



INTERNATIONAL RESCUE COMMITTEE BOSNIA-HERZEGOVINA

**ECONOMIC ASSISTANCE TO SUPPORT SUSTAINABLE MINORITY RETURN
IN BOSNIA AND HERZEGOVINA
(AGREEMENT #168-A-00-04-00110-00)**

**AS PART OF USAID'S
COMMUNITY REINTEGRATION AND STABILIZATION PROGRAM (CRSP)**

**FINAL REPORT
(SEPTEMBER 1, 2004 - FEBRUARY 28, 2006)**

I. EXECUTIVE SUMMARY

The International Rescue Committee (IRC) reports successful completion of its 18-month project entitled, *Economic Assistance to Support Sustainable Minority Return* under USAID's Community Reintegration and Stabilization Program (CRSP). The project aimed to support and accelerate the process of sustainable return, resettlement and the economic recovery of refugees and internally displaced persons in Bosnia and Herzegovina (B&H). This was achieved through the provision of income generation grants and partially-recoverable social loans to selected minority returnee families, with an emphasis on women-headed households, and technical training tailored to their specific production or business. The project also sought to strengthen beneficiary linkages with and access to local economic service providers, which included a recoverable capacity building grant program to selected providers.

The project targeted 13 municipalities in B&H: Drvar, Glamoc, Bosansko Grahovo, Livno, and Kupres (Canton 10); Bihac, Sanski Most, Bosanska Krupa and Bosanski Petrovac (Canton 1); and Srebrenica, Modrica, Vukosavlje and Bratunac.¹ Project implementation was done in partnership with local NGOs: Independent Bureau for Development - NBR (Modrica), Priroda (Bratunac), Bosanska Krupa (BK) 2001 (B. Krupa), Refugee Return Service - RRS (Drvar), and the Center for Civic Cooperation - CCC (Livno).

Through this project, IRC built the economic capacity of **706** minority returnee families by distributing in-kind agricultural or small business inputs within **442 social loans (SL)** and **264 income generation grants (G)**. The support ranged from livestock and agricultural machinery to handicraft tools/equipment, based upon each returnee family's individual need and plan. Social loan beneficiaries were required to repay 70% of the investment in cash or in kind, while grants targeted the most vulnerable community members, and were without a repayment requirement. Significantly, eight partner municipalities donated **27,288.50 BAM** to the project, contributing 19 of these social loans/grants and demonstrating their support for the return process.

By project's end, **356 (354 in-cash and 2 in-kind)**, or 81% of social loan beneficiaries had begun repaying their assistance, and in general the project has seen timely repayments.

¹ Srebrenica, Modrica, Vukosavlje, and Bratunac will sometimes be referred to in this report as the Tuzla (TZ) Area of Responsibility (AOR), as project implementation there was managed by IRC's Tuzla field office. Respectively, the Bihac AOR refers to Bihac, Drvar, B. Petrovac, B. Krupa, B. Grahovo, and Sanski Most. Livno, Kupres, and Glamoc were managed by IRC Mostar/Sarajevo.

Through in-cash contributions, beneficiaries have thus far submitted a total of **278,983.48 BAM** into the accounts of five partner farmers' cooperatives and local development agency BREDA.² Thirty-five percent of the total expected repayments of 791,847.61 BAM have so far been collected, and six persons have already completed their requirements (delays to input procurement and distribution meant that more beneficiaries were not able to complete their obligations within the project timeframe). Repayments will continue past the life of the project, managed by the relevant cooperatives/BREDA, which will direct the funds towards revolving funds and development activities.

Beneficiaries also increased their capacities through a technical training program, through which experts trained farmers on a variety of topics related to increasing quality and quantity of their respective productions. 71 trainings were held, with approximately 1,600 beneficiaries and other community members attending, which were facilitated by local government or farmers' cooperative agents, as well as those from the private sector.³ Project training funds also supported capacity building of the local NGO and farmers' cooperative partners.

The project also contributed to long-term social cohesion and economic development in target municipalities by directing support to local governmental departments in all 13 areas through grants of equipment to build their service provision capacity. All were required to contribute 50% of the value of their assistance in services to returnees. Twelve municipalities completed their obligations, providing agricultural training and free issuing of legal documents, among other services, to nearly **1,000** minority returnees. Not only did these activities directly benefit the returnees educationally or economically, they also helped to build trust between the governments and their minority citizens.

Finally, the project provided future minority returnee farmers with improved educational opportunities, as well as linked them with local agricultural stakeholders, by mandating each cooperative/BREDA to contribute \$3,000 in goods/equipment for agricultural or economic education to local schools. **Eleven** schools benefited from this component, as realigned project savings also contributed to the inputs provided, which primarily included equipment and supplies for greenhouse production and computer equipment.

The project greatly succeeded in building minority returnee economic capacity, and thus contributing to sustainable return. It also contributed to the overall economic capacity of return communities, not only by promoting social cohesion, but more significantly by establishing enduring revolving funds, increasing the available stock of agricultural machinery and cattle, educating farmers, and, in Srebrenica and Bratunac, also carrying out micro-development projects.

² 1 Bosnian Convertible Mark (BAM) = .64 USD at the time of this report.

³ Some beneficiaries attended more than one training, thus this figure does not represent the total number of individuals trained.

II. RESULTS BY PROJECT OBJECTIVE, INDICATOR, AND OUTPUT

Objective 1: To support sustainable economic opportunity for 550 minority returnee families in Cantons 1 & 10, Srebrenica, Modrica, Vukosavlje, and Bratunac, through the provision of in-kind partially recoverable social loans and income generation grants; targeted business and technical production training; and linkages with service providers, implemented in partnership with four local NGOs.

Indicators:

Indicator target	Actual result
# social loans up to \$2,500 dispersed (≥386)	442 social loans/beneficiary families
# grants up to \$1,000 dispersed (≥164)	264 social loans/beneficiary families
Diverse selection committees formed & # mtgs	1 committee formed, and 1 meeting held each in 13 municip.
% repayment (≥90%)	35% thus far, repayments ongoing
# persons/institutions benefiting from repayments	<ul style="list-style-type: none"> • Thus far: 11 schools and approx 470 returnees. • By project's end: approx. 100 applications for revolving fund credits had already been received for spring disbursement (current total amount of all funds = 278,983.48 BAM; expected total = 791,847.61 BAM). • BREDA's local development projects will benefit the entire populations of Srebrenica & Bratunac.
# and % women SL/G beneficiaries (20% TZ AOR, 10% in Cantons 1 & 10)	TZ AOR = 42 (18%) Cantons 1 & 10 = 40 (8%)
# & type of beneficiary training, facil., # partic.	71 trainings, 1,600 attending, please see Output 3 for topics ⁴
# & type of cap. bldg. sessions for partners	Total 30 staff from 5 NGOs trained, 5 different topics
Level of satisfaction & impact (bens & partnrs)	Please see Output 1, section E and Output 4, section C
SL&G benefic. cite increased sustainability of return and connections with econ. stakeholders	Please see Output 1, section E and Output 5
SL&G beneficiaries cite increased sense of responsibility, ownership, and contribution	Please see Output 2, section C
Local econ. stakeholders cite project impact and better connections to returnees	Please see Output 4, section C and Objective 2, Output 1, B

Outputs:

1. Increased Income Generation Capacity of 550 Minority Returnee Families through Social Loans and Grants

A. Beneficiary Selection

Potential Beneficiaries in Return Locations Learned about Project at Open Meetings

After preliminary project discussions with local authorities and cooperatives in all locations, IRC and NGO partners first identified the primary return micro-locations in target municipalities, and, together with local returnee representatives and municipal officials, organized a total of 49 open meetings that were attended by approximately 1,640 potential beneficiaries. Communities were informed of the meeting through posters displayed in prominent places and word of mouth spread by local partners and returnee representatives. Breakdown by municipality was as follows:

⁴ Some beneficiaries attended more than one training, thus this figure does not represent the total number of individuals trained.

Municipality	App. # attendees	Micro-locations
Modrica	120	Center, Tarevci, Garevac, Cardak
Vukosavlje	75	Pecnik, Jakes, Modricki Lug
Bratunac	170	Konjevic Polje, Glogova, Voljevica, Tegare, Zanjevo, Krasan Polje
Srebrenica	140	Osat, Skelani, Potocari, Suceska, Sase
Glamoc	295	4 meetings covering: Glamoc, Vidimlje, Rore, Stekerovci, and Vrba
Livno	120	3 meetings covering: Bojmunte, Vrbica, Bogdasi, Radanovci, Sajkovic, Gubin, Provo, Caprazlije, Livno
Kupres	120	3 meetings covering: Ravno, Vukovsko, Music, Rilic, Zvimjaca, Kupres, Rasticevo
B. Grahovo	80	Peci, Crni Lug, B. Grahovo
Drvar	80	2 meetings covering: Drvar, Prekaja, Zupa
B. Petrovac	160	B. Petrovac and 3 villages
Bihac	60	Pritoka, Lohovo, Martin Brod, Cvijetnici
B. Krupa	120	4 meetings covering: V. Radic, Suvaja, Vranjska, Jasenica, V. Dubovnik, Pucenik, Ivanjska, G. Petrovici, Zalin
Sanski Most	100	4 meetings covering: Sanski Most, Lusci Palanka, and 7 villages/hamlets

IRC and local partners presented the project's objectives and described the specific components at the meetings, which often lasted several hours with a question/answer period. Staff explained the application/selection process, including criteria, and the repayment obligations and process. Specific emphasis was placed on the quality of potential applicants' planned activities and repayment plans, and listeners were urged to think creatively and realistically. Attendees were given brochures and asked to spread information, and were also told on which day applications would be filled out in their areas and where (project staff planned 1-2 days per location to personally hand-out and receive applications).



Open meeting held in Potocari, Srebrenica

Project staff also answered questions and fielded comments from potential beneficiaries at the meetings. Many asked specifically about criteria and the type of material/livestock they might apply for, while there were also many complaints concerning families' poor economic situation and lack of ability to repay social loans, as well as criticism for having not been included in other assistance programs – including those of other agencies. These sorts of questions and comments gave IRC and partner staff the opportunity to clearly and transparently explain project methodology, present project strategy and goals, and to promote the project's self-reliance philosophy. Staff's significant experience with previous projects, including last year's CRSP program, enabled them to easily provide concrete positive examples, and well refute any unjustified claims.

Potential Beneficiaries Submitted Applications

IRC and NGO partners held open application collection days in micro-locations in each municipality in October and November 2004. Thus, they were able to personally hand out applications to perspective beneficiaries; explain the form and answer any questions on the spot; informally interview the applicants; and collect completed applications.

The process saw a high turn out as a result of good information dissemination and the public meetings, and very efficient processing of interested applicants. **1,546** applications were received as follows:

Municipality	Number of applications
Modrica	94
Vukosavlje	75
Bratunac	158
Srebrenica	100
Glamoc	223
Livno	107
Kupres	118
B. Grahovo	81
Drvar	148
B. Petrovac	153
Bihac	108
B. Krupa	114
Sanski Most	67
Total	1,546

Beneficiary Site Visits & Selection Committee Meetings

After the initial screening of applications, IRC and partner staff selected a number of beneficiaries for further consideration. Staff met with potential beneficiaries to verify application information and to assess their living conditions. Staff visited 1,085 potential beneficiaries (363 in the Tuzla region, 296 in Livno, Kupres and Glamoc, and 426 in the Bihac region).

Applications that successfully passed this phase were further evaluated at selection committee meetings organized in each region in November and December 2004. Members of each committee included representatives from IRC, respective NGO partner(s), respective participating local agricultural cooperative or institution, and 2-3 municipal representatives from each respective municipality. IRC and partner NGOs reported high interest and involvement shown by municipal representatives in particular at these meetings. Discussions were engaging and thorough, and in general attendees demonstrated their cooperation, their experience in return-related issues, and their knowledge of the needs of their communities. The selection committees approved 566 beneficiaries (416 social loan and 150 grant recipients) to receive assistance in these meetings. They also selected additional appropriate candidates, who were not able to be included in the first round, for a waiting list, as it was anticipated that savings would be seen after the original procurement phase.

Criteria for selection included: demonstrated minority returnee status; demonstrated vulnerable economic status; base resources/facilities available to engage in income generation activities or home-based business; quality and viable plans for use and repayment of the requested inputs (for social loans); demonstrated diligence and record of repayment (if applicable); and technical expertise. Only potential beneficiaries earning less than \$325 would qualify for grants.

Many applicants had requested items for social loans that were below the expected average value. For example, some families applied for milking machines that valued approximately \$500 (well below the allotted \$2,000 average), as for them this is a large sum that they could not advance at once to purchase the needed items. The decision was made to allow these lower-cost social loans, and thus the project far exceeded the number of target beneficiaries, without exceeding the budget. On the opposite note, several families applied for assistance outside the approximated maximum of \$2,500 (for example, a family with 2 cows and a

contract with Meggle, who wanted to expand to two more cows), which were also accepted. Thus, a small number of social loans slightly exceeded the allotted maximum.

IRC staff cooperated with local authorities and social work centers in assessing income generation grant applications, to ensure that assistance would reach the most vulnerable community members.

Additional beneficiary approval

Eighty-seven of the originally-approved beneficiaries subsequently declined social loan or grant assistance under the project, and were replaced by others from the waiting list. Beneficiaries stated reasons for opting out of the program, such as: not having the capacity to repay 70% of their social loan (after pricing of the requested items was determined); goods arriving too late; disagreement with repayment terms; being sick (or death); changing their mind regarding type of livestock or unavailability of the livestock they required; and delays in procuring agricultural machinery and handicraft equipment from abroad. One of these beneficiaries was withdrawn from the program by IRC due to false statements regarding his employment situation.

After the procurement process was completed for the original 566 beneficiaries in the fourth quarter, IRC assessed project savings on a rolling basis throughout the remaining duration, and selected an additional 140 beneficiaries from the waiting list who met the project's criteria, bringing the total to 706 by the end of the project.

Women-led household beneficiaries

Of the total 706 beneficiaries, 82 were women. Thus, IRC fell just short of its target in both areas, with 42 final beneficiaries in the Tuzla AOR (18%, target was 20%) and 40 in Cantons 1 & 2 (8%, target was 10%). Despite efforts to pay particular attention to this group through its cooperation with social welfare centers, an insufficient number of applications were submitted and some of those who did apply simply did not fulfill the other selection criteria.

B. Procurement process

As the first step in the procurement process, IRC and NGO partner staff collected specifications for requested goods, equipment and machinery. This information was then submitted to USAID in March 2005 to support IRC's three waiver requests to import goods from outside of the geographic code (B&H and the US) stipulated in the contract.



Mr. Ibrahimovic, Bratunac, at delivery of his machinery.

IRC received two waivers from USAID in April 2005 for purchasing of cattle and agricultural machinery/attachments originating outside of the allowed geographic code. Staff then finalized specifications for both foreign and domestic goods, and carried out the procurement of livestock and equipment/materials to be provided to beneficiaries.

IRC received its last waiver from USAID in July 2005, for purchase of small business/handicraft equipment and supplies. Due to time limitations, some beneficiaries had already withdrawn from the project as stated above. In these cases, staff had selected new beneficiaries from the waiting list, who were interested in receiving goods that had been approved. In many cases, they also worked with selected beneficiaries to revise the type of input they would receive. As the quality of cattle that was purchased and

distributed through the project was extremely high, many beneficiaries chose to receive cows

instead of handicraft goods they had originally requested. Upon receipt of the waiver, IRC carried out tendering for suppliers of foreign-produced handicrafts.

IRC implemented all tendering utilizing a competitive process according to USAID and IRC policies. Due to the complexities of the procurement process, including: determining item specifications according to beneficiaries' individual needs (prioritized due to the high contribution of beneficiaries themselves to their goods); harsh winter weather conditions that greatly limited travel during January and February 2005; replacing beneficiaries who withdrew from the program or changed their inputs due to waiver approval or procurement delays; volume; quality control; and wide project coverage area, among other aspects, the process of procurement and distribution took longer than originally anticipated. This delay correspondingly pushed back other project components, particularly social loan repayment.

C. Inputs to Beneficiaries

Beneficiaries received the following types of assistance according to their home husbandry or small business plans:

Social loans

	Bihac AOR	Livno, Kupres, Glamoc	Tuzla AOR	Total project
Livestock breeding	87	57	66	210
Beekeeping	2	3	0	5
Handicraft trades	19	7	12	38
Agriculture, other	94	31	64	189
Total	202	98	142	442

Income-generation grants

	Bihac AOR	Livno, Kupres, Glamoc	Tuzla AOR	Total project
Livestock breeding	63	19	46	128
Beekeeping	1	2	0	3
Handicraft trades	31	12	19	62
Agriculture, other	39	6	26	71
Total	134	39	91	264

Livestock distribution primarily consisted of cattle/calves, sheep, chickens, pigs, and goats. Agricultural equipment distributed included greenhouses, beekeeping equipment, cold storage equipment, construction materials for barns/stables, rotary cultivators, and attachments for tractors such as mowers, cisterns, disk harrows, furrow ploughs, and hay collectors. Handicraft goods included tools and equipment for shopkeepers, carpenters, hairdressers, seamstresses, and for concrete production.

D. Municipal Contributions to Social Loans and Grants

IRC solicited monetary contributions from authorities in target municipalities, as a means of enabling more beneficiaries and demonstrating their support for the return process. Municipal representatives were on the whole supportive, and 10 committed to making a financial contribution equivalent to 2% of the value of all grants and social loans planned to be disbursed in their respective municipality, or approximately two beneficiaries per municipality. Their commitments totaled 37,788 BAM, providing support for approximately 19 beneficiaries. The remaining three municipalities were not in the financial situation to make such a commitment.

Municipal commitments (in BAM):

1	BIHAC	4,000.00
2	BOSANSKA KRUPA	4,000.00
3	BOSANSKI PETROVAC	1,500.00
4	SANSKI MOST	4,500.00
5	KUPRES	4,500.00
6	DRVAR	1,500.00
7	LIVNO	4,500.00
8	MODRICA	4,429.50
9	BRATUNAC	4,429.50
10	SREBRENICA	4,429.50

In total, IRC received **27,288.50 BAM** from eight partner municipalities: Bihac, Bratunac, Srebrenica, Modrica, Livno, Kupres, Drvar, and Bosanski Petrovac. Four municipalities (Drvar, Bosanski Petrovac, Sanski Most, and Bosanska Krupa) did not fulfill their pledges, with 10,500 BAM missing from the total pledged.⁵ They have cited reasons such as internal political problems and lack of funds for not contributing as agreed. IRC field staff and partners pursued the funding unsuccessfully until the final quarter of the project.

