



Ekonomska samoodrživost izbeglica i povratnika

participativno istraživanje

**Economic
selfsustainability
of refugees and returnees**

participatory research



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Uvod

U nameri da saznamo koje su potrebe i potencijali za ekonomsku samoodrživost izbeglica u Srbiji i povratnika u Hrvatskoj, Novosadski humanitarni centar (NSHC) u saradnji sa Srpskim demokratskim forumom (SDF) iz Pakraca, Hrvatska, sproveo je participativno istraživanje.

Ovim istraživanjem želeli smo da ispitamo sa kojim se problemima i preprekama suočavaju izbeglice i povratnici u procesu postizanja ekonomske nezavisnosti, koja su, po njihovom mišljenju, moguća rešanja, koje potencijale imaju a koji su im podsticaji neophodni.

Primenili smo participativno istraživanje iz više razloga. Neki od najvažnijih razloga su i ti što ova vrsta istraživačkog pristupa ljudima nudi mogućnost aktivnog učešća u istraživanju i budućim aktivnostima, stvara osećaj vlasništva nad rezultatima istraživanja i daje im snagu za preduzimanje akcija koje dovode do promena.

Istraživanje je sprovedeno u periodu od 15. decembra 2004. do 16. maja 2005. godine uz podršku Mreže organizacija Jugoistočne Evrope za pomoć izbeglicama (SEE RAN), a u okviru FRESTA SEE programa Ministarstva inostranih poslova Danske. U istraživanju je učestvovalo 100 izbeglica koje žive u Srbiji i 30 povratnika koji žive u Hrvatskoj. Nadamo se da će rezultati ovog istraživanja doprineti procesu rešavanja ekonomskih problema sa kojima se suočavaju izbeglice i povratnici u regionu. Očekujemo da će istraživanje pružiti vredne informacije za SEE-RAN-ov "Proces održivosti 2007" i poslužiti kao osnova za planiranje budućih aktivnosti u okviru Mreže.

U Novom Sadu,
13. maja 2005.g.

Branka Kresoja
koordinator istraživanja

1. Opis problema

Jedna od glavnih prepreka za uspešnu lokalnu integraciju ili repatrijaciju izbeglica jeste nepostojanje mogućnosti za njihovo ekonomsko osamostaljivanje. Većina izbeglica u regionu je nezaposlena, sa malo ili nimalo šansi da nađe zaposlenje. Prema procenama¹ procenat nezaposlenosti izbeglica i interno raseljenih lica bio je dvostruko veći u odnosu na ostalo stanovništvo u Srbiji u 2003. godini. Brojni problemi sa kojima su se republike bivše SFRJ suočile u periodu 90-tih, kao što su ratovi, preko milion izbeglica i raseljenih lica, velike ekonomske krize, pad društvenog bruto proizvoda (u Srbiji - pad DBP za oko 50%), velika nezaposlenost, pad plata, penzija i drugih ličnih primanja, ogromni porast sive ekonomije - dodatno otežavaju proces tranzicije koji je u toku.

Problem ekonomske samoodrživosti izbeglica i povratnika zajednički je problem svih zemalja u regionu koji treba da se rešava u skladu sa odgovarajućim zakonima i mogućnostima za ekonomski razvoj u svakoj od zemalja.

Tranzicija u zemljama ovog regiona nametnula je novi pristup ekonomskom razvoju, uključujući podršku osnivanju i razvoju malih i porodičnih preduzeća. Jedan deo međunarodnih donatora sprovodi projekte dodele grantova i pozajmica sa namerom da poboljša ekonomsku nezavisnost izbeglica i tako postigne dugotrajne efekte. Najčešće njihovi korisnici grantova i kredita ne poseduju potrebno znanje o tome kako iskoristiti ovu pomoć na najbolji mogući način. Država ohrabruje razvoj malih i srednjih preduzeća kao najpoželjniji način za ekonomski razvoj u bliskoj budućnosti. Međutim, opštoj populaciji, uključujući i izbeglice, nedostaje znanje potrebno za aktivnije uključivanje u ovaj proces.

¹ *Strategija za smanjenje siromaštva u Srbiji, 2003. g.*

NSHC

Ekonomska samoodrživost izbeglica i povratnika: participativno istraživanje

Uočavajući ovaj nesklad, NSHC je razvio edukativni program za preduzetnike: *NSHC-ovu Poslovnu školu*. Program je počeo krajem 2001. godine i do sada ga je podržalo nekoliko donatora (IOCC i ADF iz SAD, Oxfam iz Velike Britanije, SEE-RAN sredstvima Vlade Kraljevine Danske).

Program Škole nudi opšta znanja o preduzetništvu, kao što su znanja vezana za otvaranje i vođenje malih i srednjih preduzeća, razvoj ličnih i profesionalnih potencijala i ostvarivanje sigurnih prihoda. Ciklus obuke traje dva meseca (96 sati) tokom kojih polaznici imaju priliku da:

- dobiju odgovore na neka od najvažnijih pitanja iz oblasti preduzetništva;
- provere svoje poslovne ideje;
- nauče kako se pravi biznis plan;
- upoznaju razvojne potrebe novosadske regije;
- nauče šta je potrebno da postanu uspešni menadžeri i timski radnici;
- saznaju kako da posluju u skladu sa važećim zakonskim propisima, itd.

Obuka je namenjena i onim polaznicima koji su već započeli sopstveni biznis i žele da ga dalje unaprede. Stručni tim Škole čine predavači koji su eminentni stručnjaci iz ekonomije, prava, psihologije, andragogije i dr. (profesori Univerziteta u Novom Sadu, direktori konsultantskih kuća itd.).

Za polaznike *NSHC-ove Poslovne škole* štampani su priručnici koji obrađuju najvažnije teme iz oblasti savremenog poslovanja i poslovne psihologije kako bi im pomogli u nastojanjima da uspešno realizuju svoju poslovnu ideju.

Do sada je našu Školu završilo 485 polaznika, a u vreme objavljivanja ovog izveštaja nastavu pohađa 45 novih polaznika. Evaluacija koja je rađena po završetku edukacije je pokazala da 95% polaznika smatra da je edukacija u *Poslovnoj školi* bila veoma važna za njih. Međutim,

mного pitanja ostaje otvoreno u periodu posle edukacije, pošto su se izbeglice suočile sa brojnim problemima i preprekama u realizaciji svojih poslovnih ideja.

Smatrali smo da je veoma važno istražiti glavne potrebe, postojeće potencijale i prepreke za ekonomski osamostaljivanje izbeglica i povratnika, onako kako ih opažaju sami korisnici, a u cilju planiranja i implementacije budućih aktivnosti koje su usmerene na poboljšanje ekonomske samoodrživosti izbeglica koje su opredelile za lokalnu integraciju. Podjednako je važno istražiti potrebe, potencijale i prepreke sa kojima se povratnici suočavaju pokušavajući da otpočnu novi život u zemlji iz koje potiču.

