

FROM BARRACKS TO BUSINESS:

An Evaluation of IOM's Transitional Assistance Program to Former Soldiers in Bosnia and Herzegovina

-FINAL REPORT-



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By



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ACRONYMS

ABiH	Army of Bosnia and Herzegovina
AA	Assembly Areas
AGEF	Arbeitsgruppe Entwicklung und Fachkräfte im Bereich der Migration und der Entwicklungszusammenarbeit
BiH	Bosnia and Herzegovina
DDR	Disarmament, Demobilization and Reintegration
DPA	Dayton Peace Accords
EU	European Union
HVO	Croatian Defense Council
IOM	International Organization of Migration
IMF	International Monetary Fund
KM	Convertible Mark - Unit of currency of the BiH (1USD = 1.56 KM)
NATO	North Atlantic Treaty Organization
NGO	Non-governmental Organization
OHR	Office of High Representative in Bosnia and Herzegovina
OSCE	Organization for Security and Co-operation in Europe
PELPR	The Pilot Emergency Labor Redeployment Project
PIU	Project Implementation Unit (PELPR)
QIF	Quick Impact Facility
RS	Republika Srpska (Serb Republic in BiH)
SFOR	(NATO-Led) Stabilization Force (BiH)
SIPA	School of International and Public Affairs
TAFS	Transitional Assistance to Former Soldiers
UMCOR	The United Methodist Committee on Relief
UN	United Nations
UNDP	United Nations Development Program
USAID	United States Agency for International Development
WB	World Bank

EXECUTIVE SUMMARY

A team from Columbia University's School of International and Public Affairs carried out an independent evaluation of IOM's Transitional Assistance to Former Soldiers in Bosnia and Herzegovina (BiH) from November 2003 until May 2004.

IOM has been assisting demobilized soldiers transition to civilian life in BiH since 2002. Through its Transitional Assistance to Former Soldiers (TAFS) program, it has helped over 2,000 former soldiers and is currently assisting an additional 5,000, about 60 percent of all those demobilized in 2002. The Ministries of Defense have recently requested that IOM extend its support to an additional 4,000 soldiers to be discharged in 2004. IOM's assistance aims at giving former soldiers the means to earn a dignified living under difficult economic conditions. Assistance includes one of the following: trade kits for business and agriculture, education/vocational training, and employment.

IOM invited the Team to evaluate the effectiveness of the IOM program and make recommendations to improve services for this next round of demobilized soldiers. Specifically, the Team set out to assess the following:

- The Program's impact on demobilized soldiers' smooth reintegration into civilian life including their economic independence and psychological well-being;
- The demobilized soldiers' overall satisfaction with the Program and areas of implementation that can be improved; and
- The Program's equitability between soldiers in the Federation of BiH and RS.

Using focus groups, surveys and interviews, the Team collected data from 464 beneficiaries during its two field visits to BiH. The Team found that generally, the IOM Program is running well and is positively impacting its beneficiaries. Some key findings are listed below.

- Smooth Reintegration: The Program helps demobilized soldiers with a smooth reintegration into civilian life in two ways: 1) it has a statistically significant impact on the income of those who have received the assistance; 2) it has a positive effect on the psychological well-being of demobilized soldiers who are currently in the process of receiving or have already received assistance from the Program; and 3) it helps their social reintegration and contributes to local development.
- Implementation: Soldiers are generally pleased with the implementation of the Program from the time they register to the time they procure the assistance. The Program has been carried out equitably between the two entities and three ethnic groups. Yet a main complaint voiced throughout was that long wait times between registration and procurement of assistance were not only frustrating but had significant implications for the effectiveness of the Program.

Despite IOM's clear positive impact, major obstacles remain for beneficiaries to advance economically. Even with IOM support, many still live below or close to the poverty line and struggle to meet their family's basic needs. While many of the obstacles faced by these former soldiers are outside of IOM's control, we suggest some ways IOM can enhance its effectiveness. Our main recommendations are summarized below:

- Try to increase speed of assistance, in particular the time between registration and first interview;
- Improve methods for managing the expectations of beneficiaries during the waiting periods of the procurement process;
- Partner with micro credit organizations to facilitate beneficiaries' access to credit ;
- Encourage information sharing among beneficiaries to promote the establishment of partnerships/cooperatives and devise a mentorship program so that beneficiaries can learn from each other; and
- Give special attention to those beneficiaries who lack direction.

I. INTRODUCTION

As Bosnia and Herzegovina struggles to overcome the trauma and costs of a brutal war and genocide, the task of transforming its divided armies into a national one and smoothly integrating former soldiers into civilian life continues to loom large. With security sector reform high on the donor and government agenda, in 2004 another wave of thousands of soldiers will be disarmed, demobilized and hopefully, reintegrated into society. Demobilized soldiers are particularly vulnerable to poverty and criminal activities due to their experience in violent conflict, their often long disconnect with civilian life, their average lack of education and the psychological trauma that they may have incurred during the war. In particular, the last waves of former soldiers to undergo disarmament, demobilization, and reintegration (“DDR”) may be especially vulnerable as they tend to be the least skilled, staying in the army precisely because of their limited life options. When they are demobilized, sometimes against their will, they will face difficult economic conditions and few institutional avenues of support. Unless, they can be assisted in gaining dignity and a sustainable livelihood, this situation poses a potentially severe problem for post-war re-construction and stability.

In light of this situation, the Government of BiH requested the International Organization for Migration to assist soldiers demobilized in 2002. Since the beginning of this “Transitional Assistance to Former Soldiers” Program, IOM has systematically assisted more than 2,000 former soldiers by providing education and vocational training, trade kits for business and agriculture and employment skills and placement assistance. Currently, IOM is assisting an additional 5,000 former soldiers, representing an aggregate total of almost 60 percent of all soldiers demobilized in 2002. Recently, the Ministries of Defense of Bosnia and Herzegovina asked IOM to extend its activities to an additional 4,000 soldiers who will be discharged in 2004.

While a key player in DDR in BiH and the only hope for many former soldiers, IOM itself faces challenges. In light of declining resources, but a strong need for this program from former soldiers, our client wanted to know more precisely what impact their program was having and how they might improve their work for the next wave of soldiers to be demobilized. In this context, we were invited to evaluate the TAFS Program.

OBJECTIVES AND OVERVIEW OF PROJECT

Specifically, the Team’s goals were:

- **to measure the Program’s impact on the financial independence of the beneficiaries, as well as on their ability to have a smooth transition to civilian life;**
- **to evaluate the process and implementation of the Program by looking at Program outputs and beneficiaries satisfaction with the Program;**
- **to verify that the Program is delivered equitably between the Republika Srpska (the RS) and the Federation of Bosnia and Herzegovina (“the Federation”).**

To achieve these goals, we used a methodology combining quantitative and qualitative tools. After conducting a literature review of the main issues at stake, we conducted a comprehensive survey of about 150 soldiers who have been assisted by IOM and about 200 soldiers who are registered with IOM but have not been assisted yet (as our control group). More qualitative data was gathered during focus groups and individual interviews with 244 former soldiers who went through the Program, as well as during interviews with IOM staff and local and international stakeholders.

The results of our study show that the Program has a significant impact on beneficiaries' income and their ability to engage in civilian life. IOM seems to have met most of its objectives in terms of outreach, and overall, beneficiaries are satisfied with and grateful for the Program and its staff. Still, the Program suffers from a lack of available funds resulting in lengthy processing and delivery times, and a decrease in the average amount of assistance received by beneficiaries which barely meets the minimum necessary to provide them real opportunities to develop sustainable income generating activities.

The second part of this report presents the background of the Program, taking into consideration the economic and political challenges it faces in the BiH and a brief description of the Program and its outputs. The third part of the report contains a detailed description of our methodology. In the fourth and final section, we present our findings, analysis and recommendations to IOM.

II. TRANSITIONAL ASSISTANCE TO FORMER SOLDIERS PROGRAM

2.1 Program Background

IOM has been the only agent providing large-scale reintegration assistance to former combatants demobilized after 2001. Officially established in 2002, the Program was originally intended to complement World Bank reintegration programs. However, the World Bank's program, the PELPR, was only designed to assist demobilized soldiers within a two year period (1999-2000), and its mandate was not extended to encompass the discharge of combatants in the 2002 wave of demobilization. Thus, IOM decided to significantly expand its range of services to assist this group.¹

In 2002, both the Ministries of Defense of the RS and the Federation asked IOM to extend its activities to an additional 4,000 soldiers who were originally expected to be discharged in 2003 and are now supposed to be effectively discharged starting in the spring of 2004. These reductions are part of ongoing defense reform efforts in BiH aimed at making the armies affordable, stabilizing the country, and preparing it for entrance to the NATO Partnership for Peace program. Salient features of this new demobilization wave, which is further described in Appendix I, are an estimated reduction in the severance package from 10,000 KM in 2002 to 6,000 KM, an older and less educated group of demobilized soldiers, and a higher number of forced demobilizations than in previous rounds.

To properly appreciate the context in which IOM is working, it is salient to recall that demobilization was not part of the Dayton Peace Accords that brought an end to hostilities in BiH, and neither the government of the Federation of BiH nor the government of the RS set up institutional capacities to deal with the demobilization and reintegration of former combatants. Thus, in BiH, the overwhelming majority of soldiers demobilized were not prepared — either in terms of skills/education or psychological assistance — for their post-military lives while still in service. Moreover, the estrangement between discharged soldiers and their entity governments and/or military leadership was and remains substantial (see Appendix II for a more extended discussion of DDR programs and the demobilization effort in BiH).

The current political and economic situation of BiH is equally unpromising for a newly discharged soldier returning to his home community. Though it is difficult to precisely determine the unemployment rate due to the large size of the clandestine economy and the lack of a comprehensive population survey since the war, unemployment estimates range from 20 to 40 percent². What is clear, however, is that large populations in both entities remain hamstrung by harsh economic realities on the ground, with over half of the population hovering near the poverty line while subsisting on various unstable survival strategies³ (See Appendix III for a full discussion of the current economic and political situation in BiH).

¹ IOM. (Draft) Description of program extension for transitional assistance to former soldiers in Bosnia and Herzegovina. Not dated. p. 27.

² UNDP. 'Early Warning System Third Quarterly Report'. 2003. p. 16.

³ Although some official statistics indicate that nobody in BiH is categorized below the extreme poverty line of a monthly household (four member family) income of less than 300 KM, UNDP data from the 2003 Early Warning System (EWS) third quarter report, suggests otherwise.³ Following interviews with approximately 1,950 individuals, the EWS data reported that slightly greater than 10.1% and 22.3% of those interviewed in the FBiH and

The NGO community in BiH still plays an important role in civil society by filling gaps in services and programming where the government does not have the capacity to do so. While the number of NGOs remaining in the country has waned significantly since the immediate post-conflict period, their presence is still significant. As is typical years after conflict, the once buoyant donor backing has declined and has left many NGOs, including IOM, scrambling for funds to keep their programs afloat⁴. One reason for this has been that in Bosnia, the donor community has allocated funds based on strictly following steps in the peace-building cycle from emergency reconstruction to development. Yet, as has been evident in a number of post-conflict settings, peace-building rarely follows donor timelines or blueprints. Donor strategies have typically failed to consider the “less than linear post-conflict situation and the consequent need for a less than linear ‘hot topic’ funding strategy.”⁵ This has been coupled with the shift of donor attention from democratization in Bosnia to that in Kosovo and the Federal Republic of Yugoslavia and now Afghanistan, creating a sense of abandonment and a financial vacuum in Bosnia.⁶

The implications of this donor fatigue for IOM have been great. Funding falls far below what is currently needed to operate effectively. The Program costs of 13.4 million USD (approximately 1,775 USD per demobilized soldier) are almost double the donations committed or received, 7.4 million USD. The main donors to the Program are the United States (USAID), the United Kingdom, Norway, the Netherlands, Poland, Sweden, and Italy.⁷

In short, the Program is operating in an exceptionally challenging environment, where former soldiers face extreme economic uncertainty and an almost complete absence of government guidance or support. Further, given the donor community’s fatigue, and the greater obstacles that this next wave of soldiers will have, IOM will indeed have a challenging task providing them with necessary support.

2.2 Description of the Program

2.2.1 Program Goals and Objectives

The goals of the Program are:

- to facilitate the sustainable financial independence of the former soldiers; and

the RS, respectively, had a *monthly household income* of less than 300KM [emphasis added]. Moreover, EWS data also indicated that of those interviewed, 53.7% and 56.4% in the FBiH and the RS, respectively, had monthly household incomes of less than 500KM—an amount barely sufficient to meet the nutritional needs of a four-member family (UNDP. ‘Early Warning System 2003 Third Quarter Report.’ p. 20)

⁴ Further, the complex legal and political situation in BiH has created an unfavorable regulatory environment for NGOs. Under the current law, NGOs are not distinguished from for-profit companies and, therefore, are susceptible to the same heavy burden of taxes that the private sector has. (Smillie, Ian. Evenson, Kristue. ‘Sustainable Civil Societies or Service Delivery Agencies?’ in *Rethinking International Organizations: Pathology and Promise*. Dijkzeul, Dennis and Beigbeder, Yves eds. Berghahn Books, 2003. p. 295).

⁵ Smillie, Ian. Evenson, Kristue (2003) p. 295.

⁶ Ibid. p.296

⁷ op.cit. IOM

- to assist them in their transition to the civilian community and the workforce with as little economic and social disruption as possible.⁸

The stated objectives of the Program to achieve these goals are:⁹

- registration / establishment of a database of discharged soldiers;
- dissemination of information;
- involvement of public and private sector;
- individual counseling concerning economic life;
- skill enhancement (education / vocational training);
- business counseling (where appropriate);
- direct material assistance (livestock, tool kits);
- referral services (referral to employers); and
- work closely with the Unemployment Bureaus.

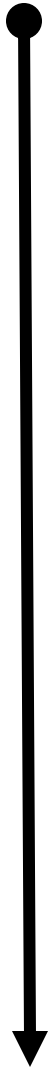
2.2.2 Program Assistance Timeline

The Program assistance time line runs from registration of the former soldier to the delivery of the assistance (see Program Timeline below). IOM also monitors former soldiers who have completed the Program to evaluate the impact of the assistance on beneficiaries. They intend to treat former soldiers on a first come first serve basis.

⁸ op.cit. IOM. p. 5

⁹ Ibid. p. 2

Box 2 - PROGRAM TIMELINE



- (i) **Registration/dispersal of information:** IOM makes contact with soldiers prior to their discharge. In addition, IOM engages in an aggressive awareness raising campaign by posting information about the Program in public spaces, broadcasting radio spots on several major stations, and sending posters to municipal offices, employment institutes, and the individual Ministries of Defense. For registration, former soldiers fill out forms containing essential information about their abilities and socio-economic situation.
- (ii) **Interview, counseling:** Registered soldiers have a first meeting with one of IOM's program officers/consultants during which his/her needs, assets, and capabilities are determined. The Program officer/consultant informs beneficiaries of the various types of assistance under the Program, including the possibility to submit a joint assistance proposal with other former soldiers. During this first meeting and/or subsequent ones, they jointly determine the type of assistance which IOM could provide to the beneficiary. The Program officer/counselor provides counseling to beneficiaries on business plans, feasibility, and sustainability of beneficiaries' ideas, ideas for pooling resources, and advice on how to invest their severance package.
- (iii) **Civic education:** As indicated above, civic education is provided to all former soldiers between registration and approval as part of the assistance.
- (iv) **Approval:** Once the beneficiary and consultant/program officer agree on which type of assistance and which goods, training, or job the beneficiary will receive, the consultant puts it in writing in an individual case assessment, and submits it to the IOM chief of mission for approval.
- (v) **Contract signature:** After approval by the chief of mission, a contract is signed between IOM and the beneficiary, detailing the type of assistance received, its value, and the obligations of the beneficiary.
- (vi) **Delivery of assistance:** Assistance is then delivered to the beneficiary in the form agreed upon in the contract.

2.2.3 Different types of Assistance

IOM consultants help former soldiers decide which of the following types of assistance is best suited to their needs, capacities, projects, and assets during individual interviews:

- Education and Vocational Training:
IOM helps Former Soldiers to complete a degree or learn a new skill through on-the-job training or vocational training. Fields of training include information technology, languages, accounting, bookkeeping, and finance classes. IOM usually pays for the training costs and in some cases provides the beneficiaries with a living stipend to cover his/her living expenses during such training.
- Trade Kits for Business and Agriculture:

IOM determines with former soldiers what their needs and capacities are and then procures for them trade kits for business or agriculture up to a maximum value¹⁰. The main areas of assistance in agriculture are animal husbandry (livestock), greenhouses, and vegetables production. The main area of assistance for businesses is tools and equipment for workshops. Other areas of activity include barbershops, pharmacies, retail stores, and internet computer shops.¹¹

- Job Placement:

IOM also assists former soldiers in finding direct employment in the private sector. According to IOM data, a total of 272 soldiers were assisted by IOM in finding employment in de-mining, firefighting, or in other sectors.¹²

- Other Forms of Assistance:

At the request of some of the former soldiers, IOM has also set up a resume writing, job search, and interviewing skills component for the Program where they conduct relevant workshops for former soldiers. These consist of presentations and exercises about resume writing, communication, and interviewing techniques. Each participant is also given individual instruction on resume preparation and, upon completion of the workshop, each participant has his/her own finalized resume. To improve interviewing skills, IOM simulates interviews and records them on videotape, allowing participants to identify their strengths and weaknesses. IOM continues to work with these individuals and facilitate their job search.¹³

BOX 2 - The Civic Education Course

The civic education course is three hours long and covers civil society, democracy, and human rights. The course is held in cities around the country, and each beneficiary of the Program is required to attend it.

The stated goals of the instructor are:

- To introduce the beneficiaries to key elements on these topics;
- Help them develop their interests;
- Encourage greater participation in civil society (CS) and the political process; and
- Engage them in promoting human rights in BiH

According to the instructor, the course is particularly important as former soldiers are typically the cheapest and lowest level of the work force. They have minimal trust and/or feeling for the state because they feel abandoned. They have little desire to work in the civil society or NGOs since they feel they cannot accomplish anything regarding their human rights.

The instructor indicated that he tries to show them that participation in civil society and political life, as well as cooperation with and reliance on each other, are more important and useful to them than global politics, past wars or nepotism and power. According to him, the majority of participants are displaced and separated from their roots and natural surroundings. Many are driven to work in the illegal economy because no other force can use their labor. They feel cheated by the government, the state and political parties.

¹⁰ Originally 4,000 KM, now 2,700 KM, due to the decrease of the US dollar against the Euro.

¹¹ Seventh interim report to the Governments of the Netherlands, Norway, Sweden, Italy and the United Kingdom, Transitional Assistance Program to Former Soldiers in Bosnia and Herzegovina, IOM, undated (issued in March 04). p.9

¹² IOM. Seventh interim report. p.10

Finally, the Program also requires all beneficiaries to attend a civil education seminar focusing on the importance of democracy, human rights, and civil society (see Box 2 below).

The administrative organization of the Program is further detailed in Appendix IV.

2.2.4 Procurement

Procurement is managed differently for trade kits and agricultural machinery on the one hand and other agricultural kits on the other hand.

- Trade kits and agricultural machinery:

According to IOM, centralization of procurement in Sarajevo was implemented about four months after the Program started, to allow for more coherent procurement policies, quantity discount, and better control by the chief of mission¹⁴.

The procurement officer in the Sarajevo office procures all trade kit and agricultural machinery. After receiving the assessment of the beneficiary's needs from the consultant, the procurement officer decides with each beneficiary the specific goods that IOM will procure for them. The case is then approved by the chief of mission.

The procurement officer solicits three offers from different suppliers for the relevant goods and chooses the cheapest one. Offers are submitted to the financial department for review. The procurement officer only solicits first hand dealers, general representatives, and producers. The Program does not use open competitive bidding for this form of procurement.

Delivery on average takes 4 weeks after confirmation of the order. Each order is approved by the chief of mission. IOM pays the suppliers 50 percent upon order and 50 percent after delivery¹⁵.

- Other agricultural kits (livestock, seeds):

Procurement for other agricultural kits is decided collegially by the 7 agricultural consultants of the Program, based on the needs of the beneficiaries. The agricultural consultants meet monthly to decide on procurement issues. As for trade kits and agricultural machinery procurement, they get 3 competitive offers for the relevant goods and then procure them with the most competitive vendor. Beneficiaries can return the livestock or goods within 50 days after delivery if they are unsatisfied with their quality. In addition, in March 2003, the Program launched its first open competitive bidding for pregnant heifers.

¹³ Seventh interim report. p.8

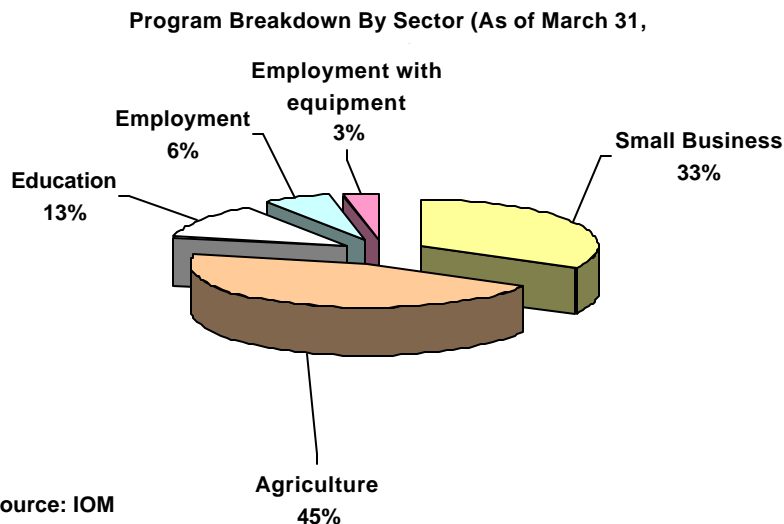
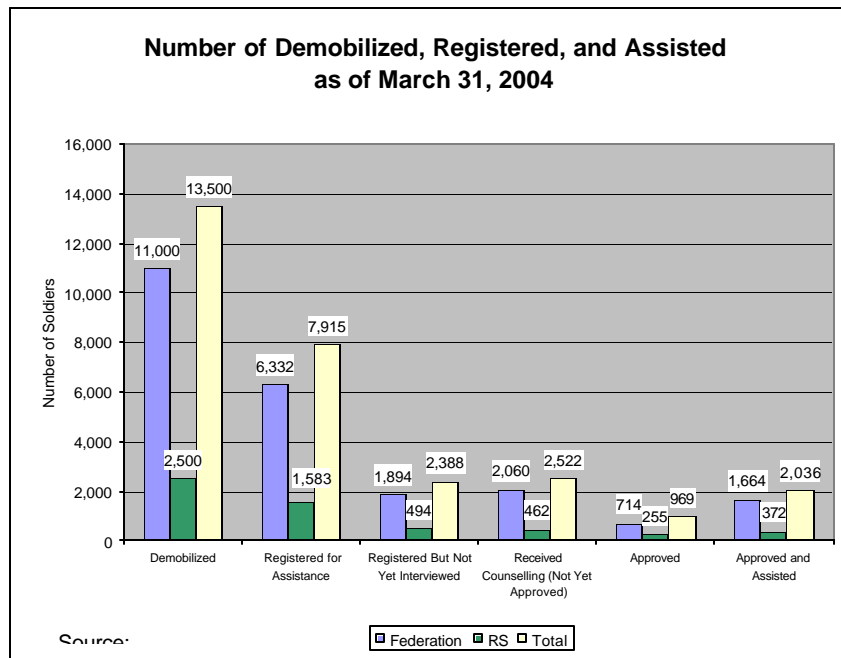
¹⁴ Staff interview

¹⁵ Staff interview

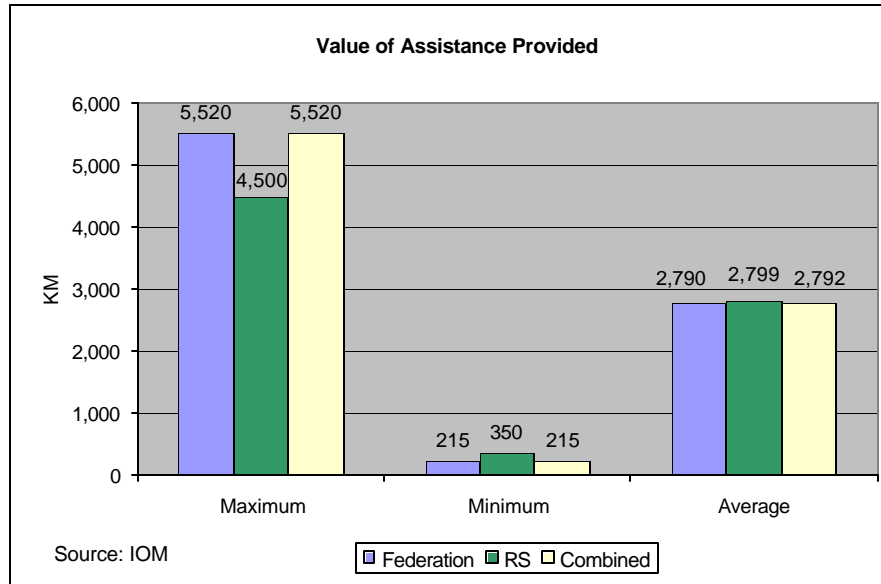
2.3 Program Outputs

According to IOM, of the 13,500 soldiers who were demobilized as of March 31, 2004 (11,000 in the Federation of BiH and 2,500 in the RS), 7,914 have registered with IOM to receive assistance through the Program. This represents 59 percent of the total number of demobilized soldiers, and IOM reports that it continued to receive requests for assistance after the close of the registration period.

