





"Care – Contribution to Access of Refugees and IDPs to Rights and Employment Opportunities"

Pilot Project – Social Innovations

Research Report on the Social and Economic Status of Refugees and their Needs in Six Municipalities





April 2019.

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1. Introduction

Within the CARE project, implemented by the Igman Initiative in Bosnia and Herzegovina, Montenegro, Croatia and Serbia as part of the support to the beneficiaries of the Regional Housing Program (RHP), one component is dedicated to identifying socially innovative assistance models that could be applied as an additional form of support to families who have achieved a relatively durable solution to housing, but still face the challenges of full social inclusion and economic stability. This HELP project is being implemented in Serbia in close cooperation with the institutions of the system, primarily the Commissariat for Refugees of the Republic of Serbia and the relevant bodies / services at the municipal level, such as the Commissioner for Refugees.

Research on the socio-economic situation, needs and capacities of the refugee families — beneficiaries of the RHP program carried out in the municipalities of Ruma, Pancevo, Stara Pazova, Belgrade / the township of Palilula — Ovca, Sremska Mitrovica and Kula were initial and in the further implementation of the project will be supplemented with findings from in-depth consideration of individual needs and capacities of each identified family / household. The initial research was carried out using a questionnaire specially designed for this purpose, which containted a number of questions about the status and needs of respondents and their households. On the basis of all collected and analyzed data from the initial and subsequent in-depth research, a precise form of support will be defined aimed at strengthening the capacity of the family / household for independent social and economic functioning.

All terms in this Report expressed in the male gender are equally aimed at the female gender.

2. The Analysis of the Social and Economic Status of Refugees and their Needs – Total Sample, Urban and Rural Settlements

2.1 Research sample

The survey sample included 128 households - 76 men (59.4%) and 52 (40.6%) women. The structure of the sample by municipalities is shown in Table 1. Within the overall research, the unit of analysis was the household, through its representative - the holder of the household.

Table 1: The structure of the sample by municipalities

Municipality	Household holder M	Household holder F	Total
GO Palilula - Ovca	12	16	28
Kula	21	13	34
Pancevo	13	5	18
Ruma	9	2	11
S. Mitrovica	14	10	24
Stara Pazova	10	3	13
Total	76	52	128

Within each municipality, except Palilula - Ovca, the respondents answered whether they live in a town or village settlement. In Ovca, all respondents are in urban settlements and live in purpose-built residential buildings. Table 2 shows the structure of respondents by type of settlement.

Table 2: the structure of respondents by type of settlement

	Gender of household holder	Frequency	Percentage
_ E	Male	44	53,7%
Urban settlem ents	Female	38	46,3%
s e	Total	82	100,0%
ıts	Male	34	72,3%
mer	Female	13	27,7%
Rural settlements	Total	47	100,0%

Chart 1 shows the employment status of the household holder. It is noticed that in urban settlements, 30.5% of the respondents – holders of the households are employed, 56.1% are unemployed and 13.4% are pensioners. In rural settlements, the percentage of employed household holders is lower - 25.5% and the same goes for pensioners - 2.1%, while the percentage of unemployed persons is considerably higher - 72.4%.

Chart 1.

Employment status of household holder

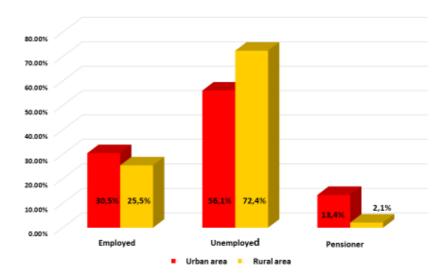
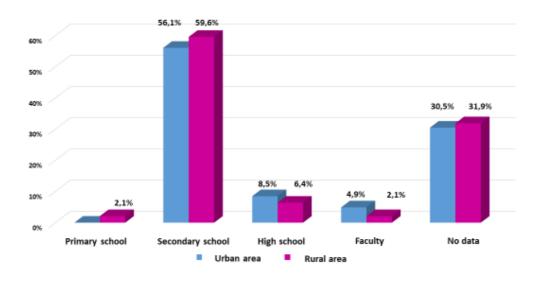


Chart 2 shows that the highest percentage of household holders in the city (56.1%) and in rural settlements (59.6%) has completed secondary school. However, in both types of settlements, about third of the respondents did not state their level of education.

Chart 2.

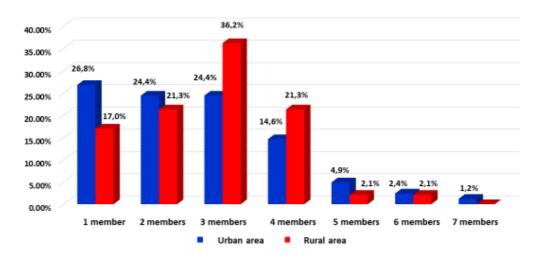
Education level of household holder



The number of household members at the level of the total sample was from one to seven, with only one seven-person household in urban settlements alone. One-person (26.6%), two-person (24.4%) and three-person (24.4%) households were almost equally represented in urban settlements, while three-person households (36.2%) were dominant in rural settlements. Chart 3 shows further details.

Chart 3.

Number of household members



Number of household members who generate income



As it can be seen from Chart 4, urban and rural settlements are dominated by households in which one family member earns income (urban settlements - 51.9%, rural settlements 42.6%). The big difference is in the percentage of urban and rural settlements where two household members earn income (in urban settlements it is 21.0%, and in rural settlements 38.3%). Only in urban settlements there are 1.2% of households in which five and six members earn income. A number of respondents -

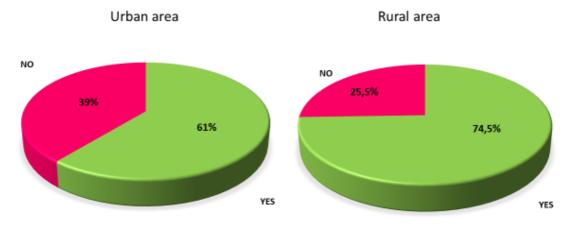
12.2% in urban and 10.6% in rural households reported that no one in their household was generating income. Additional research is needed on the lives of these households and the reasons of such a situation.

