviews, case studies)
- Quantitative research (surveys)

Within **desk studies**, a review of available sources of information about the NTF Programme was done, as well as information published in the Periodical evaluations and Mid-term assessment of the Program.

**Qualitative research** consisted of two parts. The first part represented the three focus groups / group discussions with beneficiaries of NTF Programme, one in each of the cities in which IOM's regional office are located: Sarajevo, Banja Luka and Mostar. These discussions were held with beneficiaries of different gender, age, education level and category of assistance they received through this Program (five of them: Agriculture, Education, Employment, Business Expansion, Business start-up).

The second part of qualitative research consisted of semi-structured interviews with key stakeholders, institutional holders of the Program in MoD, IOM, NGOs and universities which provided the training under the Program and assisted beneficiaries. A total of 26 semi-structured interviews were conducted.

**The quantitative research (surveys)** was conducted through personal interviews (face to face), a questionnaire that was developed by Prism Research and finalized in close cooperation with IOMs. 300 beneficiaries of NTF Programme were surveyed, and 300 of the control group. The sample for this research was a random sample, stratified twice by the proportional representation of beneficiaries in certain geographic regions, and then according to their representation within certain categories of assistance (which, compared to the above-mentioned regions and categories of assistance, make it representative). Alongside 301 beneficiaries, another 301 respondents who were not beneficiaries of NTF

Programme (control group) were surveyed as well. Respondents for the control group were chosen among the people living in the nearest neighborhood of surveyed beneficiaries, where it was requested that their socio-demographic characteristics (gender, age category, marital status, education level and employment status) correspond to the characteristics of surveyed beneficiaries.

Given that the base survey (usually conducted in the beginning of projects, before the project's activities have affected the beneficiaries, in order to examine the initial conditions; later, the conditions after the project was completed are evaluated in light of these initial conditions) was not implemented, the method of comparison between the beneficiaries and the control group was selected as the next available method of selection for surveys conducted with criteria as specific as these.

Because of this type of methodology structure different terminology was used when referring to individuals included in specific parts of evaluation: "Respondents" is used to indicate those who took part in the survey, "participants" the individuals who were part of focus group discussions, and "interviewees" the participants in ISIs (individual semi-structured interviews).

## **Main findings**

With respect to the specific goals of the evaluation, indicators based on which the success of NTF programme was measured were developed.

### ***Impact of NTF programme on beneficiaries***

The results show that **the main goals of the NTF programme, such as achieving economical independence of beneficiaries, enabling them to find a permanent job and attain the feeling of satisfaction with life after being discharged from military service, and development of entrepreneurial spirit and readiness to take initiative (which was one of the first indicators of Programme's success) were in large part achieved.**

The correctness of this conclusion is asserted by the fact that average personal monthly income of beneficiaries is about equal to average monthly personal income of the participants in control group, and that beneficiaries feel that they are contributing financially to their respective families more than the non-beneficiaries.

Another positive indicator of the success of NTF assistance is that a third of the income of beneficiary households is made up of earnings made through NTF assisted activities. For one quarter of participants, earnings made through NTF assisted activities represent main source of household income, which is something that was confirmed in focus group discussions as well. Latter participants also emphasized that **their work productivity and overall financial situation has been greatly assisted by new equipment, tools and machines they applied for.**

Employment level of beneficiaries is a strong indicator of their financial stability, and in this case it is 47,3% which, when compared to the average employment level in BiH

(58,2%), indicates that **NTF programme managed to attain a high level of employment of its beneficiaries.**

It should be noted that, with regard to different categories of assistance, most success in finding long term employment was observed with education category of assistance beneficiaries. Beneficiaries who obtained assistance from agriculture and employment categories more frequently consider themselves „unemployed“. With regard to agriculture, this was to be expected, considering that the NTF assistance was focused on reducing beneficiary expenses. The assistance instead made possible for increasing of household budget, as well as production and sale expansion. The outcome with beneficiaries of employment category of assistance is a consequence of a number of them, under the influence of global economic crisis, losing their job, and another part becoming retired.

Subjective evaluation of respondents regarding their general feeling of satisfaction with life, measured by specially designed rating scale, indicated that **beneficiaries and control group participants have a similar perception related to their satisfaction with life. This is an indicator of positive social impact of NTF assistance on its beneficiaries.** Both groups of participants feel moderately satisfied with their lives which was to be expected, considering the current circumstances in BiH.

One of the indicators of **entrepreneurial spirit** and readiness to take initiative is willingness to take credit loans related to business activities. The results of the survey indicate that beneficiaries more often took agricultural and business start-up/business expansion loans, than beneficiaries in the control group (who, on the other hand, more frequently took consumer loans). That **the beneficiaries were better prepared for safer and more thoughtful business doing is attested by the fact that only 8,3% of beneficiaries have problems paying off their loans.** Similar finding was confirmed by the focus groups participants (some of them state that they did not take out any loans because they were not sure if they will be able to pay them off).

Activities whose goals are easier and faster business doing: using appropriate literature, internet research, participating in seminars or conferences, contacting professionals within a certain business field, advertising, and learning new as well as improving existing skills, were more frequently conducted by the individuals/beneficiaries who participated in the Programme than the participants from the control group, which indicates that **the NTF Programme managed to prepare its beneficiaries for the challenges of modern business world, and train them how to follow the newest business trends.**

Contribution that beneficiaries were ready to give in order to improve their business activities represents an additional indicator of their entrepreneurial spirit and readiness to make personal investments for future economic profit. A quarter of beneficiaries who contributed to their business in this way has been identified during the research process. Such beneficiaries were present mostly in the agriculture assistance category.

### *Sustainability of assistance obtained through NTF assistance*

NTF programme intended to provide assistance that would accomplish the stability in life of beneficiaries after military discharge and enable them to develop activities that will provide for a long term source of income. Because of this, **one of the indicators of Programme's success was sustainability of activities whose purpose is to allow for financial stability of beneficiaries. The findings of this Evaluation indicate that this goal of the Programme has, for the most part, been accomplished.**

Related to this is the fact that almost half of the surveyed beneficiaries (47,2%) still engages in activities assisted through NTF intervention. Considering the unfavorable conditions for doing business in BiH and in the world, this may indicate that mid-term (five years) sustainability of the Programme has been attained.

With regard to long term (10 years) sustainability of the Programme, a little less than one half of beneficiaries that are still engaged in activities related to NTF assistance (45,8%), or one fifth of all beneficiaries, estimate that they will engage in these activities for longer than 10 years. Data also indicates that mid-term and long-term sustainability are present mostly with the category of business start-up. Quantitative data supports the sustainability of the Programme too. Most users who participated in this part of the research process state that they still intend to engage in NTF activities and believe that those activities will be a source of income in the future.

### *Impact of the effects achieved through NTF Programme*

Subjective evaluation of beneficiaries regarding the success of NTF programme is also an important indicator of the positive implementation of the Programme. More than two thirds of beneficiaries obtained a desired category of assistance, and the same number of them would choose the same category again.

Relatively high degree of satisfaction with different aspects of the Programme is indicated by average ratings of beneficiaries. On the scale 1 to 5, where 1 is „Completely dissatisfied“, and 5 „Completely satisfied“ **average ratings of quality of procured goods/services; speed with which the goods/services were obtained; advice/support received from IOM staff; training received in the NTF Programme range from 3,50 to 3,65 (where rating of "3" indicates "neutral" attitude and "4" stands for "very satisfied")**.

### *Challenges and problematic areas*

Evaluation showed that beneficiaries are, in essence, satisfied with the Programme. However, almost one half of them (44,5%) indicated certain aspects where changes or minor improvements are needed. This attitude, as was expected, is most frequently related to the amount of resources procured and lack of options for procuring more diverse and complete equipment. Higher assistance and better equipment are always welcome when the goal is more successful business doing, but it should be emphasized that these weak points are **not the result of bad goals of the Programme, organization, or work of IOM, but the limited resources that IOM had at its disposal**. Therefore,

increases in the budget should be considered for the future activity, in order to allow higher assistance amounts for beneficiaries. Also, a significant number of beneficiaries state that resources of the Programme are adequate, because they represent an initial incentive for financial independence, and not for permanent security of such type.

With regard to one of the more problematic aspects of the Programme, emphasized in the Mid-term evaluation and having to do with approach taken toward female RPs, evaluation showed that interviewed women frequently consider themselves as unemployed and that their income is lower on average compared to income of their male counterparts. **Fewer women continued to engage in NTF assistance assisted activities.** However, average income of female beneficiaries that continued to engage in NTF assisted activities is about the same as of male beneficiaries. This may indicate that **women who obtain NTF assistance and continue engaging in it, may be equally successful with it as male beneficiaries.**

Interviewees in semi-structured interviews state additional challenges to which more attention should be devoted in the future Programmes of this type. Those are: more efficient provision of technical resources, problems with accessibility of beneficiaries living in rural areas, problems of initial disinterest of beneficiaries, weak motivation, difficulties in communication with some beneficiaries, lack of interest on behalf of local community for NTF Programme as well as lack of education and training of beneficiaries prior to selecting the categories of assistance.

***Association with family members, social community, market structures, and governmental and non-governmental organizations***

Measuring the social impact of NTF assistance on beneficiaries is an important component of estimated effect of NTF assistance. It also represents an important (indirect) indicator of its success, considering that it was not a direct goal of NTF programme. Results obtained confirm that **the social impact of the NTF programme was indeed a positive one.**

Data shows that beneficiaries, more than control group participants, perceive themselves as accepted and significant members of their community, as well as important members of their own families. They also feel more strongly connected to their family members, than participants of control groups. Related to this is the finding that **two thirds of beneficiaries claim that they are now taking a more important role in the life of their family**, with 15,9% of those who say that they are involved in their families' lives about the same as they used to be. One half of the beneficiaries (50,5%) believe that they are more involved in their families' lives now, and one quarter (25,5%) that their involvement is the same as when they were part of the army forces/MoD. It should also be noted that majority of beneficiaries perceive themselves as civilians. If everything is taken into consideration, it can be concluded that the level of social reintegration of beneficiaries is satisfactory.

Positive effect of NTF assistance is evident also when associating with other entrepreneurs/service providers is in question. **Significantly higher number of**

**beneficiaries than control group participants connected/associated with other entrepreneurs/service providers.**

## **Recommendations**

The following are the recommendations received through the evaluation, whose detailed description is in part 7 of this Report.

- It is necessary to consider the **increase of the amount of assistance granted**. If that were not possible due to the limited budget possibilities, the programme should carefully weigh out the advantages and disadvantages of covering greater number of beneficiaries at the expense of the size of the amount they are given.
- Programme beneficiaries made redundant in 2004 frequently started with jobs or found income sources before the onset of the Programme. Because of that, they could not make the most of or maximize the profit from the obtained assistance. Therefore, in programmes of this type it is necessary to plan timely delivery of **assistance, immediately after the discharge process**.
- Another reason to start the future programmes in short time period after the RP discharge is the transitional period in which RPs are "on their own" and when their psychological and economic condition can deteriorate. In planning future projects it should be ensured that the programmes are started with immediately after release, or **even before the release process has begun**.
- Considering that a number of redundant personnel represents a very vulnerable population category, in future projects it is important to continue with the existing practice of including psychologists and other professionals from that field. It would be even better if psychologists became permanent team members and their help used more systematically. In case this is not possible, the team members should undergo training and education seminars, where they will be able to gain knowledge and learn behaviour techniques that will make it easier to communicate with this population. Additionally, providing **psychological assistance** to team members, for the purpose of preventing burn-out, should not be neglected.
- It would be the best, however, to attempt to prevent the occurrence of symptoms characteristic to the transition period by the timely preparation of staff that is planned to be released. Therefore, it is necessary to work on **strengthening for coping with the forthcoming changes while still in military service**.
- Given that it was observed that one of the key obstacles to greater success of the Programme was insufficient knowledge of beneficiaries' own potentials, as well as the needs and specificities of their surrounding environment, future programmes of this type should plan to **educate the beneficiaries about the Programme and**

**types of assistance prior to selecting categories of assistance.** These actions should be supported by the specific examples from the NTF Programme.

- A certain degree of the Programme individualization could be achieved through the preparation of material that would be available to beneficiaries before the selection of categories of assistance and provide them with all **relevant information**. The institution that would be implementing the Programme in the future should constantly be available to beneficiaries for any additional questions, as previously was IOM.
- Since previous experiences show that **additional assistance**, in the form of tools, equipment, or even education, awarded to those beneficiaries who were more successful than others, tend to increase the motivation for engaging in the business practice or educational field, such practices should be insisted upon in the future projects.

### **3. BACKGROUND**

In the midst of the process of defence reform in BiH, which resulted in a significant reduction of army personnel, NATO, in an attempt to assist the discharged personnel, developed the NTF programme.

The goal of NTF was to provide transitional assistance to up to 6,000 discharged Ministry of defence Redundant Personnel (RP) made of discharged army forces in B&H. Specific objectives of the NTF were to maintain peace and stability, foster economic recovery, reduce unemployment, enable economic and social reintegration of beneficiaries, and generate income for the beneficiaries.

This project was accessible to all those discharged in 2006/2007, as well as those discharged in the 2004. The project consisted of two phases; the first one was carried out in 2007, and it included an information campaign, registration of qualifying RPs and a profile analysis of registered beneficiaries. The second phase which begun in June 2007 included implementation of assistance to beneficiaries, monitoring and assessment of how effective and sustainable the Programme was.

For the duration of the project, the implementing agency IOM conducted interim progress reports of the Programme every six months from the date of onset. Additionally, a midterm evaluation of the Programme was conducted by an external agency, Post-War Reconstruction & Development Unit (PRDU) at the University of York. The latter aimed to assess a number of factors that indicate the overall quality of the Programme's impact and design, and the extent to which it was successfully implemented, as well as to recommend how to maximise the gains that can be achieved in the remainder of the intervention.

## 4. METHODOLOGY

### Objectives

Methodology was developed with consideration for general objective of this evaluation which was to evaluate NTF programme in B&H, including its impact, sustainability and efficiency. Another important objective of this evaluation was to provide guidance to the Ministry of Defense for preparation and implementation of a transition and reintegration programme for military personnel for 2010 and beyond.

Specific objectives of the evaluation are as follows:

1. Measuring the effects of NTF programme on beneficiaries and their:
  - Average monthly earnings;
  - Achievement and productive use of skills that can be commercialized;
  - Feelings of general satisfaction with life after discharge from military service; and
  - Entrepreneurial spirit and willingness to take initiative.
2. Evaluation of the sustainability of assistance provided through the NTF programme with special notes regarding the type of assistance provided.
3. Evaluation of the extent to which the impact, which is achieved through the NTF programme, is efficient and evaluate whether or not is effective.
4. Identification and description of those components of NTF programme which should include or change in the future activities regarding the care of MoD.
5. Evaluation of the effects of the Program on MoD and institutional/organizational and human capacities of Ministries for the implementation of care activities, and providing comments about the forms and levels of support that are needed to resolve potential gaps in existing capacity.
6. Rating the extent to which beneficiaries have strengthened their relationship with family members, the community, market actors, authorities and/or non-governmental bodies (or other civil society organizations) as a result of activity spent in the NTF programme.
7. Rating the extent to which the objectives and purposes of the Program are still valid and important in terms of their relevance to the needs of target groups and the development of Bosnia and Herzegovina.

## Research methods

The following approaches were used in evaluation of the program:

- Desk study
- Qualitative research (focus group discussions, in-depth interviews, case studies)
- Quantitative research (public opinion survey)

Following is a description of the key research components and individual components' implementation timetable:

### *Desk study*

During September and October 2009, the Prism Research team reviewed information about NTF Program from all available sources, including periodic and mid-term program evaluations.

### *Qualitative research – focus group discussions and in-depth interviews*

#### *Focus groups*

As part of the research, three focus group discussions were held, one in each city where IOM has its regional office, namely in Sarajevo/Rajlovac, Banja Luka and Mostar. Group discussions were held with NTF programme beneficiaries of different age, gender, education background and who had received different types of assistance (five types of assistance: agriculture, education, employment, business expansion, business start-up).

Specific information about organized group discussions is provided in Table 1.

*Table 1. Specific information about organized group discussions*

CITY	TARGET GROUP	Number of focus groups
Sarajevo	NTF Programme beneficiaries	1
Banja Luka	NTF Programme beneficiaries	1
Mostar	NTF Programme beneficiaries	1
<b>TOTAL</b>		<b>3</b>

Groups gathered between six (6) and eight (8) participants selected by Prism Research from the list of NTF programme beneficiaries provided by IOM. This part of the evaluation covered a total of 20 beneficiaries. Information about socioeconomic structure of the participants is provided in Table 2.

Table 2. Socioeconomic structure of focus group participants

BENEFICIARIES STRUCTURE		NUMBER OF BENEFICIARIES
Gender	Male	15
	Female	5
<b>TOTAL</b>		<b>20</b>
Education level	Primary school	3
	High school	14
	University degree	3
<b>TOTAL</b>		<b>20</b>
Age	21-30	2
	31-40	7
	41-50	6
	51-60	5
<b>TOTAL</b>		<b>20</b>
Assistance category	Agriculture	3
	Business start-up	4
	Business expansion	5
	Employment	5
	Education	3
<b>TOTAL</b>		<b>20</b>

Group discussions were facilitated by a well-trained and experienced Prism Research moderator based on the Focus Group Guide developed by Prism Research in close cooperation with the IOM<sup>1</sup>. Focus groups were conducted in conference rooms of local hotels and cultural centers and in the head office of Prism Research. The average length of discussion was 75 minutes. All discussions were highly productive and had a good group dynamic. Participation was on voluntary basis, but participants received a token honorarium for their time and effort and their travel expenses had been covered.

Audio recordings were made of the discussions and given to professional transcribers who made verbatim transcripts. These transcripts, together with moderator impressions and observations form the basis of materials upon which parts of this report were written.

#### *Individual semi-structured interviews (ISI)*

The initial plan was to conduct 30 semi-structured interviews with institutional stakeholders from the Ministry of Defence, Government, NATO, Lead Nations<sup>2</sup>, IOM, non-governmental organizations and universities which provided training to the program

<sup>1</sup> Focus Group Guide is provided in Appendix 1.

<sup>2</sup> Lead Nations are United Kingdom, Croatia and The Netherlands.

beneficiaries. However, with regard to the goals of this evaluation, it was concluded that conducting interviews with government, NATO and Leading Nations is not a key necessity. In agreement with the client, these interviews were replaced by the interviews with other categories of interviewees, so that in the end 28 in-depth interviews were conducted, with specifics shown in Table 3 below.

*Table 3. Specific information about conducted semi-structured interviews*

TARGET GROUPS		Number of interviews
1.	Ministry of Defence	3 <sup>3</sup>
2.	IOM	3
3.	Non-governmental organisations	5
4.	Universities	2
5.	NTF programme beneficiaries	15
<b>TOTAL</b>		26

Depending on the interviewee, interviews were organized in cafés and restaurants, offices of companies and institutions in which interviewees work or in the offices of the Prism Research. Interviews lasted between 10 and 40 minutes and were an important source of information, opinions and suggestions.

Interviews were conducted by a well-trained Prism Research interviewer who used In-depth Interview Guide developed by Prism Research in close cooperation with the IOM<sup>4</sup>. Audio recordings were made of the interviews and given to professional transcribers who made verbatim transcripts. The transcripts and moderator's observations and comments served as the basis for writing some parts of this report.

#### *Quantitative research – survey*

*Table 4. Main information about the survey process*

<b>Survey period</b>	September 22 <sup>nd</sup> , 2009 – October 1 <sup>st</sup> 2009
<b>Data gathering method</b>	Personal interviews (face to face)
<b>Survey instruments</b>	Questionnaire was developed by Prism Research and finalized in close cooperation with IOM
<b>Surveyed population</b>	NTF Programme beneficiaries and non-beneficiaries of NTF Programme (control group) in Bosnia and Herzegovina
<b>Sample size</b>	300 respondents Programme beneficiaries and 300 non-beneficiaries, who match the beneficiaries on selected sociodemographic characteristics

<sup>3</sup> In one of the semi-structured interviews with MoD Transition Team, two interviewees participated at the same time. In the report, their citations are used separately, and this interview is treated as two instead of one interview.

<sup>4</sup> In-depth Interview Guide is provided in Appendix 3

<b>Representativeness</b>	Sample is representative for the NTF Programme beneficiaries (stratified by regions and received assistance categories)
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### *Survey instruments*

Survey was conducted using personal (face-to-face) interviews. After introducing themselves and explaining the objectives of the survey to potential interviewees and securing their agreement to participate, interviewers read aloud the questions and possible (coded) answers to the respondents or presented them with “show cards” with the choice of possible answers. In the case of open-ended questions, interviewers only read the questions and were recording answers word for word. For the whole duration of the interview, interviewers held to a copy of the questionnaire on which they recorded the answers.

### *Questionnaire structure and design*

Questionnaire was developed by Prism Research in close cooperation with the IOM<sup>5</sup>.

### *Sampling methodology and procedure*

Sample for this survey was a probability (random) sample stratified by two variables. IOM provided a detailed beneficiary database, based on which a representative sample of beneficiaries, according to the geographical regions and assistance categories, was made. The sample was then stratified to ensure proportionality of beneficiaries according to the region and assistance category. After securing proportional representation of beneficiaries from specific geographic regions (Banja Luka region, Bijeljina region, Bosna-Podrinje County, Brcko District, County 10, Central Bosnia County, Dobož region, Herzegovina-Neretva County, Posavina County, Sarajevo County, Sokolac region, Tuzla County, Una-Sana County, Vlasenica region, West Herzegovina and Zenica-Dobož Countys), each regional sample was stratified by different types of assistance provided to under the program (agriculture, education and training, job placement, developing independent business activity, initiating independent business activity). As a result, sample was representative of different geographic regions and different types of assistance provided under the program.

The sample was constructed by randomly choosing the required number of participants (300 + 100) from the list of all program beneficiaries provided by the IOM whose contact information was passed on to the interviewers. Another 300 people who had not been program beneficiaries were also interviewed (control sample). The control sample was chosen from persons living in the immediate neighborhood of surveyed program beneficiaries whose socio-demographic characteristics (gender, age, marital status, education level and employment status) had to match those of surveyed beneficiaries. A special Screening Questionnaire<sup>6</sup> was used to construct the control sample that is matched to the beneficiaries.

<sup>5</sup> Questionnaire is provided in appendix 3

<sup>6</sup> Screening Questionnaire is provided in appendix 5

Specific information about the beneficiaries is provided in Table 5 while Table 6 contains comparative information about sociodemographic structure of the intervention and control samples.