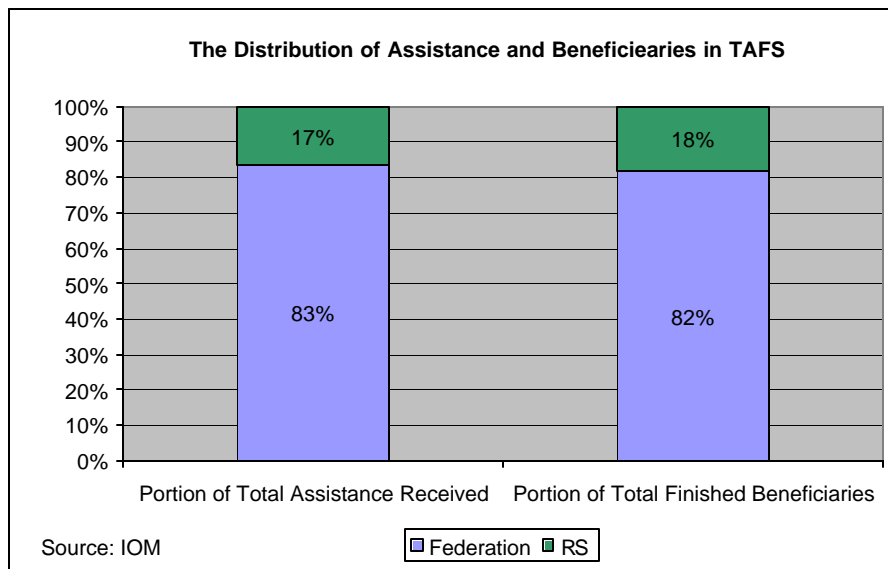
Based on IOM's database, they have up to this point provided a complete assistance package (i.e., counseling / consultations and either business / agricultural trade kits, vocational training, or job placement) to 2,036 ex-soldiers (26 percent of the total case load). Another 969 cases have been approved for assistance, but have not yet received their full assistance package. 2,522 beneficiaries have begun IOM's interview and counseling process, but have not yet been approved for an assistance package. Finally, the remaining 2,388 ex-soldiers have registered with IOM, but have not yet begun the interview and counseling process (see graphs below).



The average value of assistance that had been awarded as of March 25, 2004 was 2,792 KM (2,790 in the Federation and 2,798 in the RS).



In total, as of March 25, 2004, IOM had awarded beneficiaries 5,393,183 KM in assistance (~3,279,395 USD). Of this, 82 percent went to beneficiaries in the Federation and 18 percent went to beneficiaries in the RS. This mirrors almost exactly the portion of finished beneficiaries in each entity (see chart below).



III. METHODOLOGY

The Team used two main approaches in its evaluation of the Program as described below.

3.1 Quantitative Field Research

The Team employed a quantitative research method to evaluate the central question of program impact on ex-soldiers' financial independence and successful reintegration. After an initial nine-day field visit in January of 2004, during which three team members tested survey instruments, held exploratory focus groups, and interviewed key stakeholders (see the discussion of qualitative field research methods below), a quantitative methodology was devised with the goal of collecting the most representative data possible. This section will present several key aspects of the Team's quantitative approach to evaluating the Program.

3.1.1 Control Sample Selection and Outreach

The Team's core approach in measuring Program impact was to collect data both from a control group of recently demobilized soldiers who had registered but had not received assistance from IOM and from an intervention sample of those beneficiaries who have received or are receiving IOM's assistance. A comparison of key indicators from these two groups provides the basis for evaluating the Program's impact on its target beneficiaries.

The control sample was chosen by taking a random sample of those soldiers who had registered with IOM upon demobilization, but had not yet been interviewed or received any form of assistance. According to databases provided to the Columbia team during the January visit, there were approximately 2,400 soldiers in this category. In total, 464 ex-soldiers were selected randomly to serve as the control sample (153 from the RS and 311 from the Federation).

During the field visit in March, the Team mailed each member of the control sample a four-page questionnaire along with a letter explaining the purpose of the study and a stamped, return-addressed envelope (see Appendix V for a copy of the control group questionnaire and introductory letter). To ensure that the respondents answered with the greatest possible candor, the introductory letter emphasized that the evaluating team was independent of IOM and that all responses would be strictly anonymous. In addition, the return envelopes were addressed not to an IOM office but to the home of the Bosnian team member in Bihac, thus further establishing the independent status of the Team and reaffirming the respondents' anonymity.

The response rate for the control sample was quite high, with 220 of 464 recipients responding (47 percent). The actual rate is perhaps even higher, as approximately 5 percent of the surveys were returned as undeliverable due to change of address or death of the soldier in question.

3.1.2 Intervention Sample Selection and Outreach

As with the control sample, intervention sample respondents were also randomly selected from the IOM database. This sample included both soldiers who have received their assistance package and those who have been approved but are currently still waiting for assistance to be

delivered. While the control sample was contacted by post with a self-administered questionnaire, intervention sample respondents were invited to attend group sessions at an IOM office location where they would first complete questionnaires and then participate in focus group discussions. Consequently, it was necessary to sample beneficiaries from selected geographical locations, as the Team's limited time for field visits precluded holding focus groups in each of IOM's field offices. Intervention sample targets were thus initially selected from those served by the IOM offices in Sarajevo, Mostar, and Banja Luka. After arriving to BiH, additional meetings were scheduled in Sokolac and Bihac¹⁶.

To insure that the intervention sample respondents were as unbiased as possible, the Team hired two independent assistants to contact the selected beneficiaries by telephone. In total, approximately 500 randomly selected beneficiaries were contacted and 169 attended meetings with team members during the March field visit (a 34 percent response rate). See Appendix VI for a breakdown of where and when the surveys were conducted.

Surveys were administered prior to focus group discussions, and the team member moderating the discussion was available to answer questions or provide help where needed.

3.2 Qualitative Field Research

An important complement to the quantitative research was a qualitative approach that consisted of in-depth focus group discussions and interviews. During both the January and March field visits, team members held such discussions with a variety of beneficiaries, IOM staff members, and stakeholders both from the local community and international organizations.

3.2.1 Focus Groups and Beneficiary Interviews

In order to gain a more nuanced understanding of the ex-soldiers' experience in the IOM program, as well as a richer appreciation of the context for demobilization and reintegration, the Team held focus group discussions or individual interviews with all beneficiaries who completed written questionnaires. Several interviews were also conducted by telephone by the Team's Bosnian member.

Whenever possible, the Team engaged independent interpreters with no connection to IOM to translate during focus group discussions and interviews. Such interpreters were used for the focus group meetings in Sarajevo, Mostar, and Sokolac, while the IOM field office arranged the interpreter for the discussions in Banja Luka. The meetings in Bihac were conducted by the Team's Bosnian member.

Focus groups were held both during the Team's initial field visit in January, as well as the more extended follow-up visit in March. Focus groups were semi-structured, covering a number of themes the Team determined to be especially relevant to the research at hand. (See Appendix VII for focus group guides and Appendix VI for a breakdown of where and when the focus groups were conducted.)

¹⁶ Meetings in Bihac were held at The Global Kontakt Foundation Office.

3.2.2 Stakeholder Interviews

Team members also conducted interviews with a wide range of local and international stakeholders to gain their perspectives both on the IOM program and on the current situation in BiH. (See Appendix VI for a list of stakeholders interviewed.)

3.2.3 IOM Staff Interviews

To better understand how the Program is implemented and also to collect the perspectives of those who know the Program best, the Team conducted in-depth interviews with a number of key staff members in IOM field offices. (See Appendix VI for the list of staff interviewed.)

IV. FINDINGS AND RECOMMENDATIONS

4.1 Smooth Reintegration

As described in the evaluation methodology, both quantitative and qualitative tools were employed in order to capture data for the evaluation's two central research aims: to measure the effect of the TAFS program on the financial independence of its beneficiaries, and to capture the extent to which the assistance facilitates the smooth transition of former soldiers to civilian life. Owing to the inherently interrelated nature of financial independence and smooth transition, the Team measured several different indicators for each aim in order to soundly assess the status of IOM's beneficiaries in both regards. To measure financial independence, the Team used three of the most commonly measured wealth indicators: monthly individual income, household income and expected savings. Surveys, in conjunction with focus groups and individual interviews, were also used to draw out the less tangible effects of the TAFS program on the transition process, such as the psychological significance of the Program for former soldiers, and the social impact of the Program in terms of secondary beneficiaries.

Summary of Key Findings:

1) The Program has made a material impact on the financial well-being of its beneficiaries as measured by individual and household income and by expected savings rate.

- **Average Individual Income:** The average income of those who received IOM assistance is statistically higher than that of those who did not. Based on statistical analysis, the conclusion can be drawn with 95 percent certainty that the average income of the fully assisted beneficiaries will fall within the higher income range.
- **Average Household Income:** The percentage of households falling below the 500 KM poverty line is higher among those not receiving IOM assistance than among those who are.
- **Savings:** On average, those who have been fully assisted by IOM expected to save more over the next twelve month period than those who are not receiving IOM assistance, with the former group average savings rate of 481 KM, and the latter group average savings rate of 51 KM.

2) The psychological impact of the Program is an important component of the transition from soldier to civilian. Soldiers feel helped, the Program gives them hope, and it sometimes gives them confidence to pursue new economic and social opportunities. Finally, the assistance provided by IOM to individual soldiers frequently results positive spill-over effects contributing to the development and progress of their families and society at large.

4.1.1 Average Monthly Income: In-the-Process Versus Control¹⁷

In order to gauge how participation in the Program impacts the incomes of beneficiaries, we first compared the incomes of approved beneficiaries who have not received their goods/services to the incomes of the IOM beneficiaries that have only registered (earlier designated as the control sample). The average monthly income for the beneficiaries who have been approved, but have not received IOM's assistance was 215 KM (~US\$138), and the average monthly income for the control sample was 238 KM (US\$153). However, using the income averages of these two samples, we performed further statistical tests, confirming that there is not any statistically significant difference between the income levels of the beneficiaries waiting for procurement and those that are only registered.

4.1.2 Economic Impact

(i) Average Monthly Income: Fully Assisted Versus Control¹⁸

To determine the impact of the Program on the income generating capacity of beneficiaries, we also compared income levels of fully assisted IOM beneficiaries to the incomes of those who have only registered. The average monthly income for the beneficiaries who have received IOM's assistance was 470 KM (US\$301), and the average monthly income for the control sample was 238 KM (US\$153).

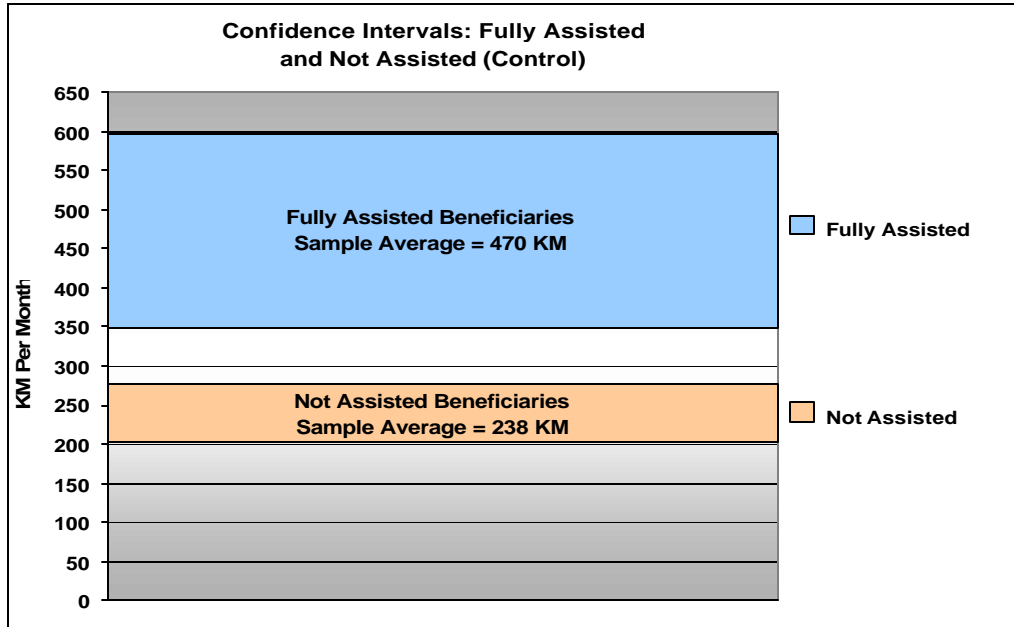
Based on the income averages of these two samples, we furthered our analysis. First, we determined the range where the average income for all fully assisted beneficiaries in the country would fall. We expect the *average income* for *all*¹⁹ former soldiers in BiH that received IOM assistance to fall between 346 KM and 594 KM per month. Second, we determined the range that would capture the *average income* for *all* IOM beneficiaries in the country that have only registered for the Program. We expect the average income for the entire population of former soldiers whom have only registered and are not presently benefiting from the Program to fall between 203 KM and 273 KM. (Please refer to the chart below)

Based on this statistical comparison, we observed a prominent differential between the above ranges strongly suggesting that the IOM assistance - when fully delivered - has a statistically significant effect on the livelihood of the Program's beneficiaries.

¹⁷ Statistical tests were performed at a 95 percent confidence level. Statistical tests comparing income between the approved beneficiaries that have not received their goods/services and the control sample assumed unequal variances and unpaired samples owing to the fact that two random and independent samples were used. There were 60 observations in the in-process sample and 162 observations in the control sample for this particular comparison. Some missing responses or those that were not applicable were dropped from the samples.

¹⁸ Statistical tests were performed at a 95 percent confidence level.

¹⁹ Herein, '*all*' implies the *entire population* of fully assisted former soldiers whom went through the Program in BiH.



(ii) *Average Monthly Income: Federation versus RS²⁰*

Further analysis of the intervention sample’s average monthly income revealed that there is no statistically significant difference in income between the Program beneficiaries in the Federation and those in the RS. Additionally, it is important to note that the standard deviations for incomes—for both the fully assisted beneficiaries in the Federation and those in the RS—were 640 KM and 351 KM, respectively. The particularly high deviation of respondents’ incomes from the sample average in the Federation, for instance, indicates that incomes of the surveyed and interviewed soldiers are widely dispersed around the average income. Simply put, some of IOM’s beneficiaries have done particularly well post-demobilization while others have found it more difficult to adequately adjust and generate income for their families.²¹

(iii) *Household Income and Poverty: Intervention Versus Control*

The impact of the Program on its beneficiaries can also be observed when comparing household income for the intervention sample and the control sample using the 500 KM poverty line established by UNDP in its 2003 Early Warning System (EWS) report series for Bosnia and Herzegovina. A large percentage of survey respondents in the intervention sample and the control sample reported that their household income was at or below 500 KM per month—indicating that they are having difficulty meeting basic nutritional needs. However, the percentage of people in the control sample reporting a household income at or below the 500

²⁰ Statistical tests were performed at a 95 percent confidence level.

²¹ Additionally, in both Entities, median incomes for the fully assisted beneficiaries are lower than the average incomes reiterating that in both Entities, there are a few respondents that are skewing the average incomes higher. For instance, the highest individual incomes are 4,100 KM and 1,500 KM for the Federation sample and RS sample, respectively. Also, the Federation sample’s skewness and kurtosis are higher relative to those of the RS sample, confirming that there is more dispersion around the average income and, thereby, more income inequality *within* the Federation sample relative to the RS sample.

KM mark was much higher, at 90 percent, versus 79 percent in the Federation. While these numbers are not statistically significant, there is also some evidence that up to 50 percent of respondents misreported their household income indicating that household income is likely to be *higher* than reported.²²

(iv) *The Importance of the Marginal Impact in the Context of Poverty*

In examining the individual economic impact of the Program within the broader economic context, it is also important to consider the *marginal difference* the Program makes in the lives of its beneficiaries and their families. For example, EWS data indicated that the average BiH respondent spends 40 percent of his/her monthly salary to satisfy basic food needs. Given that the average Program beneficiary stands at roughly the same incremental socio-economic level as the general population, the marginal value of extra income (as per our data reported above) is not to be underestimated. Moreover, each KM must stretch a long way; as roughly one quarter (22.5 percent) of intervention respondents have greater than four dependents. Also, more than one-third (38 percent) of all survey respondents (both intervention and control) indicated that they are the primary bread-winners in their households. These households are, thus, particularly vulnerable to vacillations in the economy and each additional KM takes on a greater significance in terms of future uncertainty.

(v) *Savings: Fully Assisted Versus Control*

UNDP Early Warning System (EWS) data from 2003 reported that only 11 percent of those interviewed expected to be able to save money in the next four month period.²³ Survey data from our control sample roughly mirrors UNDP findings. Ninety percent of *control sample* respondents did not expect to save any money in the *next six months*, and the average expected savings level was 51 KM. Predictions among the control sample for savings over the *next twelve months* were equally negative, with 95 percent not expecting to save anything, and an average predicted savings level of 51 KM. Results for *the fully assisted* beneficiaries indicate a similar outlook for the *next six months*, but are more positive over the longer-term. That is, while 95 percent of fully assisted respondents did not expect to save anything over the *next six months*, and 75 percent did not expect to save anything over the *next twelve months*, the average expected savings level over the *next twelve months* was 481 KM.

“IOM did a lot...they helped me with confidence and hope for the future...they did a lot... I'm good for society now.” Individual Interview

This upward trend in savings expectations for respondents within the fully assisted sample is likely to indicate a greater level of optimism relative to the control sample. Pessimism over the short-term might be explained by the fact that in many cases, while an individual may have

²² This hypothesis is drawn from comparisons of data reported for household income and individual income and data reported for the percentage of household income contributed by survey respondents. Around 50% of survey respondents reported higher individual income than household income. Given the fact that individual income in the surveys was reported in much more detail than household income (which was only reported as a range), we believe that individual income reporting is more accurate. Therefore, household incomes are higher than ranges reported by survey respondents.

²³ op.cit. UNDP. p.41

received IOM assistance, it will take some time to reap the benefits of that assistance. Overall, optimism among the Program's beneficiaries was reflected in many of the focus group discussions and individual interviews.

4.1.3 Psychological and Development Impacts

(i) Psychological Impact

According to the surveys and interviews conducted with former soldiers and other stakeholders, former soldiers did not receive any assistance other than that provided by IOM. The most disadvantaged former soldiers, thus, perceive IOM as their only chance to improve their condition, and often their only help to survive in an otherwise indifferent environment.

Soldiers with better ability to make a new start in civilian life are equally grateful to IOM for the assistance received and the additional opportunities that it brought them. A young soldier who received training in Mostar from a company that is working in restoring sculptures/monuments and buildings is now working for such a firm together with ten other former soldiers. According to him: *"IOM did a lot...they helped me with confidence and hope for the future they did a lot... I'm good for society now."*

- *"IOM is the only organization providing anything for soldiers. Domestic structures don't take care of us. It will be worse for the next group because they are the ones that felt secure in their jobs and didn't think they would be asked to leave. Also the previous groups that volunteered had other options but everyone in society knows that this second group are not volunteering and have fewer options - therefore they are looked at differently."* Individual Interview
- *"Transition from military to civilian life is difficult. Not having any solid expectations to begin with every gift (the IOM assistance) is a godsend."* Survey Respondent
- *"After demobilization it feels as if no one understands us. IOM is a small light at the end of the tunnel."* Individual Interview
- *An organization such as IOM should exist because it is a sanctuary for us."* Focus Group

Similarly, a young woman in her late 20's who received education assistance from IOM to finish her university degree, which she had started prior to joining the army, stated that: *"I can tell you that IOM is REALLY helping us [women]. One of the most important things they are doing is giving women confidence."*

Soldiers who are still waiting to receive assistance also find hope in the prospect of receiving IOM's assistance: *"I wish to get what I asked IOM to provide me with because I have nothing else in life. If I get my cows, I can at least survive. Please understand that if I had anything else to do, I would!"*²⁴

(ii) Social Impact

In the best cases, IOM assistance helped soldiers stimulate development in their communities by setting up companies and hiring employees. Although such cases are few, in part due to the

²⁴ Interview, Control group

economic situation and the limitations of the assistance provided, their very existence and the perception by the beneficiaries of the role played by IOM in the creation of their businesses is a clear indication of the social impact that a program like IOM's can have on local communities.

Finally, while some beneficiaries mentioned that the civic education course provided important revelations on their rights in society, many others were less enthusiastic, and suggested that the course was not time well spent. Given the widespread cynicism among soldiers vis-à-vis their governments and the democratic process that keeps corrupt leaders in office, this response is perhaps not surprising.

- “The initial help presented new opportunities that I didn’t anticipate. While I was not worried about meeting my family’s needs, IOM has helped this new business get off the ground.” Focus Group
- “I’ve bought plumbing tools three additional times since receiving IOM’s initial assistance. I’ve hired an additional worker, and registered my plumbing business.” Individual Interview
- “My firm is a partnership with six former soldiers. We employ also two civil engineers. They are good experts. They work with air photography, with instruments imported from the US.” Focus Group

Given the widespread cynicism among soldiers vis-à-vis their governments and the democratic process that keeps corrupt leaders in office, this response is perhaps not surprising.

(iii) Conclusions

Participation in the Program not only appeared to positively impact beneficiaries’ earning potential, but, in their own estimation, it also improved the ex-soldiers’ ability to save money over the next twelve months. While we should not forget that the latter finding is based solely on the ex-soldiers’ own assessment of their future, it tells us that at a minimum, fully assisted participants in the Program are more optimistic about their financial prospects than those who have not been assisted. In the generally very bleak economic climate of BiH, the salience of this effect of the Program is clear.

Moreover, in varied ways, IOM’s assistance involves not only economic but also social and psychological components of reintegration. By engaging former soldiers in productive activities, the Program gives them confidence while also stimulating social dynamics conducive to solidification of peace and development.

4.2 Program Implementation

In addition to the primary question of the Program’s success in helping soldiers establish financial independence and reintegrate into their home communities, the evaluation team also examined how TAFS is implemented. This aspect of the evaluation included both measures of the ex-soldiers’ satisfaction with the Program, and also the Team’s own assessment of several aspects of implementation. This section will discuss the Team’s findings on:

- Overall beneficiary satisfaction;
- Registration and outreach;
- Contact with IOM staff and consultants;
- The procurement process;
- The quality of the assistance that was provided; and,
- The speed with which IOM delivered assistance packages.

The Team considered each of these aspects separately for both Entities of BiH, and concluded that the Program was implemented equitably.

Summary of Key Findings:

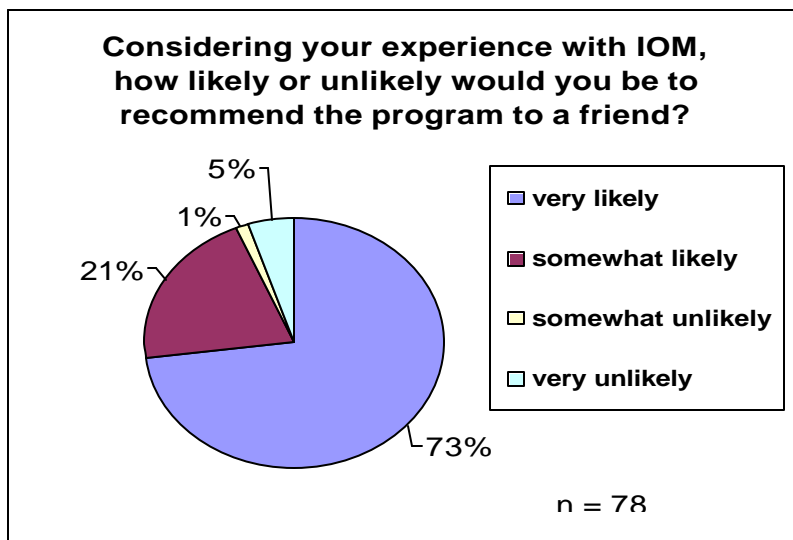
Overall, the Program beneficiaries are quite satisfied with the quality of assistance they have received from IOM. However, there were some indications that beneficiaries in the vocational training sector of the Program were less pleased with their training courses, and some livestock recipients also claimed to have received substandard animals. Finally, the Team's most striking finding was that substantial delays in the delivery of assistance have in some cases greatly diminished the effectiveness of the Program.