2.2. The attitude of the household holders towards starting their own business

As noted in Figure 5, in urban settlements, 61,0% of respondents – household holders expressed positive interest in starting a business, and in rural settlements – 74.5%. A little over one third (39.0%) of respondents in the city and about a quarter (25.5%) of respondents in the rural settlements expressed a negative attitude towards starting their own business.

Household holder's attitude towards starting own business

Chart 5.

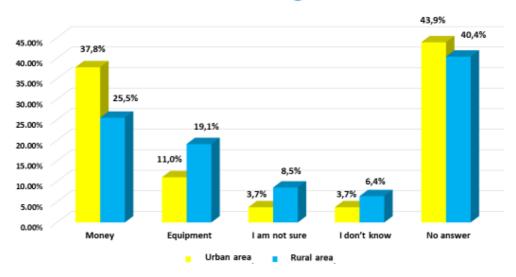


As the resources needed to start their own business, the majority of respondents who answered this question see money (37.7% in urban settlements and 25.5% in rural settlements) and equipment (11.0% in urban and 19.1% in rural settlements). A smaller percentage of respondents in both types of settlements is "not sure" or "does not know". However, the highest percentage is the percentage of those who did not answer this question (43.9% in urban and 40.4% in rural settlements), which requires additional research. All details are shown in Chart 6.

According to the gender of the household holder, there are 43 men and 7 women in urban settlements.

Chart 6.

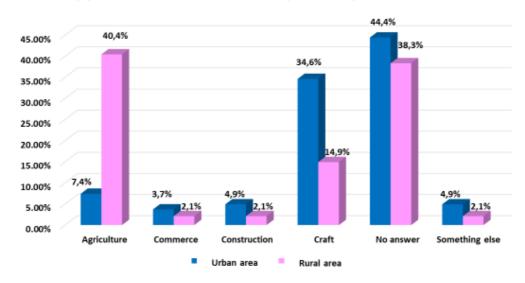
Resources for starting own business



When it comes to the type of work for which the household holders have adequate qualifications, most - 40.4% in rural settlements consider it to be agriculture, and in urban settlements - crafts (34.6%). However, a high percentage of respondents did not respond to this question, so a deeper examination is required. Chart 7 gives a full view of the answer to the question about qualifications.

Chart 7.

Type of business they are qualified for



One of the conditions for starting your own business in a rural settlement is the possession of agricultural land. According to the data presented in Chart 8, 12.8% of rural households do not have an agricultural land, the largest percentage (76.6%) has a small garden around the house, and only 11.0% own arable land of up to 1 ha.

Ownership of agricultural land (rural area)

Up to 1 ha

11,0%

Small garden around the house

By crossing different answers of respondents - household holders, the data obtained is shown in Table 3.

Table 3: Attitude of the household holders towards starting their own business

Gender of the household holders – starting their own business

In urban settlements, 37 male household holders (84% men) and 7 women (18.4% of women) have a positive attitude towards starting their own business

In rural settlements, 27 men (79.4% men) and 8 women (61.5% of women) also have a positive attitude towards starting their own business

Unemployed household holders – starting their own business

In urban settlements, 38 unemployed (46.34% of the total sample in urban settlements) wants to start their own business

In rural settlements, 25 unemployed (53.2% of the total sample in rural settlements) wants to start their own business

Education level of the household holders – starting their own business

In urban and rural settlements, the majority of those interested in starting their own work have completed

secondary school

Number of household members – starting their own business

In urban settlements, the positive attitude towards starting their own business has the highest percentage of those with one household member (18 respondents or 22.0% of the total sample in urban settlements)

In rural settlements, the positive attitude towards starting their own business has the highest percentage of those with three household members (14 or 29.8% of the total sample in rural settlements)

Number of household members that generate income – starting their own business

In urban and rural settlements, the biggest incentive for starting their own business was shown by household holders in which one member earns income

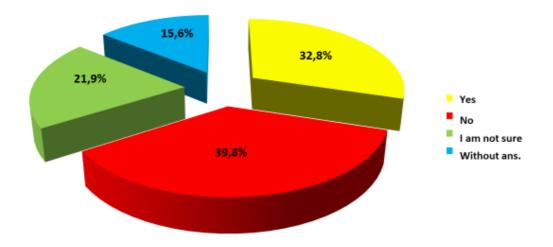
Possession of agricultural land in rural settlements – starting their own business

The majority of those who have a small garden around the house - 25 or 53.19% are interested in starting their own business

Chart 9 shows the interest of the household holder for retraining / re-qualification at the level of the overall sample. About one third of respondents (32.8%) expressed this interest, 39.8% are not interested in retraining / re-qualification, 21.9% / not sure, and 15.6% are not interested. Since those who are not sure and who are not interested make up more than a third of those surveyed, further research is needed, as well as the collection of data on age and years of work within a particular occupation.

Chart 9.

Level of interest of household holder for retraining/additional qualification - % % in total sample

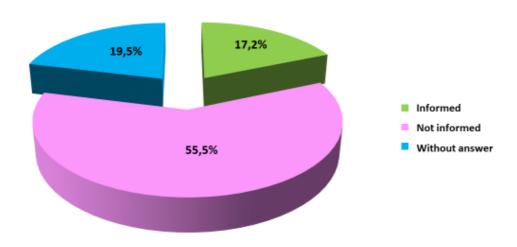


Given that the National Employment Service (NES) is an institution that directly addresses employment issues and improves the employment opportunities of unemployed people through

various active employment measures, we assume that it would be useful for respondents to monitor the measures and programs of the NES. However, the results of this study have shown that a diffident percentage of unemployed respondents – household holders are aware of the possibilities offered by the NES. As shown in Chart 10, as many as 55.5% of the unemployed respondents were not informed about the possibilities offered by the NES, 19.5% did not answer this question, and only 17.2% were informed about what the NES offers.

Information level of unemployed about opportunities offered by National Employment Service - % in total sample

Chart 10.