2. Osnovne informacije o istraživanju

2.1. Ciljevi

U nameri da istraži mogućnosti za ekonomsku samoodrživost izbeglica u Srbiji i povratnika u Hrvatskoj, NSHC je sproveo participativno istraživanje sa namerom da rezultate upotrebi kao osnovu za osmišljavanje budućih programa za dugoročna rešenja za izbeglice. Specifični ciljevi istraživanja bili su:

- Istraživanje potreba, prepreka i potencijala za uspešno ekonomsko osamostaljivanje i lokalnu integraciju izbeglica edukovanih u *NSHC-ovoj Poslovnoj školi* za otpočinjanje malog biznisa (u Novom Sadu, Srbija);
- Istraživanje potreba, prepreka i potencijala za uspešno ekonomsko osamostaljivanje i repatrijaciju povratnika u Hrvatsku (Pakrac, Okučane i Lipik).

2.2. Participativni pristup

Participativni pristup na kreativan način omogućava aktivno učešće ljudi u procesu učenja o njihovim potrebama i mogućnostima, kao i u akcijama koje je neohodno sprovesti da bi došlo do promene. Ovakav pristup zasnovan je na principima kao što su ravnopravnost, produktivnost, transparentnost, organizovanost i pouzdanost. Metodologija participativnog istraživanja predstavlja dobar način da se istraže problemi, posebno problemi siromašnih, kao i planiraju, implementiraju i evaluiraju razvojni programi, projekti i aktivnosti. Takođe, sam pristup omogućava ljudima, da umesto pasivne uloge davalaca informacija imaju aktivnu ulogu u toku samog istraživanja. I istraživač i učesnik su akteri u istraživačkom procesu.

Participativno istraživanje daje mogućnosti za sticanje novih veština i znanja koja se mogu koristiti za rešavanje svakodnevnih problema. Ono učesnicima nudi mogućnost uključivanja u buduće aktivnosti, stvara osećaj vlasništva nad projektom, motiviše ih i daje snagu za akcije koje dovode do promena. Oni koji su uključeni u istraživanje kroz participativni pristup stižu poštovanje, dobijaju priliku da promoviraju svoj vlastiti razvoj i značaj, učestvuju u procesu donošenja odluka i razvijaju odgovornost prilikom preduzimanja akcije.

2.3. Uzorak

U istraživanju su učestvovali korisnici programa SDF-a u Pakracu, Okučanima i Lipiku (Hrvatska) i polaznici NSHC-ove Poslovne škole u Novom Sadu (Srbija).

Poziv za učešće u istraživanju dobilo je ukupno 160 korisnika, od čega je u istraživanju učestvovalo 30 povratnika iz Hrvatske i 100 izbeglica iz Srbije. Kriterijumi izbora učesnika u Hrvatskoj bili su: povratnički status, radna sposobnost i učešće u programima koje realizuje SDF (birani su iz baze podataka o korisnicima koju ima SDF Pakrac). Učesnici istraživanja u Novom Sadu birani su metodom slučajnog izbora iz NSHC-ove baze podataka koja sadrži informacije o 485 polaznika koji su završili NSHC-ovu Poslovnu školu.

Ukupno 100 izbeglica i 30 povratnika učestvovali su u fokus grupama i popunili su upitnike. Upitnici koje su popunili učesnici istraživanja u Hrvatskoj služili su da se sakupe opšte informacije o učesnicima (pol, godine, stepen stručne spreme itd.). Polaznici NSHC-ove Poslovne škole popunili su upitnik koji je, pored opštih informacija, ispitivao i procenu efekata Poslovne škole od strane samih polaznika.

3. Metodologija

Za potrebe ovog istraživanja korišćene su dve različite metode – upitnici i fokus grupe. Podaci su prikupljeni i obrađeni tokom marta i aprila 2005. godine.

3.1. Upitnik

Upitnik je korišćen za prikupljanje opštih informacija o učesnicima u istraživanju (pol, godine, stepen stručne spreme, radni status, kompjuterska pismenost, poznavanje stranih jezika). U istraživanju su korišćena dva različita upitnika, jedan namenjen učesnicima u Hrvatskoj, drugi učesnicima u Novom Sadu. Pored opštih informacija, upitnik koji su popunili povratnici u Hrvatskoj služio je i za sakupljanje informacija o stambenom i materijalnom statusu učesnika, delatnosti kojima se bave, o njihovom iskustvu vezanom za konkurisanje za dobijanje kredita i uslovima kreditiranja.

Upitnikom za izbeglice u Srbiji dobili smo informacije o tome kako polaznici ocenjuju efekte Poslovne škole na njihov životni standard, samopouzdanje i svakodnevni život, kao i o načinima na koji su mogli da koriste stečena znanja za pronalaženje posla ili započinjanje / razvijanje sopstvenog posla.

3.2. Fokus grupe

Fokus grupe su posebno organizovane grupe ljudi koji imaju slične potrebe, probleme, socio-demografske osobine i koji su okupljeni da bi diskutovali o određenim temama. Članovi grupe dele iskustva o temi o kojoj se diskutuje i kroz proces dijaloga zajednički dolaze do ideja i preporuka koje se lako mogu prevesti u akcije koje će dovesti do promene u budućnosti. Uloga istraživača u ovom procesu nije samo da sazna informacije od učesnika fokus grupa, nego i da kroz dijalog facilitira proces zajedničkog učenja.

Realizacijom fokus grupa dobijeni su kvalitativni podaci koji daju odgovore na sledeća pitanja:

- Sa kojim se problemima suočavaju izbeglice i povratnici u pokušaju da postignu ekonomsku samoodrživost;
- Koji su uzroci i posledice tih problema;
- Kakve potencijale i mogućnosti oni imaju;
- Koji su im podsticaji potrebni;
- Kakve preporuke, sugestije i ideje oni predlažu da bi se prevazišli navedeni problemi.

U okviru ovog istraživanja realizovano je 14 fokus grupa: 11 u Novom Sadu, kojima je obuhvaćeno 100 učesnika i 3 u Pakracu i Okučanima, kojima je obuhvaćeno 30 učesnika.

U radu su korišćene različite participativne tehnike kao što su: analiza polja dejstva, drvo problema, "brainstorming", "ribe i kamenje", panel i druge. Kroz diskusiju i primenu participativnih tehnika za prikupljanje podataka došli smo do većine rezultata i preporuka predstavljenih u ovom izveštaju.

4. Rezultati istraživanja

Pitanja koja se često postavljaju kada je participativno istraživanje u pitanju odnose se na objektivnost istraživanja i valjanost podataka. Uključenost istraživača u programe namenjene grupama sa kojima se istraživanje sprovodi jeste još jedno otvoreno pitanje. Osnovna snaga podataka dobijenih participativnim istraživanjem leži upravo u činjenici da aktivno uključivanje onih o kojima se istražuje može da vodi akcijama koje proizvode promene i dovode do prevazilaženja problema koji smo istraživali.

Podaci dobijeni ovim istraživanjem uglavnom su kvalitativnog tipa, nemaju statističku značajnost i iz njih se ne mogu izvoditi zaključci koji važe za celu populaciju izbeglica i povratnika u ovom regionu. Međutim, kvalitativni podaci dobijeni u fokus grupama omogućavaju da se bolje shvate problemi i prepreke sa kojima se izbeglice i povratnici suočavaju na putu ka ekonomskoj održivosti. Isto tako, fokus grupe osposobljavaju učesnike da kroz dijalog postanu svesni sopstvenih potencijala i mogućnosti, i daju preporuke i ideje za kreiranje programa u budućnosti. Sve to otvara mogućnost za uspešne buduće akcije.