Summary of Recommendations:

- IOM should try to increase the speed of assistance and improve its communication with beneficiaries and management of their expectations so that they have a better understanding of when their assistance packages will be delivered.
- Counselors should provide extra support and assistance to those soldiers who lack business ideas, assets or other personal safety nets upon which to rely for survival.
- Beneficiaries should be made fully aware of their right to return livestock within 50 days of delivery.

4.2.1 Overall Satisfaction

Overall, the beneficiaries were quite positive in their assessment of TAFS: only 6 percent of respondents expressed any degree of doubt as to whether they would recommend the Program to a friend (see chart below). We should note, however, that many of those still waiting to receive assistance commented that their positive view of IOM is dependent on the assumption that their promised assistance will be soon provided (see *Speed of Delivery* below).



Despite occasional criticisms, the ex-soldiers were almost unanimous in expressing their deep gratitude to IOM for making an effort to help them make the transition to civilian life through this program. Both in focus groups and on the written questionnaires, no beneficiaries could name another organization or resource to which they could turn for help. Given their often quite desperate circumstances, the ex-soldiers were highly appreciative of IOM's efforts, and in general viewed IOM as the only organization—domestic or international—offering them any form of assistance.

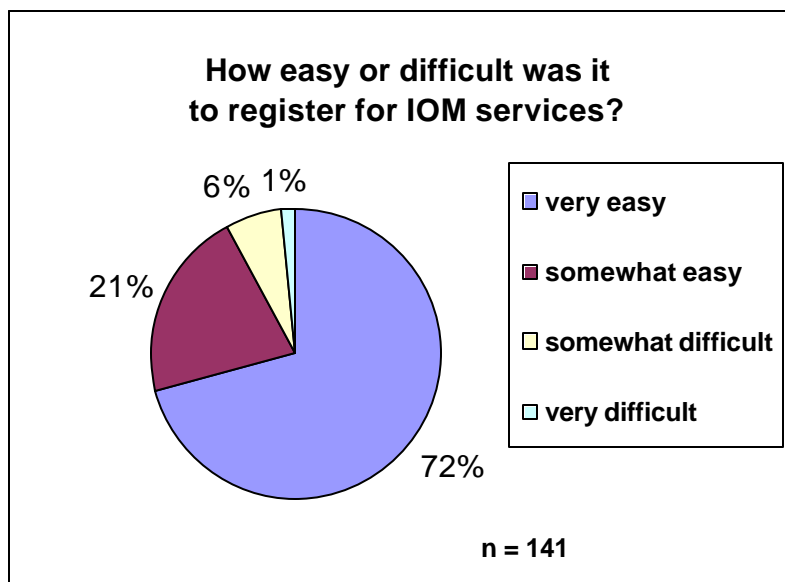
Beneficiaries from Una-Sana Canton express different views. For a full explanation see Appendix VIII.

4.2.2 Registration and Outreach

IOM's initial outreach effort appears to have been very effective: hardly any respondents suggested that soldiers did not register with IOM because they were not informed about the Program. Rather, most respondents claimed that those who did not register probably did not believe that anyone would provide assistance for free. Virtually all respondents reported that they learned of the Program while still in barracks.

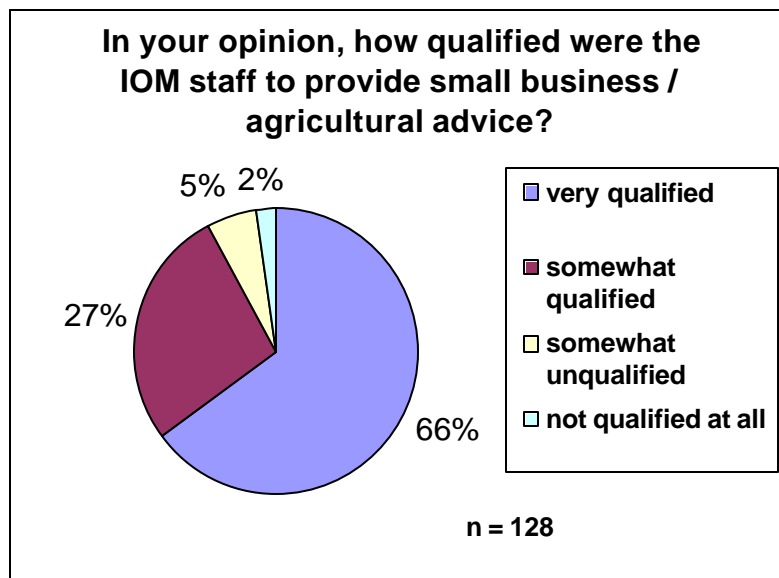
- “The initial help presented new opportunities that I didn’t anticipate. While I was not worried about meeting my family’s needs, IOM has helped this new business get off the ground.” Survey Respondent
- “I’ve bought plumbing tools three additional times since receiving IOM’s initial assistance. I’ve hired an additional worker, and registered my plumbing business.” Focus Group

Similarly, the registration process was described as easy and efficient both during focus group discussions and in the written questionnaire (see chart below).

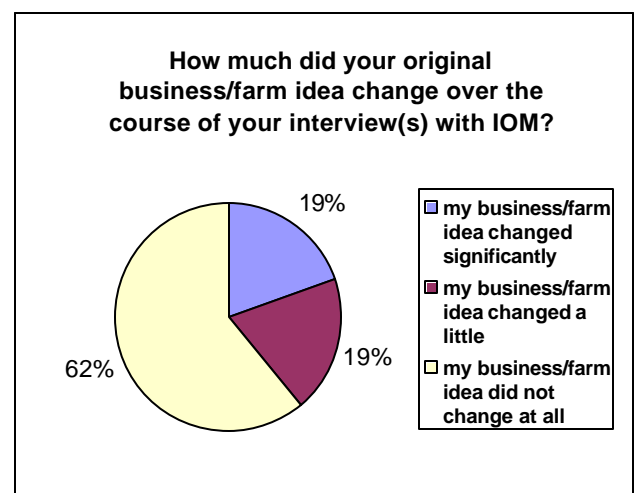
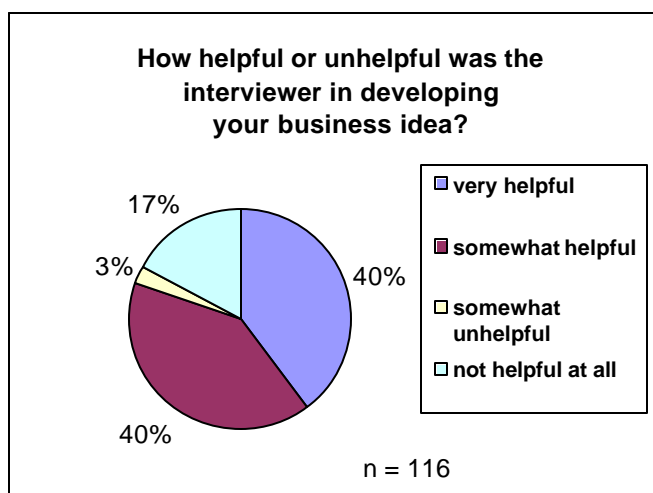


4.2.3 IOM Staff

Beneficiaries also gave positive reviews of the support provided by IOM staff and consultants. 94 percent of beneficiaries who responded to the question reported that IOM staff were either “very” or “somewhat” qualified to provide small business or agricultural advice (see chart below). Focus group discussions confirmed that counseling and advice from IOM staff members was a highly valued part of the Program for the ex-soldiers.



While most beneficiaries were appreciative of the advice and attention they received from IOM staff, the evaluation found that these consultations rarely led to great changes in their business/agriculture plans. To the question, "How helpful or unhelpful was the interviewer in developing your business idea?" 21 percent of respondents answered "somewhat" or "not helpful at all". Further, 62 percent of respondents claimed that their business / farm idea did not change at all as a result of the consultations with IOM (see graphs below).



These responses can likely be explained by the reality that in many areas of BiH the business / agriculture opportunities available to ex-soldiers are quite limited, and that many soldiers come to IOM with a clear idea of what they would like to do in mind, based on either pre-existing skills or agricultural experience. In these cases, then, the consultations provided by IOM staff would be unlikely to lead to dramatic changes in the beneficiaries' plans.

Yet there are cases where demobilized soldiers do not have a clear idea of what they want. Currently, many of these soldiers appear to have been somewhat neglected. As one IOM staff member put it: *“These people are considered lost in time and space. There is little we can do for them. We ask them to think about their skills and what they want to do, but if they can not help themselves then we try, but it’s very hard to help them.”*

- *“There are people who need much more help because they are left on their own. No one is there to take care of them. If they can’t find their own way, there is nothing for them. People need help, and they can’t look for it up in the trees.”* Focus Group
- *“Here, you come with an idea or a registered space, because there are still people walking around who haven’t received assistance because they didn’t have an idea. You have to do the legwork yourself.”* Individual Interview

Recommendation:
IOM’s consultants should take a more pro-active approach to dealing with beneficiaries who are less certain of what they would like to do. While these cases are certainly more difficult, such ex-soldiers are also often the most vulnerable, and IOM should devote special attention to helping these beneficiaries find a suitable form of employment.

4.2.4 Procurement

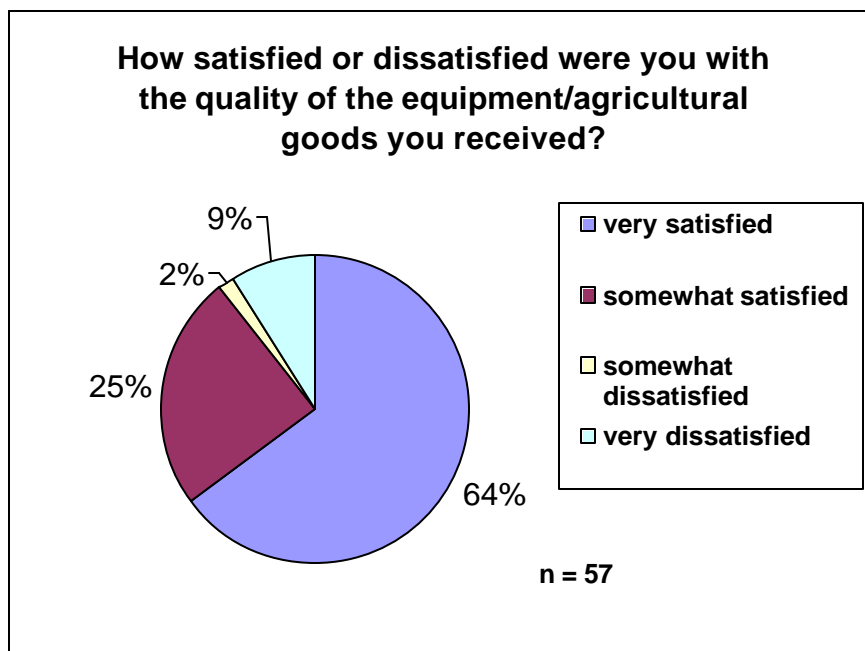
As described in section 2.4.2 above, procurement of trade kits and agricultural machinery is currently entirely centralized under the authority of one procurement officer, who is responsible for obtaining quotes from suppliers, which he alone selects, and then chooses the most competitive quote. The quotes are checked by the financial department, and the head of mission has the final say on any procurement order.

Intrinsincally, this structure does not contain any real checks and balances on the responsibilities and powers of the procurement officer. In particular, there is no mechanism ensuring that the most competitive offers are solicited. Given the sensitive nature of procurement whatever the organization, we believe that this structure does not provide the minimum safeguards against potential abuses.

Recommendation:
As a general point the Team recommends that additional checks and balances be added in the procurement structure.

4.2.5 Quality of Trade Kits and Training

Trade kit beneficiaries appeared to be quite satisfied with the assistance packages they received. 89 percent of respondents reported being either “very” or “somewhat” satisfied with their equipment / agricultural goods (see chart below).



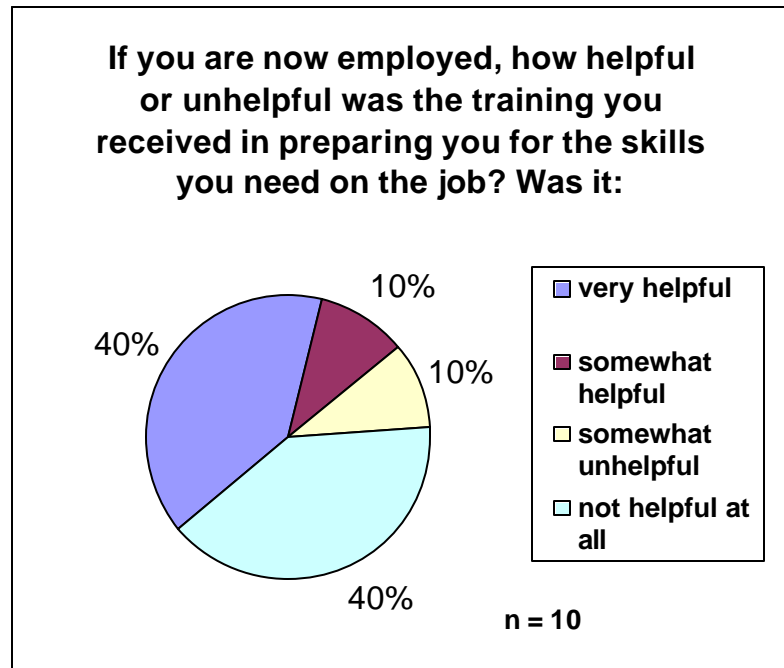
It should be noted, however, that in focus group discussions some livestock recipients expressed strong dissatisfaction with the quality of the animals they received. Though IOM staff explained that all livestock beneficiaries had the right to return the animals within a 50 day period if they were found to be unacceptable, many seemed to be unaware of this provision in their contracts.

Recommendation:

The program officers should pay special attention to making sure all beneficiaries are fully informed and fully understand their right to return the animals within 50 days.

Assessments of the vocational training and job placement sectors of the Program were rather mixed. While the actual quality of the training was only occasionally criticized, in focus group discussions beneficiaries in these sectors often complained of low wages, little job security, and the difficulty they have competing for jobs with other, more qualified candidates. Many also expressed resentment that their training course, for example, was worth much less than the tools or livestock that other beneficiaries received. It was frequently suggested that the value of assistance packages should be standardized, so that each beneficiary has the ability to choose his preferred assistance options up to an established monetary limit.

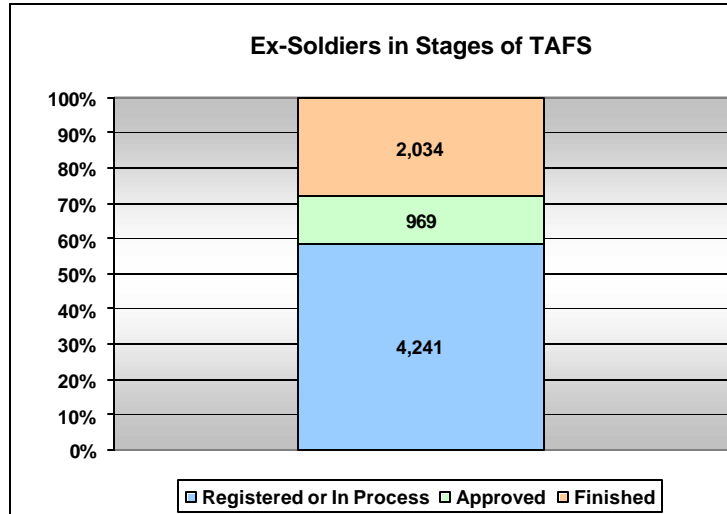
Though not statistically significant owing to the small sample size, the survey responses of vocational training beneficiaries (see chart) appear to reflect a roughly accurate picture of the level of satisfaction with this aspect of the Program as gathered during focus group discussions.



4.2.6 Speed of Delivery

The most strongly felt criticism expressed by beneficiaries during focus group discussions and in written surveys was that delivery of assistance was too slow. A great majority of beneficiaries, at all stages of the Program, voiced their frustration that IOM could not deliver assistance more quickly. Some respondents claimed to have been waiting for up to two years between registration and the delivery of assistance, whether trade kits, agricultural kits, training or employment placement.

As indicated in the graph below, about 60 percent of ex-soldiers who registered for the Program have not been approved yet, i.e. no assistance package has been determined for them. About half of this group has not yet reached the interview stage.

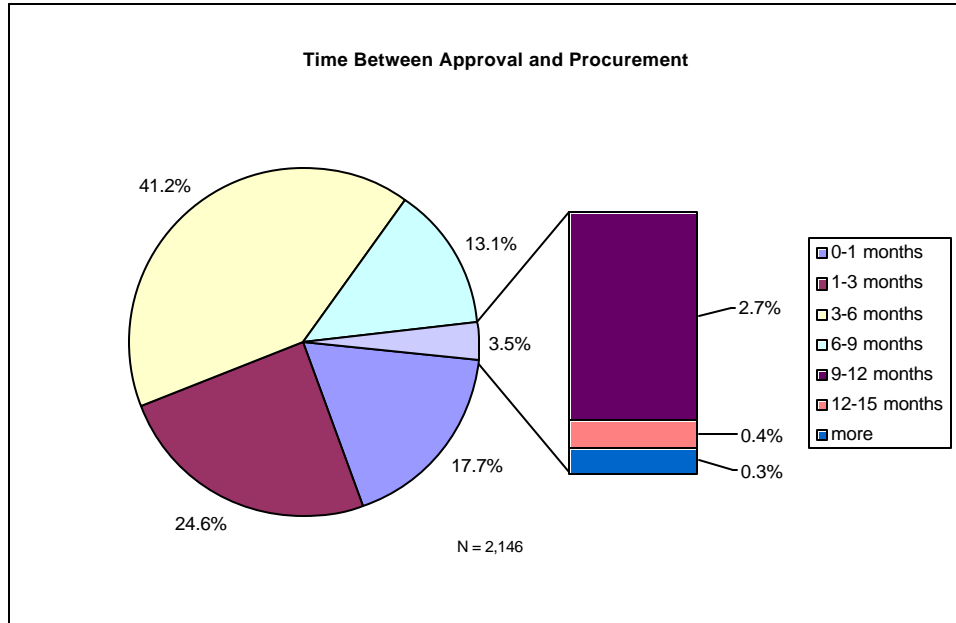


The evaluation team was not able to determine the exact average wait times for soldiers who have registered but have not yet been approved. However, we do know that the deadline for registration was July 31st 2003. Therefore, 60 percent of the soldiers—including the 30 percent who have not been interviewed at all yet—have been waiting for at least nine months and some of them have been waiting for much longer to have their assistance approved. This group has no clear idea of when they will be interviewed or assisted.

In addition, some soldiers who had already been notified that their assistance package was approved also claimed to have been waiting a very long time. A number of such beneficiaries claimed to have been waiting for over a year to receive the assistance they were promised, and many more said their project had been approved at least six months ago.

An analysis of data provided by IOM on each beneficiary's record assistance revealed that most beneficiaries received their assistance packages within six months after approval (see chart below). However, approximately 17 percent of ex-soldiers waited for over six months between approval and delivery²⁵.

²⁵ The calculations were based on the entire set of 2,205 beneficiaries who have received or been approved to receive trade kits as of March 25, 2004. However, in 282 cases the data provided by IOM listed two dates for procurement, and in these cases the latter dates were used as the likely date on which the full assistance package was delivered. Fifty-nine cases in the database listed procurement as taking place before approval, and these were excluded to avoid using negative values for the time interval.



The evaluation team is conscious of the limitations imposed on the Program by funding shortfalls. We believe, however, that those limitations do not entirely justify the long delays for being interviewed for the first time and for beginning the consultation process—critical steps to give the soldiers confidence that they are being assisted. We also believe that soldiers should be better informed about the foreseeable delays in assistance.

Surveys, individual interviews, and focus group discussions revealed a number of negative consequences of such delays and of IOM’s failure to clearly explain to beneficiaries the relevant timeframe for delivery of assistance. These consequences are described below.

(i) Mistrust and Disappointment

An important consequence of these delays and the failure of communication about them is that many beneficiaries who have been waiting for what they believe is an excessively long time have begun to doubt the fairness with which IOM handles its cases. During focus group sessions and in surveys numerous such beneficiaries expressed distrust vis-à-vis IOM and the fairness of the process, as there seemed to be no logical explanation for why some ex-soldiers received assistance before others, though having registered at the same time or having been approved later. These suspicions have the potential to significantly damage IOM’s reputation among the target population.

- "It all depends on your connections. Some people get what they're promised, others don't." Focus Group
- "Maybe IOM does have the money, but somebody is keeping it for himself." Focus Group

In addition, a less tangible but still highly adverse consequence of long-unfulfilled expectations is the disappointment and despair it can cause in ex-soldiers who believe that, once again, promises to them have been broken. That IOM appears to have broken its promise is especially

distressing to the ex-soldiers, first because many are in quite desperate financial situations and are very much in need of the help they are told they will receive, and, second, because in this case many soldiers overcame their initial skepticism and allowed themselves to believe that there was indeed a source of support in an otherwise bleak and indifferent environment.

- “When I first learned that I was approved, I was so excited, but now I’ve gone a little cold.” Focus Group
- “For those who work at IOM, they get paid each month and a day isn’t so long, but for me each day is like a month.” Focus Group
- “If somebody can do something, please let them do it, because we have already lost one year.” Focus Group

(ii) Use of the Severance Package and Investment of Personal Resources

A second adverse effect of delays and the absence of communication about them is that beneficiaries are not able to plan ahead on the use of the 8,000 to 10,000 KM severance package most of them received upon their demobilization. Interviews with IOM staff, beneficiaries and other stakeholders show that the IOM assistance is more effective when it can be coupled with a personal investment from the beneficiary. Beneficiaries however may end up spending their severance package on non-productive investments if they do not see or understand how these funds could be put to more productive use.

Further, some beneficiaries claimed to have invested significant resources of their own in preparation for the agricultural or tool kits they were promised upon approval (e.g., by purchasing and planting special grass for grazing sheep, or by preparing an area in which to house livestock). Some of these investments (such as planting special grass for sheep) are time-sensitive, and go to waste if they are not used in a timely fashion. In other cases, though the investment is not strictly time-sensitive, it may be preferable for the beneficiary to make it at a later date, or closer to actual receipt of the assistance package. A number of ex-soldiers also claimed to have gone into debt to make these investments, with no way to repay the loans until IOM delivers the assistance they were promised. Given the extremely limited resources of the target group, wasted or sub-optimally invested funds can be a source of great concern.

Recommendations:

- IOM should take a critical look at the issue of assistance delay and make efforts to reduce it inasmuch as possible.
- Staff should also make concerted efforts to better manage the expectations of beneficiaries by better explaining the potential delay in providing assistance. Such information should clearly state and explain expected delays between registration, interview, approval, and delivery.
- For former soldiers who have not been interviewed yet, IOM should contact them to inform them that their case has been recorded and when they should expect to be interviewed.
- For former soldiers who have been approved, IOM should make improved efforts to inform beneficiaries of when they can realistically expect to receive their assistance packages in order to allow them to better plan the use of their resources.

4.3 Recommendations for Scope of the Program

As discussed in the section above, we found that beneficiaries were on the whole satisfied with the Program. Nonetheless, in the survey and focus groups and interviews with beneficiaries and field staff we were given a number of useful recommendations for how the Program could be expanded to better meet the needs of former soldiers. In the following section we outline selected suggestions we received and then we summarize our recommendations for increasing the scope of the Program.

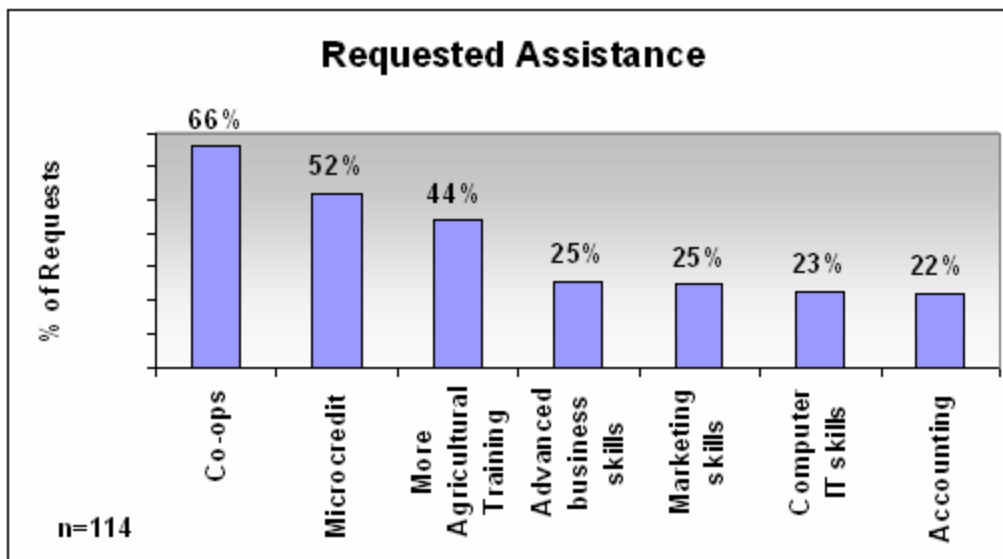
Summary of Key Findings:

Program beneficiaries frequently articulated a desire for two types of assistance that are not currently provided: 1) greater support for cooperative business endeavors, including direct IOM assistance for joint projects between former-soldiers, increased possibilities for information sharing, and mentorship arrangements; 2) IOM assistance in securing affordable small loans for business investments.