*Table 5. Specific information about the beneficiaries*

SOCIODEMOGRAPHIC CHARACTERISTICS OF BENEFICIARIES		N	%
<b>Total</b>		<b>301</b>	<b>100%</b>
<b>Region</b>	Banja Luka Region	93	30,9%
	Bijeljina Region	29	9,6%
	Bosnia Podrinje County	3	1,0%
	Brcko District	3	1,0%
	County 10	6	2,0%
	Central Bosnia County	14	4,7%
	Doboj Region	17	5,6%
	Herzegovina Neretva County	12	4,0%
	Posavina County	2	,7%
	Sarajevo County	10	3,3%
	Sokolac Region	34	11,3%
	Tuzla County	19	6,3%
	Una Sana County	9	3,0%
	Vlasenica Region	32	10,6%
	West Herzegovina	2	,7%
	Zenica Doboj County	16	5,3%
<b>Field offices</b>	Banja Luka	122	40,5%
	Mostar	75	24,9%
	Sarajevo	104	34,6%
<b>Assistance categories</b>	Agriculture	186	61,8%
	Education	9	3,0%
	Employment	21	7,0%
	Business expansion	39	13,0%
	Business start-up	46	15,3%
<b>Year of discharge</b>	2004	252	85,7%
	2006	13	4,4%
	2007	29	9,9%
<b>Professional status before discharge</b>	Clerk	34	11,5%
	Civil servant	50	16,9%
	Military official	211	71,5%

*Table 6. Sociodemographic structure of the beneficiaries and control samples*

SOCIODEMOGRAPHIC CHARACTERISTICS	SAMPLE	
	BENEFICIARIES	CONTROL GROUP

<b>Total</b>		<b>301</b>	<b>100%</b>	<b>301</b>	<b>100%</b>
<b>Gender</b>	Female	40	13,3%	35	11,6%
	Male	261	86,7%	266	88,4%
<b>Age</b>	21-30 years old	12	4,0%	10	3,3%
	31-40 years old	129	42,9%	132	43,9%
	41-50 years old	105	34,9%	104	34,6%
	51-60 years old	51	16,9%	49	16,3%
	61+	4	1,3%	6	2,0%
<b>Education</b>	Primary school	30	10,0%	35	11,6%
	High school	241	80,1%	245	81,4%
	University degree	29	9,6%	21	7,0%
	It is not stated	1	,3%		
<b>Working status</b>	Working/Employed	122	40,5%	119	39,5%
	Not working/Unemployed	136	45,2%	159	52,8%
	Retired/Disabled	41	13,6%	23	7,6%
	Don't know/Don't want to answer	2	,7%		
<b>Marital status</b>	Single	52	17,3%	53	17,6%
	Married	228	75,7%	227	75,4%
	Separated	9	3,0%	9	3,0%
	Divorced	5	1,7%	5	1,7%
	Widow/Widower	7	2,3%	6	2,0%
	Not stated			1	,3%
<b>Type of settlement</b>	Urban	153	50,8%	156	51,8%
	Rural	148	49,2%	145	48,2%
<b>Primary livelihood of working respondents</b>	Self-employed (own a business, work in own company)	15	12,3%	13	10,9%
	Agriculturalist/Farmer	12	9,8%	2	1,7%
	Employed in public or private sector	91	74,6%	101	84,9%
	Does not know/Does not want to answer	4	3,3%	3	2,5%
<b>Primary livelihood of non-working respondents</b>	Student			1	,5%
	Pensioner	41	23,2%	23	12,6%
	Housekeeper	6	3,4%	4	2,2%
	Currently unemployed	120	67,8%	141	77,5%
	Other			10	5,5%
	Does not know/Does not want to answer	10	5,6%	3	1,6%

### *Interviewers, interviewing procedures, and quality controls*

Field team for this research evaluation included 13 regional coordinators, 36 interviewers, two (2) field controllers and one (1) telephone controller. They were selected based on merit, previous experience, age, gender and regional origins.

Before the main fielding, interviewers had to participate in a training course provided by Prism Research regional coordinators. During several hours of training they were familiarized with sampling procedure and questionnaire (question by question introduction). After that, interviewers participated in role play exercises taking turns as interviewers and interviewees. Interviewers were required to complete at least one pilot interview either in the presence of coordinator or independently. In the latter case, they were required to submit completed questionnaire to coordinator. After being informed by coordinator about their possible mistakes and omissions, interviewers were allowed to continue with interviews.

Interviewers' work had been controlled in two ways. Regional coordinators conducted field controls once the survey was completed to confirm that interviewers have correctly selected addresses and respondents and to control their overall behavior during the interviews. In this process they relayed on the lists of contacts prepared by interviewers and control lists which interviewers are required to leave with respondents. During the administration of the survey, regional coordinators were checking all completed questionnaires to minimize the likelihood of incomplete questionnaires or systematic interviewer errors going unchecked. Besides, controls also included calls to some respondents by chief data gathering coordinator made from the head office of the Prism Research.

During the administration of the survey, interviewers did not encounter any mayor problems to secure participation by contacted individuals, especially after potential participants were explained the objectives of the survey. As a result, the *response rate* (the percentage of respondents who completed the survey in the total number of contacted potential or available respondents) among beneficiaries was 93.5% meaning that the sample was highly representative. The response rate in the control group was somewhat lower (79,8%), which is not unusual for this kind of research.

Table 7 contains information about contact outcomes compiled from the lists of contacts with beneficiaries and respondents from control group.

*Table 7. Contact outcome overview*

OUTCOME	BENEFICIARIES		CONTROL GROUP	
	N	%	N	%
<b>1</b>	301	93,5	301	79,8
<b>4</b>	5	1,5	61	16,2
<b>9</b>	16	5,0	15	4,0
<b>Total</b>	322	100,0	377	100,0

- 1 - Interview completed;
- 4 - Beneficiaries/respondents form control group refusal who were selected for the interview;
- 9 - Nobody answers on door knocking or bell ringing;

### *Data entry and processing*

Data entry and processing was conducted in Sarajevo using a special mask from the Survey System software program.

Upon entry, data were transferred and analyzed with the help of SPSS program (Software Program for Social Sciences) – a professional software package for public opinion surveys. SPSS was used for the clearing of the data, their logical control, production cross tabular display results, and statistical analysis of the obtained data.

## **5. SUMMARY AND ANALYSIS OF EXISTING PROJECT DOCUMENTATION**

The onset of Programme saw intense and detailed preparations on the part of IOM to undertake the information campaign, registration process, and profiling analysis of the redundant personnel. First Interim Report by IOM outlined these initial steps to be taken in the Programme's first six months. The duration of the registration period was intended to last for about a month; however, complexity of the discharge process of 2006/7 group, made it impossible for the Ministry of Defence (MoD) to finish with downsizing and prepare letters of discharge for the redundant personnel in time for the Programme to begin. The onset date had to be changed from September to December 2006. In spite of this and after IOM has completed all the activities necessary to start the Programme, and even begun the information campaign (on December 15), MoD was still not in a position to finalize the discharge process. At the conclusion of the First Interim Report, the discharge process was still incomplete and therefore it was not possible to begin with the registration process. All this introduced a number of complications – IOM information campaign had to be suspended, field workers and field locations could not have been designated, information-mapping exercise had to be delayed, etc. It remained to be seen how all this would impact the Programme implementation, potential beneficiaries, and financial condition of NTF and IOM.

In the following six months, the conditions were not yet fully created for IOM to begin with the implementation. However, in order to not lose time, IOM decided to adopt a flexible approach and do as much as they can in preparing for programme implementation given the situation. The Programme onset date had to be changed yet again (to March 31, 2007) since the discharge process was still incomplete. Available lists of discharged personnel were used to decide on the three field locations (Sarajevo, Mostar and Banja Luka), as well as to hire field staff and equip the offices.

IOM staff commenced the process of information mapping - an active search for "opportunities for training, business, employment, and referral" meant to assist the redundant personnel in their social and economic reintegration in the civil life. At this time, the information campaign, registration, and profiling activities were not yet finalized. A decision has been made to re-start the information campaign in early April 2007 and begin the registration in mid-April. Late March saw the completion of the lists of military RPs (with some unresolved issues remaining). This made it possible for the letters of redundancy to be mailed to RPs and a decision has been made to restart the Programme.

Complications regarding the delivery of redundancy letters to the redundant personnel resulted in changing the duration of the registration period and extending it to the end of May 2007. This was accompanied by an extensive information campaign, which emphasized registration as a necessary precondition for receiving assistance. Initial registration numbers were alarmingly low, and an inquiry of a random sample of RPs by IOM showed that potential beneficiaries were mainly concerned that registration would interfere with issues such as their potential retirement eligibility, appeal to the MoD

discharge decisions, being re-hired by MoD, etc. An effort had to be made to explain to the potential beneficiaries that registration for aid would not interfere with any of the other issues.

This period resulted in some 3,099 redundant personnel registered, excluding the civilian personnel for which the lists were unavailable. However, only 630 of these were from the 2007 discharge group. Soon thereafter, steps have been taken to create RP databases and develop applicants' profiles according to social status, gender, age, education, skills, etc. One of the most critical activities at this time was the information-mapping exercise. Therefore, immediately after being appointed IOM-NTF field staff undertook visiting and meeting with the potential stakeholders such as agricultural organizations, training institutions, financial and microcredit organisations. This exercise was to allow them to match the needs of the RPs in terms of training, employment, and other potential forms of assistance.

IOM put a lot of effort in getting people to register. However, potential beneficiaries remained wary of registering for fear that they would lose some of the other benefits mentioned above. After attempting several times to reassure and inform the RPs that registration for NTF aid will not interfere with their eligibility for other options, the decision has been made to start the assistance with those discharged in 2004 and to wait for the discharge of 2007 RPs to actually happen (RPs were made redundant for various periods of time depending on seniority in the AF; during this period they received their salaries and after it they were discharged). The registration of civilians was to begin when the lists were completed. The hope was that the positive effects of NTF assistance will become visible to potential beneficiaries and cause them to register themselves.

This period was marked by a gradual beginning of the implementation phase of NTF programme, as MoD has not yet finalized the discharge process for 2007. The complexities and challenges caused IOM to adopt a flexible approach and make use of time as best possible so as to avoid any further delays.

IOM expected and was prepared to assist a total of 6,000 beneficiaries from the 2004 and 2006/2007 groups. However, new laws adopted by FBiH regarding Early Retirement Schemes for MoD redundant personnel reduced the number of potential beneficiaries from 6,000 or more to about 3,500. This particularly affected the RPs from 2006/7 group, reducing their number from expected 2027 to 772 RPs, thus allowing IOM to assist all beneficiaries who apply within the determined deadlines.

The delays that characterized the initial period of the Programme resulted in revisions regarding the Programme's timeframe. Information, registration, and profile analysis were now to be completed between April and June 2007, and implementation between June 2007 and March 2009. Potential beneficiaries discharged in 2006/2007 were not expected to be registered by May 31 registration deadline, as MoD was still in the process of finalising the rules and regulations regarding the RPs. They were given an option of registering one month after their discharge whenever it happened, regardless of the end of May deadline.

After several postponements regarding the date, the number of NTF beneficiaries was announced. On October 25, 2007 it was declared by MoD that the number of NTF beneficiaries will be 3,261 (later, 3,268 RPs were found eligible), due to the adoption of law on *Favourable Early Retirement*. IOM took this to mean that the number will not exceed 3,500 individuals for both 2004 and 2006/7 categories. By the end of the third reporting period, 2,809 RPs registered (2,496 from 2004 and 313 from 2007), with a remainder of 459 eligible RPs (still completing their redundancy periods).

To facilitate reporting and communication between IOM and MoD at the field level, MoD appointed one Point of Contact (PoC) in each of the three field offices. Also, in October 2007, Head of the Personnel Management Sector of the Transition Team was appointed. This Team was to be a central point for IOM and Lead Nations on all communication and coordination related to the NTF Programme. Two months later, in December, provision of office equipment and vehicles by MoD was finalized for all three field offices, which made counselling and meeting sessions with the RPs possible. Delays regarding office set ups were the result of the lack of communication between MoD personnel and Armed Forces, which were overcome with the assistance of IOM and MoD Transition Team. By now, some 1440 NTF beneficiaries have been individually counselled by IOM staff, either at their place of residence or at IOM offices. IOM took time to visit each of these beneficiaries individually on their premises. When necessary, additional counselling was done at IOM offices.

Information mapping exercise was well underway as over 100 potential stakeholders were contacted and 130 potential employment opportunities identified. Information obtained regarding potential options and opportunities for NTF beneficiaries was shared with them during counselling sessions. After the beneficiary and IOM team agreed on the type of assistance to be delivered under the NTF programme, a Reintegration Assistance Project Proposal (RAPP) was developed. During the second interim report period IOM has prepared a total of 565 projects (397 approved and 173 in the process) emphasizing concrete assistance to be given to each qualified RP. These projects were then passed on to IOM expert consultants, who were available at all three field offices for further evaluation of sustainability. During the third reporting period, majority of assistance was related to agriculture activities, since IOM staff took initiative to reach the beneficiaries in remote parts of the country, where agriculture is number one activity, due to upcoming winter when it will become increasingly difficult to reach them.

By the end of the third reporting period (December 2007), the information campaign has been successfully completed, and registration and profiling activities for the 2006/7 group were well underway. During the previous reporting period, IOM had registered all 2,496 2004 beneficiaries. In this reporting period IOM received 313 applications from the 2006/7 redundancy, and expected an additional 459 by the end of the next reporting period. Although 1,440 individuals were contacted, 565 projects were submitted, and 397 of those have been approved. From the latter number, 59 have received concrete assistance.

IOM has faced some issues here, such as that many beneficiaries remained undecided on the type of assistance they would request, and many others tended to change their mind or ask for the same that their neighbours asked. To address this, IOM undertook thorough

media coverage of those already assisted in various categories, to demonstrate that success and sustainability can be achieved across different fields, depending on one's area of expertise and with respect to one's needs. Finally, in order to ensure maximum sustainability of the project developed, IOM requested that beneficiaries present some essential documentation that supported and justified their specific request (such as letter confirming interest in particular beneficiary from an employer (job offer), proof of land ownership for an agricultural project, etc.). Lack of document submission often slowed down the approval process, which in turn delayed the assistance delivery. IOM dealt with this by mailing a letter to each beneficiary urging them to submit the documents and emphasizing their significance.

NTF offered assistance to the RPs within five categories of economic activity: agriculture, business start up and business expansion, job placement and education/training. Potential beneficiaries were given basic information on NTF through the information campaign, followed by establishing contact between RPs and the NTF field office. Information-gathering and counselling sessions are then conducted, together with assessment of RP's vulnerability. Criteria for this included personal, family, and economic circumstances. Ideally, the next step involved reaching an agreement on individual project proposal, after which RAPP would be prepared, evaluated and approved. RPs would also be put in contact with or referred to other service providers. After officially entering into contract with beneficiary, respective goods or services were procured in accordance with RAPP. IOM made sure to maintain the contact with beneficiaries after the goods/services were provided in order to assist with the implementation of the beneficiaries' projects. Activities such as on-site project monitoring, follow-up counselling, referral and other forms of assistance were all a part of IOM's continuous outreach to beneficiaries.

At the end of the fourth reporting period, 2,834 RPs were registered and had their profiles developed, 72% (2,030) of them were contacted, counselled and/or had projects developed, and 48% (1,355) of the total caseload had RAPPs prepared and up for evaluation and assessment. Out of the total number submitted, 1,289 beneficiaries received approval, and 814 of them received concrete assistance. Most of these projects were from the agriculture category (agricultural machinery, procuring pregnant heifers, beekeeping), and least from education category. NTF implemented the strategy of on-site monitoring by visiting those beneficiaries who received assistance and examining their progress. By and large, beneficiaries reported high levels of satisfaction with provided goods/services, advice and suggestions from IOM staff, as well as with the effect of provided assistance.

IOM made great effort to transfer knowledge and skills to MoD, even though capacity building was not one of the specific components of the Programme. This was done by strengthening MoD's ownership of the Programme through the process of increasing its active participation in the Programme as well as providing assistance to MoD in the development of its long-term strategy for the transition of RPs. MoD and IOM regularly discussed the programme strategy, its tactics, the progress of implementation and challenges encountered. NTF and MoD engaged in a number of joint activities, such as attending and participating in field-team meetings, presentations of lessons learned, field visits to the three main offices, and MoD participation in monitoring visits. IOM helped MoD prepare their participation in the "Ministry of Defence Seminar on Resettlement of

Redundant Personnel", goals of which were to increase the capacity of BiH government, in particular the MoD Sector for Personnel Management, to independently embark on future downsizing resettlement programmes. MoD created a detailed Action Plan with guidelines for establishing resettlement programmes. In these and in other preparations of policies and documents, NTF provided continuous assistance and feedback to MoD.

Since IOM maintained and constantly updated the database on all its beneficiaries, important information was obtained on the general characteristics of beneficiaries. At the time of fourth interim report, most of them were in the 31 to 40 age group, with men being majority (12% women) and 12% of all having a physical handicap. Majority of the beneficiaries had secondary-level education (2007 group had higher education levels), with a variety of vocational backgrounds (highest percentage was for metal workers, 5%). Geographically, the Programme spanned a significant number of BiH municipalities.

More beneficiaries from 2004 than 2007 expressed interest in agricultural assistance, whereas those from 2007 requested more business start-up assistance. These differences may in part be due to the higher education levels in the 2007 group. All this information was regularly updated, verified, and managed, in order to maintain a completely transparent system for monitoring and information sharing. Maintaining an updated database also helped NTF to keep track of changes in beneficiaries' status. This mostly had to do with the list of discharged redundant personnel for 2007, since it was uncertain and changed often in the first four months of 2008. Occasionally, MoD advised IOM that certain RPs have become ineligible for assistance due to rehiring by MoD or being affected by new pension laws. This information sometimes came after they have been registered, counselled and/or interviewed by IOM, which had an impact on IOM budget and time resources. Due to these factors MoD sometimes removed potential beneficiaries from the MoD lists. However, IOM's managing of an updated database and keeping contact with the MoD Transition Team successfully mitigated some of these issues.

IOM used the vulnerability criteria to prioritize beneficiaries as well as devise the level of the financial assistance. As a consequence, some beneficiaries who, after visitation in the field, were deemed to be financially stable or well-off, were given less priority than those who demonstrated greater financial need. The former were also utilised as potential generators of employment possibilities for more disadvantaged RPs, and were not excluded from the Programme. In the end, all eligible and interested B&H RPs were assisted by IOM. NTF finally took steps to establish continued contact with governmental and non-governmental organizations, as well as various institutions that could be useful in Programme's progress. Some of these proved to be a great success (municipalities), whereas others did not prove to be contributing to the Programme (e.g., microcredit organizations). NTF also developed the practice of offering sub-grants to various service-providers that are useful to the beneficiaries in terms of offering training, outreach or other projects that could increase the sustainability and effect of NTF assistance. Finally, while capacity building was not a necessary component of the NTF programme, IOM, in agreement with the Lead Nations maintained contact and communication with MoD in order to transfer the knowledge and skills to the MoD with respect to the Programme.

By the time of the fifth reporting period, the Programme continued to progress steadily, and NTF worked heavily on providing options for training, outreach, etc., in order to

promote sustainability and sustenance of the assisted economic activities. Capacity building activities continued and MoD and IOM worked closely so that MoD would be ready to manage future redundancy and resettlement challenges on its own. An external mid-term evaluation of the Programme's progress was conducted, with findings indicating that the Programme is meeting its goals successfully, and with the suggestions regarding how to maximise the outcome of assistance projects for the duration of the Programme.

Efforts and energy put forth by IOM for the purpose of capacity building of MoD were very commendable and beyond expectations. IOM and MoD participated in inter-institutional meetings with local authorities at entity and municipal levels, as well as with donor representatives and regional development agencies. NTF organized training activities for MoD and RPs, with staff trainings for MoD and business trainings for RPs, respectively, paying special attention to each AoR. MoD was encouraged to take an active role in each business training of RPs, which was an additional opportunity for MoD to gain more implementation experience. Regular coordination meetings continued to be held allowing for regular contact and exchange of experiences and opinions between MoD and IOM staff. Each of these activities was meant to strengthen and ensure MoD ownership of the Programme and to train it to be able to successfully herald the Programme on its own.

For the purpose of expanding its inter-institutional network, NTF has met with over 170 institutions for the purpose of information exchange. Some of those institutions included state, entity, county and municipal level authorities, international organizations such as CARE and the European Training Foundation, chambers of commerce and craft, employment agencies and potential employers, local NGOs, etc. The aim of this was to improve counselling and referral services for RPs so that they would make the best selections among categories of assistance. Establishing direct contact at the municipal level was oftentimes a prerequisite in order to achieve cooperation and gather data about the government resources and options.

In the final months, the focus of MoD and IOM cooperation has shifted to address the future challenges facing MoD. Programme implementation, donor and stakeholder outreach, and exit strategy were three essential activities at this time. Within programme implementation activities, MoD and IOM jointly worked on participation and supervision of NTF-sponsored training activities, development of methodology for closing cases where RPs could not be reached or other complications of such nature have occurred, developing terms of reference for final evaluation, etc. Presentations on the NTF programme as well as future resettlement challenges were held for the purpose of reaching potential donors and stakeholders. Finally, development of exit strategy received focus, as field offices were visited several times to assess whether they could remain sites of future MoD regional resettlement centres, NTF Exist Strategy workshop was organized and review of MoD programme relating to resettlement and transition was conducted by IOM. Especially significant event was the two-day Exist Strategy workshop, whose purpose was to provide explanations of processes that NTF followed for the duration of the Programme, and to pass the methodology and tools developed to the MoD. Additional activities were devised by NTF and MoD to ease the handover from IOM to MoD ultimately strengthening the MoD capacity with regard to transition and resettlement,

since year 2010 will see additional number of discharged personnel entering the challenging transitional period.

In order to provide RPs with guidance which would help maximize the positive impact of NTF assistance, the Programme invited local service providers to incorporate RPs in the training, education and consulting activities, by offering them subgrants. Some of those service providers included EU TAC, Sarajevo, LINK, Mostar, Women for Women, Agriculture Faculty of Banja Luka, etc. IOM entered in agreements with several service providers for the purpose of providing training and counseling services for RPs.

NTF continued with monitoring process, in addition to conducting site visits, interviewing, counselling and gathering data on beneficiaries' status. With respect to the approved projects by category of assistance, agriculture remained number one most requested area of assistance asked for by beneficiaries. Since those discharged in 2004 mainly returned to their family farms after discharge, and they comprise 90% of all beneficiaries, it is not surprising that agricultural assistance is in demand. This type of assistance was most attractive to individuals with primary education, men, former military personnel and internally displaced or returnee status beneficiaries. Almost half of all agricultural assistance recipients were willing to contribute their own resources to complement the NTF-assisted project, which was taken to be a strong indicator of beneficiary ownership in agriculture projects. At the time of monitoring, most of both field monitors and beneficiaries rated agricultural projects as "excellent" or "good". Over 60% of so-called joint ventures were for agricultural projects (beneficiaries requesting that their assistance be joined with one or more other RPs). In addition to agricultural joint ventures, business start-up joint ventures were also common, especially with regard to procuring credit financing. NTF has encouraged these; however, in some cases RPs were not interested, so NTF provided opportunities for coordination among beneficiaries.

Start-ups and expansions of existing businesses made up for a total of 26% of assistance projects. Considering that starting a business is usually very risky, in order to aid those who selected business start-up option, NTF spent more time with these beneficiaries and asked that they educate themselves with respect to the market and the business development process. Due probably in part to the general difficulty of starting a small business, the satisfaction of beneficiaries with this type of assistance was lower than average across all assistance categories (54% vs. average of 80%). Additional assistance was provided to some start-up businesses so as to help them survive through the most demanding beginning period (through so-called supplemental assistance). Supplemental assistance was generally offered to beneficiaries who experienced some difficulties in implementing the assistance that were outside their control. Non-agricultural business assistance was mostly attractive to displaced or returnee groups, women and beneficiaries with more education. On the other hand, business expansion received highest ratings from both IOM monitors and beneficiaries. All categories of beneficiaries were equally likely to request this type of assistance, with exception of beneficiaries with only a primary school education who were less likely than others to ask for this type of assistance.