3. Conclusions and recommendations at the level of the total sample and sample in rural and urban settlements

3.1 Conclusions

- ⇒ A higher percentage of men household holders than women are interested in starting their own business in rural and urban settlements. A higher percentage of men household holders than women who own households in urban and rural settlements are interested in starting their own business. In urban settlements, 37 men household holders (84% men) and 7 women (18.4% of women) have a positive attitude towards starting their own business. In rural settlements, 27 men (79.4% men) and 8 women (61.5% of women) also have a positive attitude towards starting their own business.
- ⇒ In urban and rural settlements, the greatest interest in starting one's own business was shown by those who have one member of the household that generates income.

- ⇒ At the level of the total sample (urban and rural settlements), about 33% of household holders would accept retraining or re-qualification.
- ⇒ At the level of the total sample, among the unemployed household holders, only 17% were informed about the possibilities offered by the National Employment Service.
- ⇒ In rural settlements, the largest percentage of household holders possess qualifications for dealing with agriculture, and the most interested in starting their own business are among household holders with a small garden around the house (53.19%).
- ⇒ A high percentage of respondents did not give answers about: the level of education required by the means to start their own business, the kind of work for which they have appropriate qualifications. Also, there is no data on the age of household holders and household income earners. These and similar questions require further and more detailed examination.
- ⇒ The survey did not provide data on how and from what households live whose holders have declared that they do not earn any income.

3.2 Recommendations

- ⇒ In-depth interviews with selected respondents / holders of the households from urban and rural settlements, men and women who are interested in starting their own business, those who are not and those who have not given a response or are undecided, should be organized in order to meet all specific needs and find custom-made solutions.
- ⇒ Reach-out ("field") access to this target group by the National Employment Service (conferences in settlements, refugee people who with the support of the NES successfully started their own business, appropriate printed promotional material, etc.), in order to improve the level of informing and cooperation with NES in employment programs.
- ⇒ Maintaining motivational workshops or work start-ups, especially for women in rural settlements, to provide them with psychological and educational support in starting a job.
- ⇒ Motivating respondents for appropriate retraining or re-qualification, in order to facilitate easier access to better paid jobs.
- ⇒ Maintaining training on business plan design, market and competition assessment, marketing and achieving job sustainability.
- ⇒ Co-operation of republic and provincial institutions relevant to the issue of employment and self-employment (starting their own business), as well as cooperation between the public sector and non-governmental organizations in addressing these issues.
- ⇒ Promoting association at work (cooperatives and other forms), taking into account different models: consultations with the Cooperative Union of Vojvodina on the possible model of a cooperative that has already been implemented in the area of Vojvodina; linking families that do not have land ownership, who want to deal with agriculture with families that do have land ownership but are not interested in agriculture, etc.
- ⇒ Supporting good business plans by institutions and donors through financial and equipment grants.

- ⇒ Supporting the development of social entrepreneurship tailored to the needs and possibilities of refugees in six municipalities, based on appropriate practices from other communities and other socially sensitive groups.
- ⇒ Examining the possibility to develop a model of work in the household, whereby the household would be a cooperator of a larger, registered company, and do some kind of work for it.
- ⇒ Addressing particular attention to "the most vulnerable among the vulnerable", such as single-parent households, single-parent families, families with disabled or chronically ill members etc.

4. The analysis of the social and economic status of refugees and their needs – municipality review

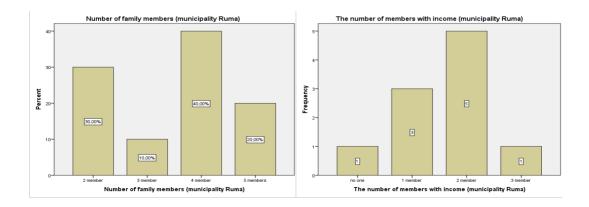
Below are the findings of the analysis of the social and economic status of refugees - respondents in this research and their needs and capacities in the municipalities of Ruma, Pancevo, Stara Pazova, Belgrade - GO Palilula - Ovca, Sremska Mitrovica and Kula.

4.1 Municipality of Ruma

In the municipality of Ruma, the initial analysis included 11 families, of whom 10 families (91%) expressed interest in starting their own business. Below, the analysis covers only a portion of the sample that expressed interest in starting their own business (10 families).

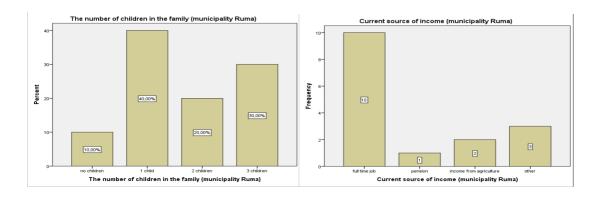
General information – family profile

In the structure of the family household holders, men are dominant (80%), while women make up a minority of 20%. In regards to the **level of education**, most of the interviewed family household holders have secondary education (90%). One holder of a family household has a higher professional qualification. **The employment status** of family household holders shows that an insignificant majority of family household holders (60%) are employed. An overwhelming majority (90%) of families in Ruma have solved a **housing issue** through the program of **rural house allocation**, which indirectly points to somewhat more potential for the activities of rural or mixed households. Families with four and five members account for 60% of the sample, while 90% of families have children. **A more detailed structure** of the members of the household is given in the following charts.



Sources of family income

When considering the family as a whole from the aspect of the number of family members who earn some kind of income, one family is identified in a group of those in which no member earns income, while in one family 3 members generate income. The rest of 80% of families have one or two members that are generating income. Full-time employed family members are classified as the most common type of generating income, while agriculture is under-represented (2 members), and another, unidentified source of income is generated by 3 family members.



Some sort of self-employed work¹ has been identified in 50% of sampled families, but only one person has a registered business, while the other four work occasionally and are unregistered. It is noted that these groups of respondents are mainly engaged in occasional, sporadic services of various types.²

The question raised in the questionnare was "Do you work as a private owner?", without specifying the type of work involved.

In-depth analysis in the second phase should examine this aspect as a possibility for project intervention. Initially, it was identified as: Servicing agricultural mechanization and locksmithing, market sales (chemical products, food, dry meat products)

Qualification, knowledge and experience

The table below shows that the largest number of families have qualifications for jobs related to agriculture and crafts.