Summary of Recommendations:

IOM should take a more active role in facilitating cooperation between beneficiaries, and explore possibilities for working with existing micro credit organizations to help soldiers secure affordable financing for their business activities.

The survey asks beneficiaries, “Considering your experience with the Program, please indicate whether or not you would like IOM to provide the following support to other demobilized soldiers.” Of the 114 respondents who answered the question, the chart below outlines their preferences.



According to the data, the service most beneficiaries requested was for IOM to be more active in facilitating the creation of cooperatives. This is noteworthy since currently the vast majority of businesses started by beneficiaries are sole proprietorships. In addition, there was a substantial

demand for IOM to assist former soldiers gain access to credit for the development and expansion of their businesses and to offer more technical training in agricultural and business skills.

The issue of micro-credit needs to be contextualized within the realities of BiH. Due to a depressed economic environment, access to credit is limited to the entire population but particularly those who are not employed full-time by a stable business. Most of the self-employed IOM beneficiaries do not work for such businesses and, as a result, their access to credit is greatly limited, if not altogether absent. Sustaining a small business or a farm for the longer term in this environment is increasingly difficult without other sources of capital.

To further explore these recommendations we collected qualitative data during focus groups and in interviews with the field staff. During these conversations we were given much insight into the reasons why these initiatives were requested, what had already been attempted, and some of the challenges that would be faced in implementing them. The following two sections explore the role that IOM could play in increasing collaboration among beneficiaries and in facilitating the establishment of credit lines for former soldiers.

4.3.1 Increasing Collaboration Among Beneficiaries

Collaboration among former soldiers as a means to increase their capacity to become financially independent was a reoccurring theme we encountered in the survey, focus groups, and staff interviews. Considering the scope of the project, the suggestions we found the most practical and innovative for increasing cooperation were the following:

- increasing support for the development of cooperatives/partnerships;
- providing beneficiaries with information about former soldiers engaging in similar activities in their regions; and
- building skills through a mentorship program.

(i) Partnerships

When we raised the question of cooperatives, participants commonly explained why they felt this was not a viable option during the early phases of the Program. Former soldiers often stated that they remembered being asked about their interest in forming cooperatives on the IOM registration forms they received in the barracks during demobilization. During this time, however, they did not take this inquiry seriously because they were doubtful that the Program would actually deliver. Nonetheless, after returning to their communities these former soldiers later realized the legitimacy of the Program after having personally received services or witnessing the provision of resources to their

“I received a cow to produce milk but everyone else is producing the same thing... it’s hard to differentiate products since it’s on such a small scale. IOM should start to allocate different parts of production to a collective group. For example, if a group of former soldiers were to come up with a business plan, each one could receive a different stage of production... one person could receive the cows and is responsible for them, the second could receive the freezer, and another could be in charge of transportation, etc. Therefore, if they work together they can produce on a larger scale and have a more refined product.”
Focus Group

colleagues.²⁶ Therefore, during the registration period and in the initial interviews they did not seriously consider the option of cooperatives because their overall skepticism prevented them from pursuing the idea. Since the Program is now viewed differently, they suggest that IOM further pursue the idea of cooperatives with future groups of demobilized soldiers since they will most likely be more open to the idea.

Beneficiaries often presented the idea of increasing collaboration as a means to improve the problem of flooded markets. For example, a former soldier who had received cows for dairy production, although satisfied with his assistance package, expressed his disappointment with the high level of competition in the market. He admits having been wary of the IOM program during the initial phases and thus failed to explore the option of collaboration. However, in retrospect he contends that he would encourage IOM to assist future former soldiers to develop cooperatives to increase their capacity.

Recommendation:

For those interested in developing businesses in collaboration with other beneficiaries IOM should provide greater information and technical support in the form of business plans and legal advice. Due to the small scale of most ventures pursued by former soldiers, business consultants should propose the idea of developing more manageable partnerships as a viable option in addition to the possibility of larger scale cooperatives.

(ii) Information Sharing

Increasing collaboration among beneficiaries as a means to counter saturated markets was also put forth by a metalworker in Mostar. His suggestion, however was not necessarily for the development of cooperatives but rather for IOM to begin facilitating greater information sharing among beneficiaries. He suggests this would be ideal since it would put more initiative and creativity in the hands of the soldiers to use the information according to their needs.

Currently there are a few cases where beneficiaries have collaborated, but the ones that do develop happen more on an ad hoc basis. For example, a beneficiary who had been trained in de-mining explained that he is currently working with 12 other former soldiers with equipment for only three persons. He contends that by working together and sharing resources they are able use the equipment at different times and thus allows all of them

“IOM gave the exact same equipment to three other demobilized soldiers in my municipality. This has created a problem for me because the type of metal work is particular and the market is small so there is too much competition. I wish that IOM would have notified me of the others in my region that requested the same materials and then I could have spoken to them ahead of time and maybe we could have cooperated or figured out a way to work together or maybe I could have gotten a different machine... It would have been better if IOM gave more information about what soldiers with similar interests are doing in the same region and then allowed us to take the initiative to go and see how to best work together. We could then decide if we want to organize ourselves or at least to be aware of what each other are doing.” Focus Group

²⁶ Focus Group, Mostar 3/19/2004

to find some work.²⁷ He suggests that IOM develop a more systematic method that would allow former soldiers with similar skills to work collectively.

Alternatively, arguments against increasing collaboration were also present. For example, some former soldiers expressed their preference to receive materials individually since the prospect of forming a cooperative or sharing information increases the likelihood of risky investments and abuses by partners. Others explained that the idea of cooperatives seems good in the beginning, but when things begin to materialize there are too many obstacles preventing them from following through. These could include transportation problems, especially in rural areas where distances are often much greater, preferences to collaborate with their family members and close friends, and differing time lags in the procurement process.

Despite differing opinions among respondents, consensus was generally in line with the suggestions put forth by the metalworker cited above. This includes creating better lines of communication and information sharing among beneficiaries so that they could contact each other and decide how to best collaborate. Field staff contends that former soldiers should share the responsibility of researching this information to show greater commitment on their part.

Recommendation:

In the early stages of the approval process, IOM consultants should provide former soldiers with information about the activities of beneficiaries engaging in similar activities in their regions. This can include informing them about the number of individuals procuring the same materials and/or engaging in similar ventures and a brief range of ideas in which collaboration could be pursued.

(iii) Mentorship

Mentoring as means to increase the skills of beneficiaries was also presented as a viable option for increasing collaboration. During a focus group in Mostar, there were two former soldiers from the same region who had each received 10 beehives for honey production. One of the men explained that he had no previous experience in this area, whereas the other recipient had been a professional beekeeper prior to joining the army. In an effort to help his colleague, an ad hoc mentorship developed between the two the beneficiaries. The men explained that training in beekeeping can take up to three years since it requires a substantial skill both in preparing and maintaining the hives.²⁸ Therefore, a beneficiary proposed that IOM facilitate or develop a more structured mentorship program to increase capacity among experienced and inexperienced beneficiaries.

²⁷ Focus Group, Mostar 3/16/2004

²⁸ Focus Group, Mostar, 3/17/2004

Recommendation:

According to our quantitative data former soldiers requested more technical training in the areas of agriculture and business. Considering the potential logistical and financial demands that expanding a skills training component would entail, we suggest IOM facilitate the development of a mentorship program. Beneficiaries with substantial experience in a particular skill could be asked if they would be interested in becoming a mentor. Likewise, former soldiers interested in gaining skills, and who are unable to return to school, could be referred to relevant mentors in their regions.

4.3.2 Access to Credit

In the survey, focus groups and staff interviews we often discussed the topic of micro-finance. Beneficiaries and field staff suggested that if IOM could set or help set favorable conditions through partnerships with local micro-credit agencies, this would increase the economic capacity of former soldiers since they would be able to access additional resources for investment.

- *“It is difficult to afford the attachments for the equipment and it would be beneficial to have some kind of credit option in order to procure them. I have potential clients who request orders I can’t fill. I have the production facilities but cannot buy the necessary materials.”* Focus Group
- *“I like the idea of having a combination of procurement with micro credit. I suggest that IOM help establish micro-credit with people who successfully demonstrate that their business is growing. It’s doesn’t make any sense to have machines but not the opportunity to use them at full capacity.”* Focus Group

When we asked beneficiaries if they themselves would be interested in gaining access to small loans to develop their income generating activities, the vast majority of them were in favor. They often argued that after procurement or training they lacked the investment capability to afford purchasing necessary attachments and or additional equipment to further develop their ventures.

Similarly, a former soldier who had recently completed training in de-mining complained that he was unable to work since he lacked the equipment. He suggested IOM provide him with micro credit as a solution to his dilemma.²⁹ Therefore, while former soldiers argued that services provided by IOM were crucial in initiating projects, investment capital, in the form of loans, was also necessary for the development of these activities.

In researching the issue of micro-credit we found that there are a substantial number of firms operating in the country offering loans to small businesses. For example, according to a brochure put out by Quick Impact Facility (QIF), which outlines the terms and conditions for micro credit firms in BiH, there are 33 different ones mentioned³⁰. Of these there are two types of agencies, institutional and humanitarian/development, which operate according to different selection criteria. The former consists generally of formal lending institutions, such as banks. They require applicants to submit formalized business plans, provide collateral, and

²⁹ Focus Group, Mostar 3/16/2004

³⁰ EU, Quick Impact Facility (QIF) brochure 2004.

demonstrate proof of income. Their interest rates are set by the market. Humanitarian/development loans alternatively are more suitable for former soldiers since they generally have lower interest rates, they are smaller in scope and size, require less liability, and often are administered through NGOs and supported in part by donor funds³¹.

Despite the presence of many organizations offering micro credit services, former soldiers explained that they still fail to qualify for loans since often they do not fit the particular selection criteria of these organizations. For example, UMCOR offers micro credit at favorable rates to displaced persons and likewise Prizma offers assistance to women. Beneficiaries and local staff explained there were no micro credit agencies targeting former soldiers specifically and that the majority of beneficiaries fail to meet the selection criteria of these other organizations.

Former soldiers discussed other hindrances to receiving micro credit, such as the high interest rates and short term nature of the financing. They argued that they were unable to afford loans since interest is generally compounded monthly, thus amounting to more than 12 percent a year. For example, Ekonomsko Kreditna Intitucija (EKI), a micro credit agency founded in 2001 is supported by World Vision, “to provide financial services and technical support to those who cannot access credit from the bank (World Vision web page)³²”. Loans from this organization range between 3,000 and 10,000KM at approximately 1.1 percent monthly interest rates with a 2 percent service charge³³. Similarly, The Sunshine Program, a micro credit agency in Mostar offers two year loans for 1,000 to 4,000 KM at a 1.8 percent monthly interest rate³⁴. Thus, consistent with the complaints of former soldiers these micro credit organizations offer short term loans at over 12 percent yearly interest rates. Therefore, former soldiers appear interested and willing to take out loans, though the high interest rates and short term financing prevents many from doing so.

“I was interested in receiving credit but it depended on the time period. I would suggest a loan program for former soldiers for a time period of approximately 5 years at an interest rate of about 8 percent yearly. It may be high but it would be reasonable.”
Focus Group

Other contributing factors hindering former soldiers from accessing credit from these organizations are that they often require proof of employment, collateral and/or a guarantee. EKI requires approximately 2 guarantors depending on the size of the loan and the Sunshine Agency only approves loans for registered businesses.³⁵ Many soldiers claimed that they could not qualify since they had no guarantor or they worked or operated in businesses that were not registered. Therefore, despite the presence of numerous micro credit firms in BiH, demobilized soldiers often do not qualify to receive them since

- *“I cannot get a bank loan because my employer does not report my full salary and I don't have a guarantor.”* Focus Group
- *“I have been to the banks several times for credit but they will not grant me one since I don't have steady work.”* Focus Group

³¹ Staff interview, 2

³² World Vision web page, accessed 4/24/2004,

http://meero.worldvision.org/news_article.php?newsID=426&countryID=6

³³ interview 3/2004. Sanja Bajgoric. EKI Mikrokredit.

³⁴ interview 3/2004. Ajman Sose. 'Sunrise' Mikrokreditna Organizacija

³⁵ Ibid.

they do not fall within the mandate of a particular agency, they can not afford the interest rate within the specified time period, and/or they do not have a guarantor or proof of employment.

During interviews, local IOM staff explained that despite their efforts to develop partnerships with micro credit firms, they have been unable to create any favorable conditions for former soldiers. While in BiH, we attended a meeting with Micro Lock, a local micro credit agency. During the meeting, the possibility of setting favorable conditions for former soldiers was discussed, however Micro Lock explained that due to the conditions set by their donors and creditors they would be unable to provide any special assistance. Currently, the only assistance IOM provides beneficiaries is the brochure put out by QIF (mentioned above), and some suggestions on various organizations.

Recommendation:

IOM should approach donors to support an initiative that would allow them to partner with an already existing micro credit organization for the purpose of setting favorable conditions for former soldiers.

Taking into consideration the existence of numerous humanitarian and development micro credit organizations currently operating in BiH, IOM should partner with one of these agencies, as opposed to including a micro credit component to their program. IOM should therefore, contribute more time to collaborating with local micro credit organizations.

If they are still unable to negotiate favorable terms, they should approach donors, such as USAID. For example, as a major donor for small business development in BiH, in its Business Development Program (BDP), USAID specifically mentions providing credit to demobilized soldiers, “Six MCO lines of credit were approved totaling KM 11,150 million... They achieved excellent repayment rates of 97-98%, while lending to such socially vulnerable groups as minority returnees, women, and demobilized soldiers (USAID webpage)³⁶.” Therefore, IOM should look into collaborating with USAID to extend a line of credit to demobilized soldiers through partners.

4.4 Foreign Exchange Fluctuations

One of the greatest frustrations beneficiaries voice are the declining levels of assistance resulting from the appreciating value of the KM versus the US Dollar. Since all the funds committed and contributed to the Program are denominated in US Dollars, the Program has greatly suffered from the decrease in value of the US dollars against the Euro (and therefore the KM).

This variation in the real value of the funds available to IOM not only hinders IOM’s ability to plan ahead the implementation of the Program, it also has a great impact on the beneficiaries both economically and psychologically.

³⁶ USAID web page, accessed 4/29/2004. <http://www.usaid.ba/prog3.htm>

While beneficiaries were originally offered assistance of a maximum amount of 4,000 KM, the loss in value of the US dollar against the Euro since the inception of the Program has resulted in a decrease of the maximum value of such assistance to 2,700 KM, i.e. by almost 40%. As indicated in section 4.1 above, beneficiaries often remain at low income levels, below or close to the poverty line and are thus extremely vulnerable to such drastic currency devaluation. Unaware or unable to understand the relationship of the US dollar's depreciation and the decrease in assistance offered by IOM, beneficiaries can interpret the decrease in funds available as either a decrease in IOM's commitment or, in the worst cases, the result of corruption within the Program.

This finding is all the more disturbing given that a number of the Program's donors are European and should therefore not be prevented by their regulations to commit funds in Euros.

Recommendation:

Subject to the compatibility of such recommendation with IOM financial regulations, we recommend that as much as possible of the funds be committed and/or made available to the Program in Euros rather than in USD. Given the fact that most of the Program expenses are incurred in KM which is pegged to the Euro, this would eliminate the foreign exchange risk from the Program's implementation.

V. SUMMARY OF RECOMMENDATIONS

5.1 Implementation

(i) Dealing with Beneficiaries Most in Need of Guidance

- IOM's consultants should take a more pro-active approach to dealing with beneficiaries who are less certain of what they would like to do. While these cases are certainly more difficult, such ex-soldiers are also often the most vulnerable, and IOM should devote special attention to helping these beneficiaries find a suitable form of employment.

(ii) Procurement

- We recommend that additional checks and balances be added in the procurement structure.

(iii) Quality of Agricultural Kits

- The program officers should pay special attention to making sure all beneficiaries are fully informed and fully understand their right to return the animals within 50 days.

(iv) Speed of Delivery

- Reducing Delays: IOM should take a critical look at assistance delays and make efforts to reduce them inasmuch as possible.
- Managing Expectations: Staff should make concerted efforts to better manage the expectations of beneficiaries by better explaining the potential delay in providing assistance. Such information should clearly state and explain expected delays between registration, interview, approval, and delivery.

For former soldiers who have not been interviewed yet, IOM should send them a letter informing them that their case has been recorded and when they should expect to be interviewed.

For former soldiers who have been approved, IOM should make improved efforts to inform beneficiaries of when they can realistically expect to receive their assistance packages in order to allow them to better prepare for receipt of such assistance

5.2 Scope of the Program - Increasing collaboration amongst beneficiaries

- Cooperation: For those interested in developing businesses in collaboration with other beneficiaries, IOM should provide greater information and technical support in the form of business plans and legal advice.
- Information: In the early stages of the approval process, IOM consultants should provide former soldiers with information about the activities of beneficiaries engaging

in similar activities in their regions. This can include informing them about the number of individuals procuring the same materials and/or engaging in similar ventures and giving them a range of ideas in which collaboration could be pursued.

- Mentorship: Many former soldiers requested more technical training in the areas of agriculture and business. Considering the potential logistical and financial constraints that expanding a skills training component would entail, we suggest IOM facilitate the development of a mentorship program.
- Micro-credit: IOM should approach donors to win support for an initiative that would allow them to partner with an existing micro-credit organization for the purpose of setting favorable conditions for former soldiers.

5.3 Foreign Exchange Risk Hedging

- We recommend that as much as possible of the Program's funding be committed and made available to the Program in Euros rather than in USD. Given the fact that most of the Program expenses are incurred in KM which is pegged to the Euro, this would eliminate the foreign exchange risk from the Program implementation.

VI. CONCLUSION

Our study reveals that the TAFS Program has had a significant impact on the lives of thousands of former soldiers, their families and communities. Not only do our results show a strong poverty alleviation impact among a very vulnerable population, but interestingly, they also indicate that the program has in some cases catalyzed precisely the kind of small-scale business creation that will play a significant role in Bosnia and Herzegovina's on-going economic recovery.

Unfortunately, IOM faces challenges in moving forward. Besides donor fatigue in Bosnia generally, thinking about the peace-building cycle continues to be linear; DDR programs, seen primarily from a security lens, are conceptualized as part of emergency reconstruction that then must give way to development initiatives. As our study shows, programs like TAFS can in fact serve both security and development goals that in practice, as much of the recent work on peace-building shows, must be approached simultaneously.

In light of the continuing and severe challenges to Bosnia's recovery from war and genocide and more specifically, the anticipated demobilization of 4,000 older, less educated and worse-off soldiers this year, we sincerely hope that IOM will find the means to continue to play a constructive role in reintegrating former soldiers into civilian life. We hope our report contributes in a small way to making this happen and provides constructive ideas for improving an important and badly needed program.

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APPENDICES

APPENDIX I: Main Features of the Demobilization Plan

APPENDIX II: Disarmament, Demobilization and Reintegration (DDR) in BiH

APPENDIX III: The Political and Economic Context for Demobilization in BiH

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APPENDIX V: Surveys

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APPENDIX VIII: Cooperation with AGEF

APPENDIX I: MAIN FEATURES OF THE 2004 DEMOBILIZATION PLAN

This fourth phase of demobilization is for the entire country and deals with the reduction of the army as well as the transfer of responsibilities from the entity level to the State level. Under the reform, approved by the President of the BiH on March 24th 2004³⁷, the armed forces will be organized around three key organs at the state level: the Ministry of Defense of BiH (since 16 March 2004), the Joint Headquarters and the Joint Operative Command. The operational chain of command will go from the Presidency to the Council of Ministers to the Parliament to those three organs.

There will still be Ministries of Defense and armies in each entity, but only functioning in a support capacity (human rights, administration). They will be under joint command and procedures. All operational aspects will be decided at the State level. Most powers will ultimately be transferred to State.

The State Ministry of Defense is headed by one minister and two deputies, each from a different ethnic group. This structure will be reproduced for the top management of the Joint Headquarters and the Joint Operative Command³⁸.

The Armed Forces will number 12,000 soldiers in total, 8,000 of which are members of the Federation Army and 4,000 of the RS Army. This means that under the 2004 wave of demobilization, approximately 5,200 and 2,600 soldiers will be demobilized in the Federation and the RS respectively. The Ministry of Defense will also be downsized by 25 percent from a current level of 1,260.

In the Federation, demobilization will be conducted along the following principles:

Criteria for continuing serving in the army: in accordance with NATO criteria, as well as other norms, soldiers will be allowed to remain in the army if meeting the following criteria:

- Education: high school or higher or higher levels of military training
- Performance: demonstrated better performance relative to his/her peers
- Health: able to serve in the army
- Ability to speak foreign languages and capacity to receive further training will be considered
- Tenure: joined military early on
- Medals: received highest military honors
- Sustenance: is the only bread-winner in his/her family
- Family: if a child or spouse of a former soldier who was killed in action

Aside from the above mentioned general criteria, soldiers will be demobilized based on their age:

³⁷ B-H Presidency Limits Size of Regular Armed Forces to 12,000 Soldiers *Sarajevo ONASA (Internet Version-WWW) in English, Wednesday, March 24, 2004*

³⁸ B-H Defense Reform Commission Head Says Bosnia To Meet NATO Requirements, *Sarajevo ONASA (Internet Version-WWW) in English Apr 04, ONASA Wednesday, April 7, 2004*

- Older than 35 (45 for logistics) years for soldiers who do not have High-school education
- 40-45 years old for non-commissioned officers who do not have a High-school education and have not expressed an interest in further military training
- 35-45 years old for officers who do not have higher education and do not express interests for further education/training
- 45-50 years for very senior officers (i.e. brigade commander) who do not possess college degree and show no interest in further education/training.

As per the decision of Federal Ministry of Defense, exceptions are going to be made for those soldiers and officers that have received the «Golder Lilies» medal in the Federation of BiH or highest honors as the soldiers of HVO. If they are not able to retire under adequate conditions, they will be allowed to remain in the army and free education will be provided to them regardless of their current level of schooling.

Different Methods of demobilization:

1. Retirement:

Soldiers who are at least 45 years old, having 20 years of service, and at least 3 years of service during the war have the right to receive retirement benefits. If recommended by the Ministry of Defense, only those with the title of General, regardless of their age or serving time, may become eligible for retirement benefits. It is expected that about 1,500 soldiers will retire.

2. Voluntary departure

Soldiers who do not meet the criteria for continuing serving in the army will be offered the possibility to voluntarily leave the army and to receive a severance package in exchange for giving up their legal entitlement to severance pay³⁹. The amount of the severance package is currently under debate in Parliament, but it is expected that it should amount to 6,000 KM. The Ministry of Defense of the Federation forecasts that about 500 to 1,000 soldiers will decide to leave voluntarily. The low level of this forecast is due to the fact that soldiers who remain in the army are in average much older than those during previous rounds of demobilization⁴⁰. The severance package, which is also lower, is therefore less attractive to them.

3. Firing

In order to meet the requirement of reducing the Federation component of the army by 5,200 soldiers, the Ministry of Defense will fire about 2,500 additional soldiers who do not meet the criteria for continued service in the army. They will receive the common military law severance package: i.e. four, nine, or 15 months of salary according to their service duration and rank (see box below).