Another successful assistance category was job placement (6% of beneficiaries were interested in this category). This type of assistance was evaluated internal monitoring as

highly sustainable and of a strong impact.<sup>7</sup> Because of this NTF has made several efforts to encourage the beneficiaries to investigate various job opportunities. Most common form of assistance was the so-called tools model employment, whereby beneficiary gets the tools that are used by the employer in return for guaranteeing a steady contract between the employee and employer. Women and beneficiaries with more education were more likely to think of this category of assistance as appealing. The smallest percentage of participants opted for educational assistance, and these were mostly those who had some form of higher education. This option was more popular with women and former civilians. Lower percentage here is probably due to the average age of NTF beneficiaries (37 years) as well as to the lack of educational and training opportunities for adults in BiH. Like with job placement, high levels of satisfaction have been shown with regard to this category of assistance among both RPs and IOM field monitors. Overall, beneficiaries rate the impact of business expansion as highest, followed by education, employment, agriculture, and business start-up. Field monitors agree with rating business expansion the highest, followed by agriculture, employment and business-start up.

Compared to the previous period, procurement went at a pace 20% faster than before. Procurement process included choosing items to buy, identifying suppliers, and gathering and assessing competitive prices and quotes. Overall, beneficiaries were satisfied with the quality and timing of delivery of the goods and services obtained by the Programme.

At the time of this Evaluation, data regarding the budget and costs of projects was as follows: average assistance amount was 2,562 BAM, with maximum assistance amount being 3,400 BAM and minimum 750 BAM. Most frequent assistance amount (median) was 2,500 BAM. Budget amount spent amounted to 7,321,302 BAM for 2,858 beneficiaries. Beneficiaries' ownership is evident in their willingness to invest own resources in the assistance projects. Out of the total, 732 beneficiaries invested their own resources, with average amount of investment being 383,15 BAM. Highest invested amount was 985 BAM and lowest 39,50 BAM. Most frequent investment amount (median) was 400 BAM. These 732 beneficiaries invested in total 280,467,06 BAM.

IOM paid special attention to ensure that specific needs of female beneficiaries are recognized, taken into consideration and dealt with through IOM activities and projects. Women are viewed as a very specific category, one that assumes unique roles and responsibilities in the post-war period and that needs to be approached and assisted in a deliberate manner. Monitoring the beneficiaries' situations indicated that women tended to assume a secondary role in handling their assistance package, oftentimes passing it onto the male head of the household. IOM was concerned that, while this often was financially most viable and lucrative solution, it took away from an important goal of NTF Programme- social reintegration of RPs in the society. Women would let their husbands handle the projects, and assume a passive role, thus hindering their social reintegration as well as the development of additional capacities. A need appeared for female-specific guidelines for implementation. NTF staff needed to make sure that female beneficiaries participate actively in the project and its development.

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<sup>7</sup> Findings of this evaluation indicate that, surprisingly, two-thirds of beneficiaries who requested this type of assistance are currently unemployed. It is important to mention that about half of those who are unemployed have retired or are housekeepers. Also, evaluating income levels of all beneficiaries showed that those beneficiaries from this category who are employed, are, on average, equally successful as employed beneficiaries from other categories (their household incomes are very close, on average).

Another concern regarding female beneficiaries had to do with relative employment immobility of female RPs who are limited by a weak job market, caretaking responsibilities at home, lack of skills that were in demand on the market, and the like. To that end, NTF established a cooperation with „Women-for-Women International“ in order to help provide specific training for female beneficiaries so as to help them deal with the challenges they are facing with respect to employment opportunities including job search and self-employment. Women were encouraged to take part in training activities. NTF team always emphasized that, while it does not object to directing assistance received by a female beneficiary to family enterprise, it was essential to allow full participation of the female RP in the project development and growth.

To objectively assess and evaluate the progress of NTF Programme, in July 2008 the Post-Conflict Reconstruction and Development Unit of York University was hired. This thorough evaluation included 30 interviews with beneficiaries in each of the Programme's areas of responsibility, 19 interviews with institutional stakeholders including those represented on the NTF local steering board, 93 surveys of NTF Programme beneficiaries, as well as document review and interviews with IOM staff engaged in the NTF Programme. General conclusion of the evaluation was that the Programme has been successful in reaching its objectives and goals. It helped facilitate the transition of redundant personnel from military to civilian life, assisted in improving the financial condition of beneficiaries, and made sustainability, beneficiary ownership and multiplier effects a reality. The evaluation offered specific recommendations that, in general, had to do with making changes in internal monitoring procedures in order to speed up the implementation, expanding the budget and time frame of sustainability initiatives, and addressing the issues of gender and greenhouse beneficiaries. The evaluation especially commended the IOM efforts toward 'capacity building' – an incentive of training and empowering MoD structures so that they will be able to continue the Programme implementation for the personnel to be discharged in the future. This Midterm Evaluation was accepted by both IOM and MoD with a general intention to focus on the recommendations the Midterm Evaluation has made.

## 6. DETAILED RESULTS ANALYSIS

### Impact of NTF Programme on beneficiaries

NTF programme's aim was to ease the transition from the security its beneficiaries had as the employees of MoD to the uncertainty that the new beginning brings. Because of that, as some of the main objectives of NTF programme were set to be the beneficiaries' economic independence, enabling to find a permanent job, achieving a sense of general satisfaction with life after discharge from military service and the development of entrepreneurial spirit and willingness to take initiative, which was also the first indicator of the success of the Project. **The conducted evaluation shows that these goals have largely been achieved.**

#### *Income*

Average monthly income of beneficiary households is 729 BAM, which is somewhat lower than the average income of control group households (745 BAM), but it is important to note that these differences are statistically insignificant.<sup>8</sup>

However, the goal of NTF programme is defined as economic independence of its beneficiaries, for the evaluation of its efficacy, the more important fact is that, despite that they were discharged from the Army and therefore lost their primary source of income, today **personal income of the beneficiaries of the Programme, on average, amounts to 405 KM per month**, which is at a similar level as income of control group participants (387 BAM a month). Average income of both groups of participants is significantly lower than the average monthly salary at the BiH level (792 BAM)<sup>9</sup>; however, comparison with control group is more relevant for the purpose of this evaluation, because it compares residents of the same areas/municipalities/villages, with equal education level and work status, same gender and age groups, and it eliminates the impact of discrepancies in these socio-demographic variables.<sup>10</sup>

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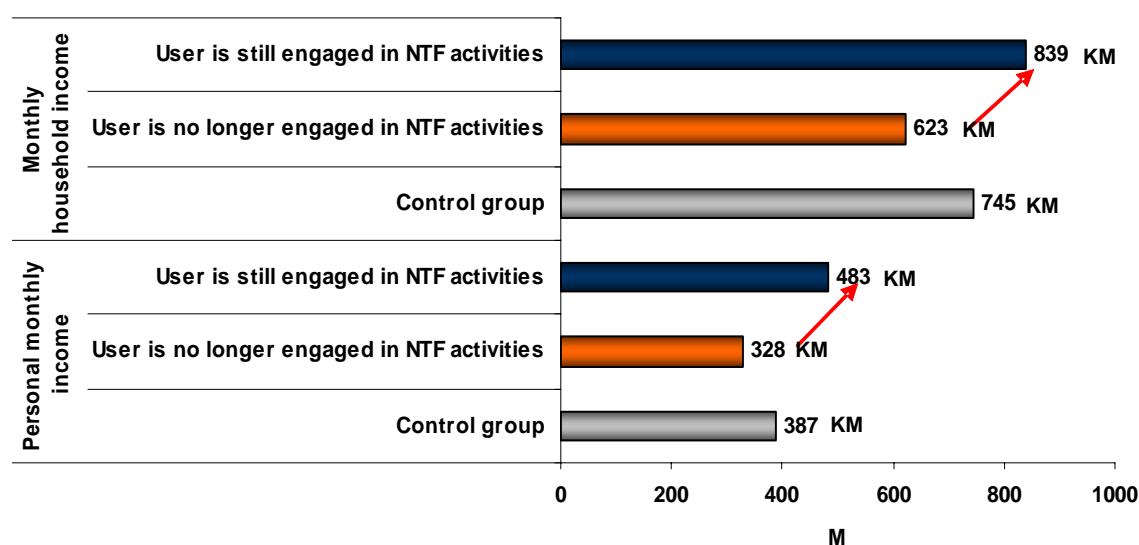
<sup>8</sup> Statistical significance is calculated to ascertain if the difference between variables compared (in this case the difference between beneficiaries and control group) has been obtained by chance or as a result of the effect of a systematic factor (in this case the effect of the NTF Programme). In this report, statistically significant difference is the difference where there is 5% or lesser possibility that it was obtained by chance.

<sup>9</sup> Average net salary for month of July, 2009, is 792 BAM according to the data obtained from the Agency for Statistics, BiH, [http://www.bhas.ba/Arhiva/2009/Sao/NPL\\_2009M07\\_001\\_01\\_HR.pdf](http://www.bhas.ba/Arhiva/2009/Sao/NPL_2009M07_001_01_HR.pdf)

<sup>10</sup> As can be seen from Table 6 (Title Methodology, subtitle Research Methods, Quantitative research section – Survey, page 16), beneficiaries and control group participants were successfully matched by main sociodemographic variables. Because of the equivalence of these two samples, within the frame of this Evaluation statistical analysis of significant differences between these two groups of participants was used as the main type of analysis. Regression analysis did not take into account this variable (beneficiaries/control sample) since its goal was to test the differences in dependent variables, while controlling for independent variables.

Another piece of information testifies to the success of NTF assistance and its significance for the economic and social status of beneficiaries. Personal and household incomes of beneficiaries still engaged with NTF assisted activities are significantly higher than personal and household incomes of beneficiaries who are not anymore engaged with the NTF assisted activities<sup>11</sup>. (See Graph 1.) Comparison by demographic variables did not show any statistically significant differences between these two groups of beneficiaries (those still engaged in NTF assisted activities and those who ceased to engage in them), but further analysis shows that entrepreneurial spirit of beneficiaries who ceased to further engage in NTF assisted activities developed less than with beneficiaries who continued with the same (So, beneficiaries who ceased to engage in these activities less often were reading professional literature, searching for information on Internet, participating in seminars or conferences, asking for expert advice, advertising and acquiring new or developing existing skills with the hope to improve and expedite their business practice in last two years).

*Graph 1. Average monthly personal and household income of the respondents with respect to their current involvement with NTF assisted activities*



The significance of attained economic independence is evident as data shows that **more beneficiaries than control group participants feel that they are contributing economically to their household**. Average agreement ratings with this statement on the scale 1 to 5 (where 1 is "Completely disagree" and 5 "Completely agree") are 3,08 for beneficiaries, and 2,64 for control group participants, which is a statistically significant difference. We see that the means obtained with own effort contribute to RPs feelings of self-sufficiency and productiveness, just as the IOM assumed at the onset of the Programme. Participants in focus group discussions in Mostar and Sarajevo (NTF

<sup>11</sup> Data regarding the number and structure of beneficiaries that are still involved with NTF activities, as well as those who are not engaged with NTF activities anymore are analyzed in chapter Sustainability, p. 40

beneficiaries) tell us how they view their ability to again contribute financially due to the help they received for the purpose of expanding their business activities:

*I have a lot of work, business is going great. My father in law, I, everyone in the family has everything we need. My income is 5,000 BAM. God and these people here witness that I am telling the truth but I have to say that I work hard. (FGD Mostar, male)*

*I had to do something, I have a wife, two children, living in someone else's house. We were subtenants then but now thank God I built my own house. I have to say again, IOM is an excellent organization!... I provide for eight household members. (FGD Mostar, male)*

*It was difficult getting fired since I also have a family. I had so many responsibilities toward my family, but thank God my trade is golden. I work as a car repair person. I am good at what I do and the NTF assistance came at the right moment... it helped me greatly. (FGD Sarajevo, male)*

Those participants who still engage in NTF assisted activities estimate their economical contribution to household income as higher, than those who have ceased to engage in such activities (3,23 compared to 2,95). This is in accordance with the trend of their average monthly income, which is taken to be an objective indicator of this data.

Another indicator of the positive influence of NTF Programme on economical self-sufficiency of beneficiaries is that, on average, **a third of total monthly household income of beneficiaries (33,9%) consists of income obtained through NTF assisted activities.** Additionally, **for a quarter of beneficiaries earnings obtained through NTF activities is the main source of household income (25,4%).**

Participants in focus groups emphasized how NTF assistance (in the form of equipment/tools/machines they applied for) contributed to their work productivity and the overall financial status of their household. For them, these activities represent important sources of income.

*I say this every day. I always say: "May God give them health", because really, the amount of money they gave us is not small for today's conditions. I was able to afford the things that I otherwise probably never would have been able to afford. ... I really let go and enjoyed it: "I will buy this, and this, and this." And it really helps me, truly, especially in these times... I do not want to have a crooked screwdriver, I want to get new tools, so that when someone walks into my repair shop, they can see that everything is new, clean, tidy, as it should be. That gives me an opportunity to make more money. (FGD Sarajevo, male)*

*I use those materials occasionally, and that is an alternative source of income for me. Some 30% (of my income come from the NTF assisted activities) (FGD Mostar, male)*

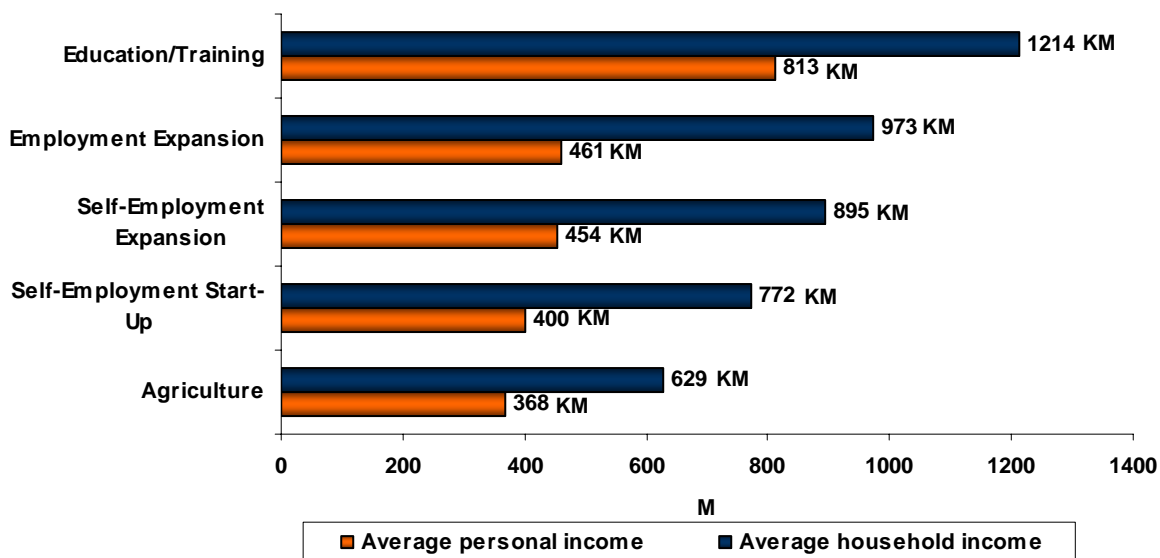
*(Without IOM's help) We would be in the Stone age. My father in law worked for 25 years with gas and oxygen, and when those two interact and explosion happens, any garage, even if it were 300 square meters, it all goes to hell. With these new machines that I got, we use gas only to warm up a screw or something,*

*nothing more. I am more than satisfied with the assistance. Perhaps someone here knows what CO2 is, what a pressure tank and gas are. It is a bomb. This trully helped me a lot (FGD Mostar, male)*

*Or it can be that I go to see them, to the Ministry of Defence, see all those people and say thank God you fired me! I earn five times more than I did in the army. Thank God I was made redundant, I always say. (FGD Sarajevo, male)*

Analysis of the income according to the categories of assistance shows that those beneficiary households that received assistance under the category of agriculture have the lowest average monthly income (629 KM). All other beneficiary households have incomes that are higher than the average obtained in the survey, and the highest are for the beneficiaries that got assistance in education category. Analysis of individual incomes shows a similar trend, where beneficiaries who received assistance from agriculture category, as well as those who used business start-up category of assistance, have lower average income than the average obtained for this survey. This is probably the result of the fact that the activities in question need longer time periods before becoming fully profitable. (See Graph 2).

*Graph 2. Average household and personal monthly incomes according to the assistance categories*



Even though monthly income of beneficiaries falls in the average, and the cost of living in BiH is high, it is encouraging to notice that beneficiaries are still able to ensure to themselves and their family those material items that are closely related to their existential necessities (food, paying bills, etc.). When comparing the data of beneficiary and control group, regarding consumer purchasing power, we see that the redundant personnel does not linger behind other people from their community and country (See Tables 8a i 8b).

Tables 8a i 8b. Comparing consumer purchasing power of beneficiaries and the control group participants

In the past 6 months, did you or someone from your family...?	BENEFICIARIES		CONTROL GROUP	
	N	%	N	%
Buy shoes or other footwear	207	68,8%	207	68,3%
Buy a suit/dress	109	36,2%	106	35,0%
Buy/Update wardrobe	132	43,9%	148	48,8%
Went to a hairstylist for a special haircut	80	26,6%	74	24,4%
Went to the movies/theatre/concett	34	11,3%	27	8,9%
Buy book/s	84	27,9%	74	24,4%
Went out to a restaurant	68	22,6%	58	19,1%
Buy toys for children	57	18,9%	51	16,8%
Buy perfumes, eau de toilettes, etc.	87	28,9%	101	33,3%
Traveled for a vacation	47	15,6%	48	15,8%

Did your household buy any of the following in the last two years?	BENEFICIARIES		CONTROL GROUP	
	N	%	N	%
TV	61	20,3%	74	24,4%
CD/DVD appliance	55	18,3%	40	13,2%
Refrigerator	38	12,6%	32	10,6%
Washing machine	26	8,6%	38	12,5%
Dishwasher	11	3,7%	10	3,3%
Cell phone	70	23,3%	74	24,4%
Car	22	7,3%	16	5,3%
Truck	1	,3%		
Tracor	2	,7%	1	,3%
Motor bike	4	1,3%	6	2,0%

### Employment

Achievement and productive use of marketable skills were measured by inquiring about current employment status of respondents. Data obtained in interviews shows that at the time of the survey (September 2009), two fifths of all beneficiaries (40,5%) were employed. In this case, comparison to control group was not useful (since one of the variables that was supposed to correspond in both respondent groups was adequate employment status), this is significant only in light of the information that the general employment level in BiH is at 58,2%.<sup>12</sup> However, the latter statistic is calculated only for those who are capable to work, based on their age and health. Therefore, if the statistic regarding beneficiaries is analysed with respect to those same criteria (excluding retirees and physically disabled individuals, N=41), we get that **the employment level of beneficiaries is at 47,3%**. When we compare this data with the one about general employment level in B&H, it becomes evident that **the NTF programme succeeded in accomplishing a relatively high employment level**, one that is almost the same as that of the general population in the broader community.<sup>13</sup>

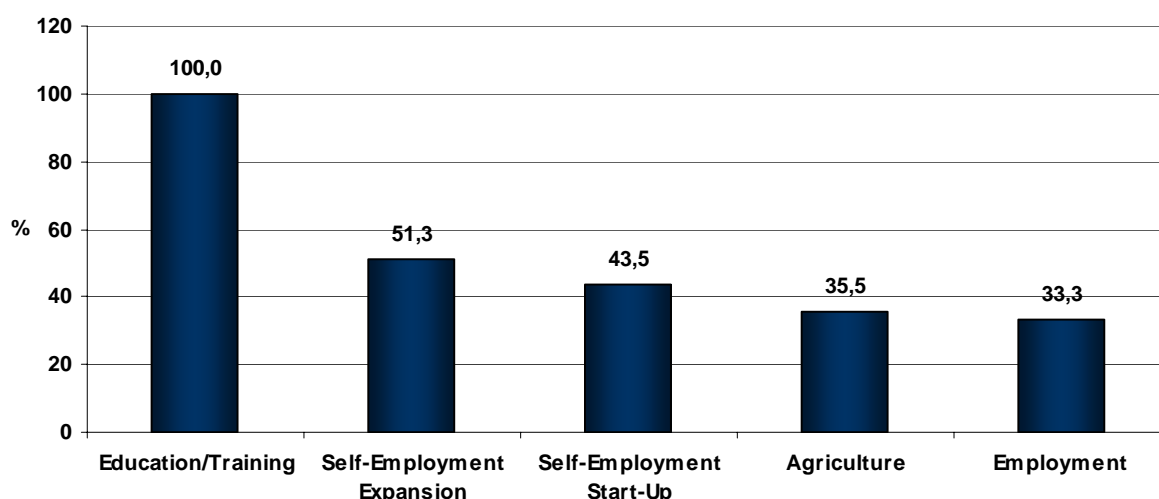
With respect to different categories of assistance, it is apparent that those beneficiaries who received assistance from the category of education fared best in terms of finding permanent employment. Employment level is lowest with those beneficiaries who received assistance under the categories of agriculture and employment. This was to be expected since agricultural category assistance was aimed at decreasing the costs of beneficiary expenditures. In that way it achieved the increase for household budget, as well as production and sale expansion. With regard to employment category of assistance

<sup>12</sup> Agency for statistics B&H, July, 2009, [http://www.bhas.ba/ARHIVA/2009/SAO/ZAP\\_2009M07\\_001\\_01\\_HR.pdf](http://www.bhas.ba/ARHIVA/2009/SAO/ZAP_2009M07_001_01_HR.pdf)

<sup>13</sup> Margin of sample error (number of users regarding total number of work capable population in B&H) is +/- 11%

this outcome is the result of negative influence of global economic crisis, which caused some to lose their jobs and others to retire (See Graph 3).

*Graph 3. Employed beneficiaries according to the categories of assistance (in percentages)*



Quantitative analysis findings show that those beneficiaries from the education category that are currently unemployed most often did not yet complete the schooling for which they received the aid under the NTF programme. We also see that those who received assistance in finding employment often had to deal with shutdowns of companies they worked for, usually due to the global economic crisis: *I know, I know, a lot went down, I heard from some of my colleagues. People were given jobs in companies that were failing, going bankrupt, or they were not even registered as employees...* (FGD Banja Luka, male)

Data obtained in survey indicates that for less than half of the employed beneficiaries (44,3%) the employment status is the result of received NTF assistance. Data from the focus group discussions and in-depth interviews shed more light on this finding. It seems that some of the beneficiaries found employment before the implementation of the NTF programme began: *My job has nothing to do with the assistance I got. I do an entirely different job, work at the Clinical Centre, and I requested additional law school education. This programme started after I got the job...* (FGD Banja Luka, female).