4.1. Opšte informacije o učesnicima istraživanja

Opšte informacije o učesnicima dobijene su kroz upitnike posebno konstruisane za potrebe ovog istraživanja. Cilj ovog dela istraživanja bio je da se dobije uvid u osnovne karakteristike učesnika istraživanja.

4.1.1. Polaznici NSHC Poslovne škole

Od 100 izbeglica učesnika u istraživanju, 44 je muškog a 56 ženskog pola, a njihova starosna struktura i nivo obrazovanja prikazani su u tabelama 1. i 2.

Tabela 1. Starosna struktura učesnika istraživanja

Godine	Udeo (%)	Kumulativni %
Do 25 godina	10	10
Od 26 do 40 godina	39	49
Od 41 do 55 godina	43	92
56 i više godina	8	100
<i>Ukupno</i>	<i>100</i>	

Tabela 2. Nivo obrazovanja učesnika istraživanja

Nivo obrazovanja	Udeo (%)	Kumulativni %
Osnovna škola	1	1
Srednja škola	40	41
Viša škola	27	68
Fakultet	32	100
<i>Ukupno</i>	<i>100</i>	

Iz podataka prikazanih u tabeli br. 1 može se zaključiti da je 92% učesnika (kumulativni udeo) starosti do 55 godina, a 82% učesnika u životnom periodu najveće radne sposobnosti (26 – 55 godina). U tabeli br. 2 može se videti da samo jedan od učesnika ima osnovnoškolsko obrazovanje, a čak 59% ima više i visoko obrazovanje. Od ispitanih polaznika Poslovne škole, jedan strani jezik koristi 53% učesnika, a znanja potrebna za rad na računaru poseduje 69% učesnika¹. Ukupno 91% učesnika ima radnog iskustva; za vreme pohađanja škole 50% je bilo zaposleno, a nakon pohađanja škole zaposlenje je imalo 61% učesnika.

¹ Ovako visok procenat (69%) učesnika istraživanja koji poseduju znanja potrebna za rad na računaru, može se pripisati činjenici da je većina polaznika u okviru Poslovne škole i imala mogućnost pohađanja kursa iz računara.

4.1.2. Povratnici u Hrvatsku

Od ukupno 30 učesnika istraživanja u Hrvatskoj 27 je muškog a 3 ženskog pola. Osnovnoškolsko obrazovanje ima njih 7, srednjoškolsko 17 učesnika, a 6 je sa višim ili visokim obrazovanjem. Jednim stranim jezikom koristi se 10 učesnika, a znanjima potrebnim za rad na računaru vlada 8 učesnika.

U periodu istraživanja 22 učesnika bila su nezaposlena, 5 nije nikada bilo zaposleno, a samo jedan je imao sopstveni posao. Većina učesnika (21) ima svoj stan ili kuću, a od ponuđenih odgovora vezanih za materijalni status 10 je navelo da živi veoma loše, sa prihodima koji nisu ni približno dovoljni za pristojan život; 18 učesnika je navelo da zarađuje toliko da mogu da zadovolje osnovne troškove života, a 2 učesnika da mogu sebi da priušte s vremena na vreme neki veći trošak (letovanje, kupovina kućnih aparata...). Nijedan učesnik nije naveo da je trajno ekonomski obezbeđen.

Većina učesnika bavi se poljoprivredom i stočarstvom, devetoro je konkurisalo za kredit, troje je kredit i dobilo, a jednom učesniku kredit je obezbedio dobre uslove da započne sopstveni posao.

4.2. Procena efekata NSHC Poslovne škole

Podaci dobijeni upitnikom govore o tome kako polaznici NSHC-ove *Poslovne škole* procenjuju uticaj edukacije na njihov:

- životni standard;
- samopouzdanje i
- pronalaženje posla ili započinjanje/razvijanje sopstvenog posla.

Kada je u pitanju uticaj Poslovne škole na *životni standard*, 25% ispitanih polaznika je procenilo da je pohađanje Škole bitno doprinelo poboljšanju životnog standarda, kroz napredovanje u poslu, pronalaženje posla ili započinjanje sopstvenog posla, a još 39% da je delimično doprinelo poboljšanju standarda.

Kada je u pitanju uticaj edukacije na njihovo *samopouzdanje*, 53% ispitanih polaznika procenjuje da su posle pohađanja Poslovne škole spremniji da rade bilo koji posao.

O *primeni znanja* stečenih u *Poslovnoj školi* u praksi govore sledeći podaci - na pitanje koliko je *Poslovna škola* doprinela povećanju znanja i snalaženju prilikom traženja posla ili započinjanju sopstvenog posla, 11% ispitanih polaznika su procenili da su u *Školi* stekli iskustva koja su bila dragocena za nalaženje/započinjanje posla, 73% ispitanih polaznika tvrdi da im je *Škola* pomogla da unaprede znanja i veštine potrebne za nalaženje/započinjanje posla, 8% da su samo potvrdili svoja predhodna znanja, a 8% ispitanih polaznika procenjuje da im *Škola* u tome nije pomogla. Zatim, 45% ispitanih polaznika navodi da su im znanja stečena u *Poslovnoj školi* pomogla da poslovno napreduju, 46% polaznika se delimično slaže sa navedenom tvrdnjom, a 9% ispitanih polaznika se ne slaže sa tvrdnjom.

Ono što je izvan domašaja ciljeva svake edukacije, pa i obuke iz savremenog poslovanja pri NSHC-u, jeste nedostatak povoljnog i podsticajnog pravnog i ekonomskog okruženja za razvoj sopstvenog biznisa, kao i nedostatak mogućnosti da se dobiju povoljni krediti ili grantovi za počinjanje posla. Relativno nepovoljna procena polaznika o pojedinim efektima Poslovne škole nastala je kao rezultat nemogućnosti da svoja stečena znanja i sposobnosti neposredno primene u praksi.

4.3. Nalazi dobijeni u fokus grupama

U fokus grupama dobijeni su kvalitativni podaci koji govore o problemima i preprekama, potrebama i potencijalima za uspešno ekonomsko osamostaljivanje izbeglica i povratnika. Rezultati ukazuju da se problemi sa kojima se izbeglice i povratnici suočavaju ne razlikuju mnogo od onih sa kojima se suočava i veliki broj nezaposlenog domicilnog stanovništva u regionu. Uništena

privreda, prethodni ratovi i ekonomske krize, tranzicija u zemljama regiona, nespremnost države da na adekvatan način odgovori ovim izazovima - dovode većinu stanovništva u nezavidan položaj kada je u pitanju ekonomski aspekt života. Ipak, uzroci i kontekst problema nisu potpuno isti; samim tim i načini prevazilaženja problema mogu biti različiti.

Odvojeno su prikazani nalazi dobijeni u fokus grupama sa izbeglicama i povratnicima, jer učesnici žive u različitim sredinama. Ovako prikazani nalazi lakše će moći da se koriste u praksi za kreiranje programa namenjenih rešavanju ekonomskih problema izbeglica i povratnika.

4.3.1. Nalazi dobijeni u fokus grupama sa izbeglicama

Ekonomska sigurnost za učesnike, osim sigurnog posla i rešenog stambenog pitanja, znači i dobru informisanost, dobar socijalni status, mir i političku sigurnost, kao i veće mogućnosti:

„Mogućnost da se ulaže u lično obrazovanje, znanje, veštine“.