³⁹ If serving less than 15 years, the entitlement is 4 months, 15-25 years 9 months and if serving more than 25 years the entitlement is 15 months (*source: Analysis and comments on 2002 severance pay to redundant professional soldiers, OSCE, 03/10/2003. p.1*)

⁴⁰ According to the OSCE: around 10% of armed forces personnel are more than 50 years old (*Analysis and comments on 2002 severance pay to redundant professional soldiers, OSCE, 03/10/2003. p.3*)

AVERAGE SALARIES, SEVERANCE PAY AND LENGTH OF SERVICE OF SOLDIERS

Average Salary and Legal Entitlement per rank

<i>Rank</i>	Federation		RS	
	<i>Young Junior</i>	<i>Old Senior</i>	<i>Young Junior</i>	<i>Old Senior</i>
<i>Avg Monthly Salary (KM)</i>	440	1220	270	680
<i>Severance Pay (months)</i>	4	15	4	15
<i>Total entitlement (KM)t</i>	1,760	18,300	1,080	10,200

Average Length of Service, Salary and Legal Entitlement under the Military Law for soldiers demobilized in 2002

	Federation	RS
<i>Avg Monthly Salary (KM)</i>	588	335
<i>Avg Length of Service (months)</i>	9.25	9.25
<i>Total Legal Entitlement</i>	5,439	3,099

Source: Analysis and comments on 2002 severance pay to redundant professional soldiers, OSCE, 03/10/2003

APPENDIX II: DISARMAMENT, DEMOBILIZATION AND REINTEGRATION (DDR) IN BIH

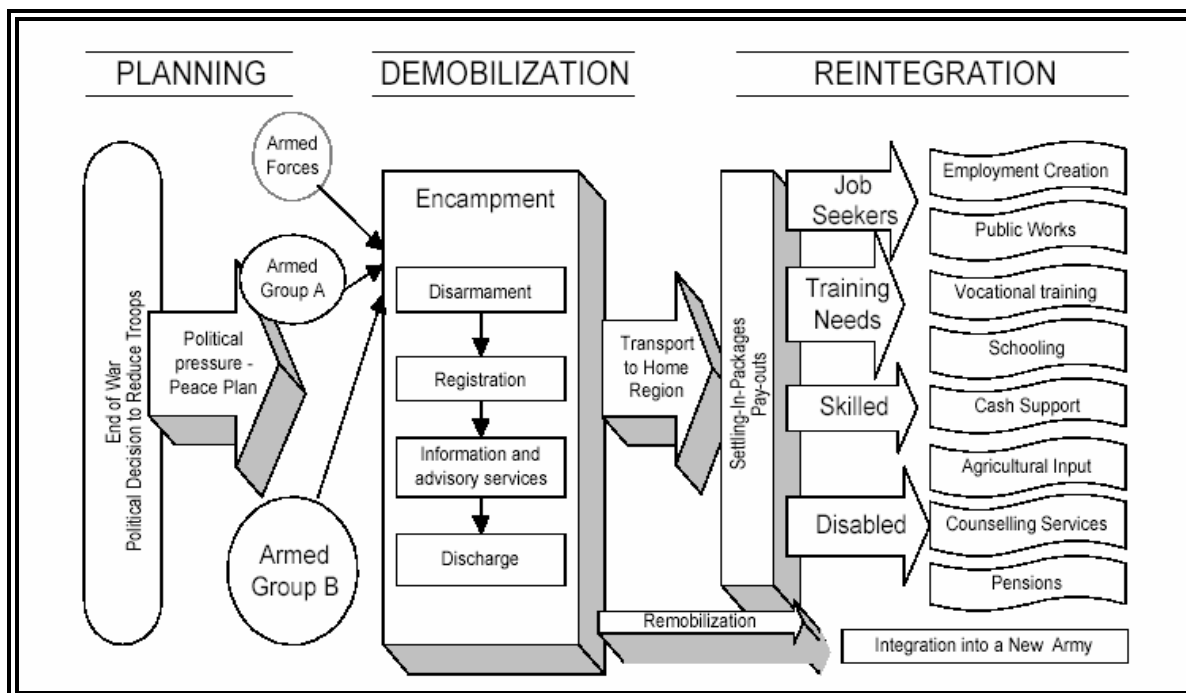
Over the past decade, disarmament, demobilization and reintegration (DDR) programs have received growing attention due to their role in contributing to the peace and development of post-conflict countries. In most efforts to support ex-combatants, policy makers face a dilemma on whether or not to treat former soldiers as a special target group. From a short term perspective, the inclination may be to please former combatants to return their arms, but in the long term it can contribute to the overall peace process by assisting them to find livelihoods outside the armed forces. Alternatively, by not investing in DDR programs, society could be at greater risk if increasing unemployment and social deprivation leading to increasing crime rates and political instability⁴¹. Therefore, DDR programs are generally considered a security development nexus since the facilitation of former combatants into society contributes to both the peace and development of the country.

Although each DDR program is shaped by distinct political and socioeconomic circumstances, basic models have been developed which outline the necessary sequence of events that must be ensured in order for such an undertaking to be successful. This section briefly highlights one DDR model and links it to the specific components of the BiH demobilization effort; and it discusses the vital security and development dimensions of DDR programs and how they contribute to sustainable peace and economic recovery in post-war settings.

The DDR Process

The chart below sketches the basic phases of a demobilization process: planning, demobilization, and reintegration. As will be discussed, each of these stages plays an important role in a complete and successful DDR. IOM's assistance in BiH begins in the demobilization phase; however it is primarily focused on the reintegration phase since it seeks to provide support in the form of employment, training, and counseling for former combatants after being discharged from the military.

⁴¹ Keser, Kingma. 'The Role of Demobilization in the Peace and Development Process in Sub-Saharan Africa'. p. 9



GTZ (1996). 'Guidelines and Instruments for Future Programs'. pg. 1

Planning

The planning phase is the period in which UN agencies; international organizations, government ministries, and other relevant actors coordinate their efforts to negotiate peace and contingency planning immediately after the conflict.⁴² The UN has recognized DDR as an integral part of the peace process, by stating in the Brahimi Report on the reform of UN Peacekeeping Operations, that “DDR programs are to be considered in the budgets of complex peace operations in order to facilitate the rapid disassembly of fighting factions and reduce the likelihood of resumed conflict.”⁴³ It is recommended that at this early phase a single neutral institution or organization be in charge of the DDR program to allow for a clearer mandate and the securing of funds.⁴⁴

Unfortunately, in the case of BiH, formal demobilization was not included nor planned for in the 1995 Dayton Peace Accords (DPA). Due to the sensitive political nature of this peace process, the negotiators chose to focus their efforts on preserving a loose confederation comprised of separate armies. As a result, the World Bank reported that by June 1996 (approximately six months after the formal cessation of hostilities), some 300,000 out of a maximum estimate of 400,000 fighters had left the armed forces.⁴⁵ Neither the government of the Federation of Bosnia and Herzegovina nor the government of the Republika Srpska set up institutional capacities to deal with the demobilization and reintegration of former combatants. Moreover, neither the Office of the High Representative (OHR) nor BiH’s central government

⁴² GTZ, 'Model for Demobilization and Reintegration'. 1996. p. 4

⁴³ GTZ. 2001. p. 1

⁴⁴ GTZ.1996. p.2

⁴⁵ Heinemann-Gruder. 'Brief 27: Turning Soldiers into a Work Force'. 2003. p. 8

took responsibility for oversight of the demobilization process.⁴⁶ As a result, in BiH, the majority of soldiers demobilized after the war received no skills training or psychological assistance for post-military life.

It was not until 1998 that the international community and BiH officials started to focus on a planned demobilization effort.⁴⁷ By February 1999, government budget officials agreed to reduce military expenditures by 39 percent and by the end of January 2001, the armed forces of both entities had cut down their troops to a combined total of approximately 34,000 active duty soldiers with an additional 15,000 reservists.⁴⁸ The World Bank was initially designated responsibility for assisting these demobilized soldiers, but the job was transferred to IOM in 2002. Therefore, because DDR was not included in the peace planning phase, programming has been inconsistent in the post-war period.

Demobilization

The demobilization period is when the number of people in the military, including official armed forces personnel, paramilitary forces, and opposition forces, are significantly reduced.⁴⁹ This phase includes the massing of combatants in assembly areas (AAs) and camps for the purpose of gaining direct control over the troops and of carrying out subsequent demobilization practices, such as registration and disarmament. This is considered a critical phase of the procedure since failure to achieve these objectives can jeopardize the whole demobilization process.⁵⁰

Disarming, defined as controlled collection of light and heavy weapons, is central to the Program since the overall goal is to re-establish the state's control over the monopoly of force. Discharge from the army often comprises transport to the home region and a package of materials to assist the combatant immediate readjustment.⁵¹ Depending on the duration of time in AAs, there are also efforts to provide advisory and/or vocational training to assist soldiers prepare for reintegration. In the case of BiH, IOM's presence is still minimal at this point, but is necessary to the efficiency of the DDR program since it is there that the soldiers are introduced to the Program and have the opportunity to register for services.

Reintegration

Specifics of the reintegration phase vary between contexts depending on the length of encampment, the duration of the war, the economic stability of the country, and the social situation to which the soldiers are returning. Nonetheless, the reintegration phase in DDR programming refers to the provision of targeted programs to war veterans to facilitate their return to civilian life. These instruments facilitating reintegration can include, counseling,

⁴⁶ Ibid. p. 9

⁴⁷ Ibid. p. 9-10

⁴⁸ Ibid. p. 10

⁴⁹ Ibid. p. 10

⁵⁰ Ibid. p. 5

⁵¹ Ibid. p. 7

technical and managerial training and advice, procurement of tools, credit facilities, construction of houses, improvement of social infrastructure and the creation of employment⁵².

Demobilized soldiers are thought to be particularly vulnerable during this phase, since their training in military skills and frequent lack of education for relevant civilian employment may hinder their ability for adjustment to civilian life. Particularly susceptible groups for experiencing difficulty include groups such as female and disabled soldiers and those suffering from Post Traumatic Stress Syndrome (PTSD)⁵³. In addition, after years of being in the military, many have grown accustomed to relying on a state salary and often have no plans of their own for income generation. However, it should be recognized that despite efforts by assistance programs to help former combatants, this phase will be primarily influenced by the broader economic environment, the support they receive from their families and communities, and in the longer term, the recovery of the state, since it will ultimately determine their available prospects. Nonetheless, if former combatants feel they are not given any recognition and/or assistance after demobilization they can easily become frustrated, disillusioned, and/or demoralized, especially if they feel other opportunities, such as education and/or investments, were forfeited in order to serve.

Taking these factors into account, assistance in reintegration is required from a general development perspective, with peace and security arguments adding to its importance⁵⁴. This is because; upon reintegration former combatants become members of communities, and in the case of post conflict countries, a part of the reconstruction process. By gaining abilities to become active members of society they have the potential to earn income to support their families and contribute to the overall development of the post-war economy. In contrast, by neglecting this population and allowing them to become disillusioned society can become exposed to the inherent risk of having large numbers of former combatants becoming frustrated and subsequently joining subversive criminal organizations or other black market activities, being recruited to fight as mercenaries, and/or contributing to the instability of the country by becoming involved in rebel or insurgency movements.⁵⁵ Therefore, while reintegration is primarily a development process, with elements of security components since it aims to provide long-term assistance to soldiers as they reintegrate into society.

Reintegration is the phase of DDR in which IOM BiH is primarily involved. The Program focuses on the economic reintegration of soldiers by providing them with either procurement of agriculture and small business resources, vocational training and/or job placement. However, as discussed above, former soldiers are being discharged into communities where there are limited employment prospects available on the whole. This coupled with their need to foster new skills makes their economic reintegration increasingly challenging.

⁵² op.cit. Kees. p. 9

⁵³ op.cit. Heinemann-Gruder. p. 5

⁵⁴ op.cit. Kees. p. 9

⁵⁵ Ibid. p. 7

For the vast majority, IOM is the only organization and/or agency in BiH offering assistance after demobilization. However, programming has been substantially reduced in the past year as donor funding has declined. Nonetheless, because reintegration is principally concerned with creating a sustainable peace, the development of the country has much to gain from the continuation of DDR programming.

APPENDIX III: POLITICAL AND ECONOMIC CONTEXT FOR DEMOBILIZATION IN BIH

The Political Situation

Nine years after the cessation of hostilities through the internationally brokered Dayton Peace Accords (DPA), the ordinary people of Bosnia and Herzegovina still face the post-war challenge of co-existence and economic survival in a motley and tense political environment. In addition to the cumbersome arrangements of the Peace Agreement which divided the country's decision-making power between two entities and one district, and a shared tripartite rotating presidency, post-conflict reforms are being driven by an international executive management structure. This structure is comprised of the Office of the High Representative (OHR), the United Nations, the missions of both the Organization for Security and Cooperation in Europe (OSCE) and the European Union (EU), the International Management Group, international aid agencies and international financial institutions.⁵⁶

Bosnia and Herzegovina is today best described as an extremely weak state that remains deeply fractured along ethnic lines. Rather than a tool to build a viable state, Bosnia's national constitution was a broker of peace. As a consequence, constitutional authority is dispersed across separate entities or {autonomous regions}. In the end, Bosnia lacks strong central authority, as a political center capable of creating an effective state. Although reform is underway, the current situation in which IOM finds itself is administering the Program among two separate entities and two distinct militaries, one of which is composed of two constituent units.

BOSNIA AT A GLANCE

- Population: 3,989,018 (2003 Estimate)
- Population growth rate: .48% (2003 Estimate)
- Infant Mortality Rate: 22.7 deaths/1000 live births
- Life expectancy at birth: 72.29 years
- Ethnic Groups: Serb 37.1%, Bosniak 48%, Croat 14.3%, other 0.6% (2000)
- Religions: Muslim 40%, Orthodox 31%, Roman Catholic 15%, Protestant 4%, other 10%
- GDP: \$7.3 billion (2002 estimate)

Source: CIA Factbook

The DPA divided Bosnia and Herzegovina into two entities: the Bosnian Serb Republika Srpska (RS) covering 49 percent of the territory and the Federation of Bosnia's Muslims and Croats (Federation of Bosnia and Herzegovina or FBiH), which forms the remaining 51 percent of the country. The national government consists of a parliamentary assembly, a rotating tripartite presidency, and a Council of Ministers. Only granted authority in matters of foreign affairs, the federal government, as constituted under the DPA, is largely inconsequential. Instead, the locus of Bosnia's political power is thinly spread across its 10 Cantons, 149 Municipalities and since 1999, the District of Brcko.⁵⁷

After the end of hostilities, the demobilization and restructuring of Bosnia's armed forces were some of the most poorly handled processes of the peace settlement achieved at Dayton.⁵⁸ Like political power, military command remains fractured along the lines of the nation's three major

⁵⁶ Pugh, Michael. 'Postwar Political Economy in Bosnia and Herzegovina: The Spoils of Peace'. Global Governance. Volume 8. 2002. p. 467

⁵⁷ Cox, Marcus. 'State Building and Post-Conflict Reconstruction: Lessons from Bosnia. Centre for Applied Studies in International Negotiations'. 2001. p. 6.

⁵⁸ op.cit. Heinemann-Gruder. 2003. p 11.

ethnic groups. Bosniaks, Serbs, and Croats each maintain their own *de facto* military command, notwithstanding limited joint patrols and police forces. However, the process of reform in these sectors has begun. Due to internal budgetary constraints and pressure from SFOR (Stabilization Force 7) and the international community, both entities have successfully downsized their respective militaries. Nevertheless, because the Dayton Peace Accords failed to establish effective central coordination or a mechanism which would guide the two distinct militaries' unification at a later date, the agreement has come to serve as a significant obstacle to reform.⁵⁹

Nearly nine years after the signing of the Dayton Peace Accords, the central state remains weak. Continuing ethnic rivalry within the complex government structures often inhibits, or, worse, fully obstructs political, social, and economic reforms aimed at improving the lives of the country's population. The lack of political cooperation, accompanied with economic stagnation, further depresses BiH's disenchanted population, thereby, providing fertile ground for a relapse to past hostilities. The consequences of a weak central government and state institutions divided along ethnic lines are cyclical, rendering the state both ineffective and illegitimate. In Bosnia, citizens enjoy neither economic security nor a social safety net. Such conditions foster low levels of loyalty to the state, which in turn exacerbate democratic disaffection. The central government finds itself without the necessary accountability to collect revenue and ultimately finance solutions to one of its most difficult obstacles- a viable social safety net.

Responding to the demands of post-war reconstruction and transition to an open economy, Bosnia's convoluted political structures and weak central state have placed significant tensions and challenges before Bosnians in general, and demobilizing soldiers in particular. In no case can service with the Bosnian-Muslim forces (ABiH), the Croatia Defense Council (HVO), or the Bosnian-Serb Army (VRS) be said to prepare a soldier for integration into a free-market democracy. Demobilization in post-war Bosnia means transitioning from relative institutional stability to economic uncertainty.

Efforts to amend Dayton's framework to strengthen the central state and its institutions are underway and slowly are beginning to materialize. Seeking both EU and NATO accession, the respective leaders of the BiH have recently committed themselves to fundamental defense and tax reforms that lead to eventual institutional reunification.⁶⁰ (For further details see Appendix I and Appendix IV) The full implementation of these reforms is still largely unrealized. Since their success depends ultimately on the support of precisely those ethnic power structures that face a net loss of power should the changes take effect, prospects for reform are still precarious.

The Economy of BiH

Before the war, Bosnia and Herzegovina was a progressive, medium-developed economy. Gross Domestic Product (GDP) was US\$2,450 per capita in 1990 with a corresponding relatively high standard of living and developed capacities in the social and health sectors.⁶¹ In the

⁵⁹ Parry, Valery. 'Military Reform in Bosnia and Herzegovina: Committed Incrementalism'. 2003.

⁶⁰ IMF. 'Bosnia and Herzegovina 2004 Article IV Consultation—Mission Concluding Statement'.

⁶¹ op.cit. UNDP. 2003. p. 15

aftermath of the war, estimates of lost GDP between 1992 and 1995 indicate direct military damage to industrial facilities that alone reached US\$50-60 billion, with total direct and indirect GDP loss of approximately US\$100 billion. In addition to these figures, one must also take into account the more intangible and indirect economic damages caused by the destruction of public administration and governance, the interruption of development, knowledge gain, and technological innovation, as well as the brain drain of qualified workers and experts.⁶² The dramatic demographic changes by the war's end in 1995 also qualify the extent of this destruction in human terms, with 5.9 percent of the pre-war population of approximately 4.8 million either dead or registered as missing, 1.2 million persons having sought refugee status in a foreign country, and 50 percent of the 1991 population having changed their place of residence.⁶³

Nine years later, leaders have not been able to decisively combat the legion of intertwined economic snares left over from both the pre-war and war years which dot Bosnia's economic landscape.

The State of the Economy: 2003 Economic Indicators

Following a post-war spike in GDP, largely due to the inorganic introduction of colossal international assistance, BiH's GDP growth rate has steadily declined since the late 1990's and GDP now stands at approximately US\$1,263 per capita, or around half of the 1990 level⁶⁴. Remittances from abroad account for an estimated 10 percent of GDP, but contribute largely to short-term consumption rather than longer term investment (save the possible exception of housing investment).⁶⁵

Unemployment figures for BiH vary largely do to the immense influence of BiH's clandestine economy. While the formal economy has struggled to recover from the war, the informal economy has thrived.⁶⁶ The smuggling networks that were an essential part of the war have spilled over to the post-war period—contributing to the criminalization of the state and the economy. World Bank estimates from 2002 reported that Bosnia's underground economy represents 50-60 percent of Bosnia's GDP.⁶⁷ Subsequently, due to the combined lack of a comprehensive population survey since the war, and the 'statistically hidden' employment of the clandestine economy, unemployment figures range from 20-40 percent depending on the source.⁶⁸

What the Numbers Mean for the People

Large populations in both entities remain hamstrung by harsh economic realities on the ground, with over half of the population hovering near the poverty line while subsisting on various

⁶² Ibid. p. 15

⁶³ Ibid. p. 15

⁶⁴ Ibid. p. 15

⁶⁵ Office of the High Representative (OHR). 'Economic Newsletter'. January 2004. p. 4

⁶⁶ Andreas. Peter. 'The Clandestine Political Economy of War and Peace in Bosnia'. *International Studies Quarterly*. 2004. 45. 29-51. p. 45

⁶⁷ Ibid. p. 45

⁶⁸ op.cit. UNDP. p.16

unstable survival strategies. Although some official statistics indicate that nobody in BiH is categorized below the extreme poverty line of a monthly household (four member family) income of less than 300 KM, UNDP data from the 2003 Early Warning System (EWS) third quarter report, suggests otherwise.⁶⁹ Following interviews with approximately 1,950 individuals, the EWS data reported that slightly greater than 10.1 percent and 22.3 percent of those interviewed in the FBiH and the RS, respectively, had a *monthly household income* of less than 300KM [emphasis added]. Moreover, EWS data also indicated that of those interviewed, 53.7 percent and 56.4 percent in the FBiH and the RS, respectively, had monthly household incomes of less than 500KM—an amount barely sufficient to meet the nutritional needs of a four-member family.⁷⁰

Employment opportunities are highly localized, offer little by way of job security and have scant potential for future development or income increases.⁷¹ In the Federation, employment rose by a mere 1 percent in 2003, with most newly created jobs coming from one of the entity's largest industries—the food and beverages industry. Although the single largest employer in the Federation is the manufacturing industry, the largest number of jobs lost was also in manufacturing. These losses predominated in the textile, apparel and leather-processing sectors.⁷² The employment situation in the RS is less clear as the RS does not regularly publish employment data. Unemployment estimates range from 20-40 percent depending on the significance given to the RS's clandestine economy. All estimates indicate cause for concern with no abatement in site—particularly given the scheduled downsizing of the both the defense and public administration sectors for 2004.⁷³

Government efforts to reduce public expenditures have cut benefits in many areas—including benefits to war veterans.⁷⁴ The minimal prospects for future employment, coupled with reduced or absent government benefits, and the reality of so many hovering close to the poverty line, is reflected in the spending habits of the people. As indicated by the EWS data, purchasing power in BiH is very low. The average BiH family interviewed spent 40 percent of their budget on food, 8 percent for electricity, almost 7 percent for clothes and personal hygiene, with the remaining amount put towards other needs such as education, vacations, cultural activities, entertainment, cigarettes, etc.⁷⁵

When comparing salaries to a consumer basket containing basic food items, the average Federation resident interviewed for the EWS report earned 527 KM per month and spent 453 KM on basic food stuffs, while the average RS resident earned less at 381 KM per month, and had to spend more than a month's salary (430KM) in order to purchase the same consumer basket.⁷⁶ The EWS data showed that 90-96 percent of interviewees reported not having purchased 'lasting household items' such as cars, washing machines or stoves, in the last six

⁶⁹ UNDP. 'Early Warning System Third Quarter Report'. 2003. p. 20

⁷⁰ Ibid. p. 20

⁷¹ Ibid. p. 17

⁷² Ibid. p. 25

⁷³ Ibid. p. 25

⁷⁴ The Economist Intelligence Unit. 'Country Report Bosnia and Herzegovina'. 2004. p. 9

⁷⁵ Ibid. p. 19

⁷⁶ Ibid. p. 20

months. Similarly, 42.5 percent did not purchase new shoes, 73.8 percent did not buy a dress, suit or visit a hair-dresser, 81.7 percent did not buy a book and 85.2 percent did not go to the movies.⁷⁷

While official statistics indicate that consumer credit rose dramatically in 2002, credit growth slowed down again in 2003 as a result of the Central Bank's tightened monetary policy. However, overall credit growth rose by 20 percent in both entities in 2003 with a decreasing trend in government and public enterprise borrowing and a rising trend in consumer borrowing to finance automobiles, consumer goods and housing improvements.⁷⁸ Nonetheless, BiH financial institutions remain greatly risk-averse, making it exceedingly difficult for the most vulnerable to obtain credit due to a combination of either high interest rates, collateral requirements, and/or the need for numerous loan guarantors.

Macro-Economic Data

Remittances

Remittances have been instrumental in keeping private consumption buoyant and in keeping external deficits sustainable.⁷⁹ Other 'grey' cash inflows that artificially inflate GDP come from the recurring expenses of the international community. While there is a distinct downward trend in this area as a reflection of donor fatigue and the subsequent decision by many international organizations to close operations in BiH, these expenses represented a cash inflow of DM2.5 billion per year, or over DM60 per month per person in BiH in 2000.⁸⁰

Informal Sector

While the largess of the informal sector represents a myriad challenges to the government—not the least of which is the deprivation of desperately needed tax revenues from the large market share of smuggled imports—the importance of this sector in terms of contribution to productivity and poverty reduction is considerable. A 2001 Living Standards Measurement Survey (LSMS) conducted by the World Bank estimated that 999,500 persons were employed, of whom 33 percent were employed in the informal sector.⁸¹ The report also noted that the percentage of those employed in the informal sector is estimated to be higher in the RS, at 41.4 percent, as compared to FBiH at 31.9 percent.

Economic Impact of Government Reform

BiH is encumbered with one of the most complex bureaucracies of the former Yugoslav Republics. While reform is well underway, BiH's governing structure remains an expansive government apparatus consuming more than 50 percent of a GDP which is less than half of the 1991 level.⁸² Each of the constituent levels of government not only consumes significant resources, but with their differing procedures and frequently conflicting rules, they hamper

⁷⁷ Ibid. p. 20

⁷⁸ Ibid. p. 26

⁷⁹ The Economist Intelligence Unit. 'Country Report Bosnia and Herzegovina'. 2004. p. 30

⁸⁰ op.cit. UNDP. p. 17

⁸¹ op.cit. UNDP. p. 16.