Beneficiaries included in the quantitative analysis who state that their current job is directly related to the activities for which they received NTF assistance, offered explanations of the extent to which IOM helped them:

*They invited me to the Heliodrome, this IOM organisation, because I gave them along with my other papers my demining certificate. They informed me that a company in Sarajevo is looking for deminers. But since I was young when I joined the army, I did not have sufficient education to be able to get that job. Then the IOM employees offered that I complete the required schooling and continue working as a deminer and I accepted that. With their help I completed this schooling.* (FGD Mostar, male)

*In any case, the IOM assistance I got, and I received computer equipment as I work in administration, in that regard this assistance was very beneficial. I improved my work effectiveness... I mean, I can take the equipment in the field, and I work in the field a lot, I can record, I can access information faster on the Internet, etc. (FGD Sarajevo, male)*

*...then I applied for certain machines, and I got them, but before that I started working for a company named Stel. It works with electricity, and I was working for them when they suggested that, if I were to invest in them I could get a permanent job. When this opportunity with the machines came up, I got the permanent job. I work there now with my machines. (ISI 4, Mostar)*

Additional analysis shows that the number of employed beneficiaries from the area of responsibility of Banja Luka field office is 52,5%, which is higher than in areas of responsibility of Mostar (35,5%) and Sarajevo (31,4%) field offices. This is probably related to the fact that over half of beneficiaries from Banja Luka field office's area of assistance (59,3%) live inside Banja Luka municipality (where business and employment opportunities are higher than in smaller municipalities). On the contrary, only 11,1% of beneficiaries under the Sarajevo field office's area of assistance live in municipalities that belong to the city of Sarajevo and East Sarajevo, and 7,9% beneficiaries under the Mostar field office's area of assistance live in municipalities that belong to the city of Mostar.

Survey data shows that most of the beneficiaries are employed in either public or private sector (74,6%). More than one tenth of beneficiaries are self-employed (12,3%) and about one tenth of them engage in agriculture (9,8%).

### *Satisfaction with life*

Participants used a specially designed seven-point scale<sup>14</sup> to rate their satisfaction with life. As indicated by results, **intervention and control groups share a similar sense of satisfaction**. Average ratings of 3.62 among beneficiaries and 3.45 among members of the control group (which is not statistically significant difference) show that the two groups share a similar sense of moderate satisfaction with life. Such results are not surprising given the current realities of Bosnia and Herzegovina and prolonged difficult (political, economic and social) situation. However, it is worth repeating that the similar sense of satisfaction with life shared by members of the two groups indicates that NTF programme has had a positive social impact.

### *Entrepreneurial Spirit and Initiative*

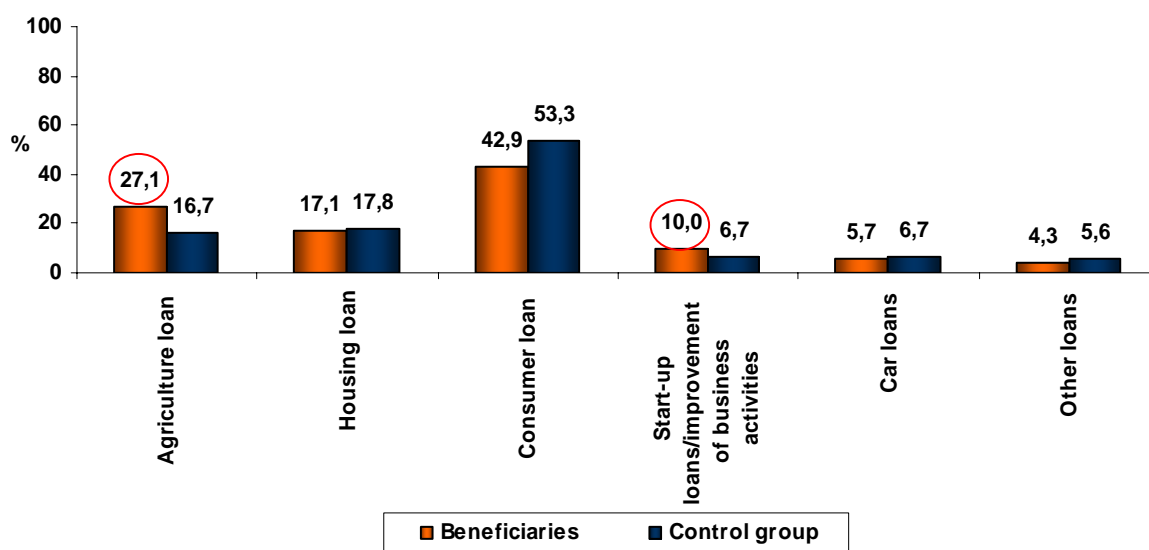
Since taking business loans is one of the signs of entrepreneurial spirit as well as willingness to take initiative, we were interested about the difference in borrowing habits between the respondents within intervention and control samples. The percentage of respondents within the intervention sample who have taken a loan in the period since the start of the NTF assistance to date was very close to the

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<sup>14</sup> Respondents were asked to rate their level of agreement with different statements describing life on a seven-point scale with 1 for "I completely disagree" and 7 for "I completely agree"

percentage of respondents within the control sample who have taken a loan over the past two years (23.3% and 29.7% respectively). However, members of the two groups were taking different types of loans. Respondents within the intervention sample (i.e. NTF beneficiaries) were more likely to have taken business development/expansion or agricultural loans while respondents from the control sample were more likely to have taken consumer loans. (See Graph 4) This leads us to conclude that **NTF programme beneficiaries have a stronger entrepreneurial spirit.**

Graph 4. Loan Purpose (comparison of beneficiaries and control group)



Qualitative part of the evaluation had shown that the beneficiaries whose businesses are sufficiently developed to make profit were the most likely to take loans. They were also very careful not to borrow more than what their profit will allow them to repay (as confirmed by the finding that **only 8.3% of beneficiaries who took loans have problems with repayment of debt**). Other participants said that they were not meeting loan requirements (they have not registered their business activity, they cannot find loan backers etc.), but some also said that they were not certain that they will be in position to meet the repayment schedule. This may also imply that the beneficiaries were more careful and understood the need for financial planning before engaging in certain business activities.

*I am repaying 1,800 each month so you can guess about all the places where I borrowed and how much do I earn when I can pay it back. (FGD Sarajevo, male)*

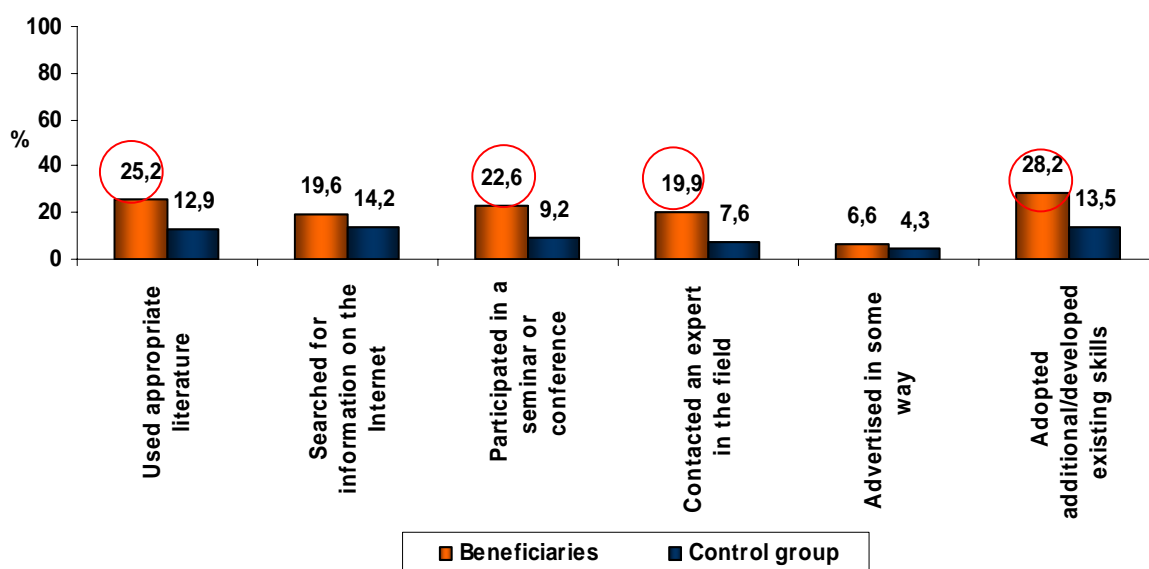
*I borrowed 10,000 to buy some new things, you cannot buy everything with 3,000...I invested in the repair shop, but it is paying me back now. (FGD Sarajevo, male)*

*We also borrowed for some things which we had to do. I borrowed from "Women for women" because they do not ask for loan guarantors. (FGD Sarajevo, female)*

Also, survey results confirmed that the respondents within the intervention group were much more likely than respondents within the control group to follow recent

business trends, keep pace with modern business practices and to undertake continuing professional development (which is another sign of entrepreneurial spirit). NTF programme beneficiaries were more likely than members of the control group to undertake different listed activities with the hope to improve and expedite their business practices, namely: **to read professional literature, to search for information on Internet, to participate in seminars or conferences, to ask for expert advice, to advertise and to acquire new or develop existing skills.** This confirms that NTF programme has achieved its goal to prepare beneficiaries for challenges of the modern business world by increasing their understanding about the importance of having an insight into needs and requirements for a successful business (See Graph 5).

*Graph 5. Activities used to improve and expedite business practices (intervention and control sample)<sup>15</sup>*



It is important to mention that the beneficiaries under the supervision of Banja Luka field office were more likely in the past two years than the beneficiaries from areas under the supervision of the remaining two field offices to partner with other entrepreneurs/service providers with the goal to achieve better business results and that they were also more likely to read professional literature, search for information on Internet, participate in seminars or conferences, look for expert advice and to acquire new or develop existing skills. (See comment above p. 40 related to the higher number of business and employment opportunities in Banja Luka and the area)

Judging from experiences and opinions shared with us by the beneficiaries who had used the above activities to improve and expedite their business practices, their businesses can serve as good practice examples. They were also more likely than other beneficiaries to show particular interest in the programme, as well as to be more active in searching for information about the programme and applying for assistance.

<sup>15</sup> Statistically significant differences are highlighted with circle

Further on, they were more motivated and more willing to take risks and responsibilities, they borrowed more in order to invest in their business activity and they were more likely to attend training courses provided as part of the programme.

Personal investment made by participants with the goal to achieve better business results was also observed as one of the indicators of their entrepreneurial spirit. Encouraged by the NTF assistance, as initial capital for the future financial wellbeing, participants recognized the value of investing their own funds in order to increase chances of success. Information provided by IOM and findings of the survey confirm that **one quarter of beneficiaries have invested their own funds into the projects which they had initiated and with which they had been assisted**. The percentage of such respondents was highest among beneficiaries who had received assistance from the category of agriculture (36%) and lowest among those who had received assistance from the category of education (8%). The average amount of personal investment for all programme beneficiaries was 383 KM (a beneficiary who was starting his own business invested the lowest and a beneficiary involved in agricultural activity the highest amount, or 39.5 KM and 985 KM respectively).

A group discussion participant from Sarajevo provided a good illustration of how personal funds had been used: *So one-tenth of all my tools was obtained through IOM assistance, and I invested a lot in this workshop, I could not do business just with what they gave me... I had to invest if I wanted anything serious to come out of this... (FGD, Sarajevo, male)*

Only a small number of participants reported that they intended to further invest into activities supported by the NTF assistance. Most of these participants had received assistance under the category of education, which is understandable considering that the funding provided by IOM is generally not sufficient to cover the full cost of education, particularly higher education (as noted in mid-term evaluation, programme did not include plans to provide beneficiaries with scholarships or some other financial instrument during the years of education. However it is to be noted that even when the NTF programme was ready to cover the full duration of a training, the Educational institutions could not accept advance payment of the scholarship). However, some other participants who run their own businesses (assistance provided under the categories of starting or business expansion) said that there was room for further improvement and development of their business activity.

*In all, I received 1,860 KM for the first two years of studies. What about the other three years? What should I do now? I'll think about that problem later on. (FGD Sarajevo, male)*

*I consider taking the same amount of money (as that received through the programme) from a bank in order to expand my (bee keeping) business. The amount I received was not sufficient for new equipment. I still need some additional equipment, but I will have to buy it on my own. (ISI 5, Banja Luka, male)*

*I had to buy two lifts and one compressor, this and that...you have to invest, but I know that it will pay back one day. (FGD Sarajevo, male)*

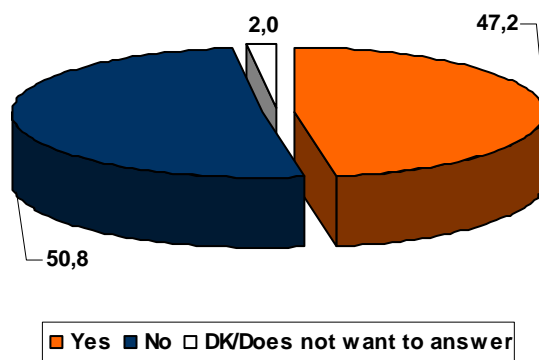
### *Sustainability of activities assisted by NTF assistance*

One of the indicators of NTF Programme's success was sustainability of assisted activities whose purpose was to generate resources for everyday living after the Programme is completed, since one of the NTF Programme's goals was to accomplish financial stability of beneficiaries by allowing them to develop activities which will be the source of long-term income. The results obtained in this evaluation show that continuation of independent business activities and provision of financial stability of redundant personnel were for the most part achieved.

#### *Mid-term sustainability of assisted activities whose purpose is to generate life resources*

With regard to this, data indicates **that almost half of the surveyed beneficiaries still engage in activities assisted by the NTF assistance (47,2%)**, which, considering the difficult circumstances for doing business in BiH, and in the last two years in the world also, indicates that mid-term sustainability of the Programme has been achieved (See Graph 6).

*Graph 6. Representativeness of beneficiaries who are still engaged in/have income from NTF assistance assisted activities*

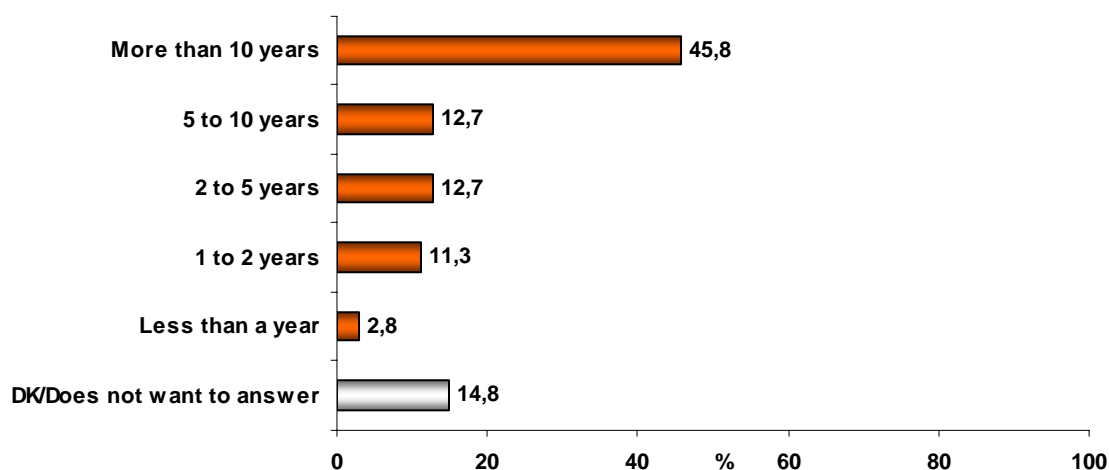


Analysis with respect to the category of assistance shows that mid-term sustainability is achieved the most with those beneficiaries who selected business start-up (62,2%) or business expansion (52,6%) categories of assistance, and present the least with those who received education assistance (37,5%).

*Longterm sustainability of assisted activities whose purpose is to generate life resources*

Further analysis shows **that less than half of these beneficiaries (45,8%) or fifth part of all surveyed respondents (21,6%) state that they will continue to engage in NTF activities for longer than 10 years.** In current socioeconomic circumstances where everybody is cautious of what the business future might bring, their intention indicates their belief that the activities they engage in are highly sustainable (See Graph 7).

*Graph 7. Beneficiaries' estimates regarding the length of the future engagement with NTF assisted activities (only beneficiaries that are still engaged in NTF assisted activities)*



Analysis with respect to the category of assistance shows that long-term sustainability too is achieved the most with those beneficiaries who selected business start-up (50%) because even though the results of 66,7% of educational category beneficiaries believe that 10 years from now they will still be engaged in assisted activity, their number (N=2) is not sufficient for making valid conclusions.

*Today, after IOM assisted him to complete university education, Marinko works as a professor of physical education in Banja Luka. After he was discharged from the army, Marinko enrolled in a faculty, which he claims, was much easier to complete thanks to IOM assistance. He also actively participated in training activities provided by the Program. He attended training courses organized by various NGOs and has won the award for the best business plan for small business. His greatest wish for the future is to complete post-graduate studies and earn a Master's degree. Marinko used knowledge and skills which he had acquired during his studies at the Faculty of Physical Education and through various training courses to open a martial arts school and today he offers two types of training. Asked if he would like to continue with activities that resulted from NTF intervention, Marinko responds:*

*“Yes, tonight at 7!”*

Data also shows that those beneficiaries from the Banja Luka field office area of responsibility more often than others estimate that the NTF activities they are engaged in are sustainable (65,1% compared to 44,1% in Mostar field office area of responsibility and 59,6% in Sarajevo field office area of responsibility). This finding is directly related to the fact that Banja Luka field office offered business start up and education category assistance more often than either Sarajevo or Mostar office.

Even though, as had already been stated, monthly income of beneficiaries obtained by engaging in NTF assisted activities constitutes an important contribution to their respective household incomes, a majority of beneficiaries did not manage to save up the money obtained in this way and use it to expand their employment options or their business. Some 9% of beneficiaries state that they managed to save from the money earned through NTF assisted activities, and these are usually those beneficiaries who participated in the education category of assistance. A somewhat higher percentage of them (14,3%) say that they managed to use that money to expand their employment options or their business. Most frequently these are the beneficiaries who received help under the category of business start up or business expansion. The conclusion can be made that **money earned through NTF assisted activities had a significant impact on the budget increase of beneficiary households, as well as that beneficiaries invested it more frequently in their business activities, and less frequently decided on saving it.**

The results of the quantitative analysis assert the fact that the beneficiaries were usually

*Dervo from Mostar, a car mechanic, after being discharged together with his father-in-law opened a car repair shop. He received assistance from IOM which he directed at business expansion – he purchased equipment that significantly improved his workload. Dervo says that before he received NTF assistance it was as if he lived in the Stone Age, which is a good illustration of what the received assistance did to help develop his business. He also attended an entrepreneurship training, and, along with three other beneficiaries was rewarded for best business plan, after which he registered his business. Dervo intends to stay in this business in the future, stating that his family of eight is not struggling anymore. Moreover, he managed to build a house and thereby provide additional security for his family which used to live in a rented apartment.*

successful in achieving economic independence. Most of them state that they still intend to engage in NTF assisted activities and believe that these activities will enable them to generate income in the future, which indicates a high perceived level of sustainability, even though they state that they are apprehensive with regard to the future potential effects of the global economic crisis which has already negatively affected their productivity; a significant part of the

participants estimate that they will succeed to sustain this source of income after IOM help and assistance is discontinued. They state that, in the future they intend to develop their economic activities by investing personal assets or by using credit loans – which is another indicator of the economic stability of these beneficiaries. The respondents who most frequently state this are those who received help under the category of business start up or business expansion.

*Well, as I said, I graduated from the College of Graphic Arts. Today I coach Taekwondo martial arts classes, I dabble in that, actually I work in that field. (ISI 2 Banja Luka, male)*

*We anticipate to still be in this business in the future. (FGD Sarajevo, female)*

*I plan to continue to pursue this, for why should I work for another when I can work for myself. (ISI 1 Banja Luka, male)*

*I purchased a welding machine, scissors for cutting iron and a drill, and I use it occasionally, if there is work to be done. These are the times of economic crisis, it is harder, one cannot work every day but from time to time something comes up around the village. (FGD Mostar, male)*

*Honestly, those who truly wanted to work, could do so. Just like I did. And I still work, and I even hired one employee. So the help worked out great for me. (ISI 4 Sarajevo, male)*

*The assistance is not necessary for me anymore (from IOM.), no question about it. What I got from IOM I will work with. (ISI 6 Sarajevo, male)*

*I have to, with or without IOM. There is no other option. If I intend to live I have to work. So they helped us at the specific moment. That is fine, everything is alright but we have to keep moving. (FGD Sarajevo, male)*

*I work around the clock. As far as how long we will work, well, for as long as we have our health. (FGD Mostar, male)*

*...municipality I believe will offer some interest-free loans to those who are self-employed, so I intend to contact them... (FGD Sarajevo, male)*

## **Impact efficiency accomplished through NTF Programme**

In addition to factual indicators of the success of the NTF programme, it is also important to listen to opinions and assessments of the project beneficiaries. Factual indicators can measure the impact of the Project on beneficiaries' lives, but their subjective opinions show how substantial that impact really was. Even in cases when project did not have much effect on the economic situation of the beneficiaries, it is still possible that they can feel it had a positive impact on their life or vice versa.

The first finding that needs to be mentioned in this chapter is that **more than two thirds of the beneficiaries had received the type of assistance they desired**, which indicates that the IOM representatives were forthcoming whenever it was possible and justified and that they accommodated beneficiaries' desires and preferences. This is the most obvious in the case of assistance provided under the category of education as only one beneficiary reported that his requirement to receive this type of assistance had not been met (these cases only happened in situations when a category, because of specific circumstances, was not applicable).

However, **the fact that two thirds of the beneficiaries have said that they would make the same choice if they had to choose which type of assistance to ask for again is maybe more telling of the fact that the beneficiaries are generally**

satisfied with what they received and that the IOM counselors who helped them with making the choice have done a good job. The choices by respondents who said that they would make a different decision if given another chance varied and included: agriculture (37.3%), employment (26.5%), business start up (16.9%), education (10.8%) and business expansion (7.2%). Majority of beneficiaries who had received the type of assistance they wanted would not make a different choice if given another chance (76.6%). The same is the case with almost half of beneficiaries (45,5%) that did not get the category they applied for, which indicates that IOM was successful in evaluating appropriate categories for beneficiaries.

It should be noted that beneficiaries who did not initially obtain a desired category of assistance (29,9%) are less satisfied with different aspects of the Programme (i.e., quality of goods obtained/services provided; advice/support provided by IOM staff; training obtained within NTF Programme, etc.), than beneficiaries who obtained the category of assistance they applied for. The former are also more frequently unemployed and have lower personal as well as average monthly household income, which may indicate that they are dissatisfied in general when it comes to their business activities.