„Sigurnost koja pruža mogućnost planiranja, zadovoljenje kulturnih i duhovnih potreba, želja (putovanja, obrazovanje).“

Problemi sa kojima se suočavaju u nastojanju da postignu ekonomsku sigurnost i nezavisnost odnose se na probleme koje imaju pri zapošljavanju, otpočinjanju sopstvenog posla, nedostatak informacija i neefikasnost službi kojima se u ovom nastojanju obraćaju:

„Nedostatak ideje za počinjanje sopstvenog posla.“

„Moja ideja za počinjanje sopstvenog posla nije mogla biti realizovana.“

„Neodlučnost da se krene u posao.“

„Nedostatak sredstava/novca za počinjanje sopstvenog posla“

„Nepovoljni krediti.“

„Godine starosti kao prepreka za dobijanje ili počinjanje posla.“

Uzroci koji dovode do neodlučnosti da se krene u sopstveni posao uglavnom su:

- nedostatak informacija (o strategiji razvoja države, tržištu, iskustvima iz razvijenih zemalja, ekonomskim pokazateljima razvoja, informacionim tehnologijama, institucionalnoj podršci države);
- nestabilno i nesigurno tržište;
- nedostatak sredstava;
- nedostatak povoljnih kredita i složena procedura dobijanja kredita;
- birokratizovana i loša administracija;
- nedovoljna stručnost i nedostatak edukacija;
- nemogućnost provere ideje;
- strah od ulaganja, nedostatak samopouzdanja i dr.

Kada se radi o nedostatku finansijskih sredstava za počinjanje posla, onda se tu, pored opštih uzroka kao što su siromašna država, privredna kriza, nepostojanje garantnih fondova, nepovoljni uslovi kreditiranja, nedostatka stručne podrške u počinjanju posla i dr., posebno ističe kreditna nesposobnost izbeglica. Veliki broj njih ne poseduje nekretnine, nezaposleni su ili rade neprijavljeno i teško mogu da nađu žirante za dobijanje kredita.

Učesnici fokus grupa navode brojne **posledice** identifikovanih problema kao što su: zapadanje u dublje siromaštvo, zdravstveni i porodični problemi, strah, demotivisanost, apatija, stres, frustriranost, emotivna nesigurnost, depresija, odavanje porocima. Tu su još i: stagnacija, neispunjeni ciljevi, razočarenje, stvaranje lošije slike o sebi i traženje rešenja odlaskom u treće zemlje.

Učesnici u istraživanju naveli su sledeće **podsticaje i kapacitete** potrebne za postizanje ciljeva kao što su: ekonomska sigurnost, bolji i

kvalitetniji život, započinjanje ili razvoj sopstvenog biznisa:

- dobra poslovna ideja i biznis plan;
- obezbeđenje početnog kapitala, odnosno materijalnih sredstava;
- znanje, usavršavanje, veštine poslovne komunikacije, korišćenje sopstvenih potencijala;
- zainteresovanost države za proizvodnju, stimulacija malih i srednjih preduzeća, povoljni krediti, stimulativne mere za započinjanje posla;
- povoljna ekonomska klima;
- informisanost;
- hrabrost, inicijativa, istrajnost, samopouzdanje, motivacija, zdravlje;
- rešenje stambenog pitanja;
- udruživanje u poslu, partnerstva;
- podrška Vlade programima nevladinih organizacija;
- dobro vođenje i organizacija posla, upravljanje vremenom, dobar tim;
- stabilno tržište;
- pojednostavljene administracije za započinjanje posla itd.

4.3.2. Nalazi dobijeni u fokus grupama sa povratnicima

Učesnici svoju ekonomsku situaciju opisuju kao lošu i navode da se većina stanovništva koje živi u tom području, nezavisno od nacionalne pripadnosti, suočava sa sličnim problemima kao što su: nezaposlenost, teška materijalna situacija, rad na crno, mala i neredovna primanja i dr. Teško je naći zaposlenje u struci, a povratnici Srbi imaju najmanje šanse da nađu posao. Teško je realizovati poslovne ideje jer je tržište malo i zasićeno, administrativna procedura za podnošenje zahteva za kredit je komplikovana, a projektna dokumentacija skupa.

Problemi koje posebno ističu jesu: nezaposlenost, nedostatak materijalnih sredstava za počinjanje sopstvenog posla i nepostajanje podrške za ekonomsko osamostaljivanje („Prepušteni smo sami sebi, bez podrške.“). Za povratnike su specifični i sledeći problemi:

- U Hrvatskoj se ne priznaju visokoškolske diplome stečene u Srbiji;
- Nemogućnost dobijanja kredita za počinjanje posla, jer nemaju garancije za kredit;
- Kuće su obnovljene, ali ne i pomoćni objekti, te nemaju mogućnosti da se bave stočarstvom;
- Dodatno opterećenje porodicama je i briga o starim osobama koje su povratnici, i koje ne mogu da žive samostalno.

Podsticaji za rešavanje problema koje navode ovi povratnici, između ostalih, jesu:

- Dugoročni krediti sa povoljnim uslovima;
- Znanje, iskustvo, informisanost o novim razvojnim trendovima;
- Samoorganizovanje - udruživanje malih proizvođača, osnivanje zadruga / kooperativa povratnika, formiranje povratničkih odbora;
- Stručna pomoć, edukacije o preduzetništvu, zadrugarstvu;
- Istraživanje o resursima ljudi koji žive na ovom području; sa preporukama o daljem razvoju male privrede;
- Direktno zastupanje poljoprivrednika u Saboru;
- Jednostavnija administracija;
- Uređenje samog tržišta za plasman robe.

Zaključak

Problemi sa kojima se suočavaju ljudi u periodu tranzicije kompleksni su i moraju se rešavati na nekoliko nivoa. Na najvišem, državnom nivou neophodni su primenljivi planovi i strategije ekonomskog razvoja države, regiona i lokalne zajednice. Programe koje planiramo treba prilagoditi potrebama i potencijalima onih kojima su namenjeni. Većina problema identifikovanih u ovom istraživanju jesu problemi sa kojima su se suočavale i zemlje u okruženju u periodu tranzicije. Zbog toga iskustva tih zemalja mogu biti dragocen izvor informacija korisnih za prevazilaženje problema.

Problemi i posledice koje izbeglištvo sa sobom nosi dodatno otežavaju život ljudi pogođenih izbeglištvom. Veliki deo izbeglica odlučio je da uzme ili je već dobio državljanstvo Srbije i Crne Gore, ali se time rešava samo jedan manji deo problema. Dobijanjem državljanstva, stiče se, na primer, mogućnost korišćenja socijalne zaštite i mogućnost zaposlenja u državnim institucijama, ali mnogi egzistencijalni problemi, kao što je rešenje stambenog pitanja, i dalje ostaju nerešeni.

U ovom istraživanju prikazani su problemi i prepreke sa kojima se suočavaju izbeglice, polaznici NSHC Poslovne škole u Novom Sadu i povratnici u Pakrac, Okučane i Lipik, učesnici programa koje realizuje SDF Pakrac. Navedene su i informacije koje govore koje potencijale i mogućnosti imaju a koji su podsticaji potrebni da se problemi prevaiđu. Učesnici istraživanja su dali i preporuke za njihovo prevazilaženje, koje ovom prilikom navodimo kao preporuke proizašle iz istraživanja.

Preporuke

Preporuke koje daju učesnici istraživanja odnose se na oblast informisanja, edukacije i stvaranje partnerstava u cilju postizanja ekonomske održivosti.