It should be noted that funds for an additional 12 beneficiaries in Bratunac and Srebrenica were contributed by IRC's related *Support for Spontaneous and Sustainable Minority Return to Eastern B&H* project funded by the Royal Netherlands Embassy.

E. Level of beneficiary satisfaction and project impact

At project's end, IRC staff informally surveyed 88 beneficiaries to gauge their satisfaction with project services, and the impact they felt it had on their lives. Regarding service satisfaction, beneficiaries were very satisfied with the quality of training and IRC's services. They were more divided, and overall less satisfied, with municipal services. Regarding project impact, beneficiaries overall rated highly the impact on their knowledge, life, and sustainability of return. It should be emphasized that these questions measured broad and general themes, and surveys were conducted by IRC staff and not external consultants.

Level of satisfaction

1. Services provided by IRC (particularly related to SL&G distribution)

On a scale of 1-5, with 5 indicating the highest level of satisfaction, beneficiaries rated the quality of social loans and grants distributed by IRC as follows:

- 86% - 5
- 9.5% - 4
- 4.5% - 3

Additional comments included: "professionally done;" "good quality secured;" "all additional instructions given in time."

2. Services provided by municipal service providers

87% of those surveyed had received municipal services through the project. On a scale of 1-5, with 5 indicating the highest level of satisfaction, beneficiaries rated the quality of municipal services as follows:

- 4.5% - 5
- 36% - 4
- 43% - 3
- 10% - 2
- 6.5% - 1

3. Training

91% of those surveyed had attended training through the project, 22% attending two or more sessions. On a scale of 1-5, with 5 indicating the highest level of satisfaction, beneficiaries rated the quality of the sessions as follows:

- 89% - 5
- 9% - 4
- 2% - 3

Level of impact

1. Training

They rated an increase in knowledge due to training as follows:

- 2% - Yes, very much
- 79% - Yes, much
- 12% - Yes, a little
- 7% - No

Additional comments attesting to impact included: “the hygienic conditions in barns are fixed;” “amount of milk produced is increased;” and “more effective use of machinery.”

2. Sustainability of return

They rated the impact of the project on the sustainability of their return as follows:

- 6% - Yes, very much
- 71% - Yes, much
- 9.5% - Yes, a little
- 4.5% - No

Additional comments attesting to impact included: “earnings increased, and therefore an easier life.”

3. Impact of the project on quality of life

They rated the impact of the project on the overall economic situation in their family and community as follows:

- 9% - Yes, very much
- 78% - Yes, much
- 12.5% - Yes, a little

Additional comments attesting to impact included: “income in the families increased, and therefore also in the community.”

2. Increased Sense of Responsibility, Ownership, and Community Contribution through Social Loan Repayments

A. Fulfilling repayment obligations/revolving fund establishment

In total, **356** social loan beneficiaries had started fulfilling their 70% repayment obligation (354 in-cash and 2 in-kind), or 81% of social loan beneficiaries, by project's end. **Six** beneficiaries have completed their requirements (4 beneficiaries in Kupres (in cash), 1 in Bosanska Krupa (in cash), and 1 in Modrica (in kind). Repayments will continue, managed by respective cooperatives/BREDA, as IRC has transferred ownership of the funds to them. Each repayment organization has a vested interest in enforcing repayment obligations, and indeed, as seen from previous projects, they are willing and able to take beneficiaries to court to obtain what is due.

In-cash

The overwhelming majority of project beneficiaries chose to repay their social loans in cash; as, in general, they supported the revolving fund establishment, and also many considered this the easier method of repayment. In total, beneficiaries submitted **278,983.48 BAM** into the accounts of the five partner cooperatives and BREDA by project end. 791,847.61 BAM is expected be repaid in total into the revolving funds through the project, thus 35% of total repayments have so far been collected. Following is a breakdown of the total amount thus far received per cooperative/BREDA, in BAM:

Repayment Organization and Municipality	# started repaying in cash in total	Total amount received
Agro-four (BK, BH, SM)	81	65,417.76
Vrtoce (BP, DR, BG)	87	62,915.80
Eko-Stocar (LV, KP, GL)	92	74,929.99
Tarevci (MD)	33	22,631.56
Zlatna Dolina (VK)	16	10,696.52
BREDA (SR, BR)	47	42,391.85
Total	356	278,983.48

In kind

Two project beneficiaries elected to repay their grants in kind. This includes one beneficiary from Modrica, who already completed his obligation by providing construction works on the youth center in Tarevci, which benefited 450 community members. The second beneficiary, from Glamoc, is providing milk products to seven neighbors, who are also returnees.

B. Revolving fund and development project planning

Revolving funds

The five participating farmers' cooperatives will use the funds collected through the project to establish or increase revolving funds to enable minority returnees and other community members to access favorable credits in the future. Parallel to the process of collecting repayments, representatives of partner cooperatives began evaluating clients for new round of credits during the project period. The interest for this type of assistance is high in all municipalities, primarily due to the fact that current situation with banks and micro credit organizations is not favorable to agricultural production. Requests for credits the cooperatives have received are mainly related to provision of agricultural machines and cattle. Thus far, partner cooperatives have altogether received approximately 100 applications, and planned to make approvals in early spring 2006, ahead of the planting season.

BREDA Development projects

As planned, in lieu of establishing a revolving fund, the local development agency BREDA will utilize the repayment funds collected to carry out development projects in Srebrenica and Bratunac, which will particularly benefit minority returnees. Through a committee consisting of BREDA, Priroda (IRC's NGO partner in the area and voice of local minorities), the municipal governments, and IRC, the following projects were selected for implementation, and scheduled to begin in Spring 2006:

- Constructing a buy-off station for milk in Konjevic Polje (Bratunac), in cooperation with UNDP, which will provide equipment, and the Municipality, which will provide project documentation. At start, this project will benefit approximately 30 families.
- Creating 10-year agricultural development plans for both Srebrenica and Bratunac, which will benefit the entire populations of each municipality.
- Renovating the courtyard of the elementary school in Srebrenica.

Beneficiary repayments to BREDA are scheduled to continue until August 2006. Thus, as the final total of repayment funds is not yet confirmed, BREDA, Prioroda, and the Municipalities have signed an agreement regarding joint determination of priorities for the additional projects to be implemented.

Increasing capacities of schools

Participating cooperatives and BREDA agreed to donate a portion of the funds they received from social loan recipients to six local schools for agriculture/economic activities, in the amount of \$3,000 each. Additionally, as IRC experienced significant savings from other project components, and BREDA and the other stakeholders in Srebrenica decided to

prioritize an extra school as one of its development projects, five more schools were able to be assisted through this component based on the high level of interest and the quality of applications received.

After initial discussions with municipal and school officials, IRC and its NGO partners distributed an application form to local schools in each municipality, in which they could state their ideas and needs. While a couple of schools had been recommended by municipal governments, NGO partners, and cooperatives (in Bihac, Bratunac, Modrica, and Vukosavlje), all interested nevertheless had to fill out the forms and demonstrate their needs and plans in writing. In total, 14 applications were submitted. After initial appraisal of received applications, project staff concluded that additional information and explanations of proposed activities were needed, as most of the applications were insufficient.

After revised applications were submitted, they were evaluated and 11 schools were selected to receive inputs for their agricultural/economic education programs through the project. The schools were selected by committees in each municipality that consisted of IRC's local NGO partners, municipal representatives, and IRC, according to the following criteria: returnee students attending, quality plans that addressed a viable educational need, properly-experienced personnel, and required physical space. Some schools had to revise their original plans based upon time constraints for the equipment they requested, or inability to purchase due to the season.

Following are the schools that were supported through the project, details of the inputs provided, and the source of support.

School / Municipality	Proposed activity/inputs	Supporting body
Fra Franjo Glavinic Elementary School / Glamoc	Greenhouse vegetable production – seedlings, building materials, greenhouse, computer equipment	IRC/CRSP project
Fra Miroslava Dzaje Elementary School / Kupres	Greenhouse production of flowers, trees, and decorative bushes - seedlings, building materials, greenhouse, computer equipment	Eko-Stocar
Sveti Savo Elementary School, Tarevci/Modrica	Greenhouse production and expansion of biology lab – greenhouse and lab equipment	FC Tarevci
Aleksa Santic Elementary School /Vukosavlje	Nursery sapling production – seedlings for 4,000m ² of land	FC Zlatna Dolina
Branko Radicivic Elem. School/ Bratunac	Greenhouse flower production – greenhouse and seedlings	BREDA
Petrovic Njepos Elementary School/Srebrenica	Technical education lab – technical lab equipment	BREDA
Secondary agricultural school/ Bihac	Increasing school IT capacity – 3 computers with printers, 1 scanner	IRC/CRSP project
III primary school/ Bosanska Krupa	Greenhouse production of flowers, trees, and decorative bushes – seedlings, building material, greenhouse, computer equipment	Agro-four
Hasan Kikic Elementary School/ Sanski Most	Production of vegetables and flowers – seedlings and building materials	IRC/CRSP project
Grahovo Elementary School/ B. Grahovo	Increasing school IT capacity – 3 computers with printers, 1 scanner	IRC/CRSP project
Krnjeusa primary school 14 September / Bosanski Petrovac	Greenhouse production of flowers and orchard fruits – seedlings, building materials, greenhouse, computer equipment	Vrtoce

This support will enable the schools to both improve their practical education opportunities for students and earn funds to support special projects or students with special needs through the proceeds. As many of the inputs are being donated to the schools from agricultural

cooperatives, these linkages ensure access to technical assistance and a market for the school's produce. The multi-party involvement in this activity also supports community building. IRC staff noted particularly strong examples of this cooperation in Vukosavlje, where farmers' cooperative members, municipal officials, and school staff worked closely procure the land and prepare for the activities.

C. Beneficiaries cite increased sense of responsibility, ownership, and community contribution

During IRC's informal survey of 88 beneficiaries, people were asked if the repayment obligation had in any way increased their sense of responsibility, ownership, and community contribution. The response was generally positive, as follows:

- 2.5% - Yes, very much
- 78% - Yes, much
- 12% - Yes, a little
- 6.5% - No

Some commented as follows:

- "The funds collected will stay in the community, so you should to behave responsibly towards them;"
- "sharing agricultural machinery raises responsibility;" and
- "[I gained] awareness about the need for organizing - collecting milk."

3. Increased Technical Knowledge of Beneficiaries through Training

This project facilitated beneficiary skill building through training that was supported, 1) by municipal and supplier in-kind contributions, and 2) by the project's training budget. IRC developed detailed plans for beneficiary training with NGO partners, cooperatives/BREDA, and local governments in other municipalities, and based in part on beneficiary requests from their application forms. Intensified seasonal farming duties and the extended social loan/grant distribution process delayed this process.

Following is a breakdown of the sessions held, which, as confirmed in the level of satisfaction surveys, were positively received by those who attended and included useful question and answer sessions.

Municipality	Theme	Trainer	# of particips.
June – September 2005			
Srebrenica	Cattle Breeding and Fattening in the Area of Srebrenica	Municipal Ag. Dept.	55
Vukosavlje	Cattle Breeding, Cattle Fattening, Greenhouse Production, and Environmental Protection	Municipal Ag. Dept.	approx. 40
B. Petrovac	Cattle Raising	Vrtoce FC	15
B. Grahovo	Cattle Raising	Vrtoce FC	10
Modrica and Vukosavlje	Livestock Breeding and Milk Production	Agrimex	50-60
Srebrenica	Business Planning for Family Husbandries (including marketing)	Business Center (paid for by Municipality as contrib.)	28
Drvar	Cattle Raising	Vrtoce FC	10
Bihac	Silage for cattle feed	Municipal Ag. Dept.	55
B. Krupa	Cattle breeding and cheese production	Municipal Ag. Dept.	35
Kupres	Subsidies in agriculture and obtaining of the right for their payment	Eko stocar	17
Livno	Advantages of modern cooperatives	Eko stocar	14

Kupres	Subsidies in agriculture and obtaining of the right for their payment	Eko stocar	11
Livno	Advantages of modern cooperatives	Eko stocar	13
October 2005			
Bihac	Raising cattle	Vrtoce FC	11
Bihac	Modern agriculture	Municipal Ag. Dept.	85
B. Krupa	Preparing land for autumn sowing	Municipal Ag. Dept.	75
Vukosavlje	Modern agriculture	Municipal Ag. Dept.	107
Vukosavlje	Maximizing agricultural equipment	"ITC" Company	19
Srebrenica	Maximizing agricultural equipment	"ITC" Company	21
Bratunac	Maximizing agricultural equipment	"ITC" Company	13
Modrica	Maximizing agricultural equipment	"ITC" Company	16
Srebrenica Bratunac	Potato growing	Agricultural Advisory Service	19
Glamoc	Obtaining Agricultural subsidies	Eko stocar	11
Glamoc	Advantages of modern cooperatives	Eko stocar	8
Glamoc	Sheep & cow illness, animal hygiene	Eko stocar	10
Glamoc	Nutrition of milking cows	Eko stocar	11
Livno	Sheep & cow illness, animal hygiene	Eko stocar	9
Livno	Nutrition of milking cows	Eko stocar	7
Kupres	Sheep & cow illness, animal hygiene	Eko stocar	9
Kupres	Nutrition of milking cows	Eko stocar	10
November 2005			
Sanski Most	Raising cattle	Vrtoce FC	11
Bos. Krupa	Raising cattle	Vrtoce FC	10
Modrica	Caring for and feeding livestock	Vet. Engineer	14
Vukosavlje	Caring for and feeding livestock	Vet. Engineer	17
Bihac	Modern agriculture	Municipal Ag. Dept	21
B.Krupa	Modern agriculture	Municipal Ag. Dept	23
Bratunac	Modern agriculture	Municipal Ag. Dept	82
Livno	Cattle breeding	"AGRIMEX"	15
Kupres	Cattle breeding	"AGRIMEX"	18
Glamoc	Cattle breeding	"AGRIMEX"	13
Vukosavlje	Cattle breeding	"AGRIMEX"	15
Modrica	Cattle breeding	"AGRIMEX"	21
Srebrenica	Cattle breeding	"AGRIMEX"	17
Bratunac	Cattle breeding	"AGRIMEX"	11
Bihac	Cattle breeding	"AGRIMEX"	27
B.Grahovo	Cattle breeding	"AGRIMEX"	21
B.Krupa	Cattle breeding	"AGRIMEX"	18
S.Most	Cattle breeding	"AGRIMEX"	16
Drvar	Cattle breeding	"AGRIMEX"	13
B.Petrovac	Cattle breeding	"AGRIMEX"	15
Bratunac	Modern agriculture	Municipal Ag. Dept	74
Kupres	Production planning & ag. credits	Eko stocar	9
Kupres	Machinery – right choice & mainten.	Eko stocar	10
Livno	Production planning & ag. credits	Eko stocar	14
Livno	Machinery – right choice & mainten.	Eko stocar	11
Glamoc	Production planning & ag. credits	Eko stocar	8
Glamoc	Machinery – right choice & mainten.	Eko stocar	8
December 2005			
Modrica	Legal regulations for ag. land	Agency for Develop.	27
Livno	Machinery – right choice & mainten.	"AGROMONT"	12
Kupres	Machinery – right choice & mainten.	"AGROMONT"	21
Glamoc	Machinery – right choice & mainten.	"AGROMONT"	17
Vukosavlje	Machinery – right choice & mainten.	"AGROMONT"	22
Modrica	Machinery – right choice & mainten.	"AGROMONT"	29
Srebrenica	Machinery – right choice & mainten.	"AGROMONT"	14

Bratunac	Machinery – right choice & mainten.	“AGROMONT”	16
Bihac	Machinery – right choice & mainten.	“ACMA”	29
B.Grahovo	Machinery – right choice & mainten.	“ACMA”	19
B.Krupa	Machinery – right choice & mainten.	“ACMA”	17
S.Most	Machinery – right choice & mainten.	“ACMA”	21
Drvar	Machinery – right choice & mainten.	“ACMA”	11
B.Petrovac	Machinery – right choice & mainten.	“ACMA”	19
Approximate total attendees of training sessions			1,600⁶

To highlight some of the training sessions, following are a few interesting examples.

1. Vrtoce ran a series of training sessions in Bosanski Petrovac, Bosansko Grahovo, and Drvar, in which one beneficiary was given industrial cow feed as experiment to improve milk production. Vrtoce used the beneficiary’s report to demonstrate the advantages of proper cow feeding to other beneficiaries who currently only pasture feed. The aim of this practical exercise was to show other beneficiaries how to improve their milk production and incomes.
2. One idea behind the Eko Stocar series in Livno, Kupres, and Glamoc was to organize sessions in remote communities, among small producers who have land and power potential. The training was organized for smaller groups of beneficiaries, and the topics that were chosen are the ones that are of the most interest for them. The main reason for selecting facilitators from Eko stocar is because they, apart from having academic knowledge of the issues, have great knowledge of the area, as well as beneficiaries – their needs, mentality, problems, etc, and these trainings will also help forge relationships with the farmers.

All Eko Stocar trainings attracted the full attention of participants, both due to the relevance of the selected themes and to the methodology and trainers’ approaches, which were based on common vocabulary and examples. The atmosphere was positive and attendees asked many questions related to the theme, as well as to other important issues. Apart from receiving new and useful information and widening their knowledge, beneficiaries were also happy and grateful that experts came to visit them, to spend some time, and to talk with them. The trainings have also been beneficial to leaders of the cooperative, as they have been able to present their activities to the wider community and also to discuss further cooperation, useful for both parties.

3. The training on potato growing for the beneficiaries from Bratunac and Srebrenica also included partners, and the Agency for Development from RS. The training took place in Borike, Rogatica municipality, during which the beneficiaries met with the local cooperative from Rogatica and a few other local companies from the area. This training was a good opportunity for beneficiaries to learn more about agricultural organization and production in the region.