*Table 9. Requested types of assistance*

Did you get the category you wanted?	TOTAL		CATEGORY OF ASSISTANCE									
			Agriculture /Education		Education		Employment		Business expansion		Business start-up	
Yes	205	68,1%	120	64,5%	8	88,9%	12	57,1%	28	71,8%	37	80,4%
No	88	29,2%	60	32,3%	1	11,1%	9	42,9%	9	23,1%	9	19,6%
DK/DWA	8	2,7%	6	3,2%					2	5,1%		
<b>Total</b>	<b>301</b>	<b>100%</b>	<b>186</b>	<b>100%</b>	<b>9</b>	<b>100%</b>	<b>21</b>	<b>100%</b>	<b>39</b>	<b>100%</b>	<b>46</b>	<b>100%</b>
Would you select a different category of assistance?	TOTAL		CATEGORY OF ASSISTANCE									
			Agriculture /Education		Education		Employment		Business expansion		Business start-up	
Yes	83	27,6%	64	34,4%			3	14,3%	6	15,4%	10	21,7%
No	198	65,8%	111	59,7%	8	88,9%	17	81,0%	28	71,8%	34	73,9%
DK/DWA	20	6,6%	11	5,9%	1	11,1%	1	4,8%	5	12,8%	2	4,3%
<b>Total</b>	<b>301</b>	<b>100%</b>	<b>186</b>	<b>100%</b>	<b>9</b>	<b>100%</b>	<b>21</b>	<b>100%</b>	<b>39</b>	<b>100%</b>	<b>46</b>	<b>100%</b>

Only a limited number of participants expressed regret for not having chosen a different type or sub-type of assistance because what they chose had not met their expectations. Others, including beneficiaries who have not used received assistance in the best possible manner thus failing to reach expected outcomes and those who still cannot measure the effects of the NTF assistance (having received assistance from the category of education), said that they would again apply for the same type of assistance because it enabled them to do the job they like and because they feel they had made a good choice. Besides, some participants said that they chose specific type of assistance because it could have been delivered the most speedily, which shows how important it was to them to receive assistance immediately after being discharged from the army.

*If I knew that it will end like this, I would have taken two cows so I would at least have my own milk, cheese and calf... (FGD, Banja Luka, female)*

*I mostly bought stuff for my repair shop, mostly tools, but I made a mistake... I could have taken a laptop with diagnostic equipment or something like that... (FGD, Sarajevo, male)*

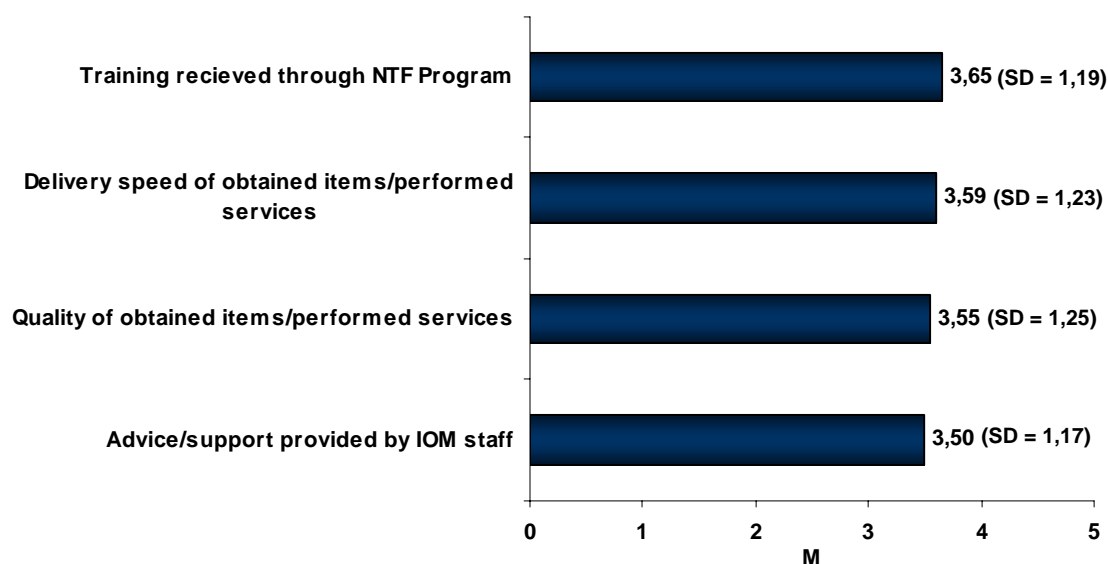
*I asked them what will take the least time. They said "This is the fastest" so I said "I'll take that" (FGD, Banja Luka, male)*

*It is a seasonal job. Starting in March and for another 15 or 20 days from now, that is it. I can earn well. It is a respectable job in England (maintenance of public parks), but here it is one of the least respected professions...But I would make the same choice because I like it. I also have another source of income, I can live. (FGD, Banja Luka, male)*

*I started my studies before the war and in the meantime...I interrupted my education...my only wish was to continue with education. (FGD, Sarajevo, male)*

Participants were asked to rate their level of satisfaction with different aspects of NTF programme (received goods/services, speed of delivery of goods/services, advice/support by IOM representatives, training received as part of NTF programme) on a scale from 1 to 5 with 1 for "Very dissatisfied" and 5 for "Very satisfied." Ratings ranged from 3.50 to 3.65 (where rating 3 is "Neither satisfied nor dissatisfied" and rating 4 "Very satisfied") which indicates a relatively high level of satisfaction with different aspect of the programme, but also that there is some room for improvement (see Graph 8).

*Graph 8. Level of satisfaction with different aspects of the Programme<sup>16</sup>*



<sup>16</sup> Graph shows the degree of satisfaction with the training obtained within the NTF programme of those beneficiaries who participated (N=68). Level of satisfaction is showed through mean of results (M), which represents measure of central tendencies, and with it standard deviation is shown (SD) as indicator for the spread of the data.

As shown in the above graph, beneficiaries that participated in **training received as part of NTF Programme (22,6%) rate their satisfaction with that aspect of the Programme highly**, which indicates that the training was very beneficial to them, as well as that they became aware of its significance. However it should be noted that only about a tenth (11%) of all surveyed beneficiaries said that they needed additional training outside the NTF Programme<sup>17</sup>. It can be assumed that this finding indicates an overall lack of motivation with such activities and an insufficient ability to recognize the benefit of the training. This might be related to the fact that only about a fifth of total number of beneficiaries in the Programme (21,6%) wanted to attend the training.

High level of satisfaction with training courses provided through NTF Programme expressed by beneficiaries during the qualitative part of this evaluation confirms the above conclusion. The above beneficiaries took part in training courses for business (planning, management and organization of small business, marketing etc.) and agricultural production skills. They agreed that training courses were well organized and that trainers used good teaching and knowledge transfer techniques, also adding that they are using newly acquired skills in their business activities which had been supported through NTF assistance. Besides, **these beneficiaries said that the training courses (especially business training) were highly motivational and that they encouraged them to start or expand their businesses.**

*Lectures were great, really excellent. Really. Slavisa was really good, the way he explained some things to me. I knew a bit about it, but he really helped me understand about planning. And I am using it. Before, I would take a notebook and just write it down, but now I really follow the plan. (FGD, Banja Luka, male)*

*Yes, it changed our understanding of some things. Also, it somehow encouraged me. (FGD, Sarajevo, female)*

Beneficiaries who did not attend training courses explained during qualitative part of this evaluation that they had no need for training or that they had no time for it because of their professional obligations. Or, in the words of one of the discussion group participants from Banja Luka: *It was just for the women. I managed to sit and listen for 15 minutes since that was not something I was interested in at all. Majority of women who were there were unemployed. To me it was just a waste of my time because I do not need that kind of education (FGD Banja Luka, female).*

Beneficiaries who received assistance to start a business were particularly satisfied with **the quality of received goods/services** (average rating 4.09) while those who received assistance from the category of education were particularly satisfied with **advice/support by IOM representatives** (average rating 4.33). These two groups of beneficiaries were also highly satisfied with **speed of delivery of goods/services** (4.02 and 4.33). As could have been expected, the respondents who are still involved in the activities related to the NTF assistance were more likely to be satisfied with all aspects of the programme.

<sup>17</sup> These beneficiaries stated that they needed or currently need training that would improve their existing skills (29,4%), agricultural activity training (26,5%), and attending various lectures and using professional literature (20,6%).

Participants who took part in the qualitative part of this evaluation noted that the beneficiaries who received different things for their businesses (craft businesses) tend to be most satisfied with received goods/services. They also said that they had a chance to choose the most modern equipment which now helps them to do their job in a safer and easier way. They also added that good and modern equipment leaves a good impression on their clients and helps the growth of their business. They praised “generous” approach by project staff, stressing that they took good care to get the best value for available money.

*The tools are of the highest possible quality and I can make really good use of them...it was like winning a lottery when they gave it to me, it is really expensive. One machine costs 300 marks, There is no way I could have bought it on my own, not a drill which costs 300 marks or screwdriver or pliers with isolation which cost 100 marks. I used to walk away when I see them in a shop window. I knew that they are the best, but I could not afford them. It was impossible...I used primitive tools. (FGD Sarajevo, male)*

*...They really asked us about which tools were the best, of the highest quality. I choose the top quality tools from a licensed distributor. (FGD Mostar, male)*

*After all, we had to collect all the papers and invoices, they asked where we were planning to buy the tools and where we were buying the computer. They wanted to see, they did not want us to buy from the most expensive shop if we can find it somewhere else for a better price.. My son went to Hrasnica, he choose the best possible tools, really good. (FGD Sarajevo, female)*

*That is true, 100%. When you see someone working with old tools you know that they cannot do a good job, but if you have good tools you can do it really well. (ISI 4, Sarajevo, female)*

Participants in the qualitative part of the evaluation assessed support and advice provided by IOM as very valuable and useful, particularly in helping them to chose the best type of assistance. Besides, majority of participants said that the IOM representatives were always available and open for cooperation with the beneficiaries.

*When I submitted all the necessary papers, my application, the list of household members and all other things, I explained to them that...for years I was, that I do not know (which category of assistance) to choose....That man was really helpful, we talked and I told him just like I am telling you. I told him: “I am a professional typist, maybe if I bough a computer, but I am not sure because of my age and my memory, I am not sure if that is a good choice. I would need to know English and other things, maybe I am not good for that...” We spoke and he told me: “You know what lady, if you want to start a business and if your son lives with you maybe you could start a family business, maybe we can do it like that.” That really helped me and it turned out to be great. (FGD Sarajevo, female)*

*They really did a professional job. I have nothing to complain about. (FGD Mostar, male)*

*They did, they advised me. I asked them what would be the best for me. I know that they were giving sheep before and I have some land and I asked them what I can get and would it be better if I take something else, but we concluded that it would*

*be the best if I take a photographic and video camera, because that is what I did in the army. I worked as a video editor. For educational films, photos. (ISI 4, Banja Luka, male)*

However, it is necessary to mention that some participants concluded that they had made a wrong choice of equipment provided within specific category of assistance. Although he used the equipment obtained through the project to expand his business, and while this project intervention had a positive outcome, one discussion group participant from Sarajevo said that he did not really know about all kinds of assistance he could have applied for: *I mostly bought stuff for my repair shop, mostly tools, but I made a mistake. I did not know that I could have taken some other things which would have been really useful. I could have taken a laptop with diagnostic equipment or something like that, but I did not know that I can ask for that.* A number of participants in qualitative evaluation complained about lack of such information and a general lack of information about the programme and its goals and objectives:

*I found the application on the Internet, I heard about it from people, I met some people and they told me: "You should go there to apply." I found the application on the Internet and I've sent it. I do not know how long have I waited. By the time they called I already forgot about it and it took me a while to remember. They called and we were supposed to meet in two days...She said that she will call me again. But she did not, she never called. And then again, by chance...I met some people I knew and they told me what they were doing so I got in...They have made many mistakes. Like if it was the first time they did something like that and as if they did not know how to organize themselves. (FGD, Banja Luka, female)*

*I am bitter about that. About the people in IOM in Banja Luka, it was their job, did they really need someone from Sarajevo to come, they claimed that they had too much to deal with ... (FGD, Banja Luka, male)*

It should also be mentioned that some participants in Banja Luka were unhappy because the NTF Programme was initiated three years after they had been discharged from the army. In the meantime, they found permanent jobs and they did not perceive the assistance received through the programme as particularly important for improvement of their economic situation. They concluded that **the programme would have been much more efficient had they received the assistance immediately after being discharged from the army or if the value of assistance was higher.**

*If people receive assistance five or three years after losing their jobs, the question is should they die of hunger while waiting for it to arrive...the speed of implementation is the basic problem. People needed help when they lost their jobs. (FGD Banja Luka, male)*

*I am returning to the issue of timing. I was discharged in 2004. I found the application form thanks to a colleague. Nobody from IOM in Banja Luka had ever called me...it was only last year that I have gotten the laptop. (FGD Banja Luka, male)*

*People started working three months after leaving the army. They had their businesses. They needed help immediately and not four or five years later. (FGD Banja Luka, male)*

Participants in the qualitative part of the evaluation were mostly **satisfied with the speed of delivery of goods/services from the programme**. Most of them said that they have received goods/services shortly after applying for assistance and that they did not encounter any problems in the process – they typically waited for a few months, which they believed was not too long.

*In my case, it really did not take long, it took seven or eight months from the date I had sent the application to Sarajevo until the first time they called me to come to Heliodrom. After that we had a meeting in Heliodrom, I do not remember now if we met once or twice, but when I submitted a calculation, they said: “All of you who are here will get it in three months.” And we did. I received the material on February 5 last year. (FGD Mostar, male)*

*I also have the words of praise for implementation. Considering the speed with which it was implemented. (FGD Mostar, male)*

*I was surprised that the man who took my papers to Sarajevo had submitted them at 1 in the afternoon that same day, I checked. Few days later I went to the faculty and I asked when was the payment made and they said it was made already the next day at 9 in the morning. (ISI 2, Banja Luka, male)*

*Maybe after a month, I know that it arrived very quickly. (ISI 1, Sarajevo, male)*

It is important to mention that some participants, particularly in Sarajevo, have said that the material support and other forms of assistance had meant a lot to them, but that the fact that IOM had shown an interest in their population was even more significant because they interpreted it as **a much needed moral support**. Since they are very bitter about the government’s neglect of demobilized soldiers and redundant military personnel, the assistance they received through NTF assistance had helped raise their moral and increase their self-esteem. **These participants perceived the economic benefits resulting from the programme as a very important secondary achievement.**

*That is the material side of things, but moral side is even more important, when you see that people who are outsiders.. I am a war invalid and after this country had tossed me aside, because that is what they did, they kicked me out because they did not need me any more, and then some people, some outsiders come here to help me. So that is the moral side of the issue and I am really grateful to them because they did not forget me, because I knew that there was someone who wanted to help me. (FGD Sarajevo, male)*

*The tools are really something, but as my friend here just said, it is not just about material assistance, it was also a sign of moral support. Anyhow, I want to thank IOM, this organization. It was a really moral thing to do, to not forget the people who were forgotten by everyone. Forgotten by everyone and nobody pays attention to you. (FGD Sarajevo, male)*

*It is not because of the money, we are talking about 2,500 KM, it is someone’s salary, but it was a really nice thing to do. Yesterday they invited us to a lecture at the Agricultural Faculty, they paid for all the people who choose bee farming. It means a lot to you when you see that someone respect you. (ISI 5, Banja Luka, male)*

Considering financial resources invested, the interviewees rated the Programme as successful. In other words, they believe that they made the most of what they were given. Clearly, the prevalent opinion is that more could have been done with more resources. At the same time, **interviewees emphasize that factors such as development of entrepreneurial spirit, initiative and motivation of beneficiaries also affected the effectiveness of the Programme.** Additionally, other aspects of assistance, in addition to material ones, played a significant role. Some of these are the assistance measures in the form of additional education, training, counselling and collaborating with other organisations in a local community which provide various services within the domain of entrepreneurship and agriculture.

*And as far as the specific resources given to beneficiaries, it is logical to think that if the means were larger, more could have been done. But even in this case again more could be done for those who are already doing something. Because for people who are already working the means procured are relatively small and larger resources could better improve their business. As far as the other ones that were in agriculture, etc. I believe that the resources they procured were quite adequate, except for those who wanted to engage in more serious business activity that demands larger investments. All in all, I do not see that it would make much of a difference. I believe that the resources were adequate and that if they were bigger it would have been even better. (IOM, MO)*

*We tend to declare that it does not matter how much money someone has, and that those who want to make it would make it in spite of small resources. Long term-wise, those individuals will succeed. Those who are, so to say, incapable, giving a load of money to them will not make them satisfied and they will not amount to anything. an organization in a given area. That is sort of the general approach and it does not matter how much money is available if the creativity of beneficiaries compounded with our lobbying is put to use, and we refer them to an adequate organization in their area. A lot can be done with little resources. (IOM, Sarajevo)*

*The amount of assistance is always an issue if something is to be done well, and I think that we did as much as is possible with the resources available. (IOM, Banja Luka)*

*The goal of that project was, not for those people to survive, but to get help in the beginning, during the reintegration in the civil life, so as to be able to obtain basic income and to survive on the market. That was the goal of the project, most projects we do are sustainable with minimal effort. (Interviewee 2, Transition Team, MoD, Sarajevo)*

## **Challenges and problem areas**

Despite the fact that the survey beneficiaries were generally satisfied with the programme, **nearly half of them (44.5%) have identified certain aspects that need to be changed or improved.** This attitude, as was expected, is most frequently related to **the amount of resources and the subsequent limitations for the procurement of more diverse and complete equipment.** Higher assistance and better equipment are always welcome when the goal is more successful business doing, but it should be emphasized that these weak points are **not the result of bad goals of the Programme, organization or work of IOM, but the limited resources that IOM had at its disposal.** Therefore, increases in the budget should be

considered for the future activity, in order to allow higher assistance amounts for beneficiaries.

Participants in group discussions and individual interviewees agreed that the value of assistance should be higher. However, a significant number of participants believed that the amount provided was in line with goals and objectives of the programme. These participants said that the assistance was expected to encourage economic activity and independence and not to provide (permanent) financial security. They added that the beneficiaries who used the assistance in an appropriate manner have managed to achieve self-sustainability.

*If only the amount was higher, although this too was good for me. (ISI 5, Mostar, male)*

*They should give more money, maybe 5,000. (FGD Banja Luka, male).*

*It is ridiculous, it is absurd. What can I do with 2,500-3,000?..I am running a computer training school. If I had 100 computers and if they gave me those 10 it might have helped me, I might have earned my living. But I have only those 10 computers to work with and that is not enough. (FGD Banja Luka, male)*

*It was just modest initial funding. But if your business grows it will last you for years. (ISI 5, Banja Luka)*

*I am still working, I received 2,500 KM and that is fine. I will earn on that. People who are willing to work can make good use of that, but you cannot help someone who does not want to work. (ISI 7, Mostar, male)*

It should be noted that IOM invested a lot of effort and energy regarding the issue of women in the Programme, especially following the Mid-term Evaluation recommendations. However, the sample used for this evaluation included also those beneficiaries who obtained assistance even before all of the Mid-term Evaluation recommendations related to the status of women were implemented. Therefore, the effect of all steps taken by IOM cannot be established fully. Other available data and evaluation results related to gender issues show that the programme has assisted 339 women (11.9% of all beneficiaries) and that 40 female beneficiaries (or 13.3% of the sample) have participated in the evaluation. The percentage of unemployed women was higher than the percentage of unemployed men (77.5% and 55.9% respectively) and women were also earning less than men (295 KM and 422 KM respectively). Also, women were less likely than men to continue with activity which has been initiated as result of NTF assistance (37.5% of women and 48.7% of men have continued with NTF-assisted activity). However, **female beneficiaries who continued with NTF-assisted activity earn equally as much as do the men in the same position** (these women and men earn 291 KM and 269 KM respectively). This might indicate that women who had received NTF assistance and who are continuing with NTF assisted activity can be as successful as male beneficiaries. The above conclusion is supported by the fact that women were more likely than men to invest additional efforts into improving and expediting their business activity. Women were more likely than men to read professional literature, to search for information on

Internet, to participate in seminars or conferences, to seek expert advice and to acquire new or further develop their skills.

However, findings of the qualitative part of this evaluation show that **it is still a common practice for men to become real beneficiaries of the IOM's assistance.**

*I also spoke with him (IOM staff member) and he told me: "Here's how it is Madam: If you want to start a business and if your son lives with you and maybe you could start a family business, perhaps we can do it like that." That really helped me and it turned out to be great. We submitted a request to buy tools for my son, some gedore or something, I do not know, he also used an air gun or something, those were some really good tools and they are very useful to him and I have gotten a computer...I really used the opportunity. My son is using all of that, he uses his tools and sometimes he also uses the computer. We print some leaflets for him. It is a family business if you want, although it is a bit ambitious to call it a business, but we earn a living from that. Since about a year ago I work as a care provider...my son took over the business, he took the tools and the computer. (FGD Sarajevo, female)*

*Of course, in all the instructions there is a mention of "gender balance," not in the sense that someone should be given special treatment, but in the sense that everyone should be treated equally. We do not have instructions to treat some beneficiaries differently, based on their gender or for any other reason. But in this region, we receive a very small number of applications, which is indicative of our mindset. With all due respect, but do you know that there are parts of this country where women are inferior to men, to their brothers, fathers and husband? It is something that people notice. Evaluators instructed us to pay more attention to that. But in some areas it would be considered as an attack on family structure and that is clearly not part of our mandate...Mentality plays an important role in that because it would be wrong if an IOM employee assumed a role...it is a major issue here, it is part of tradition. (IOM, Sarajevo)*

*Because all of them have husbands and children and because they have no ambitions for themselves. It is important that children finish school, it is important that husbands earn pensions and so on, that is the problem of Bosnian women. Because many such women were part of this, they were not expected to achieve something. We had to think about a different activity for them. (Women for Women, Sarajevo)*

*It all starts with our mentality. We are trying to fight against that, but it takes time. The way they perceive themselves and the world around them, that female view is horrible. I had examples that husbands brought their wives to seminar and you could not expect them to be constructive because they were tense the whole time because their husbands told them by which time they must return home. Sometimes women asked us: "Can my husband attend too, because he uses this two-wheel tractor more than I do?" (Women for Women, Sarajevo)*

From the IOM representatives we learn that, even though each phase of the Programme has been carefully and deliberately planned so as to ensure the high quality implementation, they faced certain difficulties which affected the speed and quality of implementation. As was emphasized in the Mid-term Evaluation, these initial difficulties were related to delivery of technical equipment by the MoD (providing office equipment, providing cars, computers and other equipment), as well as the uncertainty related to the

number of individuals that were to be made redundant in 2006/2007, which resulted in the delay of Programme implementation and the need for speeding up its realization.

*During the set up of the IOM field office in Banja Luka, we faced many difficulties in acquiring office equipment. According to the arrangement between IOM, MoD and Lead Nations, MoD was responsible for providing the technical support – cars, computers, etc., so we had problems in obtaining some of those essential tools to be able to begin with our work. We lost several months on this, and then we had to speed up the first steps of the Programme. (IOM, Banja Luka)*

*The first obstacle presented itself during the office set ups, since this is the Programme in which Ministry has been involved in more than in our previous programmes. The logistics – from our work space to vehicles and internet equipment; in the beginning that was one of the issues that slowed down the implementation. (IOM, SA)*

*Second issue I would like to emphasize is related to coordinating the redundancy lists. I am not sure how familiar you are with the portfolio of the individuals who were made redundant. So, those who lost their contract in 2004 or whose contracts were expired were, under certain conditions eligible for this Programme. There was also a second category, those who received official decisions on being made redundant for a period of three to six months, which was another complication because we did not have an exact number of people with whom to work. What happened next was that a the first part of those individuals were returned to service, second part was transferred to civilian structures and third part was retired according to the 20/40 regulation, so for a significant time period we had to deal with some unresolved issues regarding the final number of potential beneficiaries. (IOM, SA)*

After beginning with the Programme implementation, physical accessibility to beneficiaries became a problem for the IOM staff. This is because majority of the beneficiaries inhabited rural, distant and hard-to-access areas of larger regions that were the areas of responsibility of IOM field offices. As the Programme included a large number of beneficiaries, often times they faced difficulties in finding those beneficiaries, which took up a lot of time and slowed down the process of initial interviews and counselling.