Informisanje

- Potrebno je uspostaviti informativne centre u kojima se lako i brzo mogu dobiti informacije o planovima razvoja, naročito onim koji se odnose na privredni razvoj, informacije o tržištu, o dostupnim kreditima itd.;
- Potrebno je uspostaviti opštinske informativne centre sa efikasnom administracijom i dobrom organizacijom poslova po sektorima, lako dostupne za građane;
- Potrebno je uspostaviti Internet savetovalište na nivou grada ili regije, kao i web forume;
- Potrebno je postavljanje oglasnih tabli na javnim mestima na kojima bi se nalazile ažurirane informacije o ponudi i potražnji posla.

Edukacija

- Osnivanje edukativnih centara u kojima bi stanovništvo moglo da se edukuje iz oblasti informacionih i komunikacionih tehnologija, stranih jezika, novih trendova u ekonomiji, i koji bi nudili stručne konsultantske usluge kao i mogućnosti da polaznici provere svoju poslovnu ideju, plan ili projekat;
- Otvaranje inkubator centara;
- Nevladine organizacije trebalo bi da budu centri za obuke;
- Otvaranje poslovnih klubova pri NVO, u okviru koji bi se organizovali susreti sa poslodavcima, preduzetnicima, predstavnicima banaka, stručnjacima za razvoj. Ovim bi se otvorila mogućnost za stvaranje novih partnerstava, razmenu iskustava između onih koji su već uspešni u svom poslu i onih koji su procesu realizacije svoje poslovne ideje.

Partnerstva

- Udruživanje u kooperacije, asocijacije, konzorcijume kroz udruživanje kapitala, znanja ili iskustva;
- Uspostavljanje partnerstva u inostranstvu – razmena iskustava (dobrih praksi) sa državama u okruženju;
- Sponzorisanje ideja – povezivanje ljudi sa idejom sa drugim ljudima i organizacijama zainteresovanim za pružanje podrške;
- Redefinisanje uloge sindikata.

I dodali bismo ovim preporukama još nekoliko:

Da bi se osmislili programi koji će doprineti rešavanju problema ekonomskog osamostaljivanja izbeglica, važno je u taj proces uključiti sve važne činioce, a na prvom mestu one kojima su programi namenjeni. Pri kreiranju planova za ekonomski razvoj trebalo bi uzeti u obzir specifične probleme sa kojima se susreću izbeglice i povratnici. Edukativne programe treba osmišljavati u skladu sa potrebama nove ekonomije, uzimajući pri tom u obzir specifičnosti regiona i karakteristike učesnika programa. Treba otvarati centre za učenje koji će biti dostupni svim uzrasnim grupama i u kojima će se usvajati znanja iz informatike, stranih jezika, socijalnih veština i preduzetništva. Važno je i promovisati značaj ličnog razvoja, celoživotnog učenja i napredovanja, kao i partnerske odnose i solidarnost među ljudima.

NSHC

Economic Selfsustainability of Refugees and Returnees: participatory research

ECONOMIC SELF-SUSTAINABILITY OF REFUGEES AND RETURNEES

participatory research



Introduction

In order to learn about the needs and potentials of economic selfsustainability of refugees in Serbia and returnees in Croatia, Novi Sad Humanitarian Center (NSHC) in cooperation with the Serbian Democratic Forum (SDF) from Pakrac, Croatia, conducted a participatory research.

The objectives of the research were identifying problems and obstacles refugees and returnees face in the process of achieving economic independence, as well as possible solutions they perceive, and potentials and incentives they might need.

The participatory research method was used for several reasons. Some of the main reasons were the fact that this kind of research approach offers people the possibility of taking an active part in research and further activities, creating a feeling of ownership over the research results and giving them strength for taking actions that lead to changes.

The research was conducted from 15th of December 2004 to 16th of May 2005, supported by the South East European Refugee Assistance Network (SEE RAN), within the FRESTA SEE Programme of the Danish Foreign Ministry. The participants of this research were 100 refugees living in Serbia and 30 returnees living in Croatia.

We hope the results of this research will contribute to solving refugees' and returnees' economic problems in this region. We expect this research to provide valuable information for the SEE RAN Sustainability Process 2007, and serve as a basis for planning future actions within the network.

Novi Sad,
13th of May 2005.

Branka Kresoja
Research Coordinator

1. Background

One of the main obstacles for successful local integration or repatriation of refugees is lack of possibilities for economic independence. Majority of refugees in the region are unemployed with little or no chances of employment. According to the estimations² the percentage of unemployment of refugees and displaced people was double in relation to the remaining population in Serbia in 2003. Numerous problems that former republics of Yugoslavia faced in the 90ties, wars, millions of refugees and displaced people, great economic crisis, drop of the gross social income (in Serbia 50% drop of GSI), massive unemployment, drop of salaries, pensions and other personal incomes, the expansion of grey economy, all put an additional burden to the transition process in progress.

The issue of the economic selfsustainability of refugees and returnees is a mutual problem of all the countries in the region and it needs to be dealt with in accordance with particular legislation and possibilities for economic development, in each of them.

Transition in the countries of this region imposed new ways of approaching the economic development, including support in starting and developing small and family companies. Some of the international donor agencies are implementing grant and loan projects with the intention of improving economic independence of refugees, thus achieving long-term effects. At the same time their beneficiarries do not have the knowledge needed to utilize this support in the best possible way. The state encourages development of small and medium-sized enterprises as the most desirable way for economic development in the near future. However, among general

² *Poverty Reduction Strategy in Serbia, 2003*

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population, including refugees, there is a lack of knowledge needed for active involvement in this process.

NSHC has noticed this discrepancy and developed an educational programme for entrepreneurs: *NSHC's Business School*. It started in the late 2001 and has been supported by several donors by now (IOCC, Oxfam, ADF, SEE-RAN).

The training curriculum of *NSHC's Business School* offers the general information on entrepreneurship, as well as information related to establishing and leading small and medium-sized companies, development of personal and professional potentials and provision of stable income. Training cycle lasts for two months during which the trainees have the opportunity to:

- learn about some of the crucial entrepreneurship issues,
- test their business ideas,
- learn how to make a business plan,
- inform themselves about the development needs of Novi Sad region,
- learn what it takes to become a successful manager and team worker,
- learn how to work in accordance with law, etc.

The training curriculum has been designed also for those who had already started their businesses and wish to improve them. *NSHC's Business School* professional team consists of eminent lecturers, experts in economy, law, psychology, andragogy etc. (professors of Novi Sad University, directors of consulting agencies etc.).

Manuals covering the most important issues related to contemporary business and business psychology were printed for *NSHC's Business School* participants in order to help them successfully implement their business ideas.

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A total of 485 beneficiaries went through the *School* by now, and 45 new ones attend the training at the moment of publishing this report. Evaluation results conducted at the end of the educational process, showed that 95% of the beneficiaries found this education to be of great importance to them. However, after the education finished many issues emerged as refugees faced numerous problems and obstacles in the process of implementig their business ideas.

We considered that it was very important to study the main needs, existing potentials and obstacles for economic independence of refugees and returnees, the way that beneficiaries percieved them. Our aim was to use the findings for planning and implementing future activities aimed at enhancement of economic selfsustainability of refugees in the process of their local integration. It was equally important to study the needs, existing potentials and obstacles returnees experienced trying to start a new life in the countries of their origin.