4. Increased Capacity of 5 Farmers’ Cooperatives and BREDA

A. Selection of partner cooperatives

While IRC had already pre-selected four of its farmers’ cooperative partners and BREDA during the proposal development phase, IRC selected the final cooperative to cover the municipalities of Livno, Kupres, and Glamoc during the project period. IRC carried out

⁶ This total does not equal individuals, as beneficiaries may have attended more than one training session. Some trainings recorded in one line took place in separate, multiple village locations.

much research and assessment during the first two quarters of the project, in cooperation with the Director of the Agricultural Institute from Mostar and municipal governments, among other stakeholders. Finally, IRC selected the farmers' cooperative Eko-Stocar from Livno and signed a Memorandum of Understanding governing the partnership, as with its other partner cooperatives and BREDA.

IRC was very satisfied with the cooperation with this new partner, the cooperative having shown itself both to be highly responsible and knowledgeable in its field, as well as very willing to assist project beneficiaries and contribute to the economic development of target areas.

B. Training

IRC field staff informally advised farmers' cooperatives and BREDA on repayment tracking and reporting throughout the project period, and also organized the follow special sessions.

1. In April and June 2005, IRC organized informal training sessions with each participating cooperative in order to review the revolving fund mechanism manual, and clarify any questions regarding timeframe and procedures. As Eko-Stocar was not involved in implementation of IRC's previous USAID-funded economic project, IRC staff gave them additional practical training on how to track and report on repayment status; how to deal with beneficiaries; and in general about rights and responsibilities and the revolving fund.
2. In July, IRC field staff held training sessions to improve the partner cooperatives'/BREDA's skills in tracking and reporting of repayment status, and continued to informally advise them throughout the remainder of the period. As USAID's LAMP program provided considerable training to partner cooperatives, IRC used some funds originally intended for this purpose to support other project activities.
3. In December, IRC organized a two-day conference of its partner farmers' cooperatives on Vlasic. The attendees included representatives from: Eko-Stocar, Agro-four, Vrtoce, and advanced cooperative Vocar, former partner from Zvornik. The first day included a roundtable discussion where each cooperative introduced their work to the others and discussed their activities within the project, including the progress of and plans for their revolving funds and the methods of their work with schools. The trading of experiences and knowledge engaged the cooperative members beyond IRC's expectations, with questions and discussions lasting far into the evening hours. Topics ranged from specific issues related to the revolving funds to the sector in general.

The second day included a presentation by the director of the "Vlasic" cooperative, also a member of the Bosnian Cooperative's Union, and discussion on the theme of cooperative problems and how to solve them through the Union and informal networks. The participants had many questions for the guest speaker, particularly regarding new laws governing cooperatives. The main problems raised involved property issues related to privatization, on which the speaker was able to advise, and the participants themselves were able to devise joint strategies for addressing.

The meeting proved a valuable experience for the cooperatives not only to share information and problem solve, but also to establish connections that could serve as a potential resource for mutual assistance or cooperation. Feedback from participants found the most useful aspect to be the informal networking and strategizing regarding solving their mutual property issues.

C. Cooperatives rate project services and impact

When informally surveyed at project's end, representatives from all six repayment organizations (cooperatives and BREDA) rated that they were very satisfied with the services provided to their organizations and that the project had fulfilled their expectations very much.

When asked what the greatest impacts the projects had on the work and aims of their organizations, most said improving their cooperation with returnees. The next most popular responses were successful work of the cooperative and building capacity, and the last was building cooperation between cooperatives. All rated that the project had impacted the overall economic situation in minority return communities "very much."

5. Strengthened Linkages among Minority Returnees, Cooperatives, NGO Partners, Schools, Local Governments, and Other Stakeholders

As part of the project's emphasis on sustainability and social cohesion, IRC prioritized the improving of community linkages throughout the project period, seeking to involve key economic stakeholders, primarily including the returnees, farmers cooperative members, NGO partners, and local government representatives in most activities. IRC strengthened relationships between these stakeholders in all project municipalities through several methods, particularly the following.

Selection Committees

IRC organized selection committee meetings in all 13 municipalities both to approve social loan and grant beneficiaries, as well as to approve grants to local governmental service providers. Committees for individual beneficiary selection included representatives from IRC, respective NGO partner(s), respective participating local agricultural cooperative or institution, and 2-3 municipal representatives from each respective municipality. Committees for approval of municipal grants consisted of one returnee representative, three municipal government representatives, one partner farmers' cooperative representative, NGO partner representative, and IRC. The wide representation on these committees helped to strengthen the relationships between these various bodies, as well as to ensure wide input in the selection processes; the accountability of grantees; and information flow between the local governments and their returnee constituents.

Distribution of Social Loans and Grants

IRC and its NGO partners closely involved all participating cooperatives in the input distribution process, with cooperative members advising beneficiaries as they received their goods, particularly regarding livestock or agricultural machinery.

Beneficiary Training

In many municipalities, IRC, partner cooperatives/BREDA, and municipal officials closely cooperated in planning and/or carrying out beneficiary training. In Cantons 1 & 10, the Herzegovina-Neretva Cantonal Ministry for Agriculture was also heavily involved. This has helped both to improve relationships, and raise government/farmers' cooperative awareness and addressing of minority returnee needs. This has also help to foster mutual trust, particularly in the several cases where training was part of a series that saw the facilitators making repeated visits to the target communities and getting to know each other better, feeling more comfortable in raising questions and dialogue, and learning what each had to offer.

By design, the municipal service provider in-kind contribution in services to minority returnees (including training in several municipalities) strengthened these relationships and helped to build trust. For example, when Bihac municipal staff extended training to villagers in remote Martin Brod for the first time, they had the chance, first of all, just to learn their

way around this minority returnee village. It was also interesting, as IRC staff reported, to observe the question and answer session at the training, wherein villagers and the agriculture and economic department staff, who had not previously met, established a basic dialogue regarding the primary concerns of the returnees in these areas.

School capacity building

As described above, the design of the school component foresaw strengthening relationships between local farmers' cooperative leaders and local school educators. Bringing these groups closer together enabled the schools to capitalize on the skills, knowledge, and resources of their local experts in order to improve agricultural education for their students, including more practical tools. The market connections of the cooperatives will also benefit the schools and enable them to raise more funds at harvest time.

Beneficiaries and other stakeholders rate level of improved linkages

The informal surveys that IRC conducted with 88 beneficiaries, 13 municipal participants, and representatives from the six repayment organizations (farmers' cooperatives and BREDA) demonstrated that some progress was made in making these connections, but that much still remained to be done to strengthen these relationships and build trust – particularly between the returnees and their local governments.

Very telling was the wide discrepancy between municipal opinion of the improvement of their relationships and understanding of returnee needs – all 13 municipal officials responded that they had improved “very much,” while only 12% of beneficiaries thought that their relationship with their local service providers had improved (88% rated it as the same as before). Some of the municipal officials commented that working on the evaluation committees and taking field visits had very positively affected their getting to know returnees and their needs. Some returnees commented that improvements had come because of having contact more often with municipal representatives in the field during visits with IRC staff, but in general that this did not lead to large improvements.

It should also be noted that in several municipalities, service provider repayments targeted minority returnees other than project beneficiaries (such as those who provided document services), and thus did not reach out as much as others that provided training.

Community building is a very long term process, and these informal opinions demonstrate at least that the municipal officials may have gained more awareness of returnee needs, even if they were not able to particularly address them. However, these small steps show that wider investment in good governance and linking minorities with their governmental representatives and service providers is needed and would be welcome in these areas.

Partner cooperatives and BREDA also all rated that the project had improved their relationship with minority returnees and knowledge of their needs “very much.” They cited examples such as, “through field visits with IRC,” “through meetings with municipal representatives and collecting money from social loan repayments, all were in constant contact with returnees and got to know their needs and way of life well.” While IRC did not specifically poll beneficiaries on how they rated the relationship, through field visits/training and other indicators, such as specific connections the cooperatives helped certain beneficiaries make or improvements made in their output based upon cooperative advice, IRC staff in general noted some very positive relationships built between cooperative members and beneficiaries.

6. Towards Increased Organizational and Program Capacities of 5 Local NGO Partners

IRC co-implemented the project with five local NGO partners, covering the following areas:

- Bosanska Krupa (BK) 2001 - B. Krupa, B. Petrovac, and Sanski Most
- Refugee Return Service (RRS) - Bihac, B. Grahovo, and Drvar
- Center for Civic Cooperation (CCC) – Livno, Kupres, and Glamoc
- Independent Bureau for Development (NBR) – Modrica and Vukosavlje
- Priroda – Srebrenica and Bratunac

The duration of original subgrantee contracts was from September 1, 2004 – November 30, 2005. CCC, NBR, and Priroda were extended during IRC’s no-cost extension, until the end of January 2006.

A. Training and Mentorship

Training

With a project budget line for partner NGO capacity building, in the first quarter, IRC worked closely with NGO partners to assess their training needs, and to develop a schedule for trainings sessions. Some partners expressed interest in receiving training on similar topics, but also identified a few topics that aimed to meet their specific needs. These courses have helped the staff of partner NGOs gain important skills that will help their future sustainability, particularly as international NGOs depart from B&H.

Below is a summary of the training organized through the project:

Training Topic	NGO Partner	Facilitator	Notes
Database Management and Maintenance	At least 1 staff from all 5 NGOs (separate trainings)	IRC staff	
Media	One staff from all 5 NGOs (joint training)	IRC NY Communications Officer	IRC organized this 2-day training session for IRC and partner staff. Subjects included: the role of public relations in the development/humanitarian sector, writing a press release, devising a media plan, compiling a media database, approaching the media, taking good photographs, and giving interviews, among others.
Development of exit procedures	6 BK 2001 staff and 6 Priroda staff	External trainer – a local development foundation	
English Language	9 Priroda staff, 10 NBR staff and 4 CCC staff (separate trainings)	External trainer (various)	
Webpage Design	1 NBR staff and 4 CCC staff (separate trainings)	External trainer (various)	This resulted in CCC staff redesigning a new and improved website for the organization.

Please note that RRS did not request any additional training. Through a concurrent IRC project, RRS staff received webpage design training, and received monitoring and evaluation training from CARE.

Mentorship

IRC also, and primarily, sought to increase partner capacity through mentorship during project implementation. Activities were carried out in close cooperation, with regular meetings to define roles and responsibilities, discuss activities in detail, reiterate the approach to be used, provide an opportunity to partners to raise specific questions about the financial and reporting requirements, and to outline issues to raise with participating municipalities.

In the field and throughout implementation, local NGO partners were heavily involved in organizing and conducting open, public meetings and application collection days in all target regions; coordinating preliminary screening of beneficiary applications; conducting field visits to potential beneficiaries; discussing the findings and finalizing beneficiary selection through selection committee meetings; cross-checking project beneficiaries with other organizations' lists; developing detailed procurement specifications of requested goods and equipment; communicating with project beneficiaries and participating cooperatives; and verifying specifications for inputs to be purchased and other details regarding the assistance.

They also actively improved their database management skills as well as tendering skills, through having selected their own capacity building trainers using IRC procedures.

In a positive sign of partner staff capacity building, on a monitoring trip to Livno, CCC staff reported to IRC's Program Coordinator that they had learned an incredible amount from IRC's Project Manager there. They noted that the close working relationship had greatly improved their skills in dealing with beneficiaries and effectively implementing this type of project.

However, in the Bihac region, IRC found that partner staff from RRS and BK 2001 were at times unable to fulfill their obligations due to staff being on annual leave, sick leave, or consumed by other activities within the organizations. Thus IRC received additional assistance from other stakeholders, such as the municipal representatives in Bos. Grahovo (regarding beneficiary selection and distribution of goods), the veterinarian station in Bosanski Petrovac (regarding visits to the beneficiaries that received livestock as well as selection of potential additional beneficiaries). Due to their lagging performance, their sub-contracts were not extended after they expired at the end of November. Instead, increased IRC staff handled the workload in the last quarter. The sub-contracts of the remaining three NGO partners (Eko-Stocar, Priroda, and NBR) were extended until the end of January in order to provide needed support to activities in their respective regions during the no-cost extension period.

B. Coordination

Regular coordination took place among IRC and partner NGOs throughout the project period. This included three joint coordination events that involved all partners.

First, IRC kicked off the project with a two-day, start-up meeting in September 2004 in Sarajevo. The meeting involved the participation of IRC project and finance staff from three IRC offices (Sarajevo, Tuzla and Bihac) and partner NGO staff from Bosanska Krupa 2001, NBR, RRS, Priroda, and the CCC. The meeting included: presentations on the accomplishments of the previous USAID project and a discussion of lessons learned; a review of targets, approach, activity timeline, and other focal points of the new project; financial training on procedures and requirements; review of indicators and reporting requirements; and a discussion on partnership, specific roles and responsibilities, and expectations. Staff reported a successful meeting as it gave participants an opportunity to raise, discuss, clarify and agree on relevant issues. Participants were fully engaged in discussions, and openly shared their experiences and views. The meeting resulted in the development of a detailed

activity plan for the first quarter of program implementation. Also, the opportunity was used to sign subgrant contracts with all five local NGO partners.

Coordination activities also included organizing an implementation meeting held in Sarajevo in December 2004, with program staff from IRC and local NGO partners present. The meeting focused on reviewing progress made thus far during the first quarter, developing detailed plans for the quarter, and discussing critical issues at this phase of implementation such as procurement. The meeting also discussed municipal cash contributions to the project to discuss concrete amounts, the mechanism for payment and timing of their contributions, and finalizing an agreement between both parties.

In February 2006, IRC organized a final meeting of its local partners, in Sarajevo to discuss lessons learned through the project and sustaining future activities. Staff from the Resource Center Sarajevo facilitated. Three representatives from CCC Livno and four representatives from Priroda, Bratunac were present. Possibilities for networking between NGOs were discussed at length.

Objective 2: To strengthen local governmental economic services to returnees in these areas, through the provision of partially-recoverable capacity building assistance to relevant service providers in target municipalities, totaling \$3,000 per municipality, to which the participants will contribute 50% in kind by extending valuable services to minority beneficiaries.

Indicators:

Indicator target	Actual result
# proposals submitted by service providers and # approved (≥ 9)	13 proposals, 13 approved
# & nature of capacity building inputs	13 grants; please see Output 1 for nature.
% cost share repayments ($\geq 50\%$)	12 municipalities $\geq 50\%$; please see Output 2 for details.
# & nature of services through repayments	Please see Output 2 for details.
Level of satisfaction of service providers	Please see Output 1, B for details.
Minority returnees cite improved services and connections	Please see Objective 1 - Outputs 1 and 5.
Service providers cite improved capacity, and local economic development, and increased minority clients	Please see Output 1, B for details.

Outputs:

1. Towards Increased GSP Capacity to Serve Communities through Grants

A. Grants

IRC solicited all 13 municipalities to propose a department/service provider and ideas for improving services to minority returnees. In March and April 2005, governmental service provider grantees were selected in all 13 municipalities in cooperation with local governments, and the nature of their capacity-building grants determined. Committees for approval of municipal grants consisted of one returnee representative, three municipal government representatives, one partner farmers' cooperative representative, NGO partner representative, and IRC. The committees reviewed the requests and selected grantees based on criteria such as: clear need for capacity building support, as well as the skills, knowledge, and services they could share and offer project beneficiaries. All agreed on the validity of the requested inputs.

As planned, the departments selected were those working most closely with economic development and/or return, specifically, those dealing with economy, planning, return, and information or documentation services/legal assistance. Poor resources in target municipalities has meant the lack of basic technological equipment needed to be effective and provide adequate services, items such as computers, programs, photocopiers, fax machines, projectors for training purposes, and digital cameras for documenting and reporting of special projects. The equipment provided through this component sought to rid that constraint for the benefit of minority returnees. As one vivid example of the immediate increased capacity this equipment provided, in Vukosavlje, the equipment enabled the Expert Advisory Service, which did not have a computer, to directly create and format its strategic plan.

Distribution of capacity building equipment to selected municipal governmental service providers was completed in July 2005, and all equipment is in use. Following is a list of the departments benefiting and items distributed.

Municipality	Department	Capacity Building Equipment Delivered
Bihac	Service for Issuing Project Documents	Laptop computer and projector & screen for training
Bosansko Grahovo	Office for Projects and Planning	2 computers with monitors and UPS, a scanner, a printer, a digital camera with memory card, and a photocopier
Bosanska Krupa	Department of Economy	2 computers with monitors and UPS, a printer, and a photocopier
Bosanski Petrovac	Department of Economy	Computer with monitor, UPS, and printer, and photocopier
Drvar	Office of Economic Planning	2 computers with monitors and UPS, a scanner, a printer, a digital camera with memory card, and a photocopier
Sanski Most	Department of Economy	2 computers with monitors and UPS, an 8-port switch, a printer, and fax machine
Livno	Information Center for Returnees and Displaced Persons	Computer with monitor, UPS, and printer, and photocopier
Kupres	Geodetic/Legal Aid Department	Computer with monitor, UPS, and printer, and geodetic software
Glamoc	Municipal Council ⁷	Laptop computer and printer for field work, particularly in issuing legal documents
Bratunac	Urban Planning Department	2 computers with monitors and UPS, 2 printers, a scanner, and a digital camera with memory card
Srebrenica	Urban Planning Department	2 computers with monitors and UPS, 2 printers, a scanner, and a digital camera with memory card
Modrica	Municipal Development Agency	2 computers with monitors and UPS, 2 printers, a scanner, and a photocopier
Vukosavlje	Expert Advisory Service	2 computers with monitors and UPS, 2 printers, a scanner, and a digital camera with memory card

B. Level of satisfaction and impact reported by municipal officials

IRC staff informally surveyed the municipal staff with whom it cooperated in the project. All 13 municipalities reported that they were "very satisfied" with the quality of services and equipment they had received from IRC during the project. All also reported that the services they had received had helped them to better satisfy their clients' needs

⁷ The Head of the Municipal Council in Glamoc is one of the principal players in the municipal government, and is actively engaged in return issues by offering legal assistance and linking returnees with relevant organizations and institutions. The laptop computer that they will receive will be used by several different departments, including that which is involved in issuing documents for returnees.