*We covered a large region from Bihać, entire western Bosnia, western Herzegovina, eastern Herzegovina all the way up to Foča and central Bosnia; that is a really large area. So if we take only one of these regions I mentioned, you could see that there are many villages and remote, hard-to-access regions that needed to be visited, a lot of individuals from those rural areas that needed to be seen and visited, in a way that we really had to go there, meet with them and document every step of it with a camera and gather all the information... (IOM, Mostar)*

*Accessing beneficiaries was the biggest challenge because all those people, not all but a large number, come from rural areas where they used to work and after release from MoD service they returned to their respective villages where the terrain is highly inaccessible. (IOM, Sarajevo)*

The biggest challenge that IOM staff faced was the initial disinterest and insufficiently developed entrepreneurial spirit on part of some beneficiaries. This demanded plenty of effort, strain, and patience by IOM staff in order to explain to the beneficiaries the purpose of the Programme and the opportunities its assistance gives to all of its beneficiaries. In some cases it was extremely difficult to motivate some beneficiaries and explain to them that NTF offers a new possibility of economic growth. This happened because many of the beneficiaries were not trained in anything else other than the jobs they performed in the army, and they were often psychologically affected by the loss of employment. Some of these beneficiaries had to be interviewed several times and in some cases assistance of a psychologist was utilized. Interviewees also emphasized that it is necessary to strengthen and educate the officials and team members who are in direct contact with the beneficiaries in a psychological sense. They stated that the difficulty of communication with beneficiaries who were just discharged demands the knowledge of special skills and abilities that have to do with using the right approach to specific individuals and population categories, as well as the development of techniques of assertion and motivation.

*The hardest and slowest part was finding the individuals and then talking to them, because when you find the individuals you need to talk to them about what they have, what they used to do, which affinities they have, and then if you have the material you need to ask them what they prefer. So imagine the individuals who are depressed, who have not been employed for some time etc., in those cases we had the help of the psychologist who visited some individuals together with our team, the individuals with which it was difficult to agree on some questions. We had the help of a professional who told us whether or not we can find a common language with certain individuals, and we managed to form agreement with those individuals too. (IOM, Mostar)*

*These people were providing for their families and were often the only source of income. Now, all of a sudden, they have to face the situation in which the unemployment rate was high and where many other skills, in addition to diploma, are in demand. (IOM, Mostar)*

*Other problems were related to beneficiaries themselves – these are the people who have spent 15-20 years in the army, so that it was very difficult to speak to them about the reintegration in civilian society, which is one of the goals of the Programme. This means that we spent a lot of energy, patience, and strength in order to train them, show them some basic elements for which, I emphasize, we did not have enough capacity or time to train them entirely about entrepreneurship, agriculture... It seems to me that those were some of the biggest problems in implementation, and that the same might happen in future implementations... (IOM, Banja Luka)*

IOM representative from the Banja Luka field office emphasizes the problem of disinterest of local communities for the NTF Programme, and the necessity for their active involvement in its implementation. This was also one of the recommendations of the Mid-term Evaluation. IOM representatives from Mostar and Sarajevo say that additional effort has been applied in order to more actively include the municipality structures in the Programme. Whenever that was possible, they established quality cooperation with municipality structures. Interviewees talk about the organized meeting where the Programme was presented. In addition to municipality and IOM

representatives, those from the development agencies from a certain region, who also presented their own programmes with regard to entrepreneurship, as well as the beneficiaries together, participated in these meetings. The latter could use this opportunity to get informed about the potential opportunities for the development of business activities that are offered in their local community. Representative of IOM from Mostar added that weak financial situation of most municipalities where the Programme is implemented should be taken into consideration when rating the involvement of municipal authorities in the process of economic reintegration of discharged military personnel.

*There were many obstacles, from the lack of interest of the local community, to... We initially attempted to contact all municipalities where we had the beneficiaries, some 40 of them, we held meetings with them, with agriculture, economics, and administration departments, where we presented the Programme to them and tried to find some common interests. The interest was low. (IOM, Banja Luka)*

*.... In Zenica we had a meeting organized by the Department for Economic Development of Zenica municipality, which was attended by the Zerd development agency, where the activities of this agency were presented to those who attended the meeting. Quality information regarding the availability of local opportunities was offered in a pleasant discussion that lasted for three hours. It was obvious that some interest existed, and later there was also useful information offered to individuals. (IOM, Sarajevo)*

*...municipal bodies were always willing to talk and provide space, give all the necessary information related to municipalities and regions with regard to employment options available on the market, exchange contact information with us, etc. I mean, we cooperated well, and we did not expect much because municipalities do not have money funds. We could not have great expectations because, quite simply, everyone faces similar issues. But, whatever they had, they shared with us in a sense that they gave the beneficiaries as much information as they could so the beneficiaries could start looking for jobs or focus on specific issues. (IOM, Mostar)*

A common conclusion of most of the NGO interviewees is that, because of the lack of some form of education of beneficiaries prior to them selecting the category of assistance, beneficiaries were not prepared to successfully evaluate their own capabilities, the needs of the community in which they plan to engage in business activities, as well as which vocations are scarce in their surroundings. They believe that **some form of training prior to selecting the assistance category could greatly contribute to better familiarity with how lucrative each of the categories is, depending on the individual preferences of beneficiaries.**

*It occurred to one of them to ask for a scaffold, and, since others had no ideas, they also asked for a scaffold, whereas when we talked to them during education they kept saying „Why didn't I get this, why didn't I get that, now I know better, and so on“.(EU-TAC, SA)*

*Another recommendation which I mentioned in the report and what the female participants said was that education should occur prior to them selecting the category of assistance. (Women for Women, SA)*

*It would have been a lot easier if attendance of training sessions was a prerequisite to getting assistance, picking tools, anything. Perhaps in that case we would have higher response rate, everyone would have to attend the training and devote time to it, and the second thing that would improve are the category of assistance selection methods.“ (EU-TAC, SA)*

*I think that there are many more people interested but they are not sufficiently informed and the Programme resources were not very large. In addition to the offer we had, we needed to exclude many things in order to deal with the most important ones. (Agriculture University, SA)*

*Even before this process, when women are filling out the IOM application, it would be useful for them to receive the educational programme which could serve as preparation for the selection of assistance. Actually, it should help direct them with regard to how to select a certain idea, what makes a good idea, etc. (Women for Women, SA)*

*In addition to the legal and financial aspect and marketing, we gave them all necessary information with respect to which types of assistance are offered for which businesses, obtained from the Federal Ministry of Development, Entrepreneurship and Crafts, County Ministries... We tried to give them as much of that information, as was possible, that they could use... But all of that should be provided before, while people are still in the barracks. (Link)*

### **Ratings of the impact of Programme on MoD and institutional/organizational and personnel resources of Ministries for the implementation of assistance activities**

The initial project document did not include a role for the MoD because of lack of relevant structure to engage in the NTF implementation. With the establishment of the Personnel Transition Support Unit (PTSU) in March 2008, the Mid-term Evaluation recommended more concentration on capacity building of MoD and its role started gaining in importance. Organizational and personnel resources of MoD became more involved in implementation of assistance activities of RPs. Interviewee representative of Ministry of Personnel Development BiH confirms this by saying that, in the beginning of implementation, Transition Team did not have any members, whereas now it is at a maximum number of members, which helps satisfy formal prerequisites for the fulfillment of their role in implementation of the Programme. Owing to a very productive cooperation between IOM and MoD, as well as other participants in the Programme, **significant progress has been made in capacity development which resulted also in strengthening of the MoD role in activities of assisting RPs.**

*I think it did, absolutely. So, I hold that one truly, one permanently good and continuous work of MoD and IOM, with a great assistance of Lead Nations truly contributed that MoD becomes a full partner. It is not insignificant to say that the department has been filled to capacity in the meantime, that it now has a chief of department and another associate, which was in a sense a formal prerequisite for Transition Team as most exposed part of MoD to be able to do a good job in cooperation with IOM. I really believe that this was a transitional phase in which MoD kept becoming more and more significant partner in the entire context (MoD, BiH, Sarajevo).*

*Certainly, with full understanding of IOM representatives and, I would say, with good-natured, professional and human cooperation, I believe that progress has been made which resulted in serious and more prominent position of Department of Personnel Management, really both the Department and MoD (MoD BiH, Sarajevo)*

*So truly, I truly think that this is a very important question, and I believe that a devoted and serious effort of MoD and IOM resulted in an additional need to strengthen the capacity of MoD and for them to become the crucial backbone of MoD with regard to transitional processes. With respect to that I believe that the encouragement received from IOM has been excellent... (MoD BiH, Sarajevo)*

Interviewee especially emphasizes the significance of the Programme in adopting the new concept of transition - new value systems with regard to the care of the country for the MoD RPs. This is the basis that, along with staff capacity building and infrastructure development, can allow for a more successful realization of future assistance activities. Interviewee also states that MoD certainly learned a lot through the Programme implementation, gained new knowledge and skills, as well as **that it is now better prepared to face future challenges in assisting RPs.**

*You see, we approached this transitional period very very carefully, and I would say gained and adopted new knowledge and new value system with respect to how much the country cares for the RPs. So, in that sense, we developed the system for personnel management which includes transition as the main component of that cycle, the life cycle of one member... We really adopted a new concept which can ensure for MoD to, in addition to necessary educational and infrastructure elements become able to achieve the future concepts, future segments of MoD RP assistance activities. (MoD BiH, Sarajevo)*

*However, as the project entered a more stable implementation phase, we in the MoD started to think about, how should I put it, the finesse of the project itself, and so on. In that sense I definitely think that MoD kept learning, and, how shall I say, mastered certain skills which are useful for further development of the transition concept (MoD BiH, Sarajevo).*

### **Associating with family members, social community, market structures, governmental or non-governmental organizations**

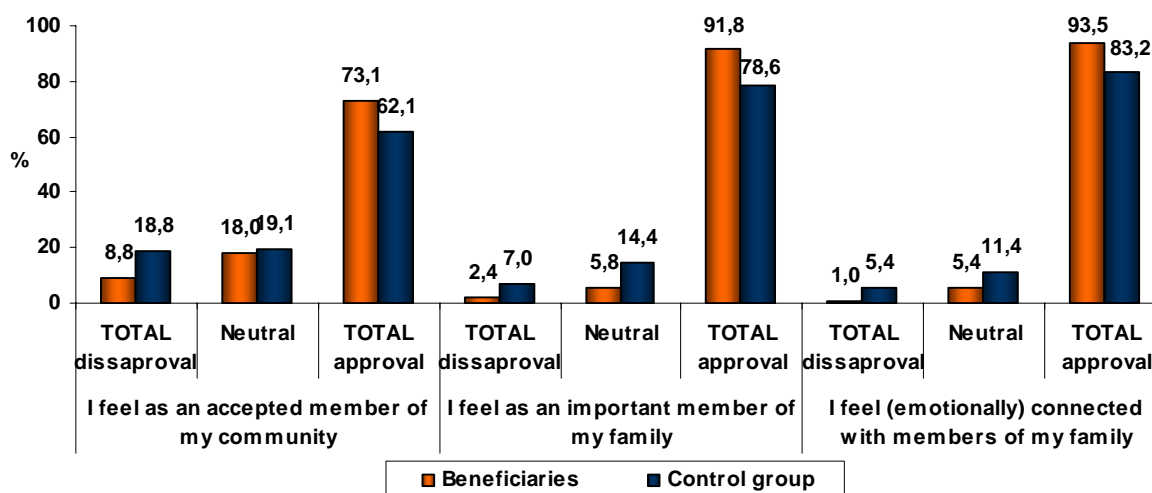
Measuring the social impact of the NTF assistance on the beneficiaries is an important part of the programme evaluation and an important (indirect) success indicator. And given results are showing that even the social impact of NTF Programme on its beneficiaries was positive.

#### *Associating with family members and social community*

Collected information about beneficiaries' social closeness with their families and wider community also confirmed that beneficiaries were more likely than members of the

control group to perceive themselves as important and respected members of their communities and families. It also shows that the beneficiaries have closer relationship with members of their family compared to respondents who had not received NTF assistance (See Graph 9)<sup>18</sup>

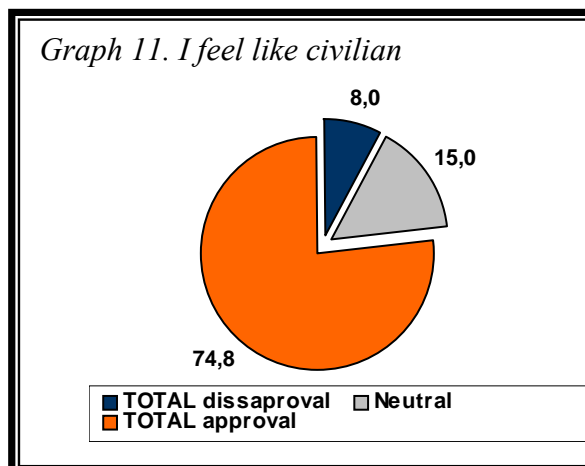
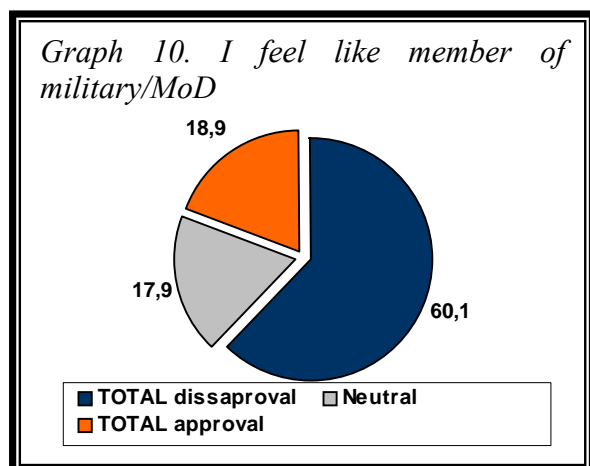
*Graph 9. Social affiliation (comparison of beneficiaries and control group)*



Besides, it is very important that **two thirds of beneficiaries (66.4%)** said that they were more actively involved and **15.9%** said that they were equally involved in their family life compared to the time when they were members of military/MoD. Another half of beneficiaries (**50.5%**) believed that they were more active in their community now than while in the army/MoD and that another quarter (**25.2%**) believed that they were equally active as before. This confirms that they had achieved a satisfactory level of social integration.

Further analyses have shown that only one fifth of beneficiaries (18.9%) still identify with members of Military/MoD, and they mostly identify with civilians (74.8%). This shows that their social transition had been successful. It is important to note that there were no significant differences between beneficiaries who enjoyed different professional standings while in the military/MoD (See Graphs 10 and 11)

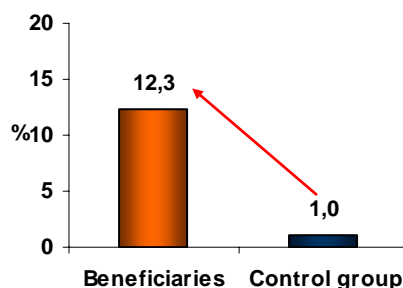
<sup>18</sup> The best way to measure social impact (and other aspects) of the programme would have been to compare the results of this survey with the results of baseline survey. However, in the absence of a baseline survey, it was possible to compare results from the intervention and control samples.



*Affiliation with market structures and government and/or non-governmental organizations*

Another sign of entrepreneurial spirit which we used to compare intervention and control samples were partnerships/cooperatives established with other entrepreneurs/service providers in the past two years. Results show that the NTF assistance has had a positive impact. **Members of the intervention group were significantly more likely than members of the control group to have established partnerships / cooperatives with other entrepreneurs/service providers.**

*Graph 12. Representativeness of respondents who connected/joined other entrepreneurs / service providers in the last two years*



Besides social impact, impact of the NTF Programme on this aspect of business activity was important for economic development also, and it is confirmed by the fact that the percentage of beneficiaries who had partnered with other entrepreneurs/service providers was significantly higher among respondents who continued with the business activity which had resulted from the NTF assistance than among respondents who abandoned that activity (21.1% and 4.6% respectively).

Somewhat fewer beneficiaries (9%) are current members of some business organizatio/professional association, and the same is the case with 5,6% of the control group participants. Affiliation with government or non-government associations is very low with each of the groups. Only 1% of the beneficiaries, and 1,7% of the control group participants are members of other types of associations or organizations.

## 7. RECOMMENDATIONS

- With regard to continuing NTF programme or a version of it, with new beneficiaries, it would be necessary to **increase the amount of assistance provided**. In this way, the beneficiaries could receive more help, so that the assistance is more than the initial fund used toward achieving financial independence, but a more concrete assistance that, in a way, helps guarantee the future economic stability. This means that in the future, higher amounts of assistance should be planned for each individual. If this were not possible due to budget constraints, measures should be taken to carefully weigh the pros and cons of assisting a higher number of participants, at the expense of the amount of assistance provided.
- Considering that some of the participants in focus groups and interviewees in semi-structured interviews emphasized the issue of longer delivery times of equipment, tools and/or materials, for future programmes it is recommended, whenever possible, to draw up contracts with most convenient suppliers. While the NTF programme did enter into such contracts from the outset, delays in delivery may have happened due to the need to reach a sufficient number of orders of similar goods or livestock so that savings can be made on costs. Those savings can later on be used to support other activities such as additional training or education of beneficiaries, for example. In some cases, it could be possible to get into contracts with individual suppliers, especially with regard to the equipment that is seldom ordered.
- Programme beneficiaries who were made redundant in 2004 (i.e. much before the Programme begun in 2007) often found new employment opportunities/sources of income. Because of that, they did not make the most of obtained assistance, and did not make maximum profit out of it. For these reasons, it is necessary to **plan timely assistance programme, without long delays between discharge from the army and assistance**.
- Individuals made redundant may often, in the period immediately after discharge when they are "on their own", develop feelings of **psychological deterioration** and experience instability of their economic condition. In planning future projects, special attention needs to be devoted to this period since it may significantly impact their psychological state (developing feelings of being let down, weakening of self-respect caused by the decrease in contributing to the household and wider community), as well as their economic circumstances (since during this period potential beneficiaries spent the last of their savings and exhausted alternative sources of income, e.g., selling property, all of which could have been invested in developing a number of activities assisted by NTF assistance). This is an additional reason why, in planning future projects, it should be ensured that the programmes would begin with immediately after discharge.

- Considering that a number of redundant personnel, which is by itself a vulnerable category of population because of the stressful transitional period from authoritative and completely structured surroundings such as those of the army, to uncertainty and inconsistency of civil life in the current BiH conditions, developed certain psychological issues characteristic for the population exposed to such circumstances (depression, PTSD, anxiety, etc.), we recommend the **inclusion of psychologists and other professionals in this field to ease the communication with these beneficiaries**. Another option is, in case the budget is limited or other obstacles appear that prevent the inclusion of psychologists in field teams, that the field staff undergoes training and education where they will be coached in the knowledge and techniques of behaviour that could make it easier for them to communicate with such beneficiaries. At the same time, it needs to be noted that psychological support may become necessary for the team members as well, in order to prevent professional burn-out<sup>19</sup>.
- The best approach would be to try and prevent the appearance of symptoms characteristic for the transitional period by timely preparation of redundant staff. **Efforts should be made to prepare them to face the upcoming changes while they are still part of army service.**
- Since it was noticed that one of the key obstacles of higher effectiveness of Programme was that the beneficiaries were insufficiently versed in their own potentials, as well as needs and specifics of their surroundings, in the future programmes of this type it should be planned to have **adequate training and education about the programme and the types of assistance it offers, prior to selecting the category of assistance**. This should also be supported by specific examples from the NTF programme. Beneficiaries did not know in some cases which types of businesses or equipment would ensure the most „bang for their buck“. They also did not know what the market in which they intended to offer their products, services or crafts looked like. What they lacked were initial training sessions which could show them the variety of activities which they could engage in and through which they would have an opportunity to see what it is that suits them the most or what it is that would fit the demands of their community the most.
- Related to the suggestion above is the request of Programme beneficiaries for a more individualized approach in order to familiarize them with the Programme as much as possible, including information about each assistance category and opportunities it offers, benefits they could get from training sessions, and, most importantly, the way in which each of the categories can contribute to the economic progress of each beneficiary, with respect to their

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<sup>19</sup> Professional burn-out syndrome is a state of physical and psychological exhaustion caused by undue and prolonged stress. It relates to the process where enthusiasm, interest and desire to help others are replaced by carelessness, passivity, cynicism, or even despair. The process may last a number of months, or even a number of years.

specific abilities and the demands of the area in which they are active. It is certainly hard to expect that any of the institutions that are conducting these types of programmes could afford such a high number of staff members in order to ensure this demanding level of individualised approach. However, a similar effect can be obtained by preparing the **materials to be available to the beneficiaries prior to their selection of the category of assistance**, which would introduce the beneficiaries to the information mentioned before. The institution that would undertake this or a similar programme in the future should always be available to the beneficiaries for questions and clarifications, just as IOM has done so far.

- The way in which the beneficiaries could be motivated to engage more with regard to their business or education plan is through providing **additional assistance** - tools, equipment, or even training/education, to beneficiaries which were more successful in their specific assistance field than others. This additional assistance could work in two ways. It could motivate more successful beneficiaries to continue with their job well done. These more successful beneficiaries could serve as examples to less successful beneficiaries to follow en route to more efficient business activity. This practice should be insisted upon in future projects of this type.

## **8. APPENDIX**

## **APPENDIX 1 – LIST OF THE INTERVIEWEES IN SEMI-STRUCTURED INTERVIEWS**

### **Ministry of Defence Bosnia and Herzegovina**

1. Department for Personnel Transition with MoD BiH

### **IOM**

2. IOM-NTF Sarajevo field office
3. IOM-NTF Banja Luci field office
4. IOM-NTF Mostar field office

### **Nongovernmental organizations**

5. EuTac – Association for Capacity Growth and Development, Sarajevo
6. Women for Women International, Sarajevo
7. LIR – Local Development Initiative
8. LiNK – Association for Entrepreneurship and Business, Mostar
9. REDAH – Regional Development Agency, Mostar

### **Universities**

10. Agricultural University, Sarajevu
11. Agricultural University, Banja Luka

### **Beneficiaries**

#### **Mostar**

12. Educational assistance category beneficiary (Mostar)
13. Agricultural assistance category beneficiary (Mostar)
14. Business expansion assistance category beneficiary (Mostar)
15. Business expansion assistance category beneficiary (Mostar)
16. Business start-up assistance category beneficiary (Mostar)

#### **Banja Luka**

17. Educational assistance category beneficiary (Banja Luka)
18. Agricultural assistance category (Banja Luka)
19. Employment assistance category beneficiary (Banja Luka)
20. Business expansion assistance category beneficiary (Banja Luka)
21. Business start-up assistance category beneficiary (Banja Luka)

## **Sarajevo**

22. Agricultural assistance category (Sarajevo)
23. Employment assistance category beneficiary (Sarajevo)
24. Business expansion assistance category beneficiary (Sarajevo)
25. Business expansion assistance category beneficiary (Sarajevo)
26. Business start-up assistance category beneficiary (Sarajevo)

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## APPENDIX 2 - FOCUS GROUPS GUIDE

Prism Research for IOM

Group discussion/Focus groups

### NTF PROGRAMME BENEFICIARIES

**Duration of the interview (min.):** 90

**Number of interviews:** 3

**Interviewee categories:** NTF programme beneficiaries

**Locations:** Banja Luka, Mostar, Sarajevo

## **EMPLOYMENT STATUS AND INCOME**

- What is it you do, what is your job? In what way you earn income?
- To what extent is your current employment status the result of the aid you received from the NATO/PFP Trust Fund Programme implemented by IOM (NTF assistance)?
- *If not:* Why not?
- *If yes:*
- How much time do you spend each day engaged in activities for which you received aid from the NTF assistance?
- According to your assessment, how much longer will you be engaged in the activities for which you received aid by the NTF assistance? Why is that?