Type of qualifications the respondents possess	Number of families	Percentage
Agriculture	6	60,0
Crafts (locksmithing, butchery)	3	30,0
Did not state	1	10,0
Total	10	100,0

In regards to experience in performing certain tasks acquired in the last five years, seasonal jobs and jobs related to craft services dominate.

Seasonal jobs	3	30,0
Agriculture	2	20,0
Trade	2	20,0
Crafts (metal processing)	3	30,0
Total	10	100,0

A relatively small number of respondents expressed interest in some forms of re-qualification and additional training (3 people, 2 of them in agriculture - organic production, beekeeping and one for crafts - metal processing), while half are not interested for this type of assistance, a smaller number (2) is not yet sure.

Family resources

In addition to the abovementioned knowledge, experience, qualifications and motivation, the families **sporadically use other resources** that are important for the eventual engagement in starting a business. Most families have basic, home-based tools that are insufficient for more serious services for which they have interests and initial knowledge. Possession of small gardens and fields means that even 80% of the respondents rely on agricultural activity, but to a greater extent as an additional source of income. In this sense, having a modest basic agricultural tool does not provide a basis for some profitable activities in this field. A small number of families (only 2) indicated that by now they used some of the donations / subsidies in the means of the economic empowerment and thus acquired some usable resources

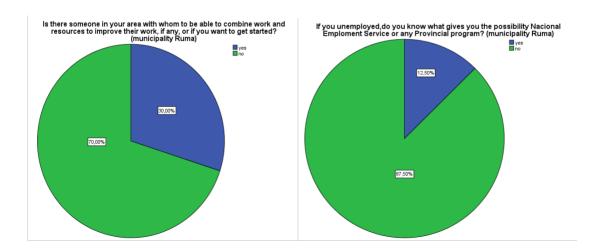
Area of interest – expected support

Surveyed family household holders mostly focused their expectations for **support in the general sense**, but rare families had clearer plans towards: usage of house space in order to sell meat products; starting vegetable business - gardening; wood processing, production of consumables for

agricultural machinery. A relatively **low level of possibilities for estimating the required resources** was noticed. The range of missing funds to start a business usually ranges between 1,000 EUR and 2,000 EUR and is mainly concerned with the purchase of necessary tools and equipment.

Level of information and community involvement

Refugees state that their access to information is still insufficient. Especially for information that is about opportunities offered by the National Employment Service or other programs / funds. Also, a low level of information about the possibilities of association with the purpose of better income activities has been identified.



In regards to possible obstacles that unable members of refugee households to be fully involved in the social life of the community and to engage in social groups or associations, all respondents from Ruma have stated that they **do not have any obstacles preventing them**. Also, the interviewed family members pointed out that they **did not experience any discriminatory behavior** (attack, threat, insult, etc.) based on their status in the community.

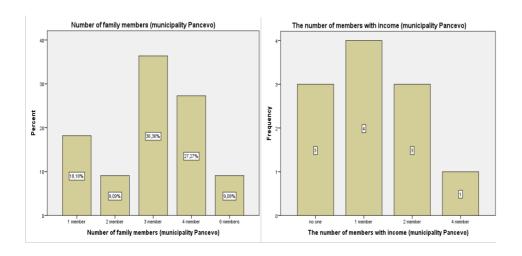
4.2 Municipality of Pancevo

In the municipality of Pancevo, 18 families were included in the initial analysis, of which 11 families (61%) expressed interest in starting their own business. Below, the analysis covers only a portion of the sample that expressed interest in starting their own business (11 families).

General information – family profile

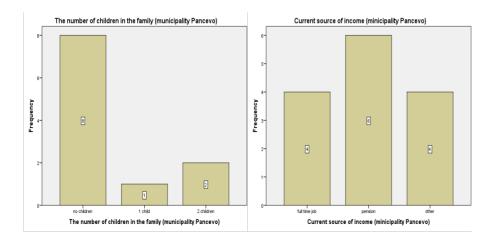
In regards to the level of education, among the interviewed household holders, secondary education is widely present (64%) - 7 persons. Even 36% - 4 persons did not give an answer about their educational status, which may indicate a possible lack of full primary education. The working status of the family holders shows that the majority of household holders are unemployed - 9 persons (91%), while only one person reported employment as a status. Most, 7 (64%) families in Pancevo

have solved a housing issue through the program of building materials allocation, while rural houses were allocated for a smaller number of families - 4 (36%). Families with three and four members make up over 60% of the sample included. Eight families (72%) do not have children as dependent members, while three families have them. A more detailed structure of the members of the household is given in the following charts.



Sources of family income

When considering a family as a whole from the aspect of the number of family members who generate some kind of income, three families are identified in a group of those in which none of the members generate income, while in one family, 4 members earn income. The rest of 7 families (64%) have one or two members that generate income. Pensions of family members are classified as the most frequent type of income for 6 persons - 43%); while employment is stated as a way of income for 4 members of the household. Another, unidentified source of income, is also generated by 4 family members.



Some types of self-employment have been identified³ in two (18%) families, but no one has a registered business. It has been reported that these respondents are mainly involved in occasional, sporadic services such as selling tobacco products and helping other households.

Qualifications, knowledge and experience

The table below shows that the largest number of families in Pancevo have qualifications for jobs related to agriculture and crafts.

Type of qualifications the respondents possess	Number of households	Percentage
Agriculture	5	45,5 %
Crafts (mechanic, baker, tailor, butcher)	5	45,5 %
No answer	1	9,1%
Total	11	100%

Compared to the experience in performing certain jobs acquired in the past five years, Pancevo is dominated by jobs related to diverse services, trade and crafts.

Work experience	Number of projects	Percentage
Agriculture	2	18,2%
Trade	2	18,2%
Working abroad	1	9,1%
Crafts(tailor, driver, janitor, security)	4	36,4%
No answer	2	18,2%
Total	11	100,0%

A relatively small number of respondents - families (36%) expressed interest in some forms of retraining, requalification and additional training. In total, 4 families are interested, but mainly for their younger members and grandchildren (2 for hairdressing services, baking, growing vegetables in greenhouses and / or processing and roasting meat). The rest of the families are either not interested or not sure.