⁸² op.cit. Office of the High Representative (OHR). p. 4

private entrepreneurship and deter foreign investment to more investment-friendly countries in the region.⁸³

Data from 2003 indicate that the government has had some success of late in closing ranks around a tight fiscal policy. Among other reforms, the sizeable government downsizing in both the FBiH and the RS, resulted in a modest consolidated general government surplus for 2003. Recognizing that the financial viability of the country depends to a considerable extent on the ability to generate tax revenues, reforming the tax collection system has been another area targeted for reform. Although BiH is one of the most heavily taxed European countries, the country's lack of tax revenues has posed a significant fiscal challenge. BiH taxes come from indirect taxes (such as sales tax and consumer duties) not direct taxes such as corporate or income tax, thereby restricting the range of possible revenue generation sources.⁸⁴ Moreover, tax collection has until recently been handled at the entity level, causing enormous losses in tax revenues. A 2003 law has, however, centralized the collection process with the intention of reducing fraud and slippage along borders. The next step in the process to be implemented by 2006 is the introduction of state-wide value-added tax (VAT)—a necessary step towards the creation of a single economic space for BiH.⁸⁵

While external and internal debt obligations are considerable, according to World Bank external debt sustainability indicators, BiH is converging with the averages of other non-heavily indebted poor countries (HIPIC).⁸⁶ Internal claims on BiH authorities include frozen foreign currency savings, claims against the authorities resulting from war, and hundreds of thousands of unpaid salaries and pensions.⁸⁷ The enormity of these claims has held the economy hostage by creating uncertainty for investors and affecting the country's credit worthiness. However, the government is hopeful that the 2003 decision to spread payments over time through a combination of bond issues and cash payments will alleviate some of the effects of this burden.⁸⁸

BiH has also nominally converged with the developed and transitional countries in the region in terms of the stability and convertibility of its currency and inflation. The Convertible Mark (KM) was stabilized in 1997 and was pegged to the Euro, and the inflation rate has been kept near zero with the Federation and RS experiencing .1 percent and 1.8 percent inflation, respectively.

Monetary policy

Credit growth decelerated in 2003 as a combined result of the Central Bank's tightened monetary policy and the market effects of the pool of creditworthy borrowers decreasing after a massive expansion in the banking sector in 2001-2002.⁸⁹ This tightened monetary policy—which

⁸³ Ibid. Office of the High Representative. p. 4

⁸⁴ op.cit. The Economist Intelligence Unit. p. 20

⁸⁵ Ibid. p. 20

⁸⁶ op.cit. Office of the High Representative (OHR). p. 6

⁸⁷ ibid. p. 6

⁸⁸ ibid. p. 6

⁸⁹ op.cit. The Economist Intelligence Unit. p. 10

is expected to continue—reflects concern on the part of the IMF and the Central Bank about the size of BiH's external debt.⁹⁰

Foreign Aid

As foreign aid flows dwindle in BiH, foreign direct investment (FDI) takes on heightened importance in the post-war economic recovery scheme. However, trends indicate that investors remain deterred not only by the cumbersome state bureaucracy but the lack of local purchasing power, and legal and illegal costs of authorizations.⁹¹ For example, while a record KM604 million in FDI was recorded for 2002, the Central Bank reported that the 2003 figure (January-September) was down by 3.4 percent compared to the same period in 2002. This investment record compares unfavorably with most other countries in the region.⁹² However, it is expected that FDI in 2004-2005 will grow as a result of the policy decision to accelerate privatization of several of BiH's largest enterprises and public utilities.⁹³

Trade Liberalization

Bowing to intense pressure from the agricultural lobby, BiH took one step back in terms of trade liberalization in 2003. The full liberalization of trade in agricultural products, which make up one-quarter of BiH's imports, was meant to be complete by January 2004. However, protests from within BiH forced the BiH government to delay the elimination of import tariffs on goods from Croatia and Serbia and Montenegro. This setback has postponed BiH's entry into the World Trade Organization (WTO), which when it occurs, will mark a significant step forward in reintegrating the country's economy with those of its neighbors and European trading partners.⁹⁴

The goals of a full post-war recovery and transition from a socialist to a free market economy—including the downsizing of the governments—are the central strategic tasks that have guided the local government structures, local organizations, and the international community.⁹⁵ Despite the many obstacles enumerated above, the OHR remains optimistic that progress markers such as the success of the 2003 budget and the reduction of budget reliance on grants and aid are harbingers of results to come.⁹⁶ The BiH government's commitment to maintaining these indicators will be challenged as it makes tough decisions in 2004 amid a climate of high social tensions, pressure to keep its fiscal house in order and further privatization-related job losses on the reform docket.

Outlooks in industrial manufacturing, construction and agriculture

• Industrial Manufacturing

While the pre-war industrial sector was comprised of large companies employing thousands of people, today's economy is characterized by a combination of privatized small and medium sized enterprise and the remaining large un-privatized enterprises, much unused potential due

⁹⁰ Ibid. p. 10

⁹¹ op. cit. Pugh, Michael. p. 469

⁹² op.cit. The Economist Intelligence Unit. p. 30

⁹³ Ibid. p. 12

⁹⁴ Ibid. p. 21

⁹⁵ op.cit. Office of the High Representative.

⁹⁶ Ibid. Office of the High Representative

to the lack of foreign investment, inefficient local administrations, and unfavorable terms of credit. The outlook for industrial output in the Federation indicates that widespread economic recovery has not taken place, while the outlook for the RS is more favorable.

In the Federation, although industrial output rose by 4.8 percent in 2003, this represents a marked deceleration in the output growth from the previous several years—indicating that the post-war reconstruction related upsurge appears to have come to an end.⁹⁷ Output growth in food and beverages, wood-processing, furniture manufacture and tobacco, traditionally strong industrial sectors, was both below the overall growth rate for manufacturing and well below the growth rate in the two prior years.⁹⁸ Output in textiles, apparel and leather-processing—also one among the Federations most important industries—contracted and are likely to face a difficult road ahead as BiH opens itself up to free-trade agreements and attempts to be competitive.⁹⁹ Output of electricity—which accounts for one-third of the Federation’s total output also fell by 1 percent. The fastest growing industrial sectors were in non-metallic minerals and base metals, growing at rates of 8.5 percent and 13.3 percent, respectively.

The RS 2003 annual industrial growth rate was 5.7 percent. The main growth sector was electricity, with marked increases in the growth in the mining sector. There was a contraction in the manufacture of wood, coke and refined petroleum products and in the manufacture of other non-metallic minerals.

- **Construction**

The construction sector shows growth potential into the next year for both the Federation and the RS. While the 2003 output declined slightly in the Federation relative to the previous year, growth still came in at 4.1 percent. The 2004 output will likely receive a significant boost with a number of road-building projects currently under discussion.¹⁰⁰ In the RS, construction growth rose by 12.1 percent from the prior year. The number of workers at construction sites increased by 13.8 percent and the number of hours worked increase by 13.3 percent. In total, in 2003, construction output in the Federation and the RS amounted to KM 392 million and KM300 million, respectively.¹⁰¹

- **Agriculture**

Before the war, BiH had well developed capacity in the production of cereals, industrial crops, livestock farming and food processing. By the end of the war, the agro-processing industry was operating at less than 10 percent of the pre-war capacity due to heavy military damage to industrial equipment.¹⁰² In general terms, the BiH agricultural industry is still recovering. Small retailers are losing out to larger wholesalers and the industry itself is too small to compete with large foreign industries. Moreover, much agricultural land remains totally unproductive in some areas of BiH due to the presence of extensive land mines left over from the war. Many of the pre-war agro-processing businesses are still being privatized, and in the meantime their

⁹⁷ Ibid. p. 21

⁹⁸ Ibid. p. 22

⁹⁹ Ibid. p. 22

¹⁰⁰ Ibid. p. 23

¹⁰¹ Ibid. p. 23

¹⁰² USDA. ‘Bosnian Herzegovina Exporter Guide.’ 2002. p.7

production is inefficient and uncompetitive.¹⁰³ Much of the revitalization in this sector has been developed through the expansion of family businesses rather than through any revival of former agricultural industry giants.¹⁰⁴ Thus, BiH imports approximately 60 percent of its overall food needs and domestic food production accounts for 30-35 percent of total food needs.¹⁰⁵ Agricultural exports to the EU and to neighboring former Yugoslav Republics account for 6 percent of BiH's total exports. As the market for agricultural products in BiH focuses on value rather than quality, small local produces have found it exceedingly difficult to compete.

With over one and a half million hectares of agricultural land absent of chemical fertilization and the regular use of pesticides, the country has tremendous capacity for agricultural production, yet this capacity remains largely unexploited. While agricultural production only accounted for 10 percent of GDP prior to the war, there are several areas of agricultural production in which BiH has tremendous inherent capacity, yet many of these areas top the list of good imported into the country. For example, the top four reported agricultural imports into BiH in 2001 were bottled water, non-alcoholic carbonated and non-carbonated beverages, alcoholic beverages, milk and dairy products, and meat and meat products. Spurring the growth in this industry remains a key priority for reconstruction reform.

¹⁰³ Ibid. p. 7

¹⁰⁴ Ibid. p. 7

¹⁰⁵ op.cit. Office of the High Representative. p. 10

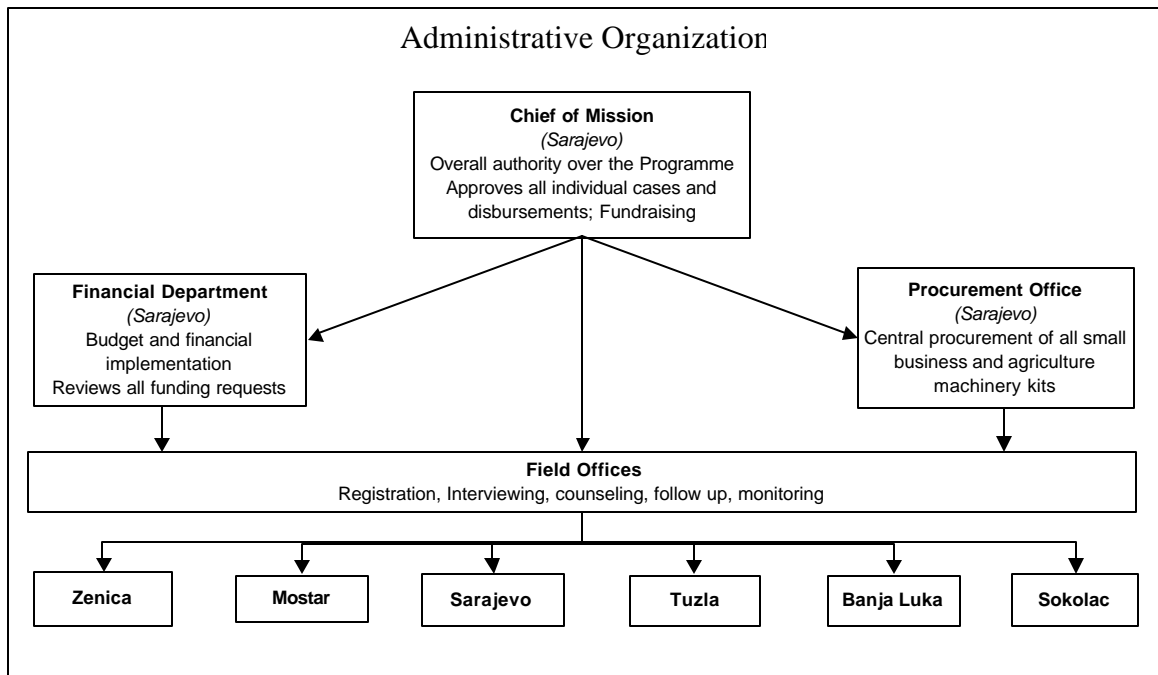
APPENDIX IV: IOM BOSNIA ADMINISTRATIVE ORGANIZATION

Administrative Organization of the Program

IOM's head office is in Sarajevo, and its field offices are in areas with the highest concentration of former combatants: Mostar, Zenica, Tuzla, Banja Luka, and Sokolac.

The Program is under the responsibility of the program manager who is under the ultimate authority of the IOM chief of mission (or acting chief of mission). Since July 2003, the chief of mission post has been vacant and the program manager has been acting as chief of mission. He has the overall authority over the Program, including final approval of all individual assistance cases and all disbursements.

The organization of the Program is further detailed in the chart below:



All local staff are hired on six month renewable contracts which are rolled over.

APPENDIX V: SURVEYS

Control Group Introductory Letter (in Bosnian)

Postovani ucesnici programa Medjunarodne Organizacije za Migraciju:

U zelji da se rad Medjunarodne Organizacije za Migraciju (IOM-a) u Bosni i Hercegovini dalje unaprijedi, glavno sjediste IOM-a u Njujorku (Sjedinjene Americke Drzave) je unajmilo grupu magistranata sa prestiznog njujorskog Columbia Univerziteta da uradi procjenu rada IOM-a u Bosni i Hercegovini.

S ciljem da nasa procjena programa IOM-a prezentira i Vasa iskustva sa IOM-om, mi Vas molimo da prilozeni upitnik ispunite i da ga posaljete u prilozenoj koverti i na naznacenu adresu sto je prije moguće.

Krajnji rok do kojeg morate poslati Vase odgovore da bi isti bili ukljuceni u nasu analizu je:

<u>25-ti MART 2004. GODINE (CETVRTAK)</u>
--

U procesu ispunjavanja prilozenog upitnika, mi Vas molimo da izrazite Vasa iskrena misljenja i sugestije jer jedino na taj nacin mi mozemo sprovesti detaljnu analizu IOM-ovog programa i formulirati odgovarajuce preporuke za dalju implementaciju IOM-ovog rada u Bosni i Hercegovini.

Takodjer, mi smo, kao grupa magistranata koji rade analizu ovog programa, neovisni od IOM-a kao organizacije i nas jedini cilj je da u sklopu svog akademskog rada pomognemo populaciji demobilisanih vojnika u Bosni i Hercegovini.

Mi cemo prezentirati Vase sugestije IOM-u u Njujorku kroz grupnu i statisticku analizu podataka koje primimo od Vas. Svi Vasi komentari i misljenja ce biti prezentirana na anonimnoj osnovi. Ovo je jedinstvena prilika za Vas da podijelite s nama Vasa misljenja i sugestije koje ce biti prenesene kroz nas rad onima koji su odgovorni za organiziranje i implementaciju programa IOM-a u Bosni i Hercegovini. Na kraju, mi Vam se iskreno zahvaljujemo na Vasoj suradnji.

S postovanjem,

Amra Sabic-El-Rayess, Jessica Alexander, Augustin Flory, Jennifer Di Piazza, Alan Moseley, Regina Reza, Sam Ridders

Control Group Survey

I. Demographics

1. Date of birth:

Month

Year

2. Sex:

___ Male ___ Female

3. Marital status:

___ Married

___ Single

___ Widowed

___ Divorced

4. Ethnicity:

___ Bosniack

___ Serb

___ Croat

___ Other

5. Where do you currently live?

Entity _____ Canton _____ City _____

6. Where did you live prior to the war?

Entity _____ Canton _____ City _____

7. Do you currently own the place in which you reside?

___ Yes ___ No

8. How long have you resided there?

_____ Months _____ Years

9. Please check the highest level of education you have completed?

___ Primary School

___ Secondary School

___ College

___ Post-graduate

II. Wealth/Community Participation

10. Does your immediate family own a car?

___ Yes ___ No

11. Does your immediate family own land?

___ Yes - Approximately how much land? _____ hectares

___ No

12. Do you own any other real estate?

___ Yes ___ No

13. Please indicate the range of your average monthly household income including goods and services you received as payment in the last six months?

___ Below 250 KM/month

___ 250-500 KM/month

___ 500-750 KM/month

___ 750-1,000 KM/month

___ Above 1,000 KM/month

14. What percentage of your total household income do you contribute?

- ___ Below 25%
- ___ 25-50%
- ___ 50-75%
- ___ Above 75%

15. Please CHECK whether the following factors have been obstacles you have faced in earning income.

	Yes	No
High cost of registration	___	___
Lack of business knowledge	___	___
High transportation costs	___	___
Difficulty in delivery of inventory or production materials	___	___
Lack of credit	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Not enough land	___	___
Not enough cattle/equipment	___	___
Price and market fluctuations	___	___
Prohibitively high taxes	___	___
Corrupt government officials /regulations	___	___
Organized crime	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify)	___	___

16. How many dependents do you have (including spouse if he/she is not working)?

- ___ dependents in my house
- ___ dependents outside of my house

17. Do you believe you will be able to save money in the next 6 months?

- ___ Yes - How much money? _____ KM
- ___ No

18. Do you believe you will be able to save money in the next year?

- ___ Yes - How much money? _____ KM
- ___ No

19. Do you have any family living abroad?

- ___ Yes
- ___ No

20. If you answered yes to the above question, do they send you money?

- ___ Yes - How much have they sent you in the last six months? _____ KM
- ___ No

21. Please check all local organizations in which you are involved:

- ___ Unions - Which one(s)? _____
- ___ political party - Which one? _____
- ___ religious organizations Which one? _____
- ___ neighborhood organizations Which one? _____
- ___ veteran society Which one? _____

___ sports teams/clubs
___ others (ex. local community) _____

III. Experience in army

22. Which army were you in? _____

23. What month and year did you start the army?
_____ Month _____ Year

24. What month and year were you demobilized?
_____ Month _____ Year

25. What was the highest rank you achieved?

26. Did you volunteer to leave the army or were you asked to leave as part of a demobilization program?
___ I was asked to leave
___ I left for another reason. Please explain _____

27. Upon demobilizing, did you receive a severance package?
___ Yes. How much did you receive? _____ KM
___ No

28. Please indicate if you did or did not spend the 10,000 KM in any the following ways:

	Yes	No
Rebuild my house	___	___
Construct a new house	___	___
Invest in my business/farm	___	___
Pay off debt	___	___
Other - Please explain _____	___	___

IV. Labor Participation/Income Before Army:

29. **The year prior to joining the army**, what kind of income generating activities did you do?

30. In terms of personal income, are you now better off, the same or worse off than you were one year before joining the army? Please check one:
___ Better off
___ The same
___ Worse off

What specific income generating activities (including formal and informal markets) are you currently engaged in? Please fill answer the questions in each box for every activity in which you are engaged.

<p>INCOME GENERATING ACTIVITY 1</p> <p>31. Please describe what kind of work you do: _____ _____</p> <p>31a. Is this work: ___ year round ___ seasonal</p> <p>31b. How many hours per week do you work at this activity? _____ hrs/week</p> <p>31c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>31d. In what city/town is this work located? _____</p>
--

INCOME GENERATING ACTIVITY 2

32. Please describe what kind of work you do:

32a. Is this work:

__year round

__seasonal

32b. How many hours per week do you work at this activity? _____hrs/week

32c. Approximately how much do you earn per month doing this activity?

_____ KM/month

32d. In what city/town is this work located?

INCOME GENERATING ACTIVITY 3

33. Please describe what kind of work you do:

33a. Is this work:

__year round

__seasonal

33b. How many hours per week do you work at this activity? _____hrs/week

33c. Approximately how much do you earn per month doing this activity?

_____ KM/month

33d. In what city/town is this work located?

Intervention Group Surveys

SURVEY FOR INTERVENTION GROUP A: REGISTERED, INTERVIEWED, APPROVED, HAVE NOT YET RECEIVED ASSISTANCE PACKAGE

Record Number:

Date:

Time:

Office Location:

Initials of Survey Administrator:

THANK YOU FOR PARTICIPATING IN THE EVALUATION OF THE IOM ASSISTANCE PRPGRAM, YOUR RESPONSES TO THE BELOW QUESTIONS ARE VERY IMPORTANT IN DETERMINING HOW TO BEST IMPROVE SERVICES TO OTHER DEMOBILIZED SOLDIERS. PLEASE ANSWER **EVERY QUESTION ASKED OF YOU**. ALL OF YOUR ANSWERS ARE STRICTLY CONFIDENTIAL SO PLEASE BE HONEST IN YOUR RESPONSES.

WE GREATLY APPRECIATE YOUR TIME AND ASSISTANCE. FEEL FREE TO ASK US ANY QUESTIONS.

THANK YOU!

Please indicate where you are in the IOM assistance process:

- I have registered only
- I have been interviewed but have not yet determined with IOM what assistance package I will be receiving
- I have been approved for receiving equipment/agricultural goods/training, but am still waiting to receive it
- I received the equipment/agricultural goods/training from IOM and have completed the program

I. Demographics

1. Date of birth: _____
Month Year

2. Sex: Male Female

3. Marital status:
 Married
 Single
 Widowed
 Divorced

4. Ethnicity:
 Bosniack
 Serb
 Croat
 Other

5. Where do you currently live?
Entity _____ Canton _____ City _____

6. Where did you live prior to war?
Entity _____ Canton _____ City _____

7. Was your house damaged or destroyed during the war?
 Yes
 No

8. Do you currently own the place in which you reside?
 Yes
 No

9. How long have you resided there? _____ Months _____ Years

10. Please check the highest level of education you have completed.
 Primary School
 Secondary School
 College
 Post-graduate

II. Wealth/Community Participation

11. Does your immediate family own a car?
 Yes
 No

12. Does your immediate family own land?
 Yes - Approximately how much land? _____ hectares
 No

13. Do you own any other real estate?
 Yes
 No

14. Please indicate the range of your average monthly household income including goods and services you received as payment in the last six months?

- Below 250 KM/month
- 250- 500 KM/month
- 500- 750 KM/month
- 750- 1,000 KM/month
- Above 1,000 KM/month

15. What percentage of your total household income do you contribute?

- Below 25%
- 25- 50%
- 50- 75%
- Above 75%

16. How many dependents do you have (including spouse if he/she is not working)?

- dependents in my house
- dependents outside of my house

17. Do you believe you will be able to save money in the next 6 months?

- Yes - How much money? _____ KM
- No

18. Do you believe you will be able to save money in the next year?

- Yes - How much money? _____ KM
- No

19. Do you have any family living abroad?

- Yes
- No

20. If you answered yes to the above question, do they send you money?

- Yes - How much have they sent you in the last six months? _____ KM
- No

21. Please check all local organizations in which you are involved:

- Unions - Which one(s)? _____
- political party - Which one? _____
- religious organizations Which one? _____
- neighborhood organizations Which one? _____
- veteran society Which one? _____
- sports teams/clubs _____
- others (ex. local community) _____

III. Experience in army

22. Which army were you in? _____

23. What month and year did you start the army? _____ Month _____ Year

24. What month and year were you demobilized? _____ Month _____ Year

25. What was the highest rank you achieved?

26. Were you asked to leave the army or did you leave for another reason?

I was asked to leave

I left for another reason. Please explain _____

27. Upon demobilizing, did you receive a severance package?

Yes. What amount did you receive? _____ KM

No

28. Please indicate if you did or did not spend the 10,000 KM in any the following ways:

	Yes	No
Rebuild my house	<input type="checkbox"/>	<input type="checkbox"/>
Construct a new house	<input type="checkbox"/>	<input type="checkbox"/>
Invest in my business/farm	<input type="checkbox"/>	<input type="checkbox"/>
Pay off debt	<input type="checkbox"/>	<input type="checkbox"/>
Other - Please explain _____		

IV. Labor Participation/Income Before Army and After Demobilization:

29. The year prior to joining the army, what kind of income generating activities did you do?

30. In terms of personal income, are you now better off, the same or worse off than you were one year before joining the army? Please check one:

Better off

The same

Worse off

31. Think about the time that you were demobilized. Between then and now, what has been your average total **monthly** household income including goods and services you received as payment?

Less than 250 KM/ month

250- 500 KM/month

500- 750 KM/month

750- 1000 KM/month

Over 1000 KM/month

V. Small business /farm start-up information

32. Please check which description best describes your business situation:

I started this business/farm in the time period between demobilizing and being approved for IOM assistance. **PLEASE ANSWER THE REMAINING QUESTIONS IN THIS SECTION**

This business/farm is one that I or my family owned prior to becoming a soldier. **PLEASE ANSWER THE REMAINING QUESTIONS IN THIS SECTION**

I am in the process of opening a small business/farm **PLEASE GO TO PAGE 7. SKIP THE REST OF THIS PAGE AND PAGES 5- 6.**

Other - Please explain _____

33. What type of business/farm is it?

34. Where is this business located?

Entity _____ Canton _____ City _____

35. Are you the sole owner of this business?

Yes

No

36. What month and year did this business/farm start or do you anticipate this business/farm to start?
 _____ Month _____ Year

37. Please indicate whether or not the below networks have been important to you in helping to develop your business/ farm activities?

	Yes	No
Family	___	___
Friends	___	___
Religious community	___	___
IOM	___	___
NGOs (besides (IOM)	___	___
Other demobilized soldiers	___	___
Other _____	___	___

38. Please CHECK whether the following factors have been obstacles you have faced in running or starting up your business/farm.

	Yes	No
High cost of registration	___	___
Lack of business knowledge	___	___
High transportation costs	___	___
Difficulty in delivery of inventory or production materials	___	___
Lack of credit	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Not enough land	___	___
Not enough cattle/equipment	___	___
Price and market fluctuations	___	___
Prohibitively high taxes	___	___
Corrupt government officials /regulations	___	___
Organized crime	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify) _____	___	___

39. Now please CIRCLE the obstacles listed above that you believe IOM can help you overcome.

40. Please indicate whether or not you relied on the following sources of funding to start up your business/farm.

	Yes	No
Personal savings	___	___
Family	___	___
Friends	___	___
IOM	___	___
NGO support (Please name)_____	___	___
Banks/credit unions Please name_____	___	___
Other (please specify)_____	___	___

41. Please indicate in the last month whether or not you have relied on the following sources of funding to maintain your business/farm.