(particularly minorities), however, only 69% rated this as “very much,” with the remaining 31% rating the assistance as helping “much.” They commented that the computer equipment had helped them to issue documents more quickly, to create a database, issue cadastral documents and urban maps – all documents needed by the returnee population. When asked if the services enabled them to contribute better to the development of their municipalities, all rated this as, “yes, much.”

IRC also surveyed the municipal representatives on the overall impact of the project had on their municipalities. All responded that the project had had “very much” effect. When asked the two greatest results of the project, the responses were as follows:

- The revolving fund – 10 municipalities
- Educating farmers – 7 municipalities
- Increasing the available stock of agricultural machinery – 6 municipalities
- Increasing the local livestock population – 4 municipalities
- Direct assistance to beneficiaries – 3 municipalities
- Sustainable return – 2 municipalities
- Transparent beneficiary selection – 2 municipalities.

2. *Towards Increased Connections between Minority Returnees and Local Governmental Service Providers (GSP) and Increased Services to Minority Returnees through Service Provider Grant Activities/In-Kind Grant Repayments*

Staff from 12 partner municipalities completed their contributing services to nearly 1,000 minority returnees; the value of each was approximately \$1,500. These services were in-kind repayment for the capacity-building grants they received through the project, and included primarily providing training and issuing documents to returnees free of charge. Only Bosanski Petrovac did not fulfill their obligations, despite continuous follow up by IRC staff.

IRC did find a constraint in receiving reports from the municipalities, as they lacked sufficient detail, and had to work with them closely to properly record their services and beneficiaries.

Despite many of those social loan and grant beneficiaries surveyed at project’s end communicating a lack of satisfaction with municipal services, IRC staff did also see much positive response to the in-kind repayment scheme of free municipal services from minority returnees. Not only have they been able to save sorely needed resources, several have did remark that their trust in municipal officials has grown. With the returnees quite often feeling that the municipality is “taking their money from them” for necessary or basic services, this scheme demonstrated goodwill on the part of the partner municipality by offering the support to this minority population, meaning a great deal to them.

Following is a list of the services delivered.

Municipality	Department	Type and # of services, beneficiaries	% of obligation satisfied
Bihac	Agricultural Department	Training for 21 beneficiaries	100%
B. Krupa	Agricultural Department	Training for 23 beneficiaries	100%
Sanski Most	Department for Admin and Social Affairs (incl. Returnees, DPs)	Free legal documents issued for 45 minority returnees	100%

	and Refugees)		
B. Grahovo	Office for Projects and Planning	5 minority returnees assisted to create employment plans or plans for stables; receive free legal documents; and receive free copying services	100%
Drvar	Center for Returnees, DPs and Refugees	Cleaning of river and road in a returnee village	100%
Kupres	Cadastre office	All types of cadastral services (plot registration, making of building plans, etc) for total of 9 beneficiaries	102%
Glamoc	Municipal Council ⁸	free legal documents issued for 125 minority returnees	112%
Livno	Information center for returnees, DPs and refugees	Field visits, making of business plans, photocopying of documents for 93 persons	105%
Bratunac	Agricultural Department	6 expert training sessions held for 82 beneficiaries	100%
Modrica	Agricultural Department	Analysis of land quality for 56 beneficiaries	149%
Srebrenica	Urban Planning Department	16 expert training sessions held for 97 beneficiaries	100%
Vukosavlje	Agricultural Department	Training for 107 beneficiaries	100%

In addition to the training activities, most notably, through this component, Sanski Most municipality established one department in order to provide complete service for the returnees regarding issuing of necessary documentation and forms, which were issued for free to the returnees. It is also worth noting that, although Kupres and B. Grahovo municipalities provided assistance for only a small number of beneficiaries, the services they provided were highly expensive, demonstrating the importance of such free assistance to the returnees. Modrica performed examination of the quality of the agriculture land instead of previously proposed training of beneficiaries.

III. MEDIA COVERAGE

IRC prioritized the solicitation of media coverage of project activities and results, not only to promote USAID and IRC visibility, but also to promote the positive initiatives of the returnee beneficiaries and partners, and to demonstrate improved linkages and development in minority returnee areas. IRC would have liked to see more coverage of distribution activities, however, invited journalists often did not show interest.

Following is a list of media and other promotional coverage of the project.

- 2,500 promotional brochures were distributed in target communities
- Radio Studio N in Livno (covering all municipalities in Livno Canton) announced the press release related to project start

⁸ The Head of the Municipal Council in Glamoc is one of the principal players in the municipal government, and is actively engaged in return issues by offering legal assistance and linking returnees with relevant organizations and institutions.

- Radio Studio N in Livno also aired a reportage on the open community meeting in Livno
- The same radio in Kupres reported on the open community meeting in Kupres
- Oslobodjenje ran an article related to the project start (reporter from Livno)
- Vecernji List ran an article related to the project start (reporter from Livno)
- Dnevni Avaz ran an article on the open community meeting in Livno and the project in general (reporter from Livno)
- Dnevni Avaz ran another article announcing the process of application collection in Livno
- Local radio stations in Bratunac, Gradacac, and Odzak each ran reportages promoting the project
- Cantonal TV Bihac ran a reportage on the open community meeting in Pritoka, Bihac municipality on October 13. IRC's Project Manager and a representative of the local community were interviewed.
- Newspaper articles covered the signing of agreements with the mayors of Bosanska Krupa and Sanski Most municipalities. Both were published on 26 March, in Dnevni Avaz and Oslobodjenje, respectively. Both articles described the activities under the project, the role of both IRC and USAID, and in particular the municipalities' involvement and contribution in the project. Media coverage for these municipalities was also provided on two TV stations: Cantonal TV (RTV USK) and Federal TV (FTV) on March 25th.
- An article appeared in the newspaper *Krajina* on April 8, describing IRC's USAID-funded economic assistance project. It particularly highlighted cooperation with the municipal government in Bosanska Krupa, noting that the municipality will contribute to the project by funding one social loan and one grant for returnees. Additionally, an online article regarding the project in Sanski Most highlighting that municipality's contribution appears on their site, www.sanskimost.com.ba/irc.htm.
- Bihac Cantonal Television covered the June 24 handover of capacity-building equipment to Bihac municipality, which included footage of part of the handover meeting and statements by IRC, the Mayor of Bihac, and representatives from the benefiting agricultural department. The successful cooperation of IRC and municipal representatives in project implementation was highlighted. At the beginning of July, a related newspaper article will be published.
- On July 1st, an article was published in the Bihac cantonal newspaper *Krajina* on the provision of capacity building equipment to Bihac Municipality. The article describes the project, the capacity building assistance to Bihac, and the municipality's obligation to contribute free services to beneficiaries and other minority returnees during implementation.
- In September, CCC made leaflets containing information about project activities and accomplishments, which will be distributed to relevant municipal and cantonal institutions, other NGOs, etc.
- Radio Rogatica reported from the October training in Rogatica for beneficiaries from Srebrenica and Bratunac. The reportage was the part of the regular Sunday educational program for agricultural producers in Republic Srpska.
- Local partner NBR from Modrica distributed 350 pamphlets this month about project achievements so far. The local partner Priroda from Bratunac presented their organization and activities in Cerska, near Bratunac, during the Cerska open market day, organized by IRC through another project.

- On November 1st, a brief summary of project activities and results in Kupres, Livno, and Glamoc municipalities was announced during the main news on Federal TV. Furthermore, on November 4th, the same news was published in the *Oslobodjenje* daily newspaper. Both reports contained information on project components, the number of assisted beneficiaries and types of assistance.
- In February, a 14-minute reportage on project results was created by an independent production company, and was aired on B&H's Federal Television. This reportage highlighted achievements, particularly related to the revolving fund program and the various activities of beneficiaries and partner cooperatives, focusing on the Modrica/Vukosalvje area and the Livno/Kupres area. It is being created by an independent production company. The reportage was aired once in full, and parts of the film used in various other emissions.
- IRC completed a visibility notebook that highlighted all IRC B&H achievements, particularly highlighting the current and previous USAID-funded project. It is to be distributed to partners, beneficiaries, and other relevant stakeholders. The book was distributed to partners, beneficiaries, and other relevant stakeholders in February.

IV. PROBLEMS AND CORRECTIVE MEASURES

Waiver approval delays and the lengthy procurement & distribution process

The process of obtaining waiver approval from USAID to expand the current geographic code for the purchase of small handicraft tools took longer than expected. As reported above, this led to some beneficiaries choosing to opt out of the project or to change their assistance. Also as mentioned above, the complexities of the procurement process took longer than originally anticipated.

The delay in the input procurement and distribution process also delayed other project activities, scheduled to follow subsequent to the start of deliveries, such as beneficiary training. The start of training was further hindered by the heavy agricultural season and coordination with other agencies. Due to other organizations' training programs, IRC was sometimes forced to reschedule sessions, coordinate with other agencies/firms, and discuss with its partners how to ensure attendance through more mobilization, for example. The training was not able to begin until July, three months behind schedule.

Most importantly, the late delivery of social loans adversely affected the timeframe for IRC's monitoring of social loan repayments. The project originally foresaw a 12-month period for monitoring, now shortened to eight months. A longer period is necessary to help ensure beneficiaries abide by their repayment schedules, and to enable more beneficiaries to complete their obligations and thus more funds to be deposited into partner cooperatives revolving funds by project's end, thereby meeting the program's objectives.

IRC learned to allow more time in future for procurement, distribution, and repayments.

Social loan repayment

While IRC was pleased with the rate of social loan repayments and plans for secondary dispersal of credits, due to the delays in social loan distribution process and the grace periods, the number of grants to be fully repaid by project's end was far less than originally planned. Partner cooperatives have authority over collecting funds, and will continue to do so after project end. Due to the positive rate of respecting obligations and the cooperatives' experience in repayment collection, IRC expects the repayment targets will be met in the next year, according to individual repayment plans.

Municipal in-kind contributions

IRC worked with partner municipalities on submitting all required documentation regarding their in-kind contribution to the project in services. While all services were rendered, the reports originally lacked sufficient detail. The process of advising them on reporting also helped to build their capacity and level of accountability.

IRC learned in future to devote more initial time to building municipal reporting capacity.

NGO Partners

As mentioned in the previous quarterly report and above, IRC saw problems with its NGO partners in the Bihac region, as they were not able to carry out all their obligations. Despite IRC's meeting with them and strategizing to mitigate these problems, RRS and BK 2001 did not improve in the last quarter. Thus, their sub-contracts were not extended past the original end date in November. In order to meet the work load, IRC engaged another Project Officer in December for the remaining duration of the project.

V. CASE STORIES

Zeljko Runjo's application for a social loan provision of one cow was accepted by the evaluation commission in Glamoc. He had returned in village of Rore, located some 30 kilometers away from Glamoc, and remarkably managed to renew his farm with no major means except one cow. Mr. Runjo is 39 years old and lives with his parents, wife and two small children (five and two years old). Mr. Runjo now has four cows, but the problem he had was the fact that, unlike other villages in Glamoc municipality, there is no organized buy-off of milk in his village, and he was not able to



promptly sell the cheese he was making from the milk due to the fact that his village is cut off from the rest of the world during the winter. The additional problem he had was the fact that there is still no electricity in his village, so he was not able to secure adequate conditions for storing his cheese. Thanks to the staff from the Eko-stocar cooperative and their advice to Mr. Runjo, those problems were solved, and Mr. Runjo is now using milk mostly for fattening of calves. He is very satisfied and thankful to the staff from the cooperative as they also connected him with reliable buyers, not only for calves but for cheese as well. This story highlights not only the effectiveness of the social loan program at building returnee capacity, but also the achievements of IRC's training, mentorship, and linkages component.

26-year old **Safet Ibrahimovic** returned to Konjevic Polje in Bratunac Municipality in 2001 from Simin Han, where he had fled during the war. He left his village at 17-years old, and returned a married man, with his wife Samira. They live in his father's house, which was reconstructed by SRSA. Upon returning, his wife soon bore a daughter, Zehra. To earn a living he does agriculture, and also often does seasonal work in construction. In order to increase his income, he decided to begin chicken production, and successfully applied for a social loan to procure the necessary materials and 250 chicks through IRC's program. Safet also produced another round of 200 chickens, which



Young Zehra with their new chicks

they sold in Tuzla and Bratunac. Safet says, “We have good conditions for raising chickens, and now we have a market for them, too. When I’m not home, my wife cares for the chickens alone, well, of course with the help of 4-year old Zehra who loves watching them grow. Zehra gets upset when the time comes to slaughter the chickens, but that’s why we purchase another set of one-day old chicks as soon as possible, which takes her attention.” Safet regularly pays his installments to BREDA. This young family is realizing a modest income with this work, but plan on expanding it while the market is still good.

MUNICIPALITY	RETURN COMMUNITY	No. OF BENEFICIARIES INTERVIEWED	No. OF BENEFICIARIES VISITED	No. OF BENEFICIARIES SELECTED Social Loan and Grant	No. OF INTERVIEWED WOMEN HEADED FAMILIES	No. OF SELECTED WOMEN HEADED FAMILIES Social Loan and Grant	No. OF BENEFICIARY DELIVERIES STARTED	No. OF BENEFICIARY DELIVERIES COMPLETED	
Glamoc	Glamoč	73	47	14	3	18	4	2	17
	Radaslje	15	7	2		3			3
	Jakir	3	3	3					3
	Petrovo vrelo	2				1			
	Kovačevci	10	6	1	2	2			4
	Hasići	13	11	2	2	3		1	4
	Vidimlije	4	3	1		1			
	Crni Vrh	3	1		1				1
	Hozići	4	3	1					1
	Rudići	8	6	1	1	2	1		2
	Rudine	1							
	Zajaruga	7	3	1					1
	Šumnjaci	5	4			1			
	Halapići	1	1	1					1
	Vrba	6	4						
	Vagan	2	2						
	Podgradina	5	3						
	Kamen	3	1	1					1
	Potkraj	2	2	2					
	Malkočevci	7	5						
	Đuličan	5	3	2		3			3
	Podgređa	1	1						
	Čoslije	2							
Skucani	6	4	3					2	
Mladeškovci	2	1							
Perduhovo selo	2								
Babića Brdo	4	4			1	1		1	
Stekerovci	18	12		1	1			1	
Rore	8	4	1	1				2	
Biličić	1	1	1				1	1	
		223	142	36	12	36	6	4	0
Kupres	Kupres	10	7	1	1	2			2
	Vukovsko	6	4	1	2			2	3
	Blagaj	16	12	2		5	1		2
	Malovan	17	10	8		2	1		8
	Kute	4	5						
	Bučovača	6	6	1	1	1			2
	Rastičevo	2							
	Zlosela	3	3	1		2	1		1
	Rilić	4	4	1					1
	Goravci	1	1	1		1	1		1
	Novo Selo	1	1			1			
	Bajramovci	2	2	1					1
	Osmanlije	2	2		1	2			1
	Odžak	2	1			1			
	Begovo selo	1	1			1			
	Mrđanovci	3	3	3					3
Viline kuće	1	1	1					1	

	Ravno	24	13	9	3	3	1	1		12
	Mušić	8	8	1	1	1				2
	Kukavice	2	2		2					2
	Otinovci	1	1		1					1
	Zvimjača	2	1							
		118	87	31	12	21	5	3	0	43
Livno	Livno	13	12	7	6	3	2			13
	Radanovci	6	3	2						2
	Bogdaši	6	4		1					1
	Bojmunte	10	7	1	2	1		1		3
	Vrbica	5	3							
	Čelebić	4	3	1	1	1				2
	Gubin	9	3			2				
	Čaprazlije	2								
	Provo	11	1			2				
	Sajković	15	7	5		3	1			5
	Golinjevo	7	7	4	1					5
	Guber	4	4	3	3	3	2	2		6
	Sturba	1	1							
	Kablići	9	9	6		3	1			6
	Grborezi	1								
	Podhum	2	2	1						1
	Priluka	1		1						1
	Kovačić	1	1		1					1
		107	67	31	15	18	6	3	0	46
	TOTAL:	448	296	98	39	71	17	10	0	137

SHOWED INTEREST FOR	No. OF BENEFICIARIES INTERVIEWED	No. OF APPROVED Social Loans and Grants	
Handicraft trades	36	7	12
Fruit-growing, horticulture			
Cattle-breeding	198	57	19
Bee-keeping	17	3	2
Agriculture, other	197	31	6
TOTAL:	448	98	39

GENERAL OVERVIEW

	INTERVIEWED	VISITED	EVALUATED	SELECTED
Glamoc	223	142	92	48
Kupres	118	87	70	43
Livno	107	67	34	46
TOTAL:	448	296	196	137

MUNICIPALITY	RETURN COMMUNITY	No. OF BENEFICIARIES INTERVIEWED	No. OF BENEFICIARIES VISITED	No. OF BENEFICIARIES SELECTED Social Loan and Grant		No. OF INTERVIEWED WOMEN HEADED FAMILIES	No. OF SELECTED WOMEN HEADED FAMILIES Social Loan and Grant		No. OF BENEFICIARY DELIVERIES STARTED	No. OF BENEFICIARY DELIVERIES COMPLETED
Bihac										
	Pritoka	12	11	1	2	2				3
	Lohovo	15	10	1	2					3
	Martin Brod	7	3	2	3	1	1	0		5
	Trubar	11	11	6	1					7
	Cvjetnic	21	9	6						6
	Boboljusi	16	10	5	5	1		1		10
	Hrgar	1	1							
	Gorjevac	1	1		1					1
	Teocak	1	1			1	1			
	Golubic	1	1							
	Kulen Vakuf	5	4	4	2					6
	Muslici	1	1		1					1
	Palučci	4	3	1	1			0		2
	Kriz	1	1	1	1					2
	Vrkasić	1	1	1		1	1			1
	Ocijevo	6	5		6					6
	Orasac	1	1		1					1
	Bosanski Osredci	3	3		2					2
		108	77	28	28	6	3	1	0	56
Bosansko Grahovo	Town	14	11	2	5	1				7
	Bastasi	1	1	1						1
	Borovaca	3	2	2		1				2
	Crni Lug	22	11	4	1	1				5
	Grkovci	4	4	3	1					4
	Kesici	4	3	3	1					4
	Malesevci	5	3	2	1	1				3
	Marinkovac	1								
	Obljaj	9	8	2	2	1				4
	Peci	7	5	5	4					9
	Pecenci	2	2	1						1
	Preodac	1	1	1	1					2
	Resanovci	4	4	2	1	2				3
	Ticevo	2	2		2					2
	Ugarci	1	1	1						1
	Zebe	1	1	1	1					2
		81	59	30	20	7	0	0	0	50
Bosanska Krupa	Ivanjska	10	9	3	4	3	1	1		7
	Arapusa	1	1							
	Badic	2	2	1	1					2
	Gomji Busevic	4	3	1	1	1				2
	Srednji Dubovik	7	5	2	1					3
	Veliki Dubovik	4	2	2						2
	Govedarnica	2								
	Hodzinac	1	1		1					1