Family resources

In addition to the abovementioned knowledge, experience, qualifications, families in Pancevo, they have a very sporadical use of other resources. Although 4 families have small gardens, only one of them states that they cultivate land and sell products at the market. Others explain that they do not have the equipment and tools or that they are old and ill for this type of activity. Three households

Question raised in the questionnaire was "Do you work as a private owner", without specifying the type of work involved

have a modest number of poultry and other livestock. Only one family states that they live by farming (the production of brandy and wine). The respondents did not list any of the agricultural tools that could serve as a resource which they consider important. A very small number of families (3) state that they own basic crafts tools (for construction work, hairdressing services, metal crafts, and bicycle repairment). All of this is insufficient for serious services and income earning: only one family lives on construction services, while two families generate minimal additional income with their work/services. Only one family in Pancevo said that so far it has used some of the donations / subsidies but without specifying them.

Area of interest – expected support

Surveyed family household holders mostly focused their expectations for support in the following areas: Provision of services in the form of babysitting children, organizing and renting equipment for children's birthdays; manufacturing small pieces of wood and metal; procurement of motor cultivators and chainsaws for wood cutting; greenhouses; grills; floristry; machinery services. Families in Pancevo mostly accurately assess the necessary resources and tools to improve or start their own independent business. The range of missing funds to start a job usually ranges between 5,000 EUR and 10,000 EUR.

Level of information and community involvement

The refugee families in Pancevo complain that their access to information is still inadequate. This applies in particular to information regarding the possibilities offered by the National Employment Service or other Programs / Funds. Even nine out of eleven families believe that they are not informed and that they need help in this matter. On the other hand, two families believe that in their immediate vicinity there are people with whom they would associate their work and resources and could jointly do income-related activities.

In regards to possible obstacles that unable members of refugee households to be fully involved in the social life of the community and to engage in social groups or associations, most of the respondents (9) expressed the view that they did not have any obstacles preventing them, while two people claimed to have experienced obstacles, not specifying which ones exactly. Also, most interviewed family members (9) stated that they did not experience any discriminatory behavior (assault, threatening, insults, etc.), but two families have experienced physical assault and assault on their property.

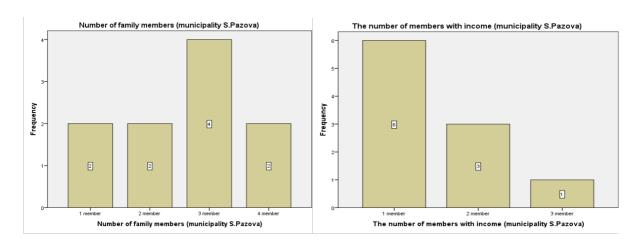
The group of beneficiaries from Pancevo is also characterized by the fact that several families have faced very difficult living conditions, such as a lack of electricity (one family claims to have no electricity for 18 years), a burned house and no wood logs for heating purposes.

4.3 Municipality of Stara Pazova

In the Municipality of Stara Pazova, the initial analysis included 13 families, of whom 10 families (77%) expressed interest in starting their own business. Below, the analysis covers only a portion of the sample that expressed interest in starting their own business (10 families).

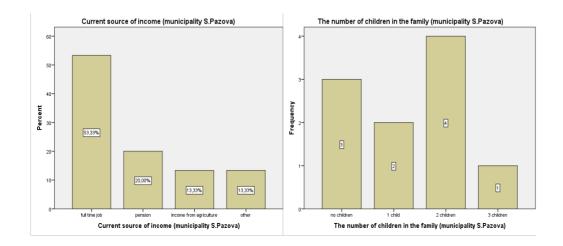
General information - family profile

In the structure of family households in S. Pazova, men are dominant (70%), while women make up a minority of 30% - 3 women are evidenced as family household holders. In relation to the level of education, among the surveyed household holders, half of the surveyed respondents have secondary education, one holder belongs to the group with completed primary and higher education, while 3 persons did not respond to this question. The employment status shows that the majority of family holders (70%) are unemployed. Also, the majority (60%) of families in Stara Pazova have solved their housing issues through the housing allocation program, and the rest through the allocation of rural or prefabricated houses and building materials. Families with three and four members constitute 60% of the sample, while 70% of families have children. A more detailed structure of the members of the household is given in the following charts.



Sources of family income

When considering the family as a whole from the aspect of the number of family members who earn some kind of income, six families are identified in a group where only one member generates income, while in one family 3 members earn income, and in three families, two members have income. No families have been identified without any income. Full-time employed family members are classified as the most frequent way of generating income, followed by pensions and income from agriculture that is insignificantly represented.



Self-employed work⁴ has been identified with one family household holder, but this sort of "private activity" is not registered and refers to work in the construction industry.

Qualification, knowledge and experience

The table below shows that the largest number of families in Stara Pazova has qualifications for jobs related to crafts and construction.

Area of qualification	Number of	
	household	Percentage
	holders	
Agriculture	1	10,0
Trade	1	10,0
Construction	2	20,0
Crafts (locksmith, hairdresser, baker)	4	40,0
No answer	2	20,0
Total	10	100,0

In relation to the experience in performing certain tasks acquired in the last five years, seasonal jobs and jobs related to crafts services, construction and administration dominate.

Work experience in the last 5 years	Number	Percentage
Seasonal jobs	4	40,0
Administrative work	2	20,0
Construction	2	20,0
Crafts (shoemaker, pastry cook)	2	20,0
Total	10	100,0

⁴ Question raised in the questionnaire was "Do you work as a private owner", without specifying the type of work involved

A relatively large number of respondents expressed interest in some forms of retraining, requalification and additional training - 7 persons, among which dominate occupations related to crafts (locksmith, hairdresser, electrician), beekeeping, construction and administrative work.