	Yes	No
Personal savings	___	___
Family	___	___

Friends	___	___
IOM	___	___
NGO support (Please name)_____	___	___
Banks/credit unions Please name_____	___	___
Other (please specify)_____	___	___

42. Please indicate whether or not you invested your personal funds into acquiring the following for your business:

	Yes	No
Land/space	___	___
Equipment/agricultural goods	___	___
Human Resources	___	___
Other - Please specify_____	___	___

43. For how long do you believe your business/farm will be in operation given the current market conditions:

Less than 1 year
 1- 3 years
 3- 5 years
 5 - 10years
 10 - 15 years
 Over 15 years

44. What is the average value of your personal monthly income from this business/farm?
 _____KM/month

45. How many employees do you have, if any? ___ employees

46. How many of these employees are members of your household? ___employees

PLEASE GO TO PAGE 8. SKIP PAGE 7.

47. What type of business/farm are you in the process of opening? Please describe:

48. Where are you starting this business/farm? Entity _____ Canton _____ City _____

49. Please CHECK whether the following factors have been obstacles in starting up your business/farm.

	Yes	No
High cost of registration	___	___
Lack of business knowledge	___	___
High transportation costs	___	___
Difficulty in delivery of inventory or production materials	___	___
Lack of credit	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Not enough land	___	___
Not enough cattle/equipment	___	___
Price and market fluctuations	___	___
Prohibitively high taxes	___	___
Corrupt government officials/regulations	___	___
Organized crime	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify) _____	___	___

50. Please indicate whether or not you relied on the following sources of funding to start up your business/farm.

	Yes	No
Personal savings	___	___
Family	___	___
Friends	___	___
IOM	___	___
NGO support (Please name) _____	___	___
Banks/credit unions Please name _____	___	___

51. For how long do you believe your business/farm will be in operation given the current market conditions:

- ___ Less than 1 year
- ___ 1-3 years
- ___ 3-5 years
- ___ 5 - 10years
- ___ 10 - 15 years
- ___ Over 15 years

52. Are you dependent on the IOM assistance package to start your business/farm?

- ___ Yes
- ___ No

PLEASE CONTINUE TO NEXT PAGE

VI. Current Income Generating Activities

What specific income generating activities (including formal and informal markets) *besides running your business/farm* are you currently engaged in? Please fill answer the questions in each box for every activity in which you are engaged.

<p>INCOME GENERATING ACTIVITY 1</p> <p>53. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>53a. Is this work:</p> <p> __year round</p> <p> __seasonal</p> <p>53b. How many hours per week do you work at this activity? _____hrs/week</p> <p>53c. Approximately how much do you earn per month doing this activity?</p> <p> _____ KM/month</p> <p>53d. In what city/town is this work located?</p> <p>_____</p>
<p>INCOME GENERATING ACTIVITY 2</p> <p>54. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>54a. Is this work:</p> <p> __year round</p> <p> __seasonal</p> <p>54b. How many hours per week do you work at this activity? _____hrs/week</p> <p>54c. Approximately how much do you earn per month doing this activity?</p> <p> _____ KM/month</p> <p>54d. In what city/town is this work located?</p> <p>_____</p>
<p>INCOME GENERATING ACTIVITY 3</p> <p>55. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>55a. Is this work:</p> <p> __year round</p> <p> __seasonal</p> <p>55b. How many hours per week do you work at this activity? _____hrs/week</p> <p>55c. Approximately how much do you earn per month doing this activity?</p> <p> _____ KM/month</p> <p>55d. In what city/town is this work located?</p> <p>_____</p>

PLEASE CONTINUE TO THE NEXT PAGE

VII. Participation in IOM Transitional Assistance Program

56. Approximately what date did you register to receive IOM services? _____Month _____Year

57. How easy or difficult was it to register for IOM services? Was it:

- Very easy
 - Somewhat easy
 - Somewhat difficult
 - Very difficult
-

58. Approximately what date was your first interview with IOM staff? _____Month _____Year

59. Did you have an idea for your small business/farm before you had your first interview?

- Yes
 - No
-

60. If yes, how much did your original business/farm idea change over the course of your interview(s) with IOM?

- My business/farm idea changed significantly
 - My business/farm idea changed a little
 - My business/farm idea did not change at all
-

61. How helpful or unhelpful was the interviewer in developing your business idea? Was he/she:

- Very helpful
 - Somewhat helpful
 - Somewhat unhelpful
 - Not helpful at all
-

62. How many interviews did you have with IOM staff before being approved for receiving the equipment/agricultural goods?

- One
 - Two-Four
 - Five-Seven
 - Over Seven
-

63. During these interviews, how did you come to decide what equipment/agricultural goods to receive? Please choose the best option that describes your situation:

- I requested the equipment/agricultural goods and IOM agreed to provide it
 - We came to a decision together about what was the best equipment/agricultural goods for my business/farm
 - Other - Please explain _____
-

64. Approximately what date did you get approved to receive the IOM assistance package?

_____Month _____Year

65. Please indicate whether you have or have not yet received the following support from the program.

	Yes	No
Business plan development	___	___
Marketing strategy	___	___
Sales strategy	___	___
Agricultural Advising	___	___
Civic Education Course	___	___
Procurement of equipment/agricultural goods	___	___
Other - Please specify _____		

66. What specific equipment/agricultural goods do you expect to receive?

67. Please indicate if the following were or were not important relationships that you gained from the IOM program.

	Yes	No
Other people you met in the program	___	___
Trainers	___	___
Administrators	___	___
Potential clients	___	___

68. Think about what it took to start up your business/farm. Compared to this amount, will the equipment/agricultural goods you receive from IOM contribute to the growth of your business/farm:

- A lot,
- Some,
- A little, or will it
- Have no effect?

69. Considering your experience with the program, please indicate whether or not you would like IOM to provide the following support to other demobilized soldiers?

	Yes	No
Co-op opportunities	___	___
Financial literacy	___	___
Advanced business training	___	___
Accounting	___	___
Computer / IT	___	___
Marketing skills	___	___
Further agricultural training	___	___
Access to credit	___	___
Other (please specify) _____		

70. How comfortable or uncomfortable do you feel approaching the IOM staff with problems? Are you:

- Very comfortable,
- Somewhat comfortable,
- Somewhat uncomfortable, or
- Not comfortable at all?

71. How qualified or not qualified did you feel the IOM staff were in providing small business/agricultural advice? Are they:

- Very qualified,
- Somewhat qualified,
- Somewhat not qualified, or
- Not qualified at all?

72. Considering your experience with IOM, how likely or unlikely would you be to recommend the program to a friend?

- Very likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely

Please use this page to add any additional thoughts/comments you would like us to be aware of.

THANK YOU!

**SURVEY FOR INTEVENTION GROUP B:
RECEIVED ASSISTANCE PACKAGE**

Record Number:

Date:

Time:

Office Location:

Initials of Survey Administrator:

THANK YOU FOR PARTICIPATING IN THE EVALUATION OF THE IOM ASSISTANCE PROGRAM, YOUR RESPONSES TO THE BELOW QUESTIONS ARE VERY IMPORTANT IN DETERMINING HOW TO BEST IMPROVE SERVICES TO OTHER DEMOBILIZED SOLDIERS. PLEASE ANSWER **EVERY QUESTION ASKED OF YOU**. ALL OF YOUR ANSWERS ARE STRICTLY CONFIDENTIAL SO PLEASE BE HONEST IN YOUR RESPONSES.

WE GREATLY APPRECIATE YOUR TIME AND ASSISTANCE. FEEL FREE TO ASK US ANY QUESTIONS.

THANK YOU!

Please indicate where you are in the IOM assistance process:

- I have registered only
- I have been interviewed but have not yet determined with IOM what assistance package I will be receiving
- I have been approved for receiving equipment/agricultural goods/training, but am still waiting to receive it
- I received the equipment/agricultural goods/training from IOM and have completed the program

I. Demographics

1. Date of birth: _____
Month Year

2. Sex: Male Female

3. Marital status:
 Married
 Single
 Widowed
 Divorced

4. Ethnicity:
 Bosniack
 Serb
 Croat
 Other

5. Where do you currently live?
Entity _____ Canton _____ City _____

6. Where did you live prior to war?
Entity _____ Canton _____ City _____

7. Was your house damaged or destroyed during the war?
 Yes
 No

8. Do you currently own the place in which you reside?
 Yes
 No

9. How long have you resided there? _____ Months _____ Years

10. Please check the highest level of education you have completed.
 Primary School
 Secondary School
 College
 Post-graduate

II. Wealth/Community Participation

11. Does your immediate family own a car?
 Yes
 No

12. Does your household own land?
 Yes - Approximately how much land? _____ hectares
 No

13. Do you own any other real estate?
 Yes
 No

14. Please indicate the range of your average monthly household income including goods and services you received as payment since you finished the IOM program?
 Below 250 KM/month
 250- 500 KM/month

- 500- 750 KM/month
- 750- 1,000 KM/month
- Above 1,000 KM/month

15. What percentage of your total household income do you contribute?

- Below 25%
- 25- 50%
- 50- 75%
- Above 75%

16. How many dependents do you have (including spouse if he/she is not working)?

- dependents in my house
- dependents outside of my house

17. Do you believe you will be able to save money in the next 6 months?

- Yes - How much money? _____ KM
- No

18. Do you believe you will be able to save money in the next year?

- Yes - How much money? _____ KM
- No

19. Do you have any family living abroad?

- Yes
- No

20. If you answered yes to the above question, do they send you money?

- Yes - How much have they sent you in the last six months? _____ KM
- No

21. Please check all local organizations in which you are involved:

- Unions - Which one(s)? _____
- political party - Which one? _____
- religious organizations Which one? _____
- neighborhood organizations Which one? _____
- veteran society Which one? _____
- sports teams/clubs _____
- others (ex. Local community) _____

III. Experience in army

22. Which army were you in? _____

23. What month and year did you start the army? _____ Month _____ Year

24. What month and year were you demobilized? _____ Month _____ Year

25. What was the highest rank you achieved? _____

26. Were you asked to leave the army or did you leave for another reason?

- I was asked to leave
- I left for another reason. Please explain _____

27. Upon demobilizing, did you receive a severance package?

- Yes. What amount did you receive? _____ KM
- No

28. Please indicate if you did or did not spend the 10,000 KM in any the following ways:

- | | Yes | No |
|-----------------------|--------------------------|--------------------------|
| Rebuild my house | <input type="checkbox"/> | <input type="checkbox"/> |
| Construct a new house | <input type="checkbox"/> | <input type="checkbox"/> |

Invest in my business/farm _____
Pay off debt _____
Other - Please explain _____

IV. Labor Participation/Income Before Army and After Demobilization:

29. The year prior to joining the army, what kind of income generating activities did you do?

30. In terms of personal income, are you now better off, the same or worse off than you were one year before joining the army? Please check one:

- Better off
- The same
- Worse off

31. Think about the time that you were demobilized. Between then and now, what has been your average total **monthly** household income including goods and services you received as payment?

- Less than 250 KM/ month
- 250- 500 KM/month
- 500- 750 KM/month
- 750- 1000 KM/month
- Over 1000 KM/month

V. Small business /farm start-up information

32. Please check which description best describes your business situation:

- I started my business/farm before IOM gave me an assistance package. **PLEASE ANSWER THE REMAINING QUESTIONS IN THIS SECTION**
- I started the business/farm after receiving the IOM assistance package. **PLEASE ANSWER THE REMAINING QUESTIONS IN THIS SECTION**
- This was a business/farm I or my family owned prior to becoming a soldier. **PLEASE ANSWER THE REMAINING QUESTIONS IN THIS SECTION**
- I have received the IOM assistance package and am in the process of starting my business/farm but it has not yet opened. **PLEASE ANSWER THE REMAINING QUESTIONS IN THIS SECTION**
- I launched a small business/farm after receiving IOM assistance package, but it failed **PLEASE GO TO PAGE 7. SKIP THE REST OF THIS PAGE AND PAGES 5- 6.**
- Other (Please describe) _____

33. What type of business/farm is it? _____

34. Where is this business located?

Entity _____ Canton _____ City _____

35. Are you the sole owner of this business?

- Yes
- No

36. What month and year did this business/farm start or do you anticipate this business/farm to start?

_____ Month _____ Year

37. Please indicate whether or not the below networks have been important to you in helping to develop your business/ farm activities?

	Yes	No
Family	_____	_____
Friends	_____	_____
Religious community	_____	_____
IOM	_____	_____
NGOs (besides (IOM)	_____ Which one(s)? _____	_____
Other demobilized soldiers	_____	_____
Other _____	_____	_____

38. Please CHECK whether the following factors have been obstacles you have faced in running or starting up your business/farm.

	Yes	No
High cost of registration	___	___
Lack of business knowledge	___	___
High transportation costs	___	___
Difficulty in delivery of inventory or production materials	___	___
Lack of credit	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Not enough land	___	___
Not enough cattle/equipment	___	___
Price and market fluctuations	___	___
Prohibitively high taxes	___	___
Corrupt government officials /regulations	___	___
Organized crime	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify) _____	___	___

39. Now please CIRCLE the obstacles listed above that you believe IOM can help you overcome.

40. Please indicate whether or not you relied on the following sources of funding to start up your business/farm.

	Yes	No
Personal savings	___	___
Family	___	___
Friends	___	___
IOM	___	___
NGO support (Please name) _____	___	___
Banks/credit unions Please name _____	___	___
Other (please specify) _____	___	___

41. Please indicate in the last month whether or not you have relied on the following sources of funding to maintain your business/farm.

	Yes	No
Personal savings	___	___
Family	___	___
Friends	___	___
IOM	___	___
NGO support (Please name) _____	___	___
Banks/credit unions Please name _____	___	___
Other (please specify) _____	___	___

42. Please indicate whether or not you invested your personal funds into acquiring the following for your business:

	Yes	No
Land/space	___	___
Equipment/agricultural goods	___	___
Human Resources	___	___
Other - Please specify _____	___	___

43. For how long do you believe your business/farm will be in operation given the current market conditions:

- __ Less than 1 year
- __ 1- 3 years
- __ 3- 5 years
- __ 5 - 10years
- __ 10 - 15 years
- __ Over 15 years

44. What is the average value of your personal monthly income from this business/farm? _____KM/month

45. Since receiving the IOM package is your business/farm financially:

- Much better off
- Somewhat better off
- The same
- Somewhat worse off
- Worse off

Please explain. _____

46. How many employees do you have, if any? _____ employees

47. How many of these employees are members of your household? _____ employees

NOW PLEASE GO TO PAGE 8. SKIP PAGE 7.

48. What type of business/farm did you try to open? Please describe:

49. Where did you try to start this business/farm?

Entity _____ Canton _____ City _____

50. Please CHECK whether the following factors were obstacles you faced in running or starting up your business/farm.

	Yes	No
High cost of registration	___	___
Lack of business knowledge	___	___
High transportation costs	___	___
Difficulty in delivery of inventory or production materials	___	___
Lack of credit	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Not enough land	___	___
Not enough cattle/equipment	___	___
Price and market fluctuations	___	___
Prohibitively high taxes	___	___
Corrupt government officials/regulations	___	___
Organized crime	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify) _____	___	___

51. When did your business/farm close? _____ month _____ year

52. Please indicate whether or not you relied on the following sources of funding to start up your business/farm.

	Yes	No
Personal savings	___	___
Family	___	___
Friends	___	___
IOM	___	___
NGO support (Please name) _____	___	___
Banks/credit unions Please name _____	___	___
Other (please specify) _____	___	___

53. What did you do with the equipment/resources you received from IOM after your business/farm failed?

- ___ I sold it for ___ KM (please insert value)
- ___ I used it in another business/agricultural venture
- ___ I'm still in possession of it
- ___ Other - Please explain _____

54. How likely or unlikely are you to start up a new business/farm within the next 6 months?

- ___ Very likely
- ___ Somewhat likely
- ___ Somewhat unlikely
- ___ Very unlikely

55. Although your business/farm failed, would you still recommend the IOM program to a friend?

___ Yes. Please

explain: _____

___ No. Please

explain: _____

PLEASE CONTINUE TO NEXT PAGE

VI. Current Income Generating Activities

What specific income generating activities (including formal and informal markets) *besides running your business* are you currently engaged in? Please fill answer the questions in each box for every activity in which you are engaged.

<p>INCOME GENERATING ACTIVITY 1</p> <p>56. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>56a. Is this work:</p> <p> __year round</p> <p> __seasonal</p> <p>56b. How many hours per week do you work at this activity? _____hrs/week</p> <p>56c. Approximately how much do you earn per month doing this activity?</p> <p> _____ KM/month</p> <p>56d. In what city/town is this work located?</p> <p>_____</p>
<p>INCOME GENERATING ACTIVITY 2</p> <p>57. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>57a. Is this work:</p> <p> __year round</p> <p> __seasonal</p> <p>57b. How many hours per week do you work at this activity? _____hrs/week</p> <p>57c. Approximately how much do you earn per month doing this activity?</p> <p> _____ KM/month</p> <p>57d. In what city/town is this work located?</p> <p>_____</p>
<p>INCOME GENERATING ACTIVITY 3</p> <p>58. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>58a. Is this work:</p> <p> __year round</p> <p> __seasonal</p> <p>58b. How many hours per week do you work at this activity? _____hrs/week</p> <p>58c. Approximately how much do you earn per month doing this activity?</p> <p> _____ KM/month</p> <p>58d. In what city/town is this work located?</p> <p>_____</p>

PLEASE CONTINUE TO THE NEXT PAGE

VII. Participation in IOM Transitional Assistance Program

59. Approximately what date did you register to receive IOM services?

_____Month _____Year

60. How easy or difficult was it to register for IOM services? Was it:

- Very easy
 - Somewhat easy
 - Somewhat difficult
 - Very difficult
-

61. Approximately what date was your first interview with IOM staff?

_____Month _____Year

62. Did you have an idea for your small business/farm before you had your first interview?

- Yes
 - No
-

63. If yes, how much did your original business/farm idea change over the course of your interview(s) with IOM?

- My business/farm idea changed significantly
 - My business/farm idea changed a little
 - My business/farm idea did not change at all
-

64. How helpful or unhelpful was the interviewer in developing your business idea? Was he/she:

- Very helpful
 - Somewhat helpful
 - Somewhat unhelpful
 - Not helpful at all
-

65. How many interviews did you have with IOM staff before being approved for receiving the equipment/agricultural goods?

- One
 - Two- Four
 - Five- Seven
 - More than Seven
-

66. During these interviews, how did you come to decide what equipment/agricultural goods to receive? Please choose the best option that describes your situation:

- I requested the equipment/agricultural goods and IOM agreed to provide it
 - We came to a decision together about what was the best equipment/agricultural goods for my business/farm
 - Other - Please explain _____
-

67. Approximately what date did you get approved to receive the IOM assistance package?

_____Month _____Year

68. Approximately what date did you actually receive the assistance package?

_____Month _____Year

69. Please indicate whether you did or did not receive the following support from the program.

	Yes	No
Business plan development	---	---
Marketing strategy	---	---
Sales strategy	---	---
Agricultural Advising	---	---
Civic Education Course	---	---
Procurement of equipment/agricultural goods	---	---
Other - Please specify _____		

70. What specific equipment/agricultural goods did you receive?

71. Please check the three most important parts of the IOM assistance to you:

- Developing Business plan
 - Creating a Marketing Strategy
 - Sales strategy advice
 - Agricultural Advising
 - Receiving Equipment/agricultural goods
 - Civic education course
 - Other - Please describe _____
-

72. Please check which parts of the IOM assistance package have been least important part to you:

- Developing Business plan
 - Creating a Marketing Strategy
 - Technical support
 - Agricultural Advising
 - Receiving Equipment/agricultural goods
 - Civic education course
 - Other - Please describe _____
-

73. Were the equipment / agricultural goods that you received:

- Exactly what you expected to receive
 - Close to what you expected to receive
 - Not at all what you expected to receive
-

74. How satisfied or dissatisfied were you with the quality of the equipment/agricultural goods you received?

- Very satisfied
 - Somewhat satisfied
 - Somewhat dissatisfied
 - Very dissatisfied
-

75. Suppose you did not have the IOM assistance package. How likely or unlikely would you be to have started this business or farm on your own anyway?

- Very likely
 - Somewhat likely
 - Somewhat unlikely
 - Very unlikely
-

76. Think about what it took to start up your business/farm. Did IOM's assistance package provide:

- All of what it took,
 - Most of what it took,
 - Some of what it took,
 - Not very much of what it took, or
 - None of what it took?
-

77. Did the IOM assistance package help your business/farm expand:

- A lot,
 - Some,
 - A little, or
 - Not at all?
-

78. Please indicate if the following were or were not important relationships that you gained from the IOM program.

	Yes	No
Other people you met in the program	___	___
Trainers	___	___
Administrators	___	___
Potential clients	___	___

79. Please indicate if IOM has provided the following ongoing support since you received the assistance package?

	Yes	No
Business advice	—	—
Marketing strategies	—	—
Financial guidance	—	—
Agricultural advice	—	—
Other - Please specify _____		

80. Considering your experience with the program, please indicate whether or not you would like IOM to provide the following support to other demobilized soldiers?

	Yes	No
Co-op opportunities	—	—
Advanced business training	—	—
Finance training	—	—
Accounting skills	—	—
Computer / IT training	—	—
Marketing skills	—	—
Further agricultural training	—	—
Access to credit	—	—
Other (please specify) _____		

81. How comfortable or uncomfortable do you feel approaching the IOM staff with problems? Are you:

- ___ Very comfortable,
- ___ Somewhat comfortable,
- ___ Somewhat uncomfortable, or
- ___ Not comfortable at all?

82. How qualified or not qualified did you feel the IOM staff were in providing small business/agricultural advice? Are they:

- ___ Very qualified,
- ___ Somewhat qualified,
- ___ Somewhat not qualified, or
- ___ Not qualified at all?

Please use the rest of this page to add any additional thoughts/comments you would like us to be aware of.

THANK YOU!

**SURVEY FOR INTERVENTION GROUP C:
RECEIVED VOCATIONAL TRAINING**

Record Number:

Date:

Time:

Office Location:

Initials of Survey Administrator:

THANK YOU FOR PARTICIPATING IN THE EVALUATION OF THE IOM ASSISTANCE PRPGRAM, YOUR RESPONSES TO THE BELOW QUESTIONS ARE VERY IMPORTANT IN DETERMINING HOW TO BEST IMPROVE SERVICES TO OTHER DEMOBILIZED SOLDIERS. PLEASE ANSWER **EVERY QUESTION ASKED OF YOU**. ALL OF YOUR ANSWERS ARE STRICTLY CONFIDENTIAL SO PLEASE BE HONEST IN YOUR RESPONSES.

WE GREATLY APPRECIATE YOUR TIME AND ASSISTANCE. FEEL FREE TO ASK US ANY QUESTIONS.

THANK YOU!

Please indicate where you are in the IOM assistance process:

- I have registered only
- I have been interviewed but have not yet determined with IOM what assistance package I will be receiving
- I have been approved for receiving equipment/agricultural goods/training, but am still waiting to receive it
- I received the equipment/agricultural goods/training from IOM and have completed the program

- 500- 750 KM/month
- 750- 1,000 KM/month
- Above 1,000 KM/month

15. What percentage of your total household income do you contribute?

- Below 25%
- 25- 50%
- 50- 75%
- Above 75%

16. How many dependents do you have (including spouse if he/she is not working)?

- dependents in my house
- dependents outside of my house

17. Do you believe you will be able to save money in the next 6 months?

- Yes - How much money? _____ KM
- No

18. Do you believe you will be able to save money in the next year?

- Yes - How much money? _____ KM
- No

19. Do you have any family living abroad?

- Yes
- No

20. If you answered yes to the above question, do they send you money?

- Yes - How much have they sent you in the last six months? _____ KM
- No

21. Please check all local organizations in which you are involved:

- Unions - Which one(s)? _____
- political party - Which one? _____
- religious organizations Which one? _____
- neighborhood organizations Which one? _____
- veteran society Which one? _____
- sports teams/clubs _____
- others (ex. local community) _____

III. Experience in army

22. Which army were you in? _____

23. What month and year did you start the army? _____ Month _____ Year

24. What month and year were you demobilized? _____ Month _____ Year

25. What was the highest rank you achieved? _____

26. Were you asked to leave the army or did you leave for another reason?

- I was asked to leave
- I left for another reason. Please explain _____

27. Upon demobilizing, did you receive a severance package?

- Yes. What amount did you receive? _____ KM
- No

28. Please indicate if you did or did not spend the 10,000 KM in any the following ways:

- | | Yes | No |
|----------------------------|-----|-----|
| Rebuild my house | ___ | ___ |
| Construct a new house | ___ | ___ |
| Invest in my business/farm | ___ | ___ |

Pay off debt _____
Other - Please explain _____

IV. Labor Participation/Income Before Army and After Demobilization:

29. The year prior to joining the army, what kind of income generating activities did you do?

30. In terms of personal income, are you now better off, the same or worse off than you were one year before joining the army? Please check one:

- Better off
- The same
- Worse off

31. Think about the time that you were demobilized. Between then and now, what has been your average total **monthly** household income including goods and services you received as payment?