	Gudavac	1	1		1					1
	Jasenica	23	11	3	5	1				8
	Jezerski	1	1	1						1
	Perna	1	1	1						1
	Gornji Petrovici	9	2	1						1
	Potkalinje	2	2	1	1					2
	Pucenik	3	3	2						2
	Mali Radic	9	4	3	2					5
	Veliki Radic	15	10	8	1					9
	Donja Suvaja	1	1	1						1
	Gornja Suvaja	1	1							
	Vranjska	8	4	1						1
	Zalin	4	2	1	1	1				2
	Zalug	2	1	1	1	1				2
	Town	3	5	5	2					7
		114	72	38	22	7	1	1	0	60
Bosanski Petrovac	Town	20	10	2	5		1			7
	Baba selo	1								
	Bjelaj	4	4	1	2					3
	Bravsko	2								
	Bukovaca	3	2	1	1					2
	Dzevar selo	3	1	1		1				1
	Jasenovac	8	5		3					3
	Krnjeusa	61	31	18	3	9		1		21
	Kolunic	9	8	4	1					5
	Rasinovac	5	5	2	3					5
	Smoljana	11	4		2					2
	Suvaja	7	7		6					6
	Vranovina	12	8	4						4
	Vođenica	6	5	4	1					5
	Medeno Polje	1								
		153	90	37	27	10	1	1	0	64
Drvar	Bastasi	5	3	2	1					3
	Drvar town	62	28	7	5	19	2			12
	Kerani	3								
	Mokronoge	8	8	5	3	1				8
	Podbrina	2	1							
	Spasovina	1	1			1				
	Poljice	1	1	2						2
	Mrđe	6	1	1	2	2				3
	Brdca	1								
	Kamenica	1	1		1					1
	Vidovo selo	5	1		1	1				1
	Sipovljani	5	2	2	2	1				4
	Trninic brijeg	10	4	4	2					6
	Podovi	1								
	Drvar selo	14	7	3	1	3				4
	Vrtoće	16	8	3	4	4	1			7
	Zupa	2	1							
	Prekaja	3		1		1				1
	Borovac	2	1							

		148	68	30	22	33	3	0	0	52
Sanski Most	Lusci Palanka	11	9	4	4	1	1			8
	S. Most town	4	3	3						3
	Dzevar	3	3	3						3
	Dabar	11	10	4	3					7
	Krkojevci	20	19	11	6					17
	Miljevci	3	3	4						4
	Podlug	15	13	10	2	1		1		12
		67	60	39	15	2	1	1	0	54
	TOTAL:	671	426	202	134	65	9	4	0	336

SHOWED INTEREST FOR	No. OF BENEFICIARIES INTERVIEWED	No. OF APPROVED Social Loans and Grants	
Handicraft trades	157	19	31
Fruit-growing, horticulture	3	2	1
Cattle-breeding	244	87	63
Bee-keeping	7	2	1
Agriculture, other	204	92	38
TOTAL:	615	202	134

GENERAL OVERVIEW

	INTERVIEWED	VISITED	EVALUATED	SELECTED
Bihac	108	77	52	56
Bosansko Grahovo	81	59	51	50
Bosanska Krupa	114	72	64	60
Bosanski Petrovac	153	90	83	64
Drvar	148	68	60	52
Sanski Most	67	60	54	54
TOTAL:	671	426	364	336

MUNICIPALITY	RETURN COMMUNITY	No. OF BENEFICIARIES INTERVIEWED	No. OF BENEFICIARIES VISITED	No. OF BENEFICIARIES SELECTED		No. OF INTERVIEWED WOMEN HEADED FAMILIES	No. OF SELECTED WOMEN HEADED FAMILIES		No. OF BENEFICIARY DELIVERIES STARTED	No. OF BENEFICIARY DELIVERIES COMPLETED
				Loan	Social Grant		Social Loan	Grant		
Srebrenica	Petriča	4	2	1	1	3	0	1		2
	Urisići	3	0	0	0	0				0
	Likari	4	3	1	0	3			0	1
	Skelani	9	8	3	2	0			0	5
	Sase	5	5	1	4	4	0	4	0	5
	Osat	14	11	4	2	2		1	0	6
	Sučeska	10	10	4	0	1	0			4
	Potočari	26	24	9	3	4	1	2	0	12
	Osmače	3	3	2	1	1		1	0	3
	Centar	6	5	0	4	4		3		4
	Jadar	3	3	1	1	0				2
	Tokoljaci	1	1	0	1	0				1
	Podravanje	6	6	0	6	0				6
	Bajramovići	2	2	1	0	0				1
	Liješće	1	1	0	1	0				1
	Milačevići	2	2	0	2	0				2
	Obadi Radonjići	1	1	0	1	0				1
		100	87	27	29	22	1	12	0	56
Bratunac	Blječeva	5	5	1	0	1			0	1
	Rakovac	4	3	0	1	2		2	0	1
	Suha	23	19	3	5	4		3	0	8
	Podčauš	6	5	0	3	0				3
	Pervani	8	8	2	0	2				2
	Mihaljevići	10	10	4	4	2		2	0	8
	Zalužje	6	1	0	1	3				1
	Moštanice	2	1	1	0	0	0			1
	Centar	9	8	4	2	2		1		6
	Tegare	4	4	0	3	1	0	1		3
	Ortica	1	1	1	0	0	0			1
	Biljača	16	7	1	3	5	1	2		4
	Voljevica	7	3	1	1	2	0	1		2
	Glogova	6	3	2	0	0	0			2
	Poloznik	3	3	0	0	0	0		0	0
	Pobude	2	2	2	0	1	1			2
	Krasanpolje	1	0	0	0	0	0			0
	Žanjevo	1	0	0	0	0	0			0
	Sikirići	3	3	2	0	1	1		0	2
	Hmčići	9	9	2	0	0	0			2
	Lošići	8	3	1	0	4	0		0	1
	Konjević Polje	13	11	6	1	0	0		0	7
	Ježestica	3	3	1	0	0	0			1
	Opravdići	1	1	1	0	0	0			1
	Sandići	1	0	0	0	0	0			0
	Magazići	3	3	2	0	0	0			2
	Bjelovac	2	2	2	0	0	0			2
Repače	1	1	0	1					1	
		158	119	39	25	30	4	11	0	64
Modrići	Centar	40	37	12	12	6	1	3	0	24
	Tarevci	36	36	19	4	2	0	2	0	23
	Garevac	5	5	3	0	2	0	0	0	3
	Kladari Donji	5	5	1	2	0	0	0	0	3
	Čardak	8	8	3	2	0	0	0	0	5
		94	91	38	20	10	1	5	0	58
Vukosavlje	Jakeš	28	24	16	6	3	0	3	0	23
	Gnionica	1	1	1	0	0	0	0	0	1
	Modrički Lug	41	36	19	10	7	1	4	0	28
	Pečnik	5	5	2	1	0	0	0	0	3
		75	66	38	17	10	1	7	0	55
TOTAL:		427	363	142	91	72	7	35	0	233

SHOWED INTEREST FOR	No. OF BENEFICIARIES INTERVIEWED	No. OF APPROVED Social Loans and Grants	
Handicraft trades	70	12	19
Fruit-growing, horticulture	5	0	0
Cattle-breeding	219	66	46
Bee-keeping	4	0	0
Agriculture, other	129	64	26
TOTAL:	427	142	91

GENERAL OVERVIEW

	INTERVIEWED	VISITED	EVALUATED	SELECTED
MODRIČA, VUKOSAVLJE	169	157	131	113
BRATUNAC, SREBRENICA	258	206	154	120
TOTAL:	427	363	285	233

#	First Name	Father's Name	Last Name	Place of Resident	No. of Family Members	Type of Assistance	Assistance in goods and/or equipment	Repayment Method	Total Value of Repayment (BAM)	Type of In-Kind Repayment	No. of Secondary Beneficiaries of In-Kind Repayment	% of Repayment Completed	Value of Repayment Completed (BAM)	Completion Date of Repayment
Kupres Municipality														
1	RAJKA*	DJOKO	RADETA	Donji Malovan	5	Social loan	cow and tractor attachment	In-cash	2322.6			49.99%	1,160.99	09.06.06
2	DAVID	PERO	DUVNJAK	Donji Malovan	6	Social loan	cow and tractor attachment	In-cash	2882.6			68.69%	1,980.00	09.06.06
3	ĐORĐE	BOGOLJUB	BAČO	Gornje Ravno	1	Social loan	sheep	In-cash	2184			44.41%	970.00	17.04.06
4	STEVAN	KRSTAN	KRNDIJA	bajramovci	5	Social loan	sheep	In-cash	2184			36.63%	800.00	17.04.06
5	PERO	PERO	DUVNJAK	Donji Malovan	6	Social loan	cow	In-cash	1657.6			33.18%	550.00	09.06.06
6	ZORAN	MIČO	ZUBIĆ	Mrdjanovci	6	Social loan	cistern for tractor	In-cash	2625			66.67%	1,750.00	23.06.06
7	MARINKO	SIMO	MILIŠIĆ	Mrdjanovci	6	Social loan	material for stable	In-cash	2459.31			33.33%	819.74	13.05.06
8	SLAVKO	MIRKO	KANLIĆ	Donji Malovan	3	Social loan	tractor attachments	In-cash	1657.6			60.33%	1,000.00	09.06.06
9	ANDJELKO	STANKO	DJURIĆ	Bučovača	3	Social loan	store	In-cash	3421.6					01.11.06
10	SAVO	BRANKO	MIŠKOVIĆ	Donje Vukovsko	4	Social loan	cow	In-cash	1657.6			10.26%	170.00	09.06.06
11	SLAVKO	LUKA	BOJANIĆ	Donje Ravno	4	Social loan	cow	In-cash	1657.6			100.00%	1,657.60	09.06.06
12	MIRKO	ILIJA	IVANKOVIĆ	Donji Mušić	3	Social loan	tractor attachments	In-cash	1645			27.05%	445.00	23.06.06
13	MILAN	SLOBODAN	MARIĆ	Rilić	5	Social loan	cow	In-cash	1657.6			49.95%	828.00	09.06.06
14	MILAN	GOJKO	JARČEVIĆ	Donje Ravno	3	Social loan	cow	In-cash	1657.6			100.00%	1,657.60	09.06.06
15	DUŠAN	RISTO	DUVNJAK	Donji Malovan	4	Social loan	cow	In-cash	1657.6			100.00%	1,657.60	09.06.06
16	VLADE	DRAGOMIR	DUVNJAK	Donji Malovan	3	Social loan	hay collector	In-cash	1657.6			36.20%	600.00	09.06.06
17	LAZO	STOJAN	KOVAČIĆ	Mrdjanovci	4	Social loan	cow	In-cash	1657.6			50.68%	840.00	09.06.06
18	MILICA*	ANDELKO	MATIĆ	Blagaj	4	Social loan	material for stable	In-cash	2446.5			58.33%	1,427.16	13.06.06
19	MARKO	MILAN	BABIĆ	Kupres	4	Social loan	rotary cultivator	In-cash	1680			58.33%	980.00	23.06.06
20	ZAIM	HAJRO	KMETAŠ	Donje Ravno	8	Social loan	20 sheep	In-cash	2184			18.32%	400.00	17.04.06
21	VOJISLAV	MIRKO	BOJANIĆ	Donje Ravno	3	Social loan	20 sheep	In-cash	2184			32.05%	700.00	17.04.06
22	BOGOLJUB	RISTO	BAČO	Gornje Ravno	2	Social loan	20 sheep	In-cash	2184			44.41%	970.00	17.04.06
23	MARINKO	STOJAN	PERIZ	Gornje Ravno	2	Social loan	tractor attachments	In-cash	2366			33.81%	800.00	23.06.06
24	DUŠAN	MOMO	MRAČAJAC	Donje Ravno	6	Social loan	cow	In-cash	1657.6			100.00%	1,657.60	09.06.06
25	IVA*	NIKO	MRŠO	Goravci	6	Social loan	cow	In-cash	1657.6			25.34%	420.00	09.06.06
26	DRAGUN	MANIJEL	LEDIĆ	Viline kuće	4	Social loan	wood planer	In-cash	857.5			30.61%	262.50	19.08.06
27	MARIJA*	MATO	MIHALJEVIĆ	Zlosela	6	Social loan	press and hay cutter	In-cash	2730			8.33%	227.50	23.06.06
28	RUŽA	ĐORĐE	KONTIĆ	Gornje Ravno	2	Social loan	20 cheep	In-cash	2184			44.41%	970.00	17.04.06
29	PERO	JEFTO	KURELJUŠIĆ	Blagaj	5	Social loan	cow	In-cash	1657.6			37.58%	623.00	11.08.06
30	VLADO	ĐUKA	MARIĆ	Donji Malovan	2	Social loan	cow	In-cash	1657.6			49.47%	820.00	11.08.06
31	ALEKSANDAR	PERO	DUVNJAK	Donji Malovan	4	Social loan	cow	In-cash	1657.6			66.80%	1,107.20	11.08.06
32	MARINKO	MARKO	CVIJETIĆ	Mušić	3	Grant	sheep	Grant						
33	JOKSO	JOKSO	ŠIKIĆ	Bučovača	2	Grant	sheep	Grant						
34	RADOJA	CVIJO	ČELEBIĆ	G.Ravno	3	Grant	sheep	Grant						
35	JOVO	JOVO	BUKVIĆ	D.Ravno	2	Grant	combined saw and drill	Grant						
36	SMILJANA	MILOVAN	SVITLICA	D.Vukovsko	1	Grant	hay cutter	Grant						
37	ROSA	SAVO	LUGONJA	G.Vukovsko	2	Grant	goats	Grant						
38	ILIJA	STIPE	KRSTANOVIĆ	Osmanlije	5	Grant	sheep	Grant						
39	IVAN	ILE	LOZANČIĆ	Otinovci		Grant	motor smoother	Grant						
40	DŽEMAL	MUJO	JAHIĆ	Kukavice	3	Grant	Hay cutter	Grant						
41	MILAN	MARINKO	VRGOČ	Kupres	8	Grant	handicraft tools	Grant						
42	SENAD	ISLAM	DRUŠKO	Kukavice	3	Grant	handicraft tools	Grant						
43	STOJA*	STANKO	JARČEVIĆ	Gornje Ravno	2	Grant	hay cutter	Grant						
Livno Municipality														

6	DRAGAN	BOŽO	JOKIĆ	Đuličan	4	Social loan	cow	In-cash	1657.6			12.50%	207.20	08.06.06
7	ILIJA	DORBA	PJEVALICA	Halapići	4	Social loan	tractor attachments	In-cash	1190			41.67%	495.85	23.07.06
8	ZLATA*	HAMO	KARAHODŽIĆ	Glamoč	5	Social loan	cow and milking machine	In-cash	2462.6			67.00%	1,650.00	08.06.06
9	SEJAD	EKREM	KOVAČEVIĆ	Kovačevci	4	Social loan	milking machine	In-cash	700			58.33%	408.31	01.07.06
10	ZAJIM	AHMED	ZELJKOVIĆ	Glamoč	5	Social loan	cow	In-cash	1657.6			37.64%	624.00	08.06.06
11	MUHAREM	IMŠIR	HALAK	Glamoč	5	Social loan	cow	In-cash	1657.6			50.00%	828.80	08.06.06
12	BORISLAV	BOŠKO	PAPIĆ	Radaslje	2	Social loan	cow	In-cash	1657.6			62.50%	1,036.00	08.06.06
13	ADNAN	MAHMUT	HODŽIĆ	Glamoč	4	Social loan	carpentry tools	In-cash	949.9			16.67%	158.32	19.08.06
14	KEMAL	NEZIR	DUGANHODŽIĆ	Glamoč	1	Social loan	beekeeping	In-cash	1865.18			53.61%	1,000.00	03.05.06
15	BEBA	UZEIR	DŽIHO	Glamoč	4	Social loan	cow	In-cash	1657.6			42.66%	707.20	08.06.06
16	ABIDA*	ALIJA	ĐUG	Glamoč	2	Social loan	milking machine	In-cash	805			49.69%	400.00	23.06.06
17	NUSRETA	ENVER	DEDIĆ	Glamoč	3	Social loan	cow	In-cash	1657.6			37.50%	621.60	08.06.06
18	MIRJANA	JOVO	JAREKULA	Glamoč	5	Social loan	cow, milking machine	In-cash	2462.6			44.67%	1,100.00	08.06.06
19	SAKIB	AGO	MUSIĆ	Glamoč	6	Social loan	cow	In-cash	1657.6			75.00%	1,243.20	08.06.06
20	HALIM	SAFET	SMAJIĆ	Glamoč	5	Social loan	milking machine	In-cash	805			58.33%	469.56	23.06.06
21	EMIR	MEDO	BABIĆ	Hasići	5	Social loan	cow	In-cash	1657.6			25.00%	414.40	08.06.06
22	DRAŽENKO	KRSTAN	IVIĆ	Radaslje	3	Social loan	tractor attachments	In-cash	665			66.67%	443.36	23.06.06
23	ZAJKO	ČAMIL	HAMZA	Jakir	4	Social loan	cow	In-cash	1657.6			25.00%	414.40	08.06.06
24	MUHAMED	NAIL	JAKIRLIĆ	Jakir	4	Social loan	cow	In-cash	2567.6			29.72%	763.00	08.06.06
25	ADIS	MESUD	BEGIĆ	Jakir	4	Social loan	cow and milking machine	In-cash	2462.6			37.42%	921.39	08.06.06
26	NAZIF	JUSO	LUTVICA	Vidimlje	3	Social loan	roto hay cutter	In-cash	2100			38.10%	800.00	01.07.06
27	SABINA	OSMAN	ĐUG	Gornji grad	5	Social loan	cow	In-cash	1657.6			30.16%	500.00	08.06.06
28	SLOBODAN	JOVAN	BABIĆ	Skucani	3	Social loan	seeding machine, sprayer	In-cash	2765			21.70%	600.00	08.06.06
29	BRANKO	PAJO	RADOJA	Potkraj	5	Social loan	tractor attachments	In-cash	2625			16.00%	420.00	01.07.06
30	DRAGAN	STEVAN	RADOJA	Potkraj	3	Social loan	tractor attachments	In-cash	2310			58.33%	1,347.50	23.06.06
31	VOJIN	LAZO	PILJAK	Glamoč	3	Social loan	cow	In-cash	1657.6					08.06.06
32	VASO	NIKOLA	CVITKOVIĆ	Skucani	2	Social loan	tractor attachments	In-cash	1890			66.67%	1,260.00	23.06.06
33	RISTO	BOŽO	MRDEN	Glamoč	5	Social loan	seeding machine	In-cash	2100			45.48%	955.00	23.06.06
34	ZELJKO	MILE	VUJAKOVIĆ	Glamoč	4	Social loan	motor cultivator	In-cash	2905			42.17%	1,225.00	08.07.06
35	MILKA	LUKA	KESIĆ	Rudići	5	Social loan	cow	In-cash	1657.6			25.34%	420.00	11.08.06
36	ZORAN	STOJAN	BABIĆ	Kamen	4	Social loan	cow	In-cash	1657.6					11.08.06
37	HASNIJA	MUJO	IBRADŽIĆ	Bilići	1	Grant	sheep	Grant						
38	VLADO	PANE	PILJAK	Hasići	1	Grant	sheep	Grant						
39	ILIJA	TODOR	KUKOBAT	Rore	1	Grant	sheep	Grant						
40	MARKO	PERO	SUBOŠIĆ	Rudići	2	Grant	sheep	Grant						
41	MILICA*	MITAR	BOJNOVIĆ	Glamoč	1	Grant	sheep	Grant						
42	AMRA*	IBRAHIM	KOMIĆ	Hasići	4	Grant	sheep	Grant						
43	PANE	MARKO	SRDIĆ	Crni Vrh	4	Grant	sheep	Grant						
44	SLAVKO	OBRAD	ŠOBOT	Stekerovci	1	Grant	sheep	Grant						
45	ŠAČIRA*	IZET	ČAR	Glamoč	7	Grant	sheep	Grant						
46	HODŽIĆ	MURAT	ČAMIL	Kovačevci	2	Grant	handicraft tools	Grant						
47	FEHMO	HAMŠO	ZELJKOVIĆ	Luke	6	Grant	handicraft tools	Grant						
48	NAFA*	LATIF	REIZ	Kovačevci	2	Grant	sheep	Grant						

#	First Name	Father's Name	Last Name	Place of Resident	No. of Family Members	Type of Assistance	Assistance in goods and/or equipment	Repayment Method	Total Value of Repayment (BAM)	Type of In-Kind Repayment	No. of Secondary Beneficiaries of In-Kind Repayment	% of Repayment Completed	Value of Repayment Completed (BAM)	Completion Date of Repayment
Bratunac Municipality														
1	SENIJA	ALIJA	HASANOVIĆ	Mihaljevići	4	Social loan	sewing machine	In-cash	805.00			58.33%	536.64	07.06.06.
2	BAJRO	NURIJA	SIRUČIĆ	Voljavica	4	Social loan	attachment for tractor	In-cash	2,996.00			16.68%	499.67	16.06.06.
3	DEMAIL	MUŠAN	HUSEJINOVIĆ	Hrntići	5	Social loan	equipment for concrete fancy goods	In-cash	2,440.20					30.05.06.
4	ENEZ	SALČIN	MUJAČIĆ	Suha	2	Social loan	universal machine	In-cash	1,724.73			20.29%	350.00	29.06.06.
5	MILAN	BOŠKO	ĐURIĆ	Ježestica	6	Social loan	rotary cultivator	In-cash	2,359.98			58.33%	1376.69	29.06.06.
6	MIODRAG	DRAGO	CVJETINOVIĆ	Opravdići	4	Social loan	chicken fattening	In-cash	1,203.74			69.99%	842.44	07.06.06.
7	MILENKO	STANKO	NIKOLIĆ	Magašići	5	Social loan	material for workshop	In-cash	2,170.00			66.67%	1446.80	17.05.06.
8	JAZMIR	NAZIF	IBRAHIMOVIĆ	Magašići	4	Social loan	side car for rotary cultivator	In-cash	1,363.53			66.67%	909.04	16.06.06.
9	ADEM	MUŠAN	SAHIHOVIĆ	K. Polje	6	Social loan	attachment for cultivator (leaf cup)	In-cash	2,063.53			66.88%	1380.00	29.06.06.
10	MUHAMED	OMER	MEHMEDBEGOVIĆ	Moštanice	2	Social loan	chicken fattening	In-cash	282.63			73.69%	208.26	07.06.06.
11	REFIK	ŠABAN	JAŠIĆ	Centar	3	Social loan	lamb fattening	In-cash	1,400.00			66.67%	933.36	10.05.06.
12	MUHIDIN	TAHIR	MEHIĆ	Glogova	4	Social loan	chicken fattening	In-cash	1,203.74			79.81%	960.74	07.06.06.
13	BEKIR	ABDULAH	HASANOVIĆ	Glogova	5	Social loan	chicken fattening	In-cash	1,203.74			59.94%	721.48	07.06.06.
14	MIRSAD	SULEJMAN	KARIĆ	Suha	4	Social loan	rotary cultivator	In-cash	2,800.00			66.67%	1866.64	16.06.06.
15	HATIDŽA	MUJO	OMEROVIĆ	Pobude	5	Social loan	sheep	In-cash	2,534.00			35.52%	900.00	10.05.06.
16	SELIM	OSMAN	MUSTAFIĆ	Pobude	5	Social loan	cow	In-cash	1,764.00			87.50%	1543.50	30.05.06.
17	OSMAN	OMER	MUHAREMOVIĆ	K. Polje	4	Social loan	cow	In-cash	1,764.00			62.50%	1102.50	30.05.06.
18	ŠAHIN	ŠABAN	MEHMEDOVIĆ	Pervani	4	Social loan	steer fattening	In-cash	2,677.50			11.20%	300.00	17.06.06.
19	VUJADIN	ALEKSA	STEVIĆ	Mihaljevići	4	Social loan	chicken fattening	In-cash	1,203.74			40.00%	481.48	07.06.06.
20	BEŠLIJA	SELIM	MUJANOVIĆ	Orlica	6	Social loan	steer fattening	In-cash	892.50					17.06.06.
21	MIRFETA	ISMET	JAHIĆ	Biljača	2	Social loan	sewing machine	In-cash	221.90			74.99%	166.41	07.06.06.
22	TIMA	ESED	VRANJKOVINA	Sikirić	5	Social loan	rotary cultivator	In-cash	2,800.00			66.67%	1866.64	16.06.06.
23	SAFET	SULEJMAN	IBRAHIMOVIĆ	Konjević Polje	3	Social loan	chicken fattening	In-cash	697.99			71.49%	499.00	07.06.06.
24	SULJO	SELIM	MUSTAFIĆ	Konjević Polje	4	Social loan	cow	In-cash	1,764.00			100.00%	1764.00	30.05.06.
25	FADIL	MUHAREM	IKANOVIĆ	Bjelovac	3	Social loan	mill	In-cash	445.62			99.97%	445.48	17.06.06.
26	EDIN	MEHO	MUHAREMOVIĆ	Hrntići	6	Social loan	sheep	In-cash	1,337.00			0.00%		27.09.06.
27	NADA	NEDELJKO	DUKANOVIĆ	Centar	4	Social loan	chicken fattening	In-cash	1,203.74			76.59%	921.98	07.06.06.
28	GOJANA	MILOŠ	MANDIĆ	Centar	4	Social loan	sheep	In-cash	805.00			77.77%	626.08	10.05.06.
29	OHRAN	JUSO	BAJRAMOVIĆ	Mihaljevići	3	Social loan	sheep	In-cash	1,470.00			78.00%	1146.66	10.05.06.
30	FADIL	FAHIR	HAJDAREVIĆ	Pervani	3	Social loan	cow	In-cash	1,764.00			0.00%		30.05.06.
31	ESAD	ADEM	ČAMDŽIĆ	Suha	6	Social loan	steer fattening	In-cash	1,785.00			0.00%		17.06.06.
32	AVDO	ŠABAN	MEHMEDOVIĆ	Konjević Polje	5	Social loan	rotary cultivator	In-cash	2,811.06			58.33%	1639.82	12.08.06.
33	SADO	FEHIM	VRANJKOVINA	Sikirić	4	Social loan	attachment for rotary cultivator	In-cash	501.06			50.01%	250.60	12.08.06.
34	ZEHRRA	IDRIZ	MEHIĆ	Lolići	5	Social loan	cow	In-cash	1,764.00			25.00%	441.00	03.09.06.
35	ŠEVKO	ŠAČIR	HUSIĆ	Bjelovac	5	Social loan	rotary cultivator	In-cash	2,800.00			16.67%	466.66	12.08.06.
36	JUSO	GRAHO	BAJRAMOVIĆ	Mihaljevići	3	Social loan	rotary cultivator	In-cash	2,359.98			50.07%	1181.67	12.08.06.
37	SENAD	IBRO	OSMIĆ	Blječeva	4	Social loan	cow	In-cash	1,764.00					03.09.06.
38	VLADICA	DRAGAN	DUKANOVIĆ	Centar	4	Social loan	rotary cultivator	In-cash	2,800.00			25.00%	699.99	23.11.06.
39	SENAD	MURADIF	MEHMEDOVIĆ	Konjević Polje	3	Social loan	attachment for tractor	In-cash	2,259.04					23.11.06.
40	MEVLA	MALCIN	MALJIĆ	Rakovac	4	Grant	sheep							
41	HADŽIRA	AVDO	SULJAGIĆ	Suha	1	Grant	sheep							
42	MINA	MUJO	AHMETOVIĆ	Suha	4	Grant	sheep							
43	SENAD	ADEM	ČAMDŽIĆ	Suha	3	Grant	material for stable							
44	HURIJA	HUSO	HASANOVIĆ	Mihaljevići	2	Grant	chicken fattening							
45	HASIBA	HAKIJA	GRAČANLIĆ	Biljača	3	Grant	chicken fattening							
46	KADA	SADO	OMEROVIĆ	Biljača	2	Grant	chicken fattening							
47	SEID	MUSTAFA	SALIHOVIĆ	Biljača	4	Grant	sheep							
48	FATIMA	SALKO	HALILOVIĆ	Tegare	3	Grant	sheep							
49	KADIRA	NEZIR	HALILOVIĆ	Tegare	5	Grant	sheep							
50	BEHARA	ALIJA	HUREMOVIĆ	Tegare	4	Grant	material for stable							
51	JASMINA	ENES	AVDIĆ	Zalužje	4	Grant	material for stable							
52	MIRFETA	EJUŠ	HASANOVIĆ	Voljavica	2	Grant	sheep							

47	EMINA	ESAD	HODŽIĆ	Modriča-grad	3	Grant	sewing machine												
48	GALIB	RASIM	DŽINDO	Modriča-grad	5	Grant	chicken fattening												
49	EMIRA	ESAD	SULJIĆ	Modriča-grad	5	Grant	steer fattening												
50	MUSTAFA	SAFET	SMAJIĆ	Modriča-grad	3	Grant	sheep												
51	SENAD	BAHTO	TOPČAGIĆ	Modriča-grad	4	Grant	sheep												
52	JASMIN	ISMET	JAHIĆ	Modriča-grad	4	Grant	locksmith's tools												
53	SABIT	SADIK	SARVAN	Modriča-grad	4	Grant	locksmith's tools												
54	NUSRET	MUSTAFA	MEŠIĆ	Tarevci	4	Grant	locksmith's tools												
55	EDIN	ZAIM	HALILOVIĆ	Modriča-grad	4	Grant	joiner's tools												
56	ADEM	OSMAN	KATANOVIĆ	Modriča-grad	3	Grant	joiner's tools												
57	MUNIB	OSMAN	ZVEKIĆ	Modriča-grad	2	Grant	joiner's tools												
58	MURIS	SEJFUDIN	SPAHIĆ	Modriča-grad	1	Grant	sheep												
Srebrenica Municipality																			
1	ISMAJIL	OMER	ALIĆ	Osat	7	Social loan	attachment for tractor	In-cash	2,667.70										16.06.06.
2	ENVER	MENSUR	SALIHović	Potočari	4	Social loan	mill combine	In-cash	1,019.20				50.02%	509.79					29.06.06.
3	TIJA	ALIJA	ORIĆ	Potočari	4	Social loan	sheep	In-cash	1,337.00				0.00%						10.05.06.
4	SAMIJA	ČAMIL	OSMANOVIĆ	Osmaće	9	Social loan	auto mower	In-cash	2,485.00				58.32%	1449.32					29.06.06.
5	HAMDİJA	MUNIB	HUSEJNOVIĆ	Sučeska	6	Social loan	refrigerator	In-cash	1,960.00				41.67%	816.65					07.06.06.
6	MILIVOJE	MILIVOJE	MITROVIĆ	Jadar	3	Social loan	attachment for tractor	In-cash	782.46				40.28%	315.21					16.06.06.
7	MEHMED	HAJRUDIN	HASANOVIĆ	Sučeska	4	Social loan	sheep	In-cash	938.00				0.00%						10.05.06.
8	RAMO	ALIJA	KADRIĆ	Osat	3	Social loan	sheep	In-cash	2,534.00				0.00%						10.05.06.
9	ZEKIR	NEZIR	ORIĆ	Potočari	6	Social loan	chicken fattening	In-cash	928.20				30.04%	278.82					07.06.06.
10	JORDASEM	IMER	HOTI	Petriča	7	Social loan	sheep	In-cash	2,009.00				0.00%						10.05.06.
11	MEVLIDA	MEHMED	NUKIĆ	Osat	3	Social loan	sheep	In-cash	2,534.00				0.00%						10.05.06.
12	REMZIJA	ABDULAH	DELIĆ	Potočari	5	Social loan	chicken fattening	In-cash	1,130.50				48.65%	550.00					07.06.06.
13	SMAIL	MUSTAFA	DUDIĆ	Osmaće	6	Social loan	attachment for rotary cultivator	In-cash	991.06				57.53%	570.18					16.06.06.
14	RAMO	ADEM	IBIŠEVIĆ	Skelani	2	Social loan	steer fattening	In-cash	2,677.50				66.67%	1785.00					17.06.06.
15	RAMO	SULJO	BAJRAMOVIĆ	Skelani	2	Social loan	steer fattening	In-cash	2,677.50				83.34%	2231.30					17.06.06.
16	ASIM	SULJO	BEĆIROVIĆ	Sučeska	4	Social loan	steer fattening	In-cash	2,677.50				0.00%						17.06.06.
17	MUHAMED	SAFET	ALIĆ	Sučeska	5	Social loan		In-cash	2,677.50				0.00%						17.06.06.
18	MUSTAFA	MUJO	TAHIĆ	Sase	5	Social loan	mill combine	In-cash	1,019.20				66.71%	679.86					29.06.06.
19	MUHIBA	MEHO	HADŽIBULIĆ	Bajramovići	4	Social loan	sheep	In-cash	805.00				86.96%	700.00					10.05.06.
20	SALIH	RASIM	ALIĆ	Skelani	2	Social loan	mill	In-cash	445.62				0.00%						29.06.06.
21	VIDOJE	DRAGOLJUB	STANKOVIĆ	Potočari	3	Social loan	sheep	In-cash	2,135.00				44.47%	949.44					10.05.06.
22	MILOMIR	DRAGOMIR	AVRAMOVIĆ	Potočari	6	Social loan	sheep+pigs	In-cash	1,717.00				88.26%	1515.47					10.05.06.
23	HASO	EDHEM	HASANOVIĆ	Potočari	4	Social loan	sheep	In-cash	1,337.00				0.00%						10.05.06.
24	ZUHDO	ARIF	HODŽIĆ	Potočari	5	Social loan	attachment for tractor	In-cash	2,667.70				0.00%						8/12/2006
25	OHRAN	KEMAL	SMAJIĆ	Osat	3	Social loan	sheep	In-cash	1,995.00				0.00%						30.06.06.
26	AZEM	ŠEFIK	PAŠALIĆ	Likari	3	Social loan	universal machine	In-cash	1,724.73				50.00%	862.32					12.08.06.
27	HUSO	HASAN	DURAKOVIĆ	Potočari	4	Social loan	rotary cultivator	In-cash	2,811.06				25.02%	703.26					23.11.06.
28	MEVLIDA	HAMDİJA	DUDIĆ	Osmaće	4	Grant	sheep												
29	ŠIDA	HAKIJA	MUJIĆ	Centar	2	Grant	chicken fattening												
30	IBRIMA	IBRAHIM	BEGIĆ	Centar	6	Grant	sheep												
31	RAMIZA	SALČIN	BEGIĆ	Centar	5	Grant	sheep												
32	CVIJETIN	BOŽO	ORAŠANIN	Jadar	2	Grant	sheep												
33	NESIBA	ABID	MUSTAFIĆ	Tokoljaci	5	Grant	sheep												
34	SALKO	MEHMED	MAŠIĆ	Skelani	2	Grant	sheep												
35	MIRZAHA	ČAZIM	HUSEJNOVIĆ	Potočari	2	Grant	sheep												
36	MUNIB	AHMET	ORIĆ	Potočari	4	Grant	sheep												
37	HABIBA	ALJO	HALILOVIĆ	Osat	6	Grant	sheep												
41	RAMIZA	NURIF	SALIHović	Sase	4	Grant	sewing machine												
42	MERIMA	ENEZ	JUSUPOVIĆ	Sase	2	Grant	mill												
43	REJHA	RAMIZ	HASIĆ	Sase	2	Grant	sewing machine												
44	BAHRA	ENEZ	SALIHović	Sase	4	Grant	sewing machine												
45	GOJKO	MILAN	NIKOLIĆ	Podravanje	3	Grant	joiner's tools												
46	MIOBRAG	SVETOZAR	JOVANOVIĆ	Podravanje	2	Grant	locksmith's tools												
47	GORAN	VELIBOR	TOMIĆ	Podravanje	2	Grant	joiner's tools												
48	LJUBO	MILENKO	JOVANOVIĆ	Podravanje	6	Grant	locksmith's tools												
49	DŽEVAD	DŽEMAL	BEKIĆ	Podravanje	4	Grant	locksmith's tools												

52	OHRAN	HUSO	BAHIĆ	Jakeš	2	Grant	steer fattening								
53	SAKIB	MEHMED	OMEROVIĆ	Modrički Lug	4	Grant	steer fattening								
54	OMER	AHMET	DERVIŠEVIĆ	Modrički Lug	4	Grant	steer fattening								
55	MUHAMED	MESUD	BEGANOVIĆ	Modrički Lug	7	Grant	steer fattening								

112

#	First Name	Father's Name	Last Name	Place of Resident	No. of Family Members	Type of Assistance	Assistance in goods and/or equipment	Repayment Method	Total Value of Repayment (BAM)	Type of In-Kind Repayment	No. of Secondary Beneficiaries of In-Kind Repayment	% of Repayment Completed	Value of Repayment Completed (BAM)	Completion Date of Repayment
Bosanski Petrovac Municipality														
1	ALE	OMER	SPAHIC	Rasinovac	4	Social loan	cow	In-cash	1,657.60			45.02	746.20	23.06.06.
2	MENSUD	HUSE	GUTLIC	Rasinovac	4	Social loan	cow	In-cash	1,657.60			63.03	1,044.79	23.06.06.
3	DRAGAN	JOVO	MILANOVIĆ	Krmeusa	5	Social loan	tractor attachment	In-cash	595.00			75.60	449.82	24.06.06.
4	VIOLETA	RAJKO	SOVILJ	Krmeusa	3	Social loan	cow	In-cash	1,657.60			0.00	0.00	23.06.06.
5	DUSKO	MILE	ADAMOVIĆ	Krmeusa	5	Social loan	cow	In-cash	1,657.60			0.00	0.00	23.06.06.
6	SVETOZAR	JOVO	BRKIC	Krmeusa	5	Social loan	tractor attachment	In-cash	595.00			75.60	449.82	24.06.06.
7	BOSKO	MILE	KERKEZ	Rasinovac	3	Social loan	agricultural equipment	In-cash	2,170.00			54.05	1,172.88	24.06.06.
8	MILENA	MILUTIN	VRANJES	Krmeusa	3	Social loan	cow	In-cash	1,657.60			54.00	895.08	23.06.06.
9	MARKO	MARKO	BRKIC	Krmeusa	5	Social loan	tractor attachment	In-cash	1,610.00			54.00	869.42	24.06.06.
10	MILAN	JOVO	VRANJES	Vranovina	3	Social loan	motorcultivator	In-cash	2,786.00			27.00	752.23	24.06.06.
11	SRETO	ILIJA	DRAGIC	Krmeusa	4	Social loan	cow	In-cash	1,657.60			18.00	298.36	23.06.06.
12	ZELJKO	DUSAN	ATLAGIC	Krmeusa	5	Social loan	cow and tractor attachment	In-cash	2,252.60			44.96	1,012.74	24.06.06.
13	NIKOLA	DJORDJO	BJELIC	Krmeusa	3	Social loan	tractor attachments	In-cash	1,946.70			63.06	1,227.54	24.06.06.
14	ZDRAVKO	VUKASIN	VUCKOVIĆ	Krmeusa	3	Social loan	cow	In-cash	1,657.60			0.00	0.00	23.06.06.
15	MILEVA	SVETKO	LONCAR	Krmeusa	2	Social loan	cow	In-cash	1,657.60			54.00	895.08	23.06.06.
16	SASA	SLAVKO	VUCKOVIĆ	Tabucki Dol	3	Social loan	tractor attachment	In-cash	595.00			75.60	449.82	19.08.06.
17	MILANKO	GOJKO	MILANOVIĆ	Krmeusa	5	Social loan	cutting equipment	In-cash	980.00			52.90	518.40	19.08.06.
18	MILAN	NIKOLA	CERANIC	Krmeusa	3	Social loan	tractor attachment	In-cash	595.00			76.24	453.60	24.06.06.
19	OLGICA	NIKOLA	MANOJLOVIC	Krmeusa	3	Social loan	cow	In-cash	1,657.60			62.93	1,043.18	23.06.06.
20	NEDELJKO	PETAR	KERKEZ	Vranovina	6	Social loan	tractor attachment	In-cash	595.00			75.78	450.90	19.08.06.
21	DRAGAN	STANKO	KOVACEVIC	Krmeusa	7	Social loan	tractor attachment	In-cash	1,666.00			27.00	449.81	19.08.06.
22	BOSKO	DRAGO	BULAJIC	Vodjenica	4	Social loan	tractor attachment	In-cash	1,106.00			54.00	597.26	24.06.06.
23	DRAGAN	JANKO	KNEZEVIC	Suvaja	3	Social loan	tractor attachment	In-cash	1,645.00			79.53	1,308.20	19.08.06.
24	SIMO	PETAR	ATLAGIC	Krmeusa	3	Social loan	tractor attachment	In-cash	665.00			94.44	628.00	19.08.06.
25	MILORAD	BRANKO	MANDIC	Bjelsi	3	Social loan	handicraft equipment	In-cash	2,827.30			0.00	0.00	19.08.06.
26	BORIVOJ	ILIJA	MANDIC	Krmeusa	5	Social loan	Chicken and equipment	In-cash	2,075.15			36.00	747.06	19.08.06.
27	PETAR	DJURO	RADOSEVIC	Brestovac	3	Social loan	Chicken and equipment	In-cash	3,029.25			63.00	1,908.45	19.08.06.
28	DRAGO	ILIJA	SKRBIC	Krmeusa	4	Social loan	Chicken and equipment	In-cash	1,482.25			63.00	933.81	19.08.06.
29	DRAGO	STEVAN	STUPAR	Krmeusa	7	Social loan	Cow	In-cash	1,657.60			29.32	486.00	23.06.06.
30	NKICA	MILAN	KOLUNDZIJA	Krmeusa	3	Social loan	tractor attachment	In-cash	1,575.00			0.00	0.00	19.08.06.
31	VLADE	VLADE	KECMAN	Bukovaca	3	Social loan	cow	In-cash	1,657.60			54.00	895.08	19.08.06.
32	GOJKO	NIKOLA	SPEGAR	Bara	4	Social loan	cow	In-cash	1,657.60			62.94	1,043.28	23.06.06.
33	MILAN	DJUKAN	GRBIC	Suvaja	2	Social loan	grass cutting equipment	In-cash	2,786.00			27.21	758.16	19.08.06.
34	GORAN	BORO	TUBIC	Kolunic	3	Social loan	cow	In-cash	1,657.60			45.02	746.28	19.08.06.
35	DUSAN	JANKO	SRDIC	Bara	4	Social loan	cow	In-cash	1,657.60			9.00	149.18	23.06.06.
36	DARKO	MIRKO	MARJANOVIĆ	Smoljana	4	Social loan	cow	In-cash	1,657.60			0.00	0.00	23.06.06.
37	ENVER	RESO	GUTLIC	Rasinovac	5	Social loan	cow	In-cash	1,657.60			36.02	597.02	23.06.06.
38	MIRKO	SAVA	KERKEZ	Rasinovac	3	Grant	tractor attachment						23,977.45	
39	BLAZE	STEVAN	MARJANOVIĆ	Kapljuh	3	Grant	Sheep							
40	TRISA	DJURO	KOVACEVIC	Kapljuh	4	Grant	Sheep							
41	DJURO	STEVAN	ROMCEVIC	Kapljuh	2	Grant	Sheep							
42	DRAGINJA	TRIVUN	STOJANOVIĆ	Kolunic	4	Grant	Sheep							
43	ZORICA	MILANKO	MRDJA	Krmeusa	4	Grant	tractor attachment							
44	DANE	JOVO	MANOJLOVIC	Vranovina	3	Grant	tractor attachment							
45	DRAGO	BOZO	STUPAR	Lastve	3	Grant	Sheep							
46	MILE	MICO	VRZINA	Kolunic	4	Grant	Sheep							
47	MILAN	BOZO	BULAJIC	Brestovac	2	Grant	tractor attachment							
48	MILE	PETAR	SALAPURA	Omladinska bb	2	Grant	tractor attachment							
49	LENA	PETAR	DUKIC	Kolunic	3	Grant	Sheep							
50	LAZO	PETAR	RADISIC	Smoljana	2	Grant	Sheep							
51	DRAGAN	ILIJA	KALABA	Suvaja	3	Grant	tractor attachment							
52	IZET	ILIJAZ	HALILJIC	Dzevar	5	Grant	Sheep							
53	RADIYOJ	MILAN	KERKEZ	Krmeusa	3	Grant	Sheep							
54	RAJKO	NIKOLA	PETROVIC	Bjelaj	2	Grant	tractor attachment							
55	MILE	MICO	GRBIC	Suvaja	2	Grant	Sheep							
56	DRAGAN	MILAN	STOJANOVIĆ	Kapljuh	2	Grant	Sheep							
57	VINKA	MILADIN	TUBIC	Kolunic	4	Grant	tractor attachment							
58	LATIF	NAJM	LATIC	Omladinska bb	6	Grant	tractor attachment							
59	MARA	DRAGO	RADAKOVIC	Krmeusa	3	Grant	Chicken and equipment							
60	MEHMED	SULEJMAN	HATIC	Pekijska bb	4	Grant	handicraft equipment							

23,977.45

Bosansko Grahovo Municipality													
1	ILIJA	JOVO	CARIC	Peci	4	Social loan	cow	In-cash	1,657.60		53.96	894.38	21.06.06.
2	UROŠ	JOVO	BAJIC	Resanovci	2	Social loan	cow	In-cash	1,657.60		63.00	1,044.26	21.06.06.
3	NIKICA	NIKOLA	IVANOVIC	Peci	5	Social loan	beekeeping equipment	In-cash	1,379.00		18.00	248.23	21.06.06.
4	RADOMIR	JOVAN	GALIC	Malesevc	3	Social loan	cow	In-cash	1,657.60		63.07	1,045.44	21.06.06.
5	VOJIN	MARKO	GALIC	B. Grahovo town	3	Social loan	tractor attachments	In-cash	2,786.00		35.98	1,002.30	21.06.06.
6	MIRKO	YESO	STRBAC	Malesevc	5	Social loan	tractor attachments	In-cash	1,897.70		63.00	1,195.54	21.06.06.
7	NEDJELJKO	DUSAN	SIMIDZIJA	Preodac	6	Social loan	cow	In-cash	1,657.60		27.12	449.54	19.08.06.
8	VLADIMIR	ILIJA	CUSIC	Crni Lug	4	Social loan	cow	In-cash	1,657.60		63.00	1,044.26	19.08.06.
9	NIKOLA	ACIM	NENADIC	Grkovci	2	Social loan	tractor attachment	In-cash	2,345.00		50.66	1,188.00	19.08.06.
10	BOZO	ILIJA	SORMAZ	Przine	2	Social loan	tractor attachments	In-cash	1,358.70		57.23	777.60	19.08.06.
11	LAZO	KOSTA	DJURAN	Kazanci	3	Social loan	tractor attachments	In-cash	1,400.70		55.52	777.60	19.08.06.
12	ZIVKO	LUKA	CORIC	Crni Lug	3	Social loan	tractor attachment	In-cash	2,345.00		54.00	1,266.32	19.08.06.
13	DUSAN	MILOJKO	LJUBOJA	Crni Lug	3	Social loan	tractor attachments	In-cash	686.00		74.93	514.00	19.08.06.
14	CEDO	MILE	NENADIC	Grkovci	4	Social loan	tractor attachments	In-cash	917.70		54.00	495.56	19.08.06.
15	DRAGOSLAV	DMITAR	BALAC	D. Peulje	3	Social loan	cow	In-cash	1,657.00		9.00	149.18	19.08.06.
16	ILIJA	JOVO	DJURAN	G. Kazanci	2	Social loan	cow	In-cash	1,657.60		65.15	1,080.00	19.08.06.
17	DRASKO	BRANKO	RACA	Resanovci	4	Social loan	cow	In-cash	1,657.60		27.04	448.20	19.08.06.
18	MILEVA	LAZO	KRNETA	Zebe	3	Social loan	cow	In-cash	1,657.60		0.00	0.00	19.08.06.
19	MIROSLAV	MILAN	VIDOVIC	Ugarci	3	Social loan	beekeeping equipment	In-cash	2,219.00		72.04	1,598.49	19.08.06.
20	DRAGICA	MILIVOJ	JOVANDIC	Borovaca	3	Social loan	agricultural equipment	In-cash	1,666.00		9.08	151.20	24.06.06.
21	DRAGICA	BOJAN	GALIC	Resanovci	3	Social loan	milking equipment	In-cash	686.00		43.10	295.70	24.06.06.
22	MILJA	VOJIN	JOJIC	Borovaca	6	Social loan	milking equipment	In-cash	1,176.00		9.00	105.84	24.06.06.
23	MIRKO	ILIJA	IVETIC	Crni Lug	4	Social loan	cow	In-cash	1,657.60		27.00	447.54	24.06.06.
24	BORISLAV	NIKOLA	MICIC	Obljaj	5	Social loan	milking equipment	In-cash	686.00		74.93	514.00	24.06.06.
25	PETAR	NIKOLA	MICIC	Obljaj	4	Social loan	milking equipment	In-cash	686.00		20.12	138.00	24.06.06.
26	ANDJELKO	NEDJELJKO	BAJIC	Peci	2	Social loan	tractor attachment	In-cash	2,170.00		36.00	781.19	19.08.06.
27	MILAN	MIJO	INJAC	Gornji Kazanci	2	Social loan	Cow	In-cash	1,657.60		72.00	1,193.50	19.08.06.
28	VIKTORIJA	JORDAN	KOTUR	Peci	6	Social loan	cow and tractor attachment	In-cash	2,343.60		24.36	571.00	19.08.06.
29	JOVO	DUSAN	AREZINA	B. Grahovo town	3	Social loan	agricultural equipment	In-cash	2,786.00		16.25	1,009.80	19.08.06.
30	ŽELJKO	MIHAJLO	MARINČIĆ	Grkovci	3	Social loan	agricultural equipment	In-cash	2,786.00		0.00	0.00	19.08.06.
31	SASA	VINKA	VUKOBRAT	B. Grahovo town	4	Grant	tractor attachment					20,426.67	
32	BRANKA	DUSAN	VISEKRUNA	Tiovo	4	Grant	sheep						
33	JOVO	MIRKO	JANJIC	B. Grahovo town	3	Grant	Sheep						
34	SINISA	VESELJKO	NENADIC	Grkovci	3	Grant	Sheep						
35	MIRJANA	SAVO	SLJIVAR	Zebe	2	Grant	tractor attachment						
36	MILAN	BRANKO	RADLOVIC	Resanovci	4	Grant	tractor attachment						
37	ILIJA	DJURO	JAKOVLJEVIC	Nuglasica	4	Grant	tractor attachment						
38	BRANKO	DUSKO	PRPA	B. Grahovo town	5	Grant	tractor attachment						
39	MILOS	JOVAN	ZIVLAK	Resanovci	2	Grant	tractor attachment						
40	BOZO	SIMO	INJAC	Tiovo	1	Grant	tractor attachment						
41	ZELJKO	MIHAJLO	STANISIC	Preodac	2	Grant	tractor attachment						
42	BRANKO	PERO	LUKAC	Resanovci	2	Grant	tractor attachment						
43	NENAD	DJURAD	GALIC	Malesevc	8	Grant	tractor attachment						
44	NIKOLA	ILIJA	SEGRT	Bastasi	4	Grant	tractor attachment						
45	MILORAD	DRAGAN	GRADINA	B. Grahovo town	6	Grant	sheep						
46	VERA	RADOMIR	ZIVLAK	Resanovci	4	Grant	sewing machine						
47	NEBOJSA	SRETEN	BILBIJA	M. Tita 14	4	Grant	handicraft equipment						
48	UROŠ	ILIJA	DJURIC	Obljaj	3	Grant	handicraft equipment						
49	ZORAN	MILJKAN	STANICIC	Preodac	2	Grant	handicraft equipment						
50	DJORDJE	STEVAN	RELJIC	B. Grahovo town	6	Grant	sheep						
Bihać Municipality													
1	STANKO	STEVO	KRNETA	Boboljusi	3	Social loan	motorcultivator	In-cash	2,786.00		45.00	1,253.63	21.06.06.
2	NIKOLA	MILE	GRBIC	Veliki Cvjetnic	2	Social loan	tractor attachment	In-cash	959.70		54.01	518.36	21.06.06.
3	MILORAD	DJURO	GRBIC	Veliki Cvjetnic	2	Social loan	cow	In-cash	1,657.60		36.00	596.72	21.06.06.
4	DUSAN	PETAR	PILIPOVIC	Veliki Cvjetnic	4	Social loan	cow	In-cash	1,657.60		27.00	447.54	21.06.06.
5	DJURO	STEVAN	KNEZEVIC	Mali Cvjetnic	2	Social loan	motorcultivator	In-cash	2,786.00		35.97	1,002.20	21.06.06.
6	KOVILJKA	MIRKO	KARANOVIC	Boboljusi	2	Social loan	motorcultivator	In-cash	2,786.00		67.15	1,870.74	21.06.06.
7	JOVAN	DJURADJ	PILIPOVIC	Boboljusi	3	Social loan	motorcultivator	In-cash	2,786.00		27.00	752.33	19.08.06.
8	BRUNO	MILE	IVANIS	Kriz bb	4	Social loan	agricultural equipment	In-cash	2,878.40		0.00	0.00	19.08.06.
9	MIRKO	RADE	KARANOVIC	Boboljusi	4	Social loan	cow	In-cash	1,657.60		63.00	1,044.26	19.08.06.
10	DUSAN	SVETO	KNEZEVIC	Veliki Cvjetnic	3	Social loan	cow	In-cash	1,657.60		57.27	949.30	19.08.06.
11	ANDJELKO	DRAGAN	RODIC	Trubar	4	Social loan	motorcultivator	In-cash	2,030.00		16.75	550.80	19.08.06.
12	MILAN	DJURO	RODIC	Trubar	4	Social loan	tractor attachment	In-cash	795.20		45.00	357.86	19.08.06.

20,426.67

13	STEYKA	DUSAN	RODIC	Trubar	5	Social loan	cow	In-cash	1,657.60			63.00	1,044.26	19.08.06.
14	SLOBODAN	DUSAN	ZELJKOVIC	Trubar	3	Social loan	motorcultivator	In-cash	2,786.00			0.00	0.00	19.08.06.
15	MARA	ILIJA	MEDIC	Martin Brod	5	Social loan	egg laying hens	In-cash	2,394.00			54.00	1,292.76	19.08.06.
16	MILAN	MIHAJLO	PJEVIC	Pritoka	3	Social loan	motorcultivator	In-cash	574.00			0.00	0.00	19.08.06.
17	HUSEIN	IBRAHIM	BEHADEROVIC	Pritoka	4	Social loan	handicraft equipment	In-cash	1,145.90			0.00	0.00	19.08.06.
18	RADMILA	STEVO	BRDAR	Lohovo	6	Social loan	handicraft equipment	In-cash	2,464.00			0.00	0.00	19.08.06.
19	ZORKA	JAKOV	BASIC	Vrkasac	3	Social loan	pig	In-cash	1,491.00			0.00	0.00	19.08.06.
20	TAHIR	MEHO	HAMZIC	K. Vakuf	5	Social loan	cow and tractor attachment	In-cash	2,602.60			63.13	1,643.11	24.06.06.
21	SIGNET	FERID	DJULKIC	K. Vakuf	7	Social loan	cow and tractor attachment	In-cash	2,602.60			62.83	1,635.12	24.06.06.
22	SEAD	BECO	HANDZIC	K. Vakuf	3	Social loan	cow	In-cash	1,657.60			54.01	895.32	24.06.06.
23	DEDO	RASIM	DEMIROVIC	K. Vakuf	4	Social loan	egg laying hens	In-cash	2,394.00			18.05	432.00	24.06.06.
24	STANKO	NIKOLA	PILIPOVIC	Veliki Cvijemic	3	Social loan	cow	In-cash	1,657.60			27.00	447.54	24.06.06.
25	BOSKO	MARKO	POPOVIC	Trubar	2	Social loan	cow	In-cash	1,657.60			0.00	0.00	24.06.06.
26	CEDOMIR	RATKO	ROKVIC	Trubar	3	Social loan	sheep	In-cash	2,016.00			0.00	0.00	19.08.06.
27	ISMET	HUSEIN	BEGIC	Klokotska bb	4	Social loan	Chicken and equipment	In-cash	2,596.20			0.00	0.00	19.08.06.
28	ILIJA	DUSAN	DOSENOVIC	Palući	4	Social loan	Irrigation system	In-cash	840.00			0.00	0.00	19.08.06.
29	MILOS	MILE	KARANOVIC	Boboljusi	3	Grant	sheep						16,733.85	
30	MICO	PERO	KARANOVIC	Boboljusi	2	Grant	tractor attachments							
31	MILAN	DRAGAN	RADJENOVIC	Boe. Osredci	5	Grant	sheep							
32	RADE	PETAR	NOVAKOVIC	Gorjevac	4	Grant	tractor attachment							
33	DUSAN	STEVO	PILIPOVIC	Lohovo	2	Grant	milling equipment							
34	OSMAN	ISMET	MEMIC	Lohovo	6	Grant	goat							
35	DRAGAN	MILE	DESNICA	Malo Ocjevo	2	Grant	pig							
36	OMER	MEHMED	ABDULAHOVIC	Muslici	6	Grant	sheep							
37	MILAN	NIKOLA	KARANOVIC	Palući	3	Grant	handicraft equipment							
38	LJUBO	BOZO	STUPAR	Trubar	2	Grant	tractor attachment							
39	DRAGAN	VID	KARANOVIC	Ocijevo	3	Grant	sheep							
40	DUJO	GOJKO	KARANOVIC	Ocijevo	2	Grant	sheep							
41	MILAN	SLOBODAN	NOVAKOVIC	Ocijevo	1	Grant	tractor attachment							
42	RADE	PETAR	STOJANOVIC	Ocijevo	2	Grant	sheep							
43	EMIR	HASAN	HARBAS	Orasac	3	Grant	sheep							
44	LAZAR	SAVO	DUKIC	Ocijevo	2	Grant	sheep							
45	BOSKO	LAZO	ZORIC	Boboljusi	3	Grant	sheep							
46	PERO	MILAN	GRMUSA	Zlopojac	2	Grant	tractor attachment							
47	MARINKO	MIRKO	KARANOVIC	Boboljusi	2	Grant	tractor attachment							
48	ENISA	HASAN	CEHIC	K. Vakuf	1	Grant	beekeeping equipment							
49	MILAN	NIKOLA	KARANOVIC	M. Brod	4	Grant	handicraft equipment							
50	ZELJKO	DUSAN	MAJSTOROVIC	M. Brod	4	Grant	handicraft equipment							
51	JOVO	MICO	DJILAS	M. Brod	4	Grant	handicraft equipment							
52	JOVO	PERO	RODIC	M. Brod	3	Grant	handicraft equipment							
53	SAMIR	NEDZAD	DEMIROVIC	K. Vakuf	4	Grant	handicraft equipment							
54	AMIR	ZAIM	HUKIC	Tale Licanina 29	4	Grant	handicraft equipment							
55	DRAGAN	STEVO	PILIPOVIC	Pritoka	4	Grant	handicraft equipment							
56	AMIR	FERID	SUKALIC	K. Vakuf	6	Grant	goat							

16,733.85

Drvar Municipality

1	MILOS	STEVAN	NOVAKOVIC	Mrdie	8	Social loan	grass cutting equipment	In-cash	2,786.00			54.00	1,504.44	24.06.06.
2	DUSKO	BRANKO	LAZIC	Mokronoge	7	Social loan	milking equipment & motorcultivator	In-cash	1,085.00			27.00	292.96	24.06.06.
3	DJURO	BRANKO	BAJIC	Mokronoge	5	Social loan	cow	In-cash	1,657.60			45.00	745.90	24.06.06.
4	DRAGO	BRANKO	BAJIC	Mokronoge	6	Social loan	sheep	In-cash	2,314.90			63.02	1,458.78	24.06.06.
5	GORAN	MILOS	BAJIC	Mokronoge	5	Social loan	sheep	In-cash	1,374.10			72.00	989.37	24.06.06.
6	RADOVAN	DUSAN	RADANOVIC	Mokronoge	5	Social loan	grass cutting equipment	In-cash	2,030.00			26.97	547.56	24.06.06.
7	NIKOLA	MARKO	JELIC	Poljice	5	Social loan	tractor attachments	In-cash	2,151.80			50.02	1,076.33	24.06.06.
8	ZELJKO	MOMCILO	BUCALO	Trniste brijeg	4	Social loan	sheep	In-cash	1,374.10			63.00	865.70	19.08.06.
9	MILENA	PERO	DAKIC	Drvar town	5	Social loan	motorcultivator	In-cash	2,633.40			63.02	1,659.60	19.08.06.
10	DRAGAN	JOVO	KARANOVIC	Drvar town	4	Social loan	cow	In-cash	1,657.60			53.96	894.38	19.08.06.
11	MILAN	MILUTIN	KUNIC	Vrtoce	3	Social loan	grass cutting equipment	In-cash	2,786.00			0.00	0.00	19.08.06.
12	MILADIN	VESO	KRNETA	Sipovljani	6	Social loan	cow	In-cash	1,657.60			36.00	596.80	19.08.06.
13	BRANKO	DJURADJ	KECMAN	Trniste brijeg	6	Social loan	grass cutting equipment	In-cash	2,030.00			42.56	864.00	19.08.06.
14	DAVID	ZDRAVKO	KNEZEVIC	Drvar selo	6	Social loan	pig	In-cash	994.00			27.00	268.37	24.06.06.
15	MILKA	LAZO	LETIC	Drvar selo	5	Social loan	handicraft equipment	In-cash	2,279.48			54.01	1,231.20	24.06.06.
16	BOGDAN	PAJO	PECANAC	Vrtoce	2	Social loan	cow	In-cash	1,657.60			0.00	0.00	24.06.06.
17	NEDJO	MILAN	PARAVINA	Bastasi	4	Social loan	grass cutting equipment	In-cash	2,590.00			30.44	788.40	24.06.06.
18	SLOBODAN	MILAN	BASIC	Drvar town	3	Social loan	5 pigs	In-cash	2,485.00			27.00	670.94	24.06.06.
19	MIROSLAV	MILAN	BJELJAC	Sipovljani	5	Social loan	motorcultivator	In-cash	3,066.00			35.23	1,080.00	24.06.06.
20	NIKOLA	UROS	TOMAZOVIC	Zavodje	4	Social loan	sheep	In-cash	1,508.50			36.08	544.32	19.08.06.
21	ACO	VESELIN	JOVIC	Drvar town	4	Social loan	agricultural equipment	In-cash	2,786.00			0.00	0.00	19.08.06.
22	MILAN	VELIMIR	JOVIC	Drvar town	5	Social loan	cow	In-cash	1,657.60			0.00	0.00	19.08.06.

116

23	PAJO	MILAN	BALABAN	Bastasi	3	Social loan	sheep	In-cash	1,374.10			0.00	0.00	19.08.06.
24	OGNJEN	MARINKO	TRNINIC	Trninic brijeg	4	Social loan	Egg laying hens and equipment	In-cash	2,436.00			0.00	0.00	19.08.06.
25	MARKO	SLAVKO	TRNINIC	Trninic brijeg	4	Social loan	sheep	In-cash	2,046.10			18.00	368.30	19.08.06.
26	MOMCILO	MILAN	PEJIC	Kakanjska 67	5	Social loan	Egg laying hens and equipment	In-cash	2,394.00			54.00	1,292.76	21.06.06.
27	DRAGO	MILE	KECMAN	Trninic brijeg	5	Social loan	cow	In-cash	1,657.6			27.00	447.57	21.06.06.
28	NADA	DJURO	TRNINIC	Trninic brijeg	4	Social loan	cow	In-cash	1,657.6			0.00	0.00	21.06.06.
29	BOZANA	BORISLAV	KELECEVIC	Drvcar selo	4	Social loan	cow	In-cash	1,657.6			19.55	324.00	21.06.06.
30	VELJKO	RADE	BASIC	Vrtoce	4	Social loan	sheep	In-cash	1,344.00			0.00	0.00	21.06.06.
31	ZORAN	MILORAD	BAJIC	Mokronogc	8	Grant	sheep						18,511.68	
32	SRDJAN	MLADJEN	KNEZEVIC	Vidovo selo	8	Grant	sheep							
33	VESNA	STANKO	BAJIC	Mokronogc	8	Grant	sheep							
34	SLOBODANKA	MILE	BUBONJA	Zavodje	5	Grant	sheep							
35	DRAGOMIR	STOJAN	LOVRIC	Mokronogc	2	Grant	tractor attachment							
36	MARA	MATO	BABIC	Bastasi	7	Grant	handicraft equipment							
37	DRAGAN	PETAR	BURSAC	Drvcar town	4	Grant	motorcultivator attachment							
38	MARINKO	MILAN	GAJANOVIC	Vrtoce	3	Grant	sheep							
39	MARINKO	NIKOLA	GRUJIC	Drvcar town	7	Grant	tractor attachment							
40	SNJEZANA	TOMO	MILJEVIC	Drvcar town	4	Grant	2 pigs							
41	DUSAN	SIMO	TADIC	Sipovljani	5	Grant	tractor attachment							
42	BRANKO	JOVAN	PECANAC	Vrtoce	3	Grant	tractor attachment							
43	RATKO	DMITAR	SOBOT	Kamenica	4	Grant	tractor attachment							
44	MILUTIN	OBRAD	ALEKSIC	Mrdje	2	Grant	sheep+tractor attachment							
45	BRANKO	BOSKO	MISKOVIC	Vidovo selo	3	Grant	Sheep							
46	STEVAN	BLAZE	MAKSIC	Mrdje	2	Grant	Sheep							
47	MARKO	MILAN	BALABAN	Drvcar selo	2	Grant	Sheep							
48	DRAGAN	STEVO	TRNINIC	Trninic brijeg	3	Grant	Sheep							
49	SRDJAN	JOVANKA	RODIC	Vrtoce	2	Grant	handicraft equipment							
50	DRAGOMIR	STEVO	DAMJANOVIC	Sipovljani	4	Grant	handicraft equipment							
51	DIMITRIJE	RATKO	SOBOT	Omladinska bb	3	Grant	handicraft equipment							
52	JOVANA	VESELJIA	PAPAK	Vrtoce	4	Grant	sheep							
Sanski Most Municipality														
1	BOZO	LUKA	GRBIC	Lusci Palanka	3	Social loan	milling equipment	In-cash	504.00			54.00	272.16	24.06.06.
2	NIKOLA	DANE	JARIC	Lusci Palanka	2	Social loan	handicraft equipment	In-cash	1,155.00			54.05	624.24	24.06.06.
3	DUSKO	SLOBODAN	MRDJA	Lusci Palanka	2	Social loan	milling equipment	In-cash	504.00			43.10	217.23	24.06.06.
4	BORISLAV	DJURO	TESIC	Sanski Most	2	Social loan	fruit nursery	In-cash	728.63			0.00	0.00	24.06.06.
5	PREDRAG	DUSAN	CUCAK	Podlug	3	Social loan	cow	In-cash	1,657.60			27.00	447.54	24.06.06.
6	ALEKSANDAR	JOVO	KOSTUR	Podlug	7	Social loan	cow	In-cash	1,657.60			63.00	1,044.26	24.06.06.
7	MIRKO	NIKOLA	CUCAK	Podlug	2	Social loan	milling equipment	In-cash	504.00			54.38	274.10	24.06.06.
8	DRAGAN	STEVO	STOJANOVIC	Luzani bb	2	Social loan	tractor attachment	In-cash	665.00			64.80	430.92	24.06.06.
9	MILENKO	NIKOLA	BUBULJ	Tomina	4	Social loan	cow	In-cash	1,657.60			18.00	298.36	24.06.06.
10	MILE	GOJKO	IVANIS	Krkojevci	5	Social loan	tractor attachment	In-cash	665.00			64.80	430.92	19.08.06.
11	BRANKO	MILE	PIVAS	Tomina	6	Social loan	cow	In-cash	1,657.60			54.00	895.08	19.08.06.
12	DJURO	LAZO	VIDOVIC	Tomina	4	Social loan	cow	In-cash	1,657.60			45.00	745.90	19.08.06.
13	PETAR	JOVO	RADONIC	Tomina	2	Social loan	cow	In-cash	1,657.60			63.00	1,044.26	19.08.06.
14	GOJKO	LAZAR	VUCKOVIC	Dabar	4	Social loan	tractor attachments	In-cash	2,370.20			53.97	1,279.30	19.08.06.
15	DUSA	PERO	COBANOVIC	Dabar	6	Social loan	tractor attachment	In-cash	980.00			40.78	399.60	19.08.06.
16	OSTOJA	DRAGO	PRASTALO	Suhaca	6	Social loan	cow	In-cash	1,657.60			18.15	300.92	21.06.06.
17	DRAGO	MILAN	JELICIC	Miljevci	4	Social loan	milling equipment	In-cash	2,161.60			0.00	0.00	21.06.06.
18	NIKOLA	PERO	MRDJA	Miljevci	4	Social loan	cow	In-cash	1,657.60			0.00	0.00	21.06.06.
19	DRAGOJA	ILIJA	MARIC	Brdari	6	Social loan	cow	In-cash	1,657.60			45.00	745.90	21.06.06.
20	NEVENKA	DUSAN	SRDIC	L. Palanka	2	Social loan	hairdresser equipment	In-cash	1,368.85			63.51	869.40	21.06.06.
21	GORAN	LAZO	JOVANCEVIC	Brdari	6	Social loan	cow	In-cash	1,657.60			54.00	895.08	21.06.06.
22	RADE	DJORDJE	KRAGUJ	Dzevar	3	Social loan	cow	In-cash	1,657.60			63.00	1,044.26	21.06.06.
23	MILAN	MIRKO	CUCAK	Podlug	3	Social loan	tractor attachment	In-cash	2,310.00			54.00	1,247.40	21.06.06.
24	SLOBODAN	MIRKO	MRDJA	Miljevci	3	Social loan	milling equipment	In-cash	504.00			0.00	0.00	21.06.06.
25	LJUBOMIR	LUKA	CULUM	Dzevar	5	Social loan	cow	In-cash	1,657.60			54.00	895.08	21.06.06.
26	SLAVKO	LUKA	CULUM	Dzevar	3	Social loan	cow and tractor attachment	In-cash	1,657.60			45.02	746.28	24.06.06.
27	FEHRET	HASIB	EKIC	Podlug	4	Social loan	motorcultivator	In-cash	3,192.00			9.81	313.20	24.06.06.
28	ANDJELKO	BRANKO	KLARIC	Poljak	9	Social loan	cow	In-cash	1,657.60			10.26	170.00	24.06.06.
29	MILOVAN	MILAN	MILANKOVIC	Krkojevci	5	Social loan	cow	In-cash	1,657.60			54.00	895.08	24.06.06.
30	MILENA	SVETO	KONDIC	Luzani bb	4	Social loan	cow	In-cash	1,657.60			45.00	745.90	24.06.06.
31	MILENKO	DESANKA	VRUCINOVIC	Krkojevci	2	Social loan	milling equipment	In-cash	1,155.00			44.99	519.62	24.06.06.
32	DUSANKA	KUZMAN	CAMBER	Krkojevci	3	Social loan	cow	In-cash	1,657.60			45.00	745.90	24.06.06.
33	CEDO	MILAN	CRNOMARKOVIC	Podlug	2	Social loan	cow	In-cash	1,657.60			76.88	1,274.40	24.06.06.
34	ENES	DEMAL	OSMANEVIC	Miljevci	4	Social loan	cow	In-cash	1,657.60			9.68	160.50	19.08.06.
35	PETAR	JOVO	BRKLJAC	Bojiste	