2. Basic Facts About the Research

2.1. Research Objectives

In order to study the options for economic selfsustainability of refugees in Serbia and returnees in Croatia, NSHC has conducted a participatory research with intention to use the findings as a basis for designing future programs of long-term economic solutions for refugees. The specific objectives were:

- to research the needs, obstacles and potentials for successful economic independence and local integration of refugees who went through *NSHC's Business School* and were trained to start their own small business (in Novi Sad, Serbia)
- to research the needs, obstacles and potentials for successful economic independence and repatriation of returnees (in Pakrac, Okucani and Lipik, Croatia)

2.2. Participatory Approach

In a creative way, participatory approach provides active participation of people in the process of learning about their needs and possibilities, and about the steps that need to be taken in order to make a change. This approach is based on principles such as equality, productivity, transparency, organisation and reliability. The participatory research methodology can be used for studying the problems of the poor, as well as for planning, implementing and evaluating development programmes, projects and activities. Likewise, the approach itself enables people to take an active role during the research process, instead of the passive role of information source. Both researcher and the participant are the actors in the research process.

Participatory research offers opportunities for acquiring new skills and knowledge which can be used in solving day-to-day problems. It offers possibilities to participants for taking an active role in future activities creating a feeling of ownership over the project and motivating people by giving them strength for actions which lead to changes. Those involved in the research gain self-respect, receive opportunities to promote their self-development and importance, participate in the decision-making processes and develop sense of responsibility while taking an action.

2.3. Sample

Participants in the research were beneficiaries of SDF's programmes in Pakrac, Okucani and Lipik (Croatia) and trainees of the *NSHC's Business School* in Novi Sad (Serbia). A total of 160 beneficiaries were invited to participate in the research, out of which 30 returnees from Croatia and 100 refugees from Serbia participated in the research.

The criteria for selecting the participants in Croatia were their returnee status, business capability and participation in SDF's programmes (selection was made using SDF Pakrac beneficiary data base). Research participants in Novi Sad were selected by random choice method from NSHC's data base, containing the information of 485 beneficiaries who finished *NSHC's Business School*.

100 refugees and 30 returnees took part in focus groups and completed the questionnaires. The questionnaires completed by research participants in Croatia collected general information about the participants (gender, age, education etc.). Questionnaires completed by *NSHC's Business School* trainees, apart from general information, contained additional questions about the effects of the *Business School* based on the estimation of the trainees themselves.

3. Methodology

Two different methods were used in this research - questionnaires and focus groups. Data was collected and processed during March and April 2005.

3.1. Questionnaire

Questionnaire was used to collect general information on participants taking part in the research (gender and age profile, level of education, employment status, computer literacy level, knowledge of foreign languages).

Two different kinds of questionnaires were used in Croatia and in Novi Sad. Besides collecting general information, the questionnaire for participants in Croatia was used to collect information on housing and material status of participants, the kind of work they do, experience in credit application and terms for credit approval.

The questionnaire used in Serbia collected information on participants' estimation of the influence of *NSHC's Business School* education on their living standard, self-confidence and everyday life, and also the ways they could use the acquired knowledge for finding a job or starting / developing their own businesses.

3.2. Focus groups

Focus groups are specially organised groups of people sharing similar needs, problems and socio-demographic background, gathered to discuss certain issues. The members of the group have common experiences about the topic of discussion and through a process of dialogue they jointly reach ideas and recommendations

which can easily be transformed into change-making actions in the future. The role of the researcher in this process is not only gathering information from the participants of the focus groups, but facilitating the process of joint learning through dialogue, as well.

Focus groups provided qualitative information which gave answers to the following questions:

- What were the problems refugees and returnees faced when they tried to achieve economic selfsustainability?
- What were the causes and the consequences of these problems?
- What potentials and possibilities they have?
- Which incentives they need?
- What kind of recommendations, suggestions and ideas they propose in order to overcome the listed problems?

Within this research 14 focus groups were held: 11 in Novi Sad with 100 participants and 3 in Pakrac, Lipik and Okucani with 30 participants.

Different participatory techniques were used during focus groups such as force-field analysis, analysis of the problem tree, brainstorming, the "fishes and boulders" technique, panel and others. Through discussion and implementation of participatory techniques most of the results and recommendations presented in this report were gathered.

4. Research Results

Some of the open issues related to participatory research are objectiveness of the research and validity of the collected data. Researcher's involvement in assistance programmes for research participants is another open issue. The main importance of the data collected through participatory research is in the fact that active involvement of the research respondents could lead to actions which will produce changes and contribute to overcoming the problems which were the subject of the research.

Information collected in this research are mostly of a qualitative type, they have no statistical significance and no conclusions can be drawn from them in relation to entire refugee and returnee population in this region. However, qualitative information collected in focus groups provides better comprehension of the problems and obstacles refugees and returnees face on their way towards economic sustainability. Likewise, focus groups are enabling participants to become aware of their potentials and prospective values. Focus groups offer recommendations and ideas for future programmes. All this creates opportunities for successful future actions.

4.1. General Information on the Research Participants

General information on participants were collected by means of a questionnaire created especially for the needs of this research. The goal of this part of the research was to provide insight into the basic features of the research respondents.

4.1.1. Refugees in Novi Sad (NSHC's Business School Trainees)

Out of 100 refugees, 44 were male and 56 female. Their age structure and educational level are presented in Table 1. and Table 2.

Table 1. Research Participants Age Structure

Age	Percentage (%)	Cumulative percentage %
25 years and younger	10	10
26 - 40 years	39	49
41 - 55 years	43	92
56 years and older	8	100
<i>Total</i>	<i>100</i>	

Table 2. Research Participants Educational Level

Educational Level	Percentage (%)	Cumulative percentage %
Elementary school	1	1
Secondary school	40	41
College degree	27	68
University degree	32	100
<i>Total</i>	<i>100</i>	

According to the information presented in the Table 1, a conclusion can be drawn that 92% of the participants (cumulative part) were up to 55 years of age, and 82% of the participants were in the prime of their working ability (26-55 years of age). Table 2 displays that only one of the participants had an elementary school education, while as much as 59% had college or university degree education. Out of all the participants of the Business School questioned, one foreign

language was used by 53%, and 69% of them were computer literate³. 91% had some working experience. During the course of training 50% were employed, and 61% got employment after the training finished.

4.1.2. Returnees to Croatia

Out of 30 research participants in Croatia, 27 were male and 3 female. 7 of them had elementary school education, 17 had secondary school education and 6 had a college or university degree education. 10 participants used one foreign language and 8 participants were computer literate.

At the time research was conducted, 22 participants were unemployed, 5 had never been employed and only one had his own business. Most of the participants (21) owned a house or apartment. When asked about their material status, 10 respondents stated that they lived in poverty with insufficient income for a decent life; 18 answered their income covers basic living costs and 2 stated they can occasionally afford a bigger expense such as a summer vacation or purchasing new household equipment. None of the participants stated to have a long term financial security.

Most participants were farmers or cattle-breeders. 9 of them had applied for a credit, 3 of them received a credit and one stated that the credit provided him with good conditions to start his own business.