## **CATEGORIES OF ASSISTANCE**

- Which category of NTF did you receive?
- Generally speaking, how satisfied are you with the quality of aid received (amount of aid, the speed with which it was delivered, communication – advices and support of the IOM staff, training services)?
- How about with the delivery speed of the received articles/ service performed?
- Advices/support offered by the IOM staff?
- Training received under the NTF Programme? What type of training was it?
- In your opinion, should there be any changes in the NTF Programme which you were involved in (with the intent on improving it)?

## **ENTREPRENEURIAL SPIRIT AND READINESS FOR TAKING INITIATIVES**

- Did you take any credits since the beginning of the NTF assistance?
- How did you decide to take the credit? Did the IOM/NTF staff assist you with that in any way (by giving you information where you can get the credit, getting directions, guaranteeing for you, etc.)
- Did you have any problems with paying the credit off? Why?

- Were the resources obtained by this credit invested in the activities for which you received assistance by the NTF assistance?
- Did you, as part of the NTF assistance, have an opportunity to get information regarding marketing and rules and regulations of doing business? *If yes:* Were they useful to you, i.e. did you manage to make practical use of them? *If not:* Do you have the need to receive more information regarding marketing and/or rules and regulations of doing business?
- Are you currently a member of some organization/association? *If yes:* Which organization/association is it? Why did you become a member? *If not:* Why not?
- In your opinion, what are some of the greatest benefits of joining some organization or association?
- In the past two years, did you join or get in touch with other entrepreneurs/service providers in order to obtain better business results? Can you tell me more about that? Why? How? Who did you get in touch with? What was the outcome of this alliance?
- Did you do anything to make your business doing easier and improved, i.e., get information online, look up literature sources, participate in a seminar and the like, contact field experts, advertise your business, etc.? Why? How? What was the outcome?

## **GENERAL FEELING OF CONTENT**

- To what extent did this programme affect the improvement of your overall life quality? Are you presently more or less satisfied with your life than you were immediately after you were released from the military service? Why do you feel that way?
- Do you participate in your family life more or less now than you did immediately after you were released from the military service? Why? In what way?
- And what about your community (neighbours, friends)? Do you participate in those activities more or less now than you did immediately after you were released from the military service?
- With respect to the current conditions in the country and your community, how satisfied are you with the quality of your life?
- Generally speaking, do you feel that you benefited or made profit from participating in the NTF Programme? Why?

### **3. RECOMMENDATIONS**

- In your opinion, could the Programme have been more efficient? How? Why?
- If this Programme were to continue with other beneficiaries or individuals that completed their military or MoD service, which components of the Programme should, in your opinion, be included in those future activities? And which components should be changed or excluded?

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## APPENDIX 3 – SEMI-STRUCTURED INTERVIEWS GUIDE

Prism Research for IOM

Semi-structured interview

IOM EMPLOYEES

**Duration of the interview (min.):** 30-45

**Number of interviews:** 28

**Interviewee categories:**

- Government representatives
- BH Defence Ministry employees
- NATO representatives
- Lead Nations officials
- IOM employees
- Non-governmental organizations
- Educational institutions
- NTF programme beneficiaries

- What is your job position within the IOM? How long have you been employed there?
- What was your part in implementing NTF Programme? Which tasks did you perform during the implementation of the Programme?
- In your opinion, how successful was the NTF programme?
- Which were some of the major obstacles in implementing the Programme (Number of available staff, donors...)? Why?
- Did you manage to overcome those obstacles? *If yes: In which way? If not: Why?*
- According to your general evaluation, how efficient was this Programme? In other words, how did it, in your opinion, affect the overall improvement of the quality of life of beneficiaries? Did the aided activities generate resources/supplies for the beneficiaries and their families? Did this continue after the Programme implementation? Why is it you think that? Please provide some specific examples?
- How would you rate the effects of the Programme, considering the materials invested? Do you think that the same could have been achieved with less resources or that more could have been achieved with the same resources? Why?
- How would you evaluate the efficiency and maintenance of the different types of assistance methods that the Programme offered? Why do you think that way? Which type of assistance do you think was most efficient and easy to maintain? And which type of assistance do you think was least efficient and easy to maintain? Why?
- Could you please tell me if the following recommendations for midterm evaluation are applicable:
  - Has the Manual of NTF Programme implementation been made?
  - Was the Manual of NTF Programme implementation adjusted to take gender differences into consideration?
  - Did you succeed in including the municipality structures in the Program implementation process?
  - After midterm evaluation, did you succeed in organising monitoring differently from the way it used to be done?
- In your opinion, could the Programme been more efficient? In what way? Why?
- Which components of the Programme should be included in the future activities of Defence Ministry? Which ones should be changed/improved (good practices and lessons learned for the future Ministry of Defence programmes)?

- What are some of your recommendations toward increasing efficiency and maintenance of the future Ministry of Defence programmes?
  
- Do you think that the goals and purposes of the Programme are still valid and meaningful with respect to their relevance for the needs of target group and the development of BiH? Why do you feel that way?

## Prism Research for IOM

### Semi-structured interview

### BH DEFENCE MINISTRY EMPLOYEES

**Duration of the interview (min.):** 30-45

**Number of interviews:** 28

**Interviewee categories:**

- Government representatives
- BH Defence Ministry employees
- NATO representatives
- Lead Nations officials
- IOM employees
- Non-governmental organizations
- Educational institutions
- NTF programme beneficiaries

- What is your job position within the MoD? How long have you been employed there?
- Could you tell me what the role of the Defence Ministry was in the implementation of the NTF Programme? Which tasks did you perform during the implementation of the Programme?
- In your opinion, did the role of Defence Ministry following the midterm evaluation (September 2008) gain in significance with regard to the Programme implementation? *If yes*: In which way (creating, offering and monitoring aid for the redundant personnel)? *If not*: Why has this not happened?
- Following the midterm evaluation, was the role of the Defence Ministry Transition Team strengthened? *If yes*: In which way? *If not*: Why has this not happened?
- To what extent did the IOM Programme affect the Defence Ministry's capacity to implement future reintegration activities of help for the soldiers and Defence Ministry staff upon the completion of their service?
- How do you evaluate the successfulness of the NTF Programme?
- According to your general evaluation, how efficient was this Programme? In other words, how did it, in your opinion, affect the overall improvement of the quality of life of beneficiaries? Did the aided activities generate resources/supplies for the beneficiaries and their families? Did this continue after the Programme implementation? Why is it you think that? Please provide some specific examples?
- How would you rate the effects of the Programme, considering the materials invested? Do you think that the same could have been achieved with less resources or that more could have been achieved with the same resources? Why?
- How would you evaluate the efficiency and maintenance of the different types of assistance methods that the Programme offered? Why do you think that way? Which type of assistance do you think was most efficient and easy to maintain? And which type of assistance do you think was least efficient and easy to maintain? Why?
- Has the Manual of NTS Programme Implementation been made? Was it inspected by the Defence Ministry and did Defence Ministry comment on it or offer recommendations towards its improvement?
- Have there been any Defence Ministry staff appointments within the framework of the field offices/has there been any collaboration with the assistants of the IOM Programme? *If yes*: How do you evaluate the usefulness of such collaborative processes for the future work of the Defence Ministry toward reintegration? Why?

- In your opinion, could the Programme been more efficient? In what way? Why?
- Which components of the Programme should be included in the future activities of Defence Ministry? Which ones should be changed/improved (good practices and lessons learned for the future Ministry of Defence programmes)?
- What are some of your recommendations toward increasing efficiency and maintenance of the future Ministry of Defence programmes?
- Do you think that the goals and purposes of the Programme are still valid and meaningful with respect to their relevance for the needs of target group and the development of BiH? Why do you feel that way?

Prizma istraživanja za IOM  
Prism Research for IOM

Semi-structured interview

**Non-governmental organizations**  
**Educational institutions**

**Duration of the interview (min.):** 30-45

**Number of interviews:** 28

**Interviewee categories:**

- Government representatives
- BH Defence Ministry employees
- NATO representatives
- Lead Nations officials
- IOM employees
- Non-governmental organizations
- Educational institutions
- NTF programme beneficiaries

- Since your NGO / university hired IOM to hold part of the training focused on oversized and dismissed military personnel under the Program fiduciary Fund (NTF), can you give us detailed insight in exactly what kind of training that was?
- When did the training take place?
- Where?
- How long did it last?
- How many participants were registered for participation?
- And how many of them participated?
- Did your training encompass all that was necessary?
- What were the obstacles / problems during implementation and training?
- Did you manage to overcome them? In what way?
- How would you assess the cooperation with the IOM? Did IOM provide you with all needed resources to organize the training (instruction manuals, lists of participants, resources/ funds, etc.)?
- Have you conducted evaluation of training? In what way? What were the results?
- Did you in any way extend your participation in this program?
- Have you been contacted by other participants or by the IOM after training completion (going out on the field, tips for participants, etc.) or did cooperation with the IOM finish once the training was completed?
- If you were in position to organize training once again, would you change anything?
- What would be your recommendations for further involvement of NGOs / universities in similar programmes to be implemented in the future regarding reintegration of soldiers and of MoD staff after the service?
- In what way could NGOs and universities contribute in the future?

## Prism Research for IOM

### Semi-structured interview

#### NTF PROGRAMME BENEFICIARIES

**Duration of the interview (min.):** 30-45

**Number of interviews:** 28

**Interviewee categories:**

- Government representatives
- BH Defence Ministry employees
- NATO representatives
- Lead Nations officials
- IOM employees
- Non-governmental organizations
- Educational institutions
- NTF programme beneficiaries

- You are one of the beneficiaries of the NTF Programme - the Program Fiduciary Fund whose goal is to provide aid in reintegration in civil and economic life of individuals released from the service during the process of defence reform. Could you tell me something about that project, starting from the beginning?
- How did you find out about the Programme?
- How did the process of registration for aid went?
- Did you get advice from the IOM staff?
- Which type of aid did you select/receive?
- In which way was that aid offered?
- Were there any problems during this process (supply and delivery of the articles, and the like)?
- How long did the entire process last?
- Did you receive any visits from the IOM staff for the duration of this Programme?
- Do you still engage in activities that are the result of the NTF assistance?
- *If not: Why?*
- According to your estimate was the Programme efficient? In other words, to what extent did the Programme affect the overall improvement in the quality of your life (in economic and social sense)?
- In what way could the entire Programme be improved? What are some of its advantages, and what are some of its disadvantages? What are some of the recommendations you have?
- Since NTF Programme is in its final phase, do you think you can continue with the activities without the help from IOM, or do you still need their assistance?

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**APPENDIX 4 – QUESTIONNAIRES FOR NTF PROGRAMME BENEFICIARIES AND CONTROL GROUP PARTICIPANTS**

**I, as the coordinator, state that this questionnaire has been checked in accordance with the instructions for checking of interviews!**  
 Date and signature: \_\_\_\_\_

**INTERVIEWER DOES NOT FILL THIS SECTION OUT!**

QUESTIONNAIRE CODE in Survey System

OPERATOR CODE

Control and Coding	Yes	No	Code
Field control	1	2	
Logic control	1	2	
Operator control	1	2	
Coding	1	2	

Error record	Interviewer control	Operator control
Number of questions with errors		

**INTERVIEWER FILLS THIS SECTION OUT!**

INTERVIEWER CODE

COORDINATOR CODE

INTERVIEW DATE

SETTLEMENT TYPE (1-URBAN; 2-RURAL/VILLAGE)

**DATA FROM SAMPLE SPECIFICATIONS OR CONTACT LISTS!**

RESPONDENT CODE

CONTACT LIST CODE

CONTROL LIST CODE

MUNICIPALITY CODE	
MUNICIPALITY	
LOCATION CODE	
NAME OF LOCATION	
STREET	
HOUSE NUMBER	
FLOOR/LEVEL	
APARTMENT MARKING	
DETAILED DESCRIPTIVE ADDRESS:	
TELEPHONE NUMBER:	

**ASSISTANCE CATEGORY:**

Agriculture	Education/ Training	Employment Assistance	Self-Employment Expansion	Self-Employment Initiative
1	2	3	4	5

**NOTE TO THE INTERVIEWER:**

For each address that you visited between the last address at which you completed the survey and this address, mark the response to questions from U1 to U5 with a dash. Once this questionnaire is filled out, add up all the dashes for each of the questions from U1 to U5, and write down the number in the appropriate field on the right hand side, column Total.

U1. Mark the number of people that you have contacted since the last interview, but who refused to participate in the survey

Write in the number!

U2. What were the reasons these respondents refused to participate?

Reasons	Total
1 – Too busy, does not have time, has other responsibilities, poor health	
2 – Is not interested	
3 – Not competent, does not know anything, does not wish to	
4 – Is afraid, does not want to infringement on privacy	
5 – Already interviewed, does not trust interviews, etc.	
6 – Other – Specify!	
Sum	

Note: The total sum of numbers for each item in this table must be the same as written in question U1.

U3. Gender of person refusing:

Gender	Total
1- Male	
2- Female	
Sum	

Note: The total sum of numbers for each item in this table must be the same as that written in question U1.

U4. Age of person refusing:

Age in years	Total
Up to 30 years	
31 – 50	
51 and over	
Sum	

Note: The total sum of numbers for each item in this table must be the same as that written in question U1.

U5. Between the last completed interview and this interview, with how many people was it not possible to establish contact for various reasons (e.g. wrong telephone number, address change, no one in the household, etc.)?

Write in the number!

**READ ALOUD TO RESPONDENT:**

Prism Research, a professional public opinion polling agency, is currently conducting the evaluation of the success of NATO / PFP Trust Fund Programme implemented by the IOM aimed to help redundant personnel (RPs). For the purpose of this research, we are conducting the survey on 300 beneficiaries and 300 non-beneficiaries. Participation in this survey is completely anonymous and voluntary. We are not interested in first and last names of our respondents. Answers given in the survey are analyzed only on a group level, not individually. The survey is very simple. I will read the questions and suggested answers. Among those answers, you choose the one closest to your opinion. In some questions you choose an answer from the list of suggested answers. Knowledge is not tested. There are no correct

and incorrect answers. Your participation in this survey is very important. You are one of the 300 subjects randomly selected among more than 2700 NTF beneficiaries. That's why we ask for your participation and patience. So first things first.

TIME AT THE START OF INTERVIEW!	HR	MIN

**Q1. Gender**

- 1. Female 1
- 2. Male 2

**Q2. Age**

- 1. 21-30 years 1
- 2. 31-40 years 2
- 3. 41-50 years 3
- 4. 51-60 years 4
- 5. 61+ 5

**Q3. Marital status**

- 1. Not Married 1
- 2. Married 2
- 3. Separated 3
- 4. Divorced 4
- 5. Widowed 5
- 6. Not Specified 6

**Q4. Number of household members**

Write in the number

**Q5. Education**

- 1. Elementary School 1
- 2. High School 2
- 3. University Degree 3
- 4. Not Specified 4

**Q6. Approved amount**

Write the amount!

**Q7. User contribution!**

- 1. Yes 1
- 2. No 2

**ASK THE RESPONDENT!**

**Q8. Can you say what year you were dismissed from the army? (Read all and mark only one answer! )**

- 1. 2004. 1
- 2. 2006. 2
- 3. 2007. 3

**Q9. Can you say the date you were dismissed from the army? (Write the date in the DD/MM format, e.g. 0105 for May 1st!)**

Write in the date!

**Q10. What was your professional status prior to the dismissal? (Read all and mark only one answer! )**

- 1. Officer 1
- 2. Civil Authority 2
- 3. Military 3

**WORK STATUS AND INCOME**

**D1. What is your current employment status? Do you ... (Read all and mark only one answer! )**

- 1. Work/Employed ▶ D2 1
- 2. Not Work/Unemployed ▶ D3 2
- Do Not Read!**
- 9. DK/ Does Not Want To Answer ▶ D4 9

**D2. Are you... (Read all and mark only one answer!)**

- 1. Self-Employed (have your own business, work at your own company, store) 1
- 2. Agriculturist/Farmer 2
- 3. Employed in public or private sector 3
- 4. Something else (Specify!) 4

**Do Not Read!**

- 9. DK/ Does Not Want To Answer 9

**D3. Are you... (Read all and mark only one answer!)**

- 1. Student 1
- 2. Retired 2
- 3. Housewife 3
- 4. Currently unemployed 4
- 5. Something else (Specify!) 5

**Do Not Read!**

- 9. DK/ Does Not Want To Answer 9

**D4. To what extent is your current employment status the result of the help you have received within the framework of NATO/PFP Trust Fund Program implemented by the IOM (NTF assistance)? (Read all and mark only one answer!)**

- 1. Fully 1
- 2. Somewhat 2
- 3. Not really 3
- 4. Not at all 4

**Do Not Read!**

- 9. DK/ Does Not Want To Answer

**D5. Can you specify the total average monthly income of your household? (Write the amount in KM!)**

Write the amount!

**Do Not Read!**

- 9. DK/ Does Not Want To Answer

**D6. Can you specify your personal average monthly income? (Write the amount in KM!)**

Write the amount!

**Do Not Read!**

- 9. DK/ Does Not Want To Answer

**D7. Do you still engage in/have income from activities supported by NTF assistance? (Read all and mark only one answer!)**

- 1. Yes ▶ D8 1
- 2. No ▶ D12 2
- Do Not Read!**
- 9. DK/ Does Not Want To Answer ▶ D12 9

**D8. On average, how many hours per week do you spend on activities supported by the NTF assistance? (Write the number of hours!)**

Write the number!

**Do Not Read!**

- 9. DK/ Does Not Want To Answer

**D9. What is the average monthly income you achieve while performing activities supported by the NTF assistance? (Write the amount in KM!)**

Write the amount!

**Do Not Read!**

- 9. DK/ Does Not Want To Answer

**D10. What is your estimate of how long you will still perform the activities afforded by the NTF assistance? (Read all and mark only one answer! )**

- 1. Less than one year 1
- 2. 1 to 2 years 2

- 3. 2 to 5 years 3
- 4. 5 to 10 years 4
- 5. More than 10 years 5

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**D11.** Is the income generated by performing activities supported by the NTF assistance the main income of your household? **(Read all and mark only one answer!)**

- 1. Yes 1
- 2. No 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**D12.** Are/were you able to save money earned through the activities supported by the NTF assistance? **(Read all and mark only one answer!)**

- 1. Yes 1
- 2. No 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**D13.** Are/were you able to use the profit earned through the activities supported by the NTF assistance to expand your work/business? **(Read all and mark only one answer!)**

- 1. Yes 1
- 2. No 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**ASSISTANCE CATEGORY**

**D14.** Have you received the NTF assistance category (Agriculture, Education/Training, Employment Assistance, Self-Employment Expansion, Self-Employment Initiative) that you wanted/wished for? **(Read all and mark only one answer!)**

- 1. Yes 1
- 2. No 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**D15. Give the respondent card K1! Read aloud the contents to those respondents who are not able to read!** To what extent are you satisfied with the following aspects of the NTF assistance you have received? Please rank the level of satisfaction using a scale of 1 “Completely dissatisfied,” 2 “Very dissatisfied,” 3 “Neither satisfied nor dissatisfied,” 4 “Very satisfied,” 5 “Completely satisfied?”

**(Ask for each item individually. Mark only one answer per each item!)**

Item	Completely dissatisfied	Very dissatisfied	Neither satisfied nor dissatisfied	Very satisfied	Completely satisfied	DK/NA
1. Quality of obtained items/performed services	1	2	3	4	5	9
2. Delivery speed of obtained articles/performed services	1	2	3	4	5	9
3. Advice/support provided by IOM staff	1	2	3	4	5	9
4. Training acquired within the NTF Programme	1	2	3	4	5	9

**D16.** In your opinion, should anything be changed in NTF assistance program, which you were a part of (in order to improve it)? **(Read all and mark only one answer!)**

- 1. Yes 1
- 2. No 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer ▶ D19 9**

**D17.** What should be changed? **(Write in verbatim answer of the respondent!)**

**9. DK/ Does Not Want To Answer**

**D18.** Have you had/do you have a need for some kind of additional training (which you did not get in the NTF Programme)? **(Read all and mark only one answer!)**

- 1. Yes ▶ D19 1
- 2. No ▶ D20 9 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer ▶ D20 9**

**D19.** What kind of training? **(Write in verbatim answer of the respondent!)**

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**D20.** When you look back, would you, if you were able to choose, choose another NTF assistance category (Agriculture, Education/Training, Employment Assistance, Self-Employment Expansion, Self-Employment Initiative)? **(Read all and mark only one answer!)**

- 1. Yes ▶ D21 1
- 2. No ▶ D22 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer ▶ D22 9**

**D21.** Which category would you select? **(Read all and mark only one answer!)**

- 1. Agriculture 9 1
- 2. Education/Training 2
- 3. Employment Assistance 3
- 4. Self-Employment Expansion 4
- 5. Self-Employment Initiative 5

**Do Not Read!**

**9. DK/ Does Not Want To Answer 9**

**ENTREPRENEURIAL SPIRIT**

**D22.** Did you get a loan during the period from the beginning of NTF assistance until today? **(Read all and mark only one answer!)**

- 1. Yes ▶ D23 1
- 2. No ▶ D28 2

**Do Not Read!**

**9. DK/ Does Not Want To Answer ▶ D28 9**

**D23.** What type of loan did you get? **(Multiple answers possible!)**

- 1. Agriculture loan ▶ D24 1
- 2. Housing loan ▶ D28 1
- 3. Consumer loan ▶ D28 1
- 4. Loans to start-up/improve business activities ▶ D24 1
- 5. Car loan ▶ D28 1
- 6. Other loans ▶ D28 1

**Do Not Read!**

**9. DK/ Does Not Want To Answer ▶ D28 9**

**D24.** What was the amount of that loan? **(Write in the total amount of all loans in KM!)**

Write the amount! ▶

**Do Not Read!**

**9. DK/ Does Not Want To Answer**

**D25.** Do you have/have you had problems paying off the loan? **(Read all and mark only one answer!)**

1. Yes ▶ D26 1  
 2. No ▶ D27 2  
**Do Not Read!**  
 9. DK/ Does Not Want To Answer ▶ D27 9

**D26.** Why? **(Multiple answers possible!)**

1. We have gotten too big of a loan 1  
 2. Our other living expenses have increased (food, utilities...) 2  
 3. Some of us were left without a job 3  
 4. Our incomes are late (salaries, pensions...) 4  
 5. We have had unforeseen expenses 5  
 6. Activity in which we invested the loan was not sufficiently profitable 6  
 7. Other 7

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D27.** Have the funds obtained with this loan been invested in the activities supported by the NTF assistance? **(Read all and mark only one answer!)**

1. Yes 1  
 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D28.** Have you, within the NTF assistance program, had the opportunity to obtain information related to marketing and/or rules of business? **(Read all and mark only one answer!)**