Family resources

In addition to knowledge, experience, qualifications and motivation, families in S. Pazova sporadically use other resources that they consider important for eventual engagement in the start-up of their own business. A negligible number deals with the production of food items (processed fruits and vegetables), and only one family considers it an additional source of income. Considering the dominant form of housing (flats), a small number of families have gardens that are not used for generating income. The possession of livestock or small cattle is also excluded as a potential resource for this group of families. Crafts are more often considered as source of income among the RHP user group from Stara Pazova (for 3 families this is the main source, and for 2 families, an additional source of income).

The largest number of families own basic, personal tools for home and service use, since a number of people are engaged in craft services in the construction industry (bricklayer, ceramist, wall painter), but they are insufficient. A small number of families (only 2) said that so far they have used some of the donations / subsidies in the means of economic empowerment and have thus acquired some usable resources.

Area of interest – expected support

Surveyed household holders mostly focused their expectations for support in the following areas:

	Number of	
	families	Percentage
Agriculture	1	11,1
Administrative work	1	11,1
Tourism	1	11,1
Crafts (baker, hairdresser, tailor, handyman)	6	66,7
Total	9	100,0

Families in Stara Pazova are most interested in various types of crafts services. The range of missing funds to start the job usually ranges between 1000 and 6000 EUR.

Level of information and community involvement

Refugee families state that their access to information is still insufficient. Even 90% of families consider that they do not have enough information. This is particularly relevant for information regarding the possibilities offered by the National Employment Service or some other programs / funds. Regarding the possibility of merging with someone from a nearby environment with the purpose of better income-generating activities, three families have expressed the view that they

have such information and opportunities. In regards to possible obstacles that unable members of refugee households to be fully involved in the social life of the community and to engage in social groups or associations, most respondents have stated that they haven't encountered any obstacles. Also, the surveyed family members stated in 80% of cases that they did not experience any discriminatory behavior (assault, threat, insult, etc.) based on their status, and there were 2 reported cases of physical attack, threats, verbal abuse and mobbing in the workplace.

4.4. Municipality of Kula

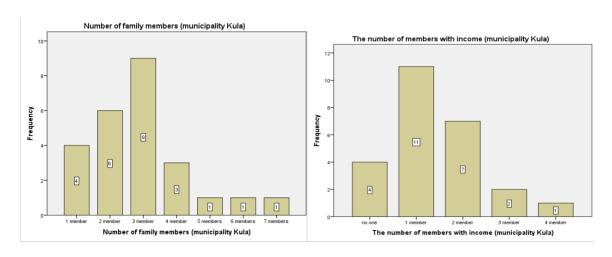
In the Municipality of Kula, the initial analysis included 34 families, of which 25 (73.5%) expressed Interest to start their own business. Below, the analysis covers only that portion of the sample of 25 the family.

General information – family profiles

In the structure of family household holders, there are slightly more men - 56% (14) in relation to the number of women who are 11 and 44% respectively. When it comes to the level of education, among the surveyed household holders, 14 persons (56%) have finished secondary education. College or University education have 4 persons, while 7 persons did not state their educational status, which may indicate a possible lack of full primary education. The working status of the family households is very unfavorable and shows that it is predominant. Most of the family household holders are unemployed - 20 persons (80%), while only two are persons reported employment as a status. Pensioners account for 12% of the total number of households.

Most, 96% of the families in Kula have resolved the housing issue through the program of rural house allocation or building material, while an apartment is mentioned only in one case. Families with two and three members account for as much as 60% of the total number of families enrolled (there are 15). Then there are one-member families which are 4. Three families have 4 members, and the rest has five or more members (3 families are multi-member). Ten families (40%) do not have children as dependent members, while other families have.

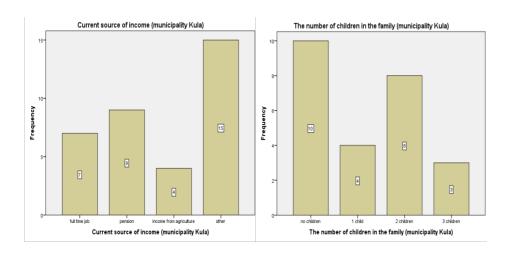
A more detailed structure of the members of the household is given in the following charts.



Sources of family income

When considering the family as a whole from the aspect of the number of family members who earn some income, four families are identified in a group of those in which none of the members generates income, while in one family 4 members earn some kind income. The rest of 18 families (72%) have one or two members who are generating income.

Pensions and full-time employed family members are the most frequently classified way of earning income (46% of the total sample); Within the most represented category "other", 42% of the households are generating income. Seven households do work associated with "private" ownership, and only one of them has a registered agricultural farmstead.



Qualifications, knowledge and experience

The table below shows that the largest number of families in Kula have qualifications for jobs related to agriculture and crafts.

Areas of which respondents have knowledge about	Number	Percentage
Agriculture	12	48,0
Trade	1	4,0
Finance	1	4,0
Crafts (metal processing, pastry chef, wall painter)	5	20,0
No answer	6	24,0
Total	25	100,0

In relation to experience in performing certain tasks acquired in the last five years, RHP user activity is dominated by various services within seasonal jobs, trade and crafts.

Experience in the last 5 years	Number	Percentage
Seasonal jobs	10	40,0
Agriculture	1	4,0
Trade	3	12,0
Crafts (mechanic, pastry chef, driver)	9	36,0
No answer	2	8,0
Total	25	100,0

40% of respondents – 10 of them expressed interest in engaging in some of the forms of requalification, retraining and additional training. The rest of 60% of families are either not interested or not sure about their opinion. Potential users are mostly interested in training involving gerontology, medical nurse courses, agriculture and crafts.

Profession for requalification	Number	Percentage
Agriculture	2	20,0
Trade	1	10,0
Crafts (metal processer, pastry chef)	2	20,0
Gerontology nurse and medical nurse	3	30,0
Various different types	1	10,0
Does not know	1	10,0
Total	10	100,0

Family resources

Families in Kula very sporadically and minimally use other resources, except their knowledge and experience. A small number of families have small gardens, but a small percentage of them cultivate the land in terms of generating income. Only two families earn agricultural income-one as the main income (a family registered as an agricultural farmstead) and the other as an additional source of income. The others explain that they do not have equipment and tools and that it is not worthwhile to do land cultivation. Income from crafts and manual labor for 4 families is the main source of income, 4 families earn additional income from providing services such as: taxiing, wall painting services, sewing, metalworking jobs, auto-mechanic services, making paper baskets and paper ornaments from sugary mass. A very small number of families state that they own basic crafts tools, which are mostly small home tools.