³ *Such a high percentage (69%) of computer literate participants could be explained by the fact that most of the trainees of the Business School had the opportunity of taking part in the computer training course.*

4.2. Estimated Impact of the NSHC's Business School Training

The data collected using the questionnaire show the way the participants of the Business School estimate the influence of education to their:

- living standard
- selfesteem and
- finding a job or founding /developing the private business

When it comes to influence of the Business School to the *living standard*, 25% of the participants questioned estimated that School training has contributed to the enhancement of their living standards, through business promotion, finding a job or starting a private business, and the additional 39% estimated that it made a partial contribution to the living standard enhancement.

As the influence of the education to the *selfesteem* is concerned, 53% of the participants questioned estimated that training at the Business School has prepared them for work in any field.

Regarding the application of the knowledge acquired at the Business School, the following data have been collected - as the answer to the question on how much has the Business School contributed to the knowledge expanding and making the best of finding a job or starting a private business, 11% of the participants estimated they have gained the precious experience for finding/starting a business, 73 % of the participants questioned claimed that the School has helped them to enhance the skills and knowledge needed for finding/starting a business, 8% claimed that the School has not been of any aid to them. Likewise, 45% of the participants questioned stated that knowledge acquired at the Business School has helped them advance professionally, 46% of participants partially agree with

this statement, and 9% of the participants questioned do not agree with this statement.

The facts that are beyond the influence of any education, as well as the education in contemporary business at NSHC, is the lack of favourable and incentive, legal and economic surroundings for development of private business, and lack of possibility for obtaining favourable credits and grants for starting a business.

Relatively unfavourable estimation that participants gave regarding the certain effects of the Business School, have evolved from the lack of possibilities to apply the knowledge and skills in practice.

4.3. The Findings from the Focus Groups

Qualitative information on obstacles, problems, needs and potentials for successful economic sustainability of refugees and returnees were collected during focus groups.

The results showed that the problems refugees and returnees were facing at the time of the research were not much different from those of a majority of unemployed general population in the region. Economy of the country destroyed, the wars in previous years, economic crisis, transition in the countries of the region, lack of readiness from the state to answer these challenges all together put most of the population in unfavorable position when it comes to economic issues. However, the causes and the context of the problems were not completely the same, therefore the ways for overcoming them could be different.

The findings from the focus groups held with refugees and returnees are presented separately because they live in different areas. Separated like this, the findings will be more easy to use for

designing future programmes for solving economic problems of refugees and returnees.

4.3.1. The Findings from the Focus Groups Held with Refugees

Economic stability, the way research respondents perceived it, meant having a steady job, being a homeowner, being well informed, having a good social status, living in peace and political stability and having wider opportunities.

»Opportunity to invest in personal education, knowledge, skills.«

»Security - which provides an option for planning, satisfying cultural and spiritual needs, making wishes come true (travelling, education).«

The problems they were facing in attempts to achieve economic sustainability and independence were related to obstacles they faced in job search, in starting their own businesses, lack of information and lack of efficiency of the institutions to which they refer to in this process.

«Lack of business idea for a start-up»

«My business idea for a start-up could not be realized»

«Lack of decisiveness to start a private business»

«Lack of money/means for a start-up»

«Unfavorable conditions for taking a loan»

«Age as an obstacle for getting a job or starting up»

The causes for undecisiveness to start one's own business were mainly the following:

- lack of information about the development strategy of the state, about the market, about experiences from developed countries, about economic indicators of development, information technologies, institutional support from the state
- unstable and insecure market,

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- lack of favorable loans and complicated procedure for getting a loan,
- bureaucracy and inefficient administration,
- lack of competence and lack of education,
- lack of opportunities for testing a business idea,
- fear of investment, lack of self-confidence, etc.

When it comes to lack of financial means for starting a business, apart from general reasons such as poverty in the country, economic crisis, no guarantee funds, unfavorable conditions for getting a loan, lack of professional support for start-ups etc., lack of basic conditions for getting a loan from a bank is a significant problem for refugees, as well. Large number of them do not own real estates, they are unemployed or work on a black market and they can hardly find endorsers for a loan.

Participants in the focus groups have listed numerous **consequences** of the identified problems, such as falling into deeper poverty, health problems and family problems, fear, lack of motivation, apathy, stress, frustration, emotional insecurity, depression, vices, stagnation, unfulfilled goals, disappointment, bad self-image, searching for solutions in a third country.

The research participants mentioned the following **incentives and capacities** needed for achieving goals such as economic security, life quality enhancement, starting and developing one's own business:

- good business idea or plan,
- start-up capital, financial means,
- knowledge, further education, business communication skills, using own potentials,
- interest from the state for production, stimulation of small and medium sized enterprises, favorable loans, benefits for start-ups,
- favorable economic climate,
- being well informed,

- courage, initiative, persistence, self-confidence, motivation, health,
- solving housing problems,
- associating in business, partnerships
- government support for programmes of non-governmental organizations,
- good governance and organization of business, time management, good team,
- stable market,
- simplifying the administration process for start-ups, etc.

4.3.2 The Findings from the Focus Groups Held with Returnees

The participants described their economic situation as unfavourable, stating that most of the population living in that area, regardless of their nationality, were facing similar problems such as unemployment, difficult financial situation, work on the black market, low and irregular income etc. It is hard to find a job within one's own profession, and Serb returnees have even less chances of finding employment. It is hard to realize business ideas because the market is small. Administrative procedure for applying for a credit is complicated, and the documentation needed is expensive.

The problems they especially emphasized were unemployment, lack of material means for start-up and lack of support for achieving economic sustainability («We are left on our own, without any support»). The following problems were specific for returnees:

- college or university degrees obtained in Serbia were not recognized in Croatia
- no possibilities for getting a start-up credit due to the lack of the guarantees needed
- the houses damaged in the war had been renewed, but not the

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accompanying facilities, therefore they had no conditions for cattle breeding

- an additional burden for families was taking care of elderly returnees, who were unable to look after themselves

Incentives for solving returnees' problems were, among others:

- favorable credits with a long term pay-back period
- knowledge, experience, being well informed about new development trends
- self-organization, association of small producers, foundation of returnees' cooperative societies and boards
- professional assistance, entrepreneurship trainings, education on cooperative work
- research on the resources of the people living in that area with recommendations for future development of the local economy
- direct advocacy work in the Croatian Assembly for the benefit of the farmers
- simplifying the administration procedures
- ordering the market for better placement of the goods produced

Conclusion

The problems related to transition in our country are complex and ought to be dealt with on different levels. On the highest level, the level of the state, it is necessary to formulate feasible plans and strategies for economic development of the country, the region and the local communities. It is important to adjust the planned programmes to the needs and potentials of those for whom they were designed. Most of the problems, identified within this research, are the problems which the neighbouring countries were facing during transition. Therefore the experiences of these countries should be a valuable source of information for overcoming our own problems.

The problems and the consequences related to refugeehood are an additional burden for the displaced people. A large part of the refugee population in Serbia has decided to take or had already been given the citizenship of Serbia and Montenegro, thus solving only a small part of their problems. Citizenship of Serbia and Montenegro, offers the benefits such as provision of social protection and the possibility of employment in public institutions, although a great part of existential problems still remain unsolved, such as the housing question.

Presented in this research are the problems and the obstacles faced by refugees - beneficiaries of NSHC's *Business School*, and returnees to Pakrac, Okučani and Lipik - beneficiaries of SDF. Information about their potentials, possibilities and the incentives they need to overcome the problems are stated in this report. Participants in the research gave recommendations for solving these problems.