1. Yes 1  
 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D29.** Are you a member of a business association/professional association (e.g. farmers associations/unions, association of small businessmen, etc.)? **(Read all and mark only one answer!)**

1. Yes 1  
 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D30.** Are you a member of some other union/association? **(Read all and mark only one answer!)**

1. Yes ▶ D31 1  
 2. No ▶ D32 2

**Do Not Read!**

9. DK/ Does Not Want To Answer ▶ D32 9

**D31.** Which one(s)? **(Write in verbatim answer of the respondent!)**

**Do Not Read!**

9. DK/ Does Not Want To Answer 9

**D32.** Have you in the past two years affiliate with other entrepreneurs/service providers in order to achieve better business results? **(Read all and mark only one answer!)**

1. Yes 1  
 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer 9

**D33.** Have you in the past two years, for better and easier business conduct, done any of the following? **(Ask for each item individually. Mark only one answer per each item!)**

Item	Yes	No	DK /NA
1. Used appropriate literature	1	2	9
2. Searched for the information on the Internet	1	2	9
3. Participated in a seminar or a conference	1	2	9
4. Contacted an expert in that field	1	2	9
5. Advertised in some way	1	2	9
6. Adopted additional/developed existing skills	1	2	9

**GENERAL SATISFACTION FEELING**

**D34.** **Hand the respondent card K2! Read aloud the contents to those respondents who are not able to read!** To what extent do you agree with each of the following sentences? **(Ask for each item individually. Mark only one answer per each item!)**

Item	Completely disagree	Disagree	Disagree a little	Don't agree nor disagree	Agree a little	Agree	Completely agree
1. In most aspects, my life is close to an ideal life.	1	2	3	4	5	6	7
2. My life conditions are excellent.	1	2	3	4	5	6	7
3. I am satisfied with my life.	1	2	3	4	5	6	7
4. Up until now, I have achieved many important things in life.	1	2	3	4	5	6	7
5. If I could live my life over again, I wouldn't change almost anything.	1	2	3	4	5	6	7

**D35.** **Hand the respondent card K3! Read aloud the contents to those respondents who are not able to read!** To what extent do you agree with following items? **(Ask for each item individually. Mark only one answer per each item!)**

Item	Completely disagree	Disagree	Don't agree nor disagree	Agree	Completely agree	DK/NA
1. I feel as a member of military forces/Ministry of defense	1	2	3	4	5	9
2. I feel as a civilian.	1	2	3	4	5	9
3. I feel I contribute enough economically to my family.	1	2	3	4	5	9
4. I feel as an accepted member of my community.	1	2	3	4	5	9
5. I feel I participate more in the life of my community than was the case before I was dismissed from the army.	1	2	3	4	5	9
6. I feel as an important member of my family.	1	2	3	4	5	9
7. I feel (emotionally) connected to the members of my family.	1	2	3	4	5	9
8. I think I participate more in the life of my family than was the case before I was dismissed from the army.	1	2	3	4	5	9
9. I feel I benefited by participating in NTF Programme.	1	2	3	4	5	9

**D36.** In the last 6 months, did you or someone from your family...?

**(Multiple answers possible!)**

- |  |   |
|--|---|
| 1. Buy shoes or other footwear               | 1 |
| 2. Buy a suit/dress                          | 1 |
| 3. Buy/update wardrobe                       | 1 |
| 4. Go to a hairstylist for special hairstyle | 1 |
| 5. Go to a cinema/theater/concert            | 1 |
| 6. Buy a book(s)                             | 1 |
| 7. Go to a restaurant                        | 1 |
| 8. Buy children's toys                       | 1 |
| 9. Buy perfumes, toilet water, etc.          | 1 |
| 10. Travel somewhere for a vacation          | 1 |

**Do Not Read!**

**99. DK/ Does Not Want To Answer**

**D37.** Has your household in the past two years bought any of the following? **(Multiple answers possible!)**

- |                    |   |
|--------------------|---|
| 1. TV              | 1 |
| 2. CD/DVD          | 1 |
| 3. Refrigerator    | 1 |
| 4. Laundry machine | 1 |
| 5. Dish washer     | 1 |
| 6. Mobile phone    | 1 |
| 7. Car             | 1 |
| 8. Truck           | 1 |
| 9. Tractor         | 1 |
| 10. Motorcycle     | 1 |

**Do Not Read!**

**99. DK/ Does Not Want To Answer**

**THAT WOULD BE ALL. THANK YOU FOR YOUR TIME AND COOPERATION.**

<b>COMPLETION TIME</b>		
	<b>HOUR</b>	<b>MINUTES</b>

**INTERVIEWER TO COMPLETE AFTER LEAVING HOUSEHOLD!**

**I1.** Number of contacts: **(How many times interviewer have contacted/visited respondent before finding him/her at home or before respondent agreed to participate in interview!)**

\_\_\_\_\_

**I2.** Does respondents lives in...? **(Circle only one response!)**

- |                  |   |
|------------------|---|
| 1. Apartment     | 1 |
| 2. Private house | 2 |

**I3.** Place of interview? **(Circle only one response!)**

- |  |   |
|--|---|
| 1. At respondents' home                | 1 |
| 2. Other place – <b>Specify where!</b> | 2 |

**I4.** Were other persons present during the interview? **(Circle only one response!)**

- |        |   |
|--------|---|
| 1. No  | 1 |
| 2. Yes | 2 |

**I5.** Respondents' cooperation at the beginning of the interview on scale 1 to 5? **(Circle only one response!)**

- |                      |   |
|----------------------|---|
| 1. Insecure, nervous | 1 |
| 2.                   | 2 |
| 3.                   | 3 |
| 4.                   | 4 |
| 5. Assured, relaxed  | 5 |

**I6.** Respondents' level of interest at the beginning of the interview on scale 1 to 5? **(Circle only one response!)**

- |                          |   |
|--------------------------|---|
| 1. Very interested in    | 1 |
| 2.                       | 2 |
| 3.                       | 3 |
| 4.                       | 4 |
| 5. Not interested at all | 5 |

**I7.** Respondents' cooperation in general? **(Evaluate based on overall impression during the interview!)**

- |   |      |
|---|------|
| 1. Very non-cooperative, refused to answer a lot of questions | 1    |
| 2. Non cooperative, barely finished interview                 | 2    |
| 3. Cooperative, but without detailed responses                | 99 3 |
| 4. Cooperative, and detailed on some responses                | 4    |
| 5. Very cooperative, gave additional answers and explanations | 5    |

**I8.** During the interview, did you experienced some difficulties regarding words and terms used in questions and answers? **(Circle only one response!)**

- |        |   |
|--------|---|
| 1. No  | 1 |
| 2. Yes | 2 |

→ PLEASE SPECIFY QUESTIONS OR ANSWERS WHERE YOU HAD DIFFICULTIES AND WHAT ARE REASONS FOR THAT

99

**I9.** Did you have any other difficulties during the interview?

- |        |   |
|--------|---|
| 1. No  | 1 |
| 2. Yes | 2 |

→ PLEASE SPECIFY DIFFICULTIES AND WHAT ARE REASONS FOR THAT

**I10.** Interviewer's gender? **(Circle only one response!)**

- |           |
|-----------|
| 1. Male   |
| 2. Female |

**I11.** Interviewer's age? **(Write number!)**

IF YOU HAVE ANY SUGGESTON OR COMMENT THAT COULD IMPROVE QUALITY OF THIS SURVEY, PLEASE WRITE IT HERE. RESEARCHERS ARE VERY INTERESTED IN YOUR OPINION.

**I declare that this interview were conducted in accordance with all instructions for face-to-face interviews, and with respondent selected in accordance with instruction for respondents selections !**

**Date and signature:** \_\_\_\_\_

ONLY OPERATOR FILLS IN DURING DATA ENTRY	
Number of questions with an error – questions to which a response should have been written, but is not in the questionnaire.	

**THANK YOU VERY MUCH!**

***I, as the coordinator, state that this questionnaire has been checked in accordance with the instructions for checking interviews!***

Date and signature: \_\_\_\_\_

**INTERVIEWER DOES NOT FILL THIS SECTION OUT!**

**QUESTIONNAIRE CODE in Survey System**

**OPERATOR CODE**

<b>Control and Coding</b>	<b>Yes</b>	<b>No</b>	<b>Code</b>
Field control	1	2	
Logic control	1	2	
Operator control	1	2	
Coding	1	2	

<b>Error record</b>	<b>Interviewer control</b>	<b>Operator control</b>
Number of questions with errors		

**INTERVIEWER FILLS THIS SECTION OUT!**

**INTERVIEWER CODE**

**COORDINATOR CODE**

**INTERVIEW DATE**

**SETTLEMENT TYPE (1-URBAN; 2-RURAL/VILLAGE)**

**DATA FROM SAMPLE SPECIFICATIONS OR CONTACT LISTS!**

**CODE OF THE LAST USER THAT YOU INTERVIEWED**

**CONTACT LIST CODE**

**CONTROL LIST CODE**

<b>MUNICIPALITY CODE</b>	<input type="text"/>
<b>MUNICIPALITY</b>	<input type="text"/>
<b>LOCATION CODE</b>	<input type="text"/>
<b>NAME OF LOCATION</b>	<input type="text"/>
<b>STREET</b>	<input type="text"/>
<b>HOUSE NUMBER</b>	<input type="text"/>
<b>FLOOR/LEVEL</b>	<input type="text"/>
<b>APPARTMENT MARKING</b>	<input type="text"/>
<b>DETAILED DESCRIPTIVE ADDRESS:</b> <input type="text"/>	
<b>TELEPHONE NUMBER:</b>	<input type="text"/>

**NOTE TO THE INTERVIEWER:**

For each address that you visited between the last address at which you completed the survey and this address, mark the response to questions from U1 to U5 with a dash. Once this questionnaire is filled out, add up all the dashes for each of the questions from U1 to U5, and write down the number in the appropriate field on the right hand side, column Total.

U1. Mark the number of people that you have contacted since the last interview with beneficiaries who refused to participate in the survey

**Write in the number!**

U2. What were the reasons these respondents refused to participate?

<b>Reasons</b>	<b>Total</b>
1 – Too busy, does not have time, has other responsibilities, poor health	
2 – Is not interested	
3 – Not competent, does not know anything, does not want to	
4 – Is afraid, does not want the infringement on privacy	
5 – Already interviewed, does not trust interviews, etc.	
6 – Other – Specify!	
<b>Sum</b>	

**Note: The total sum of numbers for each item in this table must be the same as written in question U1.**

U3. Gender of person refusing:

<b>Gender</b>	<b>Total</b>
1- Male	
2- Female	
<b>Sum</b>	

**Note: The total sum of numbers for each item in this table must be the same as that written in question U1.**

U4. Age of person refusing:

<b>Age in years</b>	<b>Total</b>
Up to 30 years	
31 – 50	
51 and over	
<b>Sum</b>	

**Note: The total sum of numbers for each item in this table must be the same as that written in question U1.**

U5. Between the last completed interview and this interview, with how many people was it not possible to establish contact for various reasons (e.g. wrong telephone number, address change, no one in the household, etc.)?

**Write in the number!**

**READ ALOUD TO RESPONDENT:**

Prism Research, a professional public opinion polling agency, is currently conducting the evaluation of the success of NATO / PFP Trust Fund Programme implemented by the IOM aimed to help redundant personnel (RPs). For the purpose of this research, we are conducting the survey on 300 beneficiaries and 300 non-beneficiaries. Participation in this survey is completely anonymous and voluntary. We are not interested in first and last names of our respondents. Answers given in the survey are analyzed only on a group level, not individually. The survey is very simple. I will read the questions and suggested answers. Among those answers, you choose the one closest to your opinion. In some questions you choose an answer from the list of suggested answers. Knowledge is not tested. There are no correct and incorrect answers. That's why we ask for your participation and patience. So first things first.

<b>TIME AT THE START OF INTERVIEW!</b>	<input type="text"/>	<input type="text"/>
	<b>HR</b>	<b>MIN</b>

**NOTE TO INTERVIEWER:**  
**MAKE SURE TO FILL IN ANSWERS TO QUESTIONS Q1-Q6 FROM THE FILLED OUT SCREENING QUESTIONNAIRE!**

**Q1.** Were you unemployed on the \_\_\_\_\_ (Check date of dismissal for last user you interviewed from Q8 and Q9)?

- 1. Yes 1
- 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**Q2. Gender**

- 1. Female 1
- 2. Male 2

**Q3. Age**

- 1. 21-30 years 1
- 2. 31-40 years 2
- 3. 41-50 years 3
- 4. 51-60 years 4
- 5. 61+ 5

**Q4. Marital status**

- 1. Not Married 1
- 2. Married 2
- 3. Separated 3
- 4. Divorced 4
- 5. Widowed 5
- 6. Not Specified 6

**Q6. Education**

- 1. Elementary School 1
- 2. High School 2
- 3. University Degree 3
- 4. Not Specified 4

**WORK STATUS AND INCOME**

**D1.** What is your current employment status? Do you ... (Read all and mark only one answer!)

- 1. Work/Employed ►D2 1
- 2. Not Work/Unemployed ►D7 2

**Do Not Read!**

9. DK/ Does Not Want To Answer ►D8 9

**D2.** Are you... (Read all and mark only one answer!)

- 1. Self-Employed (have your own business, work at your own company, store) 1
- 2. Agriculturist/Farmer 2
- 3. Employed in public or private sector 3
- 4. Something else (Specify!) 4

**Do Not Read!**

9. DK/ Does Not Want To Answer 9

**D3.** Is the income generated by performing these activities the main income of your household? (Read all and mark only one answer!)

- 1. Yes ►D5 1
- 2. No ►D4 2

**Do Not Read!**

9. DK/ Does Not Want To Answer ►D8

**D4.** What is the main source of income of your household? (Read all and mark only one answer!)

- 1. Retirement ►D8 1
- 2. Social help ►D8 2
- 3. Help from family members who live abroad
- 4. Seasonal work ►D8 4
- 5. Other ►D8 5

**Do Not Read!**

9. DK/ Does Not Want To Answer ►D8

**D5.** What is your estimate of how long you will still perform the activities which represent your main source of income? (Read all and mark only one answer!)

- 1. Less than one year 1
- 2. 1 to 2 years 2
- 3. 2 to 5 years 3
- 4. 5 to 10 years 9 4
- 5. More than 10 years 5

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D6.** Are you able to save money earned through the activities which represent your main income source? (Read all and mark only one answer!)

- 1. Yes 1
- 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D7.** Are you... (Read all and mark only one answer!)

- 1. Student 1
- 2. Retired 2
- 3. Housewife 3
- 4. Currently unemployed 4
- 5. Something else (Specify!) 5

**Do Not Read!**

9. DK/ Does Not Want To Answer 9

**D8.** Can you specify the total average monthly income of your household? (Write the amount in KM!)

Write the amount! ►

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D9.** Can you specify your personal average monthly income? (Write the amount in KM!)

Write the amount! ►

**Do Not Read!**

9. DK/ Does Not Want To Answer

**ENTREPRENEURIAL SPIRIT**

**D10.** Did you get a loan in the last two years? (Read all and mark only one answer!)

- 1. Yes ►D11 1
- 2. No ►D15 2

**Do Not Read!**

9. DK/ Does Not Want To Answer ►D15

**D11.** What type of loan did you get? (Multiple answers possible!)

- 1. Agriculture loan ►D12 1
- 2. Housing loan ►D15 1
- 3. Consumer loan ►D15 1
- 4. Loans to start-up/improve business activities ►D12 1
- 5. Car loan ►D15<sup>9</sup> 1
- 6. Other loans ►D15 1

**Do Not Read!**

9. DK/ Does Not Want To Answer ►D15

**D12.** What was the amount of that loan? (Write in the total amount of all loans in KM!)

Write the amount! ► ►D8  3

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D13.** Do you have/have you had problems paying off the loan? (Read all and mark only one answer!)

- 1. Yes ▶ D14 1
- 2. No ▶ D15 2

**Do Not Read!**

9. DK/ Does Not Want To Answer ▶ D15

**D14.** Why? (Multiple answers possible!)

- 1. We have gotten too big of a loan 1
- 2. Our other living expenses have increased (food, utilities...) 1
- 3. Some of us were left without a job 1
- 4. Our incomes are late (salaries, pensions...) 1
- 5. We have had unforeseen expenses 1
- 6. Activity in which we invested the loan was not sufficiently profitable 1
- 7. Other 1

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D15.** Are you a member of a business association/professional association (e.g. farmers associations/unions, association of small businessmen, etc.)? (Read all and mark only one answer!)

- 1. Yes 1
- 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D16.** Are you a member of some other union/association? (Read all and mark only one answer!)

- 1. Yes ▶ D17 1
- 2. No ▶ D18 2

**Do Not Read!**

9. DK/ Does Not Want To Answer ▶ D18 9

**D18.** Which one(s)? (Write in verbatim answer of the respondent!)

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D18.** Have you in the past two years affiliate with other entrepreneurs/service providers in order to achieve better business results? (Read all and mark only one answer!)

- 1. Yes 1
- 2. No 2

**Do Not Read!**

9. DK/ Does Not Want To Answer

**D19.** Have you in the past two years, for better and easier business conduct, done any of the following? (Ask for each item individually. Mark only one answer per each item!)

Item	Yes	No	DK /NA
1. Used appropriate literature	1	2	9
2. Searched for the information on the Internet	1	2	9
3. Participated in a seminar or a conference	1	2	9
4. Contacted an expert in that field	1	2	9
5. Advertised in some way	1	2	9
6. Adopted additional/developed existing skills	1	2	9

GENERAL SATISFACTION FEELING

**D20.** Hand the respondent card K2! Read aloud the contents to those respondents who are not able to read! To what extent do you agree with each of the following sentences? (Ask for each item individually. Mark only one answer per each item!)

Item	Completely disagree	Disagree	Disagree a little	Don't agree nor disagree	Agree a little	Agree	Completely agree
1. In most aspects, my life is close to an ideal life.	1	2	3	4	5	6	7
2. My life conditions are excellent.	1	2	3	4	5	6	7
3. I am satisfied with my life.	1	2	3	4	5	6	7
4. Up until now, I have achieved many important things in life.	1	2	3	4	5	6	7
5. If I could live my life over again, I wouldn't change almost anything.	1	2	3	4	5	6	7

**D21.** Hand the respondent card K3! Read aloud the contents to those respondents who are not able to read! To what extent do you agree with following items? (Ask for each item individually. Mark only one answer per each item!)

Item	Completely disagree	Disagree	Don't agree nor disagree	Agree	Completely agree	DK/NA
1. I feel I contribute enough economically to my family.	1	2	3	4	5	9
2. I feel as an accepted member of my community.	1	2	3	4	5	9
3. I feel as an important member of my family.	1	2	3	4	5	9
4. I feel (emotionally) connected to the members of my family.	1	2	3	4	5	9

**D22.** In the last 6 months, did you or someone from your family...? (Multiple answers possible!)

- 1. Buy shoes or other footwear 1
- 2. Buy a suit/dress 9 1
- 3. Buy/update wardrobe 1
- 4. Go to a hairstylist for special hairstyle 1
- 5. Go to a cinema/theater/concert 1
- 6. Buy a book(s) 1
- 7. Go to a restaurant 1
- 8. Buy children's toys 1
- 9. Buy perfumes, eau de toilettes, etc. 1
- 10. Travel somewhere on a vacation 1

**Do Not Read!**

99. DK/ Does Not Want To Answer

**D23.** Has your household in the past two years bought any of the following? (Multiple answers possible!)

- 1. TV 1
- 2. CD/DVD 1
- 3. Refrigerator 1
- 4. Laundry machine 1
- 5. Dishwasher 1
- 6. Mobile phone 1
- 7. Car 1
- 8. Truck 1

- 9. Tractor 1
- 10. Motorcycle 1

**Do Not Read!**

**99. DK/ Does Not Want To Answer**

**D24. How many members does your household have? (Write in number of members!)**

Write in number!      ►     

**THAT WOULD BE ALL. THANK YOU FOR YOUR TIME AND COOPERATION.**

<b>COMPLETION TIME</b>		
	<b>HOUR</b>	<b>MINUTES</b>

**DO NOT FORGET TO HAND RESPONDENT THE CONTROL SHEET! VERY IMPORTANT! AFTER RESPONDENT HAS READ THE CONTROL SHEET, ASK THEM TO GIVE YOU THEIR TELEPHONE NUMBER FOR CONTROL PURPOSES, OR IN THE CASE THAT YOU MAY REQUIRE SOME ADDITIONAL INFORMATION, SO THAT WE ARE ABLE TO CALL THEM.**

**ALWAYS WRITE IN TELEPHONE AREA CODE!**

**TELEPHONE**

**0. Respondent does not wish to give telephone number** 0

**INTERVIEWER TO COMPLETE AFTER LEAVING HOUSEHOLD!**

**11. Number of contacts: (How many times interviewer have contacted/visited respondent before finding him/her at home or before respondent agreed to participate in interview!)**

\_\_\_\_\_

**12. Does respondents lives in...? (Circle only one response!)**

- 1. Apartment 1
- 2. Private house 2

**13. Place of interview? (Circle only one response!)**

- 1. At respondents' home 1
- 2. Other place – **Specify where!** 2

**14. Were other persons present during the interview? (Circle only one response!)**

- 1. No 1
- 2. Yes 2

**15. Respondents' cooperation at the beginning of the interview on scale 1 to 5? (Circle only one response!)**

- 1. Insecure, nervous 1
- 2. 2
- 3. 3
- 4. 4
- 5. Assured, relaxed 5

**16. Respondents' level of interest at the beginning of the interview on scale 1 to 5? (Circle only one response!)**

- 1. Very interested in 1
- 2. 2
- 3. 3
- 4. 4
- 5. Not interested at all 5

**17. Respondents' cooperation in general? (Evaluate based on overall impression during the interview!)**

- 1. Very non-cooperative, refused to answer a lot of questions 1
- 2. Non cooperative, barely finished interview 2
- 3. Cooperative, but without detailed responses 3
- 4. Cooperative, and detailed on some responses 99 4
- 5. Very cooperative, gave additional answers and explanations 5

**18. During the interview, did you experienced some difficulties regarding words and terms used in questions and answers? (Circle only one response!)**

- 1. No 1
- 2. Yes 2

→ PLEASE SPECIFY QUESTIONS OR ANSWERS WHERE YOU HAD DIFFICULTIES AND WHAT THE REASONS FOR THAT ARE

**19. Did you have any other difficulties during the interview?**

- 1. No 1
- 2. Yes 2

→ PLEASE SPECIFY DIFFICULTIES AND WHAT THE REASONS FOR THAT ARE

**110. Interviewer's gender? (Circle only one response!)**

- 3. Male
- 4. Female

**111. Interviewer's age? (Write number!)**

IF YOU HAVE ANY SUGGESTIONS OR COMMENT THAT COULD IMPROVE QUALITY OF THIS SURVEY, PLEASE WRITE IT HERE. RESEARCHERS ARE VERY INTERESTED IN YOUR OPINION.

**I declare that this interview were conducted in accordance with all instructions for face-to-face interviews, and with respondent selected in accordance with instruction for respondents selections !**

**Date and signature:**

**ONLY OPERATOR FILLS IN DURING DATA ENTRY**

Number of questions with an error – questions to which a response should have been written, but is not in the questionnaire.

**THANK YOU VERY MUCH!**