Area of interest – expected support

Surveyed household holders in Kula mostly focused their expectations on support in the following areas: agriculture, trade, crafts (car mechanic, pastry chef, locksmith, vulcanizer, wall painter). It is important to note that 5 families think that in their immediate environment there are persons with whom they can associate in income activities. Families in Kula generally insufficiently assess the necessary resources and tools to improve or either start an independent activity. The deficient funds

for starting a job are usually defined by the respondents saying that they need "a few thousand euros".

Level of information and community involvement

Refugee families in Kula state that their access to information is inadequate. This relates to information concerning the possibilities offered by the National Employment Service or other programs / funds. In regards to possible obstacles that unable members of refugee households to be fully involved in the social life of the community and to engage in social groups or associations, all respondents have stated that they have no obstacles to encounter. Also, the vast majority of surveyed family members pointed out that they did not experience any discriminatory behavior (assault, threat, insult, etc.) based on their status in the community, but one respondent pointed out the physical attack he was exposed to.

4.5 Municipality of Sremska Mitrovica

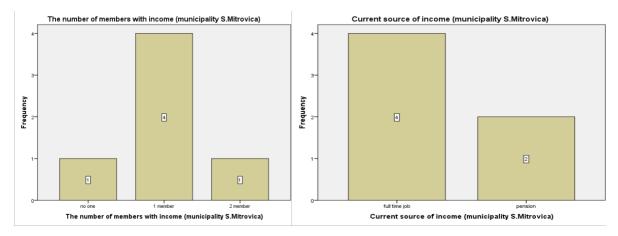
In the Municipality of Sremska Mitrovica, the initial analysis included 24 families, of which only one-fourth (6 families) expressed interest in starting their own business. Below, the analysis includes only that portion of the sample.

General information – family profile

In the structure of family household holders, men and women are equally represented. (3 male and 3 women). In regards to the level of education, secondary education is possessed by two thirds of the respondents while one respondent has college education and one has not answered. The working status of family household holders shows that two thirds are employed and one third is unemployed. 2/3 of families in Sremska Mitrovica have solved a housing issue through the program of housing allocation, while 2 families live in rural houses. Sampled families in Sremska Mitrovica are largely one-member families (there are 4 such families). The rest is made up of one two-member family and one three-member family. The number of children in this family group is 4.

Source of family income

When considering the family as a whole from the aspect of the number of family members who earn some income, 4 families are identified in the group of those in which one of the members generates income, while in one family no member earns income. Also, only one family was identified where two members are generating income. Full-time employed members of the family are classified as the most common type of income earning in 4 cases, while pension is considered income to the other 2 families.



Some type of self-employed work⁵ has been identified in 2 sampled family members, and one person has a registered job in the field of textile industry.

Qualification, knowledge and experience

The table below shows the areas for which family holders in Sremska Mitrovica have qualifications and knowledge. Note, only 4 out of 6 respondents answered this question.

Area		Number of persons
	Agriculture	1
	Trade	1
	Crafts (carpenter, magician)	2
	Total	4

In relation to experience in performing certain tasks acquired in the last five years, S. Mitrovica is dominated by services related to services and crafts.

	Frequency		Percent
Seasonal jobs	2		33,3
Salesman	1		16,7
Crafts (hairdresser, tailor, carpenter)	3		50,0
Total	6		100,0

Half of the respondents stated that they are interested in some form of re-qualification, re-training and additional training but without specifying the exact field.

Question raised in the questionnaire was "Do you work as a private owner", without specifying the type of work involved

Family resources

Families that were sampled in S. Mitrovica have minimal resources at their disposal that are necessary for generating income. No one processes the land and has any income from the production of food products. Two are engaged in craftsmanship / handmade work - one is a magician that doesn't have gadgets, and the other is a hairdresser that has basic equipment and that is the main resource which was identified.

Area of interest - expected support

Surveyed families from S. Mirovica are interested in the following jobs: Trade and textile industry; Magician tricks and animation for birthday parties, wood and metal working, livestock breeding, growing fruits and vegetables (greenhouse). Families in S. Mitrovica generally assess the necessary resources which would improve or start an independent job. The missing funds to start a job usually range between 3,000 and 5,000 euros.

Level of information and community involvement

The refugee families in Mitrovica, as well as at the level of the entire sample, suggests that their access to information remains at an insufficient level. This relates to information concerning the possibilities that are provided by the National Employment Service or by other Programs / Funds. On the other hand, two families think that in their immediate surroundings there are people with whom they would join work and resources, and they could jointly embark on income-generating activities. One of them emphasizes the willingness of his employer to cooperate. Most of the respondents in S. Mitrovica stated that they did not experience some obstacles that unable them to fully participate in social life of the community and to engage in social groups or associations.

Also most interviewed members stated that they did not experience any discriminatory behavior (attack, threat, insult) based on their status in the community.

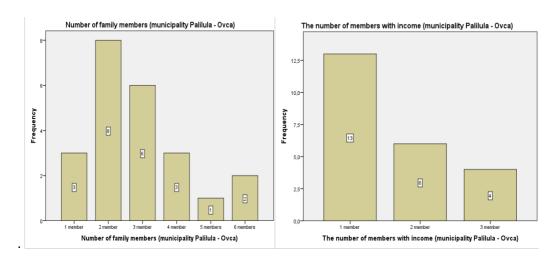
4.6 Township of Palilula – Ovca settlement

The initial analysis included 28 families, of whom 23 (82%) expressed interest in additional support for starting their own business. Below, the analysis covers only that sample part of 23 families.