- Less than 250 KM/ month
- 250- 500 KM/month
- 500- 750 KM/month
- 750- 1000 KM/month
- Over 1000 KM/month

V. Vocational training information

32. What kind of vocational training have you received or are in the process of receiving through IOM?

33. Through what company?

34. Have you started the vocational training yet?

- Yes - **PLEASE CONTINUE TO NEXT QUESTION**
- No - **PLEASE SKIP TO PAGE 6**

35. What month and year did the vocational training start?

_____ Month _____ Year

36. Has the vocational training ended yet?

- Yes - **PLEASE CONTINUE TO NEXT QUESTION**
- No - **PLEASE SKIP TO PAGE 6**

37. What month and year did it end?

_____ Month _____ Year

38. Are you currently employed?

- Yes - **PLEASE CONTINUE TO THE NEXT QUESTION**
- No - **PLEASE TURN TO PAGE 6. SKIP THE REST OF THIS PAGE AND PAGE 5.**

39. If you answered yes to the above question, how necessary are the skills you learned during the vocational training to your current job?

- Very necessary
- Somewhat necessary
- Somewhat unnecessary
- Not necessary at all

40. Please indicate whether or not the below networks have been important to you in helping you find a job:

	Yes	No
Family	_____	_____
Friends	_____	_____
Religious community	_____	_____

IOM	___	___
NGOs (besides IOM)	___ Which one(s)? _____	___
Other demobilized soldiers	___	___
Vocational training center	___	___
Other _____	___	___

41. Please CHECK whether the following factors have been obstacles you have faced in finding a job

	Yes	No
Lack of sufficient training	___	___
Lack of experience	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Lack of viable job opportunities	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify) _____	___	___

Now please CIRCLE the obstacles listed above that you believe IOM can help you overcome.

42. For how long do you believe you expect to remain employed at your current job?

Less than 1 year
 1-3 years
 3-5 years
 5-10 years
 10-15 years
 Over 15 years

43. What is the average value of your personal monthly income from this job? _____ KM/month

PLEASE GO TO PAGE 7. SKIP PAGE 6.

44. Are you currently looking for employment in the same field you received the training?

Yes

No. Please explain why not. _____

45. How long have you been looking for a job?

1 month

2-5 months

6 months - 1 year

Over 1 year

46. What have been some obstacles you faced in finding a job?

	Yes	No
Not many companies are hiring in this field	<input type="checkbox"/>	<input type="checkbox"/>
I don't have sufficient skills	<input type="checkbox"/>	<input type="checkbox"/>
I don't have enough experience in this field	<input type="checkbox"/>	<input type="checkbox"/>
I don't know where to look for a job in this field	<input type="checkbox"/>	<input type="checkbox"/>
Discrimination	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify) _____		

47. Please indicate whether or not you have relied on the below networks to help you find a job:

	Yes	No
Family	<input type="checkbox"/>	<input type="checkbox"/>
Friends	<input type="checkbox"/>	<input type="checkbox"/>
Religious community	<input type="checkbox"/>	<input type="checkbox"/>
IOM	<input type="checkbox"/>	<input type="checkbox"/>
NGOs (besides (IOM)	<input type="checkbox"/> Which one(s)? _____	<input type="checkbox"/>
Other demobilized soldiers	<input type="checkbox"/>	<input type="checkbox"/>
Vocational training center	<input type="checkbox"/>	<input type="checkbox"/>
Other _____		

48. Since finishing the vocational training, how helpful or unhelpful has IOM been in helping you find a job?

Have they been:

Very helpful

Somewhat helpful

Somewhat unhelpful

Not helpful at all

PLEASE CONTINUE TO NEXT PAGE

VI. Current Income Generating Activities

What specific income generating activities (including formal and informal markets) *besides whatever job you have directly related to the vocational training you received* are you currently engaged in? Please fill answer the questions in each box for every activity in which you are engaged.

<p>INCOME GENERATING ACTIVITY 1</p> <p>49. Please describe what kind of work you do:</p> <hr/> <hr/> <p>49a. Is this work: __year round __seasonal</p> <p>49b. How many hours per week do you work at this activity? _____hrs/week</p> <p>49c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>49d. In what city/town is this work located?</p> <hr/>
<p>INCOME GENERATING ACTIVITY 2</p> <p>50. Please describe what kind of work you do:</p> <hr/> <hr/> <p>50a. Is this work: __year round __seasonal</p> <p>50b. How many hours per week do you work at this activity? _____hrs/week</p> <p>50c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>50d. In what city/town is this work located?</p> <hr/>
<p>INCOME GENERATING ACTIVITY 3</p> <p>51. Please describe what kind of work you do:</p> <hr/> <hr/> <p>51a. Is this work: __year round __seasonal</p> <p>51b. How many hours per week do you work at this activity? _____hrs/week</p> <p>51c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>51d. In what city/town is this work located?</p> <hr/>

PLEASE CONTINUE TO THE NEXT PAGE

VII. Participation in IOM Transitional Assistance Program

52. Approximately what date did you register to receive IOM services? _____Month _____Year

53. How easy or difficult was it to register for IOM services? Was it:

- Very easy
- Somewhat easy
- Somewhat difficult
- Very difficult

54. Approximately what date was your first interview with IOM staff? _____Month _____Year

55. Did you know you wanted to participate in the vocational training sector prior to your first interview?

- Yes
- No

56. If you answered no to the above question, how did you come to the decision to go through vocational training?

- After hearing all of the options I thought that this one was best for me.
- IOM did not support my business/farm plan and my other option was vocational training
- Other. Please explain _____

57. If you are now employed, how helpful or unhelpful was the training you received in preparing you for the skills you need on the job? Was it:

- Very helpful
- Somewhat helpful
- Somewhat unhelpful
- Not helpful at all

58. If you could choose again which part of the IOM program to go through, how likely or unlikely would you be to request vocational training assistance? Would you be”

- Very likely,
- Somewhat likely,
- Somewhat unlikely, or
- Not at all likely

59. How many interviews did you have with IOM staff before being approved for receiving the vocational training?

- One
- Two-Four
- Five-Seven
- More than Seven

60. Please indicate whether you have or have not yet received the following support from the program.

	Yes	No
CV writing help	<input type="checkbox"/>	<input type="checkbox"/>
Interview skills	<input type="checkbox"/>	<input type="checkbox"/>
Job hunting advice	<input type="checkbox"/>	<input type="checkbox"/>
Civic Education Course	<input type="checkbox"/>	<input type="checkbox"/>
Vocational Training	<input type="checkbox"/>	<input type="checkbox"/>
Other - Please specify _____		

61. Please indicate if the following were or were not important relationships that you gained from the IOM program.

	Yes	No
Other people you met in the program	<input type="checkbox"/>	<input type="checkbox"/>
Trainers	<input type="checkbox"/>	<input type="checkbox"/>
Administrators	<input type="checkbox"/>	<input type="checkbox"/>
Potential employers	<input type="checkbox"/>	<input type="checkbox"/>

62. Considering your experience with the program, please indicate whether or not you would recommend that IOM provide should provide the following support to other demobilized soldiers?

- Yes
- No

Co-op opportunities	___	___
Advanced business training	___	___
Finance training	___	___
Accounting training	___	___
Computer / IT training	___	___
Marketing skills	___	___
Further agricultural training	___	___
Access to credit	___	___
Other (please specify) _____		

63. How comfortable or uncomfortable do you feel approaching the IOM staff with problems? Are you:

- Very comfortable,
- Somewhat comfortable,
- Somewhat uncomfortable, or
- Not comfortable at all?

64. How satisfied or dissatisfied were you with the quality of the training you received? Are you:

- Very satisfied,
- Somewhat satisfied,
- Somewhat dissatisfied, or
- Not satisfied at all?
- I did not yet receive training

65. Considering your experience with IOM, how likely or unlikely would you be to recommend the program to a friend?

- Very likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely

Please use the rest of this page to add any additional thoughts/comments you would like us to be aware of. THANK YOU!

SURVEY FOR INTERVENTION GROUP D:

RECEIVED EMPLOYMENT TRAINING

Record Number:

Date:

Time:

Office Location:

Initials of Survey Administrator:

Please indicate where you are in the IOM assistance process:

- I have registered only
- I have been interviewed but have not yet determined with IOM what assistance package I will be receiving
- I have been approved for employment/job placement assistance, but am still waiting to receive it
- I received employment/job placement assistance from IOM and have completed the program

- 500- 750 KM/month
- 750- 1,000 KM/month
- Above 1,000 KM/month

15. What percentage of your total household income do you contribute?

- Below 25%
- 25- 50%
- 50- 75%
- Above 75%

16. How many dependents do you have (including spouse if he/she is not working)?

- dependents in my house
- dependents outside of my house

17. Do you believe you will be able to save money in the next 6 months?

- Yes - How much money? _____ KM
- No

18. Do you believe you will be able to save money in the next year?

- Yes - How much money? _____ KM
- No

19. Do you have any family living abroad?

- Yes
- No

20. If you answered yes to the above question, do they send you money?

- Yes - How much have they sent you in the last six months? _____ KM
- No

21. Please check all local organizations in which you are involved:

- Unions - Which one(s)? _____
- political party - Which one? _____
- religious organizations Which one? _____
- neighborhood organizations Which one? _____
- veteran society Which one? _____
- sports teams/clubs _____
- others (ex. local community) _____

III. Experience in army

22. Which army were you in? _____

23. What month and year did you start the army? _____ Month _____ Year

24. What month and year were you demobilized? _____ Month _____ Year

25. What was the highest rank you achieved? _____

26. Were you asked to leave the army or did you leave for another reason?

- I was asked to leave
- I left for another reason. Please explain _____

27. Upon demobilizing, did you receive a severance package?

- Yes. What amount did you receive? _____ KM
- No

28. Please indicate if you did or did not spend the 10,000 KM in any the following ways:

- | | Yes | No |
|----------------------------|-----|-----|
| Rebuild my house | ___ | ___ |
| Construct a new house | ___ | ___ |
| Invest in my business/farm | ___ | ___ |

Pay off debt _____
Other - Please explain _____

IV. Labor Participation/Income Before Army and After Demobilization:

29. *The year prior to joining the army, what kind of income generating activities did you do?*

30. In terms of personal income, are you now better off, the same or worse off than you were one year before joining the army? Please check one:

- Better off
- The same
- Worse off

31. Think about the time that you were demobilized. Between then and now, what has been your average total **monthly** household income including goods and services you received as payment?

- Less than 250 KM/ month
- 250- 500 KM/month
- 500- 750 KM/month
- 750- 1000 KM/month
- Over 1000 KM/month

V. Employment/Job Placement Assistance

32. What kind of employment/job placement assistance have you received or are you in the process of receiving through IOM?

33. Did you already have a specific employer in mind for whom you wanted to work before you interviewed with IOM?

- Yes, and the employer's name is _____
- No

34. If you answered yes to question number 33, why did you want to work for that employer?

35. If you decided what employer to target for employment together with IOM, why did you (IOM and yourself) decide to target that employer?

36. Have you started the employment/job placement assistance program yet?

- Yes - **PLEASE CONTINUE TO NEXT QUESTION**
- No - **PLEASE SKIP TO PAGE 7**

37. What month and year did you begin participating in the employment/job placement assistance program?

_____ Month _____ Year

38. Have you finished the employment/job placement program yet?

- Yes - **PLEASE CONTINUE TO NEXT QUESTION**
- No - **PLEASE SKIP TO PAGE 7**

39. What month and year did you finish?

_____ Month _____ Year

40. Who is your current employer?

41. Could you have found this job without the help of IOM?

- Yes
 No

42. Which of the employment/job placement skills from the list below did IOM provide to you?

- resume/CV writing
 interview skills
 other (please describe) _____

43. How necessary were these skills in helping you to find your current job?

- Very necessary
 Somewhat necessary
 Somewhat unnecessary
 Not necessary at all

44. Did IOM give your employer an incentive such as equipment in order for them to hire you? If yes, what was the incentive?

Yes, and the incentive was: _____

No

45. Please indicate whether or not the below networks have been important to you in helping you find a job:

	Yes	No
Family	___	___
Friends	___	___
Religious community	___	___
IOM	___	___
NGOs (besides (IOM)	___ Which one(s)? _____	___
Other demobilized soldiers	___	___
Vocational training center	___	___
Other _____	___	___

46. Please CHECK whether the following factors have been obstacles you have faced in finding a job

	Yes	No
Lack of sufficient training	___	___
Lack of experience	___	___
Injuries sustained during the war	___	___
Low confidence	___	___
Lack of viable job opportunities	___	___
Legal barriers	___	___
Discrimination	___	___
Others (please specify) _____	___	___

Now please CIRCLE the obstacles listed above that you believe IOM can help you overcome.

47. For how long do you believe you expect to remain employed at your current job?

- Less than 1 year
 1-3 years
 3-5 years
 5-10 years
 10-15 years
 Over 15 years

48. What is the average value of your personal monthly income from your current job? _____ KM/month

49. How long have you been looking for a job?

- 1 month
 2-5 months
 6 months - 1 year
 Over 1 year

50. What have been some obstacles you are facing in finding a job?

	Yes	No
Not many companies are hiring in this field	___	___
I don't have sufficient skills	___	___
I don't have enough experience in this field	___	___
I don't know where to look for a job in this field	___	___
Discrimination	___	___
Other (please specify) _____		

51. Please indicate whether or not you have relied on the below networks to help you find a job:

	Yes	No
Family	___	___
Friends	___	___
Religious community	___	___
IOM	___	___
NGOs (besides IOM)	___ Which one(s)? _____	___
Other demobilized soldiers	___	___
Vocational training center	___	___
Other _____		

52. How helpful or unhelpful has IOM been in helping you find a job?

Have they been:

- ___ Very helpful
- ___ Somewhat helpful
- ___ Somewhat unhelpful
- ___ Not helpful at all

PLEASE CONTINUE TO NEXT PAGE

VI. Current Income Generating Activities

What specific income generating activities (including formal and informal markets) *besides the job IOM helped you to obtain through the employment/job placement program* are you currently engaged in? Please fill answer the questions in each box for every activity in which you are engaged.

<p>INCOME GENERATING ACTIVITY 1</p> <p>53. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>53a. Is this work: __year round __seasonal</p> <p>53b. How many hours per week do you work at this activity? _____hrs/week</p> <p>53c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>53d. In what city/town is this work located?</p> <p>_____</p>
<p>INCOME GENERATING ACTIVITY 2</p> <p>54. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>54a. Is this work: __year round __seasonal</p> <p>54b. How many hours per week do you work at this activity? _____hrs/week</p> <p>54c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>54d. In what city/town is this work located?</p> <p>_____</p>
<p>INCOME GENERATING ACTIVITY 3</p> <p>55. Please describe what kind of work you do:</p> <p>_____</p> <p>_____</p> <p>55a. Is this work: __year round __seasonal</p> <p>55b. How many hours per week do you work at this activity? _____hrs/week</p> <p>55c. Approximately how much do you earn per month doing this activity? _____ KM/month</p> <p>55d. In what city/town is this work located?</p> <p>_____</p>

PLEASE CONTINUE TO THE NEXT PAGE

VII. Participation in IOM Transitional Assistance Program

56. Approximately what date did you register to receive IOM services?

_____Month _____Year

57. How easy or difficult was it to register for IOM services? Was it:

- Very easy
 - Somewhat easy
 - Somewhat difficult
 - Very difficult
-

58. Approximately what date was your first interview with IOM staff? _____Month

_____Year

59. Out of all of possible assistance programs that IOM provides, did you know that you wanted to participate in the employment/job placement program prior to your first interview?

- Yes
 - No
-

60. If you answered "No" to the above question, how did you come to the decision participate in the employment/job placement program?

- After hearing all of the options I thought that this one was best for me.
 - IOM did not support my business/farm plan and my other option was employment/job placement
 - Other. Please explain _____
-

61. If you could choose again which IOM program to go through, how likely or unlikely would you be to request vocational training assistance? Would you be...

- Very likely,
 - Somewhat likely,
 - Somewhat unlikely, or
 - Not at all likely
-

62. How many interviews did you have with IOM staff before being approved for participation in the employment/job placement program?

- One
 - Two-Four
 - Five-Seven
 - More than Seven
-

63. Please indicate whether you have or have not yet received the following support from the program.

	Yes	No
CV writing help	___	___
Interview skills	___	___
Job hunting advice	___	___
Civic Education Course	___	___
Vocational Training	___	___
Other - Please specify		

64. Please indicate if the following were or were not important relationships that you gained from the IOM program.

	Yes	No
Other people you met in the program	___	___
Trainers	___	___
Administrators	___	___
Potential employers	___	___

65. Considering your experience with the program, please indicate whether or not you would recommend that IOM provide should provide the following support to other demobilized soldiers?

	Yes	No
Co-op opportunities	___	___
Advanced business training	___	___
Finance training	___	___
Accounting training	___	___
Computer / IT training	___	___
Marketing skills	___	___
Further agricultural training	___	___
Access to credit	___	___
Other (please	___	___

specify) _____

66. How comfortable or uncomfortable do you feel approaching the IOM staff with problems? Are you:

- ___ Very comfortable,
- ___ Somewhat comfortable,
- ___ Somewhat uncomfortable, or
- ___ Not comfortable at all?

67. How satisfied or dissatisfied were you with the quality of the training you received? Are you:

- ___ Very satisfied,
- ___ Somewhat satisfied,
- ___ Somewhat dissatisfied, or
- ___ Not satisfied at all?
- ___ I did not yet receive training

68. Considering your experience with IOM, how likely or unlikely would you be to recommend the program to a friend?

- ___ Very likely
- ___ Somewhat likely
- ___ Somewhat unlikely
- ___ Very unlikely

Please use the rest of this page to add any additional thoughts/comments you would like us to be aware of. THANK YOU!

APPENDIX VI: METHODOLOGY

Administration of surveys

The Team met and administered surveys with ex-soldiers in the following locations:

Number of Respondents	Location	Dates
30	Sarajevo	3/16 - 3/19
55	Mostar	3/16 - 3/19
32	Sokolac	3/22 - 3/23
34	Banja Luka	3/22 - 3/24

Four different questionnaires were developed for beneficiaries in different stages or sectors of the Program:

- “Intervention Group A”: Registered, interviewed, approved, have not yet received assistance package
- “Intervention Group B”: Received assistance package *[for beneficiaries who received agriculture or trade kits]*
- “Intervention Group C”: Received vocational training
- “Intervention Group D”: Received employment training

(See Appendix V for the complete intervention group surveys.)

Administration of focus groups

Focus groups were held in the following locations:

January Visit

	Number of Focus Groups / Interviews	Number of Participants	Location	Dates
	3	21	Sarajevo	1/12 - 1/13
	5	32	Mostar	1/16
	5	17	Banja Luka	1/14 - 1/15
	1	5	Zenica	1/15
TOTAL	14	75		

March Visit

	Number of Focus Groups / Interviews	Number of Participants	Location	Dates
	12	28	Sarajevo	3/16 - 3/19
	18	55	Mostar	3/16 - 3/19
	12	32	Sokolac	3/22 - 3/23
	5	31	Banja Luka	3/22 - 3/24
	5	23	Bihac	3/22 - 3/24
TOTAL	52	169		
GRAND TOTAL	66	244		

Outside organization interviews

Interviews were held with the following organizations:

1. The Foreign Trade Chamber of Bosnia and Herzegovina (Sarajevo)
2. The Federation of BiH Ministry of Labor and Social Affairs (Sarajevo)
3. Sarajevo Canton Ministry of the Economy (Sarajevo)
4. Unique Veterans Organization of Bosnia and Herzegovina “Veterans Union” (Sarajevo)
5. The World Bank (Sarajevo)
6. The OSCE Mission to BiH (Sarajevo)
7. AGEF (Banja Luka)
8. BiH Federal Ministry of Defense (Sarajevo)
9. BiH Employment Bureau (Sarajevo)
10. Micro Lock credit Organization (Sarajevo)
11. World Vision Micro credit Program (Mostar)
12. Sunshine Micro credit Program (Mostar)
13. UMCOR (Mostar)

Staff member interviews

Interviewed staff members include:

1. Federico Soda, Head of Office
2. Haris Kaljanac, Program Officer
3. Alma Sunje, Evaluation and Monitoring
4. Slobodan Pavic, Procurement Officer
5. Ivica Sivric, Agricultural Consultant (Mostar Office)

6. Milada Colic, Senior Finance for Migration
7. Dusan Sehovac, Trainer (Civic Education)
8. Radmila Radovic, Head of IOM BL office
9. Mladen Kakuca, Program Officer
10. Nebojsa Jakovljevic, Agricultural Consultant
11. Nedzad Pasic, Database Administrator
12. Smilja Gavric, Business Consultant

APPENDIX VII: FOCUS GROUP GUIDE

General/Macro Questions:

* How has the transition from soldier to civilian been? What have been the best aspects of it? What were the major problems that you faced making the transition from the army?

* From what you know, what are some of the problems soldiers have had as a result of having difficulties making the transition to civilian life (i.e., crime, alcohol / drug abuse, domestic violence, other anti-social behaviour)? Would you say that many soldiers have had these problems? What help do these soldiers get in their communities or from other sources?

* Four thousand soldiers who were demobilized in 2002 did not register for the IOM program. Can you think of an explanation for why they chose not to participate in it?

* Where do most people in your town go to borrow money? Where do you go? What is the maximum you can borrow? How are the interest rates? Does the lender require collateral? In what proportion to the loan? Are you able to provide such collateral?

Primary Program Benefits:

* How would you characterize **the interview process**? Were the IOM staff receptive to your concerns and proposals? Did they come up with good ideas? Would you say that **IOM staff are qualified** to make informed recommendations about what sectors of the economy you should target either for training, job placement, or starting a business/farm?

* For those of you who received training, was it enough to give you the skills you needed for the job market you were targeting or do you feel that you needed more **in-depth training** than what you were given?

* What were the most **important skills/benefits** you gained from the Program? Why?

* Were you satisfied with the **procurement** process? Why or why not? (Were you satisfied with what you got? How long did it take? Has the equipment / livestock helped you improve your income?)

* For those who received the **job-placement** service, do you have any comment on it and the benefits that it gave you?

* Considering your experience with the Program, **what other support** would you like to see IOM provide to demobilized soldiers? (For example: co-op opportunities, micro-finance training, advanced business-training, accounting, computer/IT, marketing skills, further agriculture training.)

Secondary Program Benefits:

You were all required to take IOM's **civic education course**.

What did you learn from the training? Have you found it useful in your everyday life? How do you suggest the training can be improved?

Who were the most important contacts you made through the IOM program? How have they helped you in your business or work?

Questions about Treatment by IOM:

Who are the most vulnerable former soldiers in your opinion?

* Do you or do you not feel that IOM treats all soldiers equally? If not could you explain why?

* Taking into consideration the overarching challenges to the economy and society at large following the war, do you feel IOM has listened to your suggestions when you have provided them?

When thinking about the future of Bosnia Herzegovina, what do you look forward to the most?
The least?

APPENDIX VIII: Cooperation with AGEF

Una-Sana Canton and AGEF

At the request of the German Government, the cases of 200 former soldiers from Bihac and the Una-Sana Canton were entrusted to AGEF after their original interview by an IOM Program officer. It appears that AGEF was unable to adequately implement its assistance program, and treated only 107 former soldiers, returning 93 cases to IOM.

Based on interviews and focus groups conducted in Una-Sana Canton, the evaluation team found that the vast majority of the soldiers did not know whether their cases were now handled by IOM or AGEF, and asked that IOM contact them in order to update them on their current status within the IOM process. Secondly, the process in which the cases were handled was inconsistent with IOM's approach elsewhere in the country. As one of the soldiers stated: *"IOM told us that we would receive help with establishing our businesses, but we were called once to a meeting in the Hotel Park in Bihac by a German representative of the AGEF and given envelopes with cash. Then, he told us 'Now we are done with you'."* Survey Respondent, Bihac

Though the individuals interviewed in Una-Sana Canton are excluded from our data analysis as these cases are separate from those helped directly by IOM, it is important to note that they have received less assistance in terms of professional advice and other forms of help that IOM has provided to its beneficiaries in other parts of BiH. However, IOM should be aware that former soldiers in this region of the country were either given cash by AGEF or are still waiting to receive any kind of assistance. Most of the 23 interviewed former soldiers said they hoped that IOM would contact them and let them know whether they will be assisted by AGEF or IOM on a going forward basis. Most were unclear on the entire process.

"I heard Caritas took 90 soldiers and now IOM expects someone else to take our cases. I don't know exactly what is the process here. Our conditions are worsening, so we would like to know if anyone will help us and who it will be." Survey Respondent, Bihac