Recommendations

The recommendations given by the research participants are related to information, education and partnership for achieving economic sustainability.

Information

- Informative centers should be established where information related to plans for development can easily and quickly be provided, especially the information related to economic development, market, available credits and loans etc.
- Municipal information centers with efficient administration and well organized work should be established, to provide an easy access for citizens
- Internet counselling on the level of city or region should be introduced, as well as web forums
- Information sharing about vacancies through notice boards on public places should be available

Education

- Establishment of educational centers where people could get education on informational and communicational technologies, foreign languages, new economy trends, as well as professional consulting support for testing a business idea, plan or project
- Establishment of incubator centers
- NGOs should become centers for education
- Business clubs should be opened within NGOs where meetings of employers, entrepreneurs, bank representatives and development experts would be organized. This could provide opportunities for creation of new partnerships and exchange of experience among those who are already successful in the work they do and those who are only starting to realize their business idea

Promotion of partnerships

- Joining into cooperative societies, associations, consortiums, holding companies through association of capital, knowledge and experience
- Establishment of partnerships with stakeholders abroad, exchange of experience, and good practice with the neighbouring countries
- Sponsoring ideas - people with ideas connecting with other people and organizations interested in supporting them
- Redefining the role of the Union

We would add several more recommendations:

In order to design programmes which would contribute to solving economic problems of the displaced it is important to involve all the stakeholders in that process, firstly - beneficiaries of these programmes. Specific problems of refugees and returnees must be taken into consideration when creating plans for economic development. Educational programmes should be designed in accordance with the needs of the new economy and specific features of the regions and participants in the education. Learning Centres should be established, accessible to all age groups where acquisition of computer skills, foreign language learning, social skills and entrepreneurship would be promoted. It is important to promote the significance of personal development, lifelong learning and advancing, partnership relations and solidarity among people.

O SEE RAN-u

www.see-ran.org

SEE RAN je mreža lokalnih organizacija za pomoć izbeglicama u Bosni i Hercegovini, Hrvatskoj, Crnoj Gori, Srbiji, Kosovu, Albaniji i Makedoniji. Misija SEE-RAN-a je da podrži proces povratka, lokalne integracije i pomirenja među izbeglicama i raseljenim licima kroz zajedničke akcije na regionalnom nivou i međusobno jačanje članova mreže, čime se doprinosi razvoju civilnog društva.

SEE RAN se sastoji od 29 nevladinih organizacija i 45 radio stanica. Područja rada Mreže pokrivaju pravno savetovanje i zaštitu, psihosocijalnu podršku, dohodovne programe, informisanje, rad sa mladima i humanitarni rad. Mrežu finansijski podržava Sekretarijat za mir i stabilnost (FRESTA) u okviru Danskog ministarstva inostranih poslova. Danski savet za izbeglice (DRC) ima ulogu koordinatora i facilitatora u SEE RAN-u.

About SEE RAN

SEE-RAN is a network of domestic refugee aid organizations in Bosnia and Herzegovina, Croatia, Montenegro, Serbia, Kosova, Albania and Macedonia. The mission of SEE-RAN is to support the process of repatriation, re/-integration and reconciliation of refugees and IDPs by joint actions on the regional level and by mutual strengthening of network members, thereby contributing to the development of civil society.

Presently, SEE-RAN comprises of 29 non-governmental organisations and 45 radio stations. The work areas cover legal counselling and protection, psycho-social support, income generating programme, information work, youth work and humanitarian aid work. The Network is funded by the Secretariat for Peace and Stability (FRESTA) under the Danish Ministry of Foreign Affairs. The Danish Refugee Council (DRC) carries a coordinating and facilitating role in the SEE-RAN.

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O SDF-u

www.sdf.hr

Srpski demokratski forum (SDF) je osnovan 1991.g. kao koalicija prominentnih Srba i Hrvata koji su imali zajednički cilj da spreče rat i nađu mirno političko rešenje srpsko-hrvatskog sukoba. Tokom rata (1991-95) SDF se prvenstveno angažovao u pokušaju da spreči sukob, uspostavi trajan mir i nađe političko rešenje za međuetnički konflikt u Hrvatskoj. Nakon završetka rata, naša glavna namera bila je da obezbedimo pomoć izbeglicama i interno raseljenim licima u celoj bivšoj Jugoslaviji kako bi se oni mirno i dostojanstveno mogli vratiti u svoja predratna mesta boravka. Sa vremenom SDF je izrastao u modernu NVO posvećenu zaštiti i promociji ljudskih prava, demokratije i civilnog društva u Hrvatskoj. Jačanjem multietnične zajednice mi ne samo da štitimo prava manjina, nego i pomažemo očuvanje identiteta svih etničkih grupa (zajednica) u Hrvatskoj u skladu sa najvišim normama demokratske međunarodne zajednice.

About SDF

SDF was founded in 1991 as the coalition of prominent Serbs and Croats who had a common goal to prevent the war and find peaceful political solution to the Croat-Serb conflict. During the war (1991-95) SDF was primarily engaged in attempts to stop the conflict, establish the lasting peace and to find the political solution to the interethnic conflict in Croatia. After the war was over, our primary concern was to provide assistance to the refugees and internally displaced people all over former Yugoslavia so that they could return to their pre-war places of residence in peace and dignity. In time SDF has grown into a modern NGO dedicated to protection and promotion of human rights, democracy and civil society in Croatia. Empowering the multiethnic communities not only we protect the minority rights but we also help preserving the identity of all ethnic groups (communities) in Croatia in accordance with highest norms of democratic international community.

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O NSHC-u

www.nshc.org.yu

Novosadski humanitarni centar (NSHC) je nevladina, neprofitna i dobrotvorna organizacija osnovana 1998. godine u Novom Sadu. Rad NSHC-a pokrenut je sa ciljem da se u kriznoj situaciji obezbedi pomoć svim ljudima u nevolji, te da se humanizira i podstiče razvoj lokalne zajednice i regiona. NSHC deluje u svih 46 opština Vojvodine (severna pokrajina Republike Srbije).

Socijalno-humanitarni i edukativni programi NSHC-a okrenuti su ugroženim i marginalizovanim grupama: izbeglicama i raseljenim licima, starim osobama, Romima i Aškalijsima, beskućnicima, obespravljenima i siromašnima. NSHC takođe pruža edukativnu i materijalnu podršku zdravstvenim, socijalnim i obrazovnim institucijama, te vladinim i nevladinim organizacijama.

NSHC je član SEE RAN-a i jedan od šest osnivača Srpskog saveta za izbeglice (SSI).

About NSHC

Novi Sad Humanitarian Center is non-profit, non-governmental and charitable organization founded in Novi Sad in 1998. NSHC's mission is to provide emergency aid in times of crisis to people in need, and to promote development of local communities and the region of Vojvodina. NSHC operates in 46 municipalities of Vojvodina (northern province of the Republic of Serbia).

NSHC's social, humanitarian and educative programs are designed to support the most vulnerable and marginalized groups of population: refugees and internally displaced persons, the elderly, Roma, homeless, deprived of their rights and poor. NSHC also provides material and educative support to medical, social and educative institutions, governmental and non-governmental institutions.

NSHC is a member of South East European Refugee Assistance Network (SEE RAN) and one of six founding members of the Serbian Refugee Council (SSI).

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