General information – family profiles

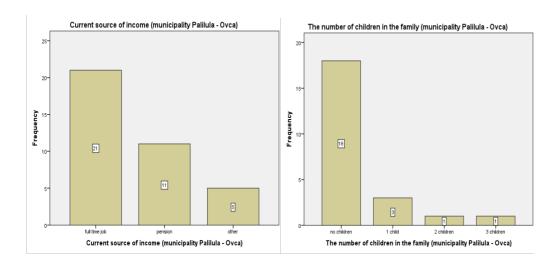
In the structure of family household holders, there are slightly more men - 56% (13) in comparison to the number of women who are 10 - 44%. In relation to the level of education, among the interviewed family household holders, secondary education is dominant. 6 persons (26%) have college or university education while the other 6 did not comment on their educational status. The working status of family household holders shows that 43% or 10 persons are employed. There are 7 (30%) unemployed household holders, while 6 retirees account for 26% of the respondents. All families in Ovca have solved a housing issue through the housing construction program.

Families with two and three members are the most dominant group in Ovca and make up over 60% in total sampled families (there are 14). Followed by three one-member and four-member families in every category. Three families have one member, and the rest have five or more members (3 families are multi-member). Most families (78%) do not have children as dependent members. Among the family members in Ovca, there are 11 people with different degrees of disability registered. A more detailed structure of the members of the households is given in the following charts



Source of family income

When considering the family as a whole from the aspect of the number of family members who earn some income, in thirteen families one member generates some sort of income (56%), while in 6 families, 2 members generate some sort of income (26%). No families have been identified without any sort of income. Full-time employed family members and pensions are classified as the most common type of family income and account for 83% of all income. Work associated with "private" ownership is reported by 3 household holders who have a registered activity in the field of bookkeeping services, hairdressing services and alcoholic beverages production.



Qualifications, knowledge and experience

The table below shows that the largest number of families in Ovca has qualifications for jobs related to different forms of craft activities, among which are hairdressers, cooks, butchers, locksmiths and car mechanic services.

Area of knowledge and experience they possess	Number	Percentage
Growing fruits and vegetables	1	4,3 %
Programming	1	4,3%
Culture	1	4,3%
Hairdressing	4	17,4%
Crafts		
(cook, auto mechanic, butcher,	16	69,6%
locksmith)		
Total	23	100,0%

In relation to experience in performing certain tasks acquired in the last five years, Ovca is dominated by activities related to various services within seasonal jobs, trade and craft. The interest to get involved in some forms of retraining, and training was close to 50% of the respondents. Potential users are most interested in: courses for hairdressers, pedicures and manicures; tailoring, sewing and making wine and brandy.

Family resources

Families in Ovca, besides their knowledge and experience, have minimal resources. One resource can be singled out, and it is related to the production of alcoholic beverages, which is the main and additional source of income for 3 families. Income from crafts and manual labor (knitting, crocheting, artistic crafts...) is registered but it is insignificant — only two families consider them an additional income. A very small number of families state that they own basic craft tools, which are mostly small home tools.

Area of interest - expected support

Surveyed family household holders in Ovca mostly focused their expectations on support in the following areas⁶:

- 1. Crafts Cooking, butchery, hairdressing, carpentry, car mechanic, locksmithing, tailoring
- 2. IT and design
- 3. Trade and agriculture

It is important to note that in Ovca, 6 families (over 25%) think that in their immediate surroundings there are persons with whom they could associate work and resources to jointly embark on income

6

Listed by the frequency of the answer

activities. Families in Ovca mostly insufficiently assess the necessary resources and tools to improve or start an activity independently. Respondents state that the lack of funds to start the job most often range from 1,000 to 10,000 EUR, and they usually don't specify the tools they need.

Level of information and community involvement

The refugee families in Ovca, similar to other settlements, suggest that their access to information is at an insufficient level. This relates to information concerning the possibilities provided by the National Employment Service or some other Programs / Funds. In regards to possible obstacles that unable members of refugee households to be fully involved in the social life of the community and to engage in social groups or associations, most respondents said the view that they do not have any obstacles preventing them, while in 4 cases the answer was positive but the obstacles weren't stated. Also, most interviewed family members stated that they had not experienced any discriminatory Behavior (assault, threat, insult, etc.), and 4 respondents pointed out physical attack, verbal abuse, and discriminatory practice in exercising rights.

5. Conclusions and recommendations on the level of municipalities

5.1 Conclusions

- Based on the available information from the surveys, it can be concluded that complex socioeconomic and family conditions of RHP users are still present in the monitored environments. The previous mentioned complexity is specific and varies from place to place, but it can be concluded without doubt that this population needs support. Challenges that Ovca citizens face is especially noticeable, due to the structure of the population, isolation and dislocation.
- Besides the resolved housing care, the social and economic instability of RHP users characterises most of the enivornments that were initially mapped. Even though a significant amount of respondents have the knowledge and experience related to agricultural interests, their existance is mostly based on various crafts and services.
- The process of social integration in the local environment in all monitored municipalities is described by the respondents as "not problematic". Sporadic experiences of discrimination and violence that are noted do not endanger the generaly positive image.

5.2 Recommendations

Even though the initial researched showed a lot of useful information on the level of all six municipalities, it is absolutely without doubt that an in-depth, individually oriented research of needs and capacities of families is necessary in order to achieve the most optimal plan for an intervention towards the prioritised families.

- ➤ In the final selection of families to support through the measures of the Social Innovation Program, it is necessary to find a balance between social status the vulerability of the family and its capacities, resources and potentials to maintain the change towards which it is going. The combination of the criteria of human intervention and inome / economically set approach is necessary.
- In the approach to selecting the most adequate intervention strategy, it is necessary to explore the chances of joining more families / individuals in terms of interests, available resources, knowledge and capacities, since the initial research does not indicate that this approach is sufficiently recognized by respondents as acceptable and possible.
- ➤ Individuated approach the implementation of interventions based on the upgrading of existing family resources is recognized to a greater extent by potential users as applicable and acceptable. In support of this approach, the risk of failure is reduced.
- The area of intervention should primarily be sought in supporting or setting up further development of service and craft activities of RHP beneficiaries because they have a higher interest for them and they are already well present as sporadic or sources of income. Interventions in support of agricultural affairs are also possible to express in rural areas and families with an adequate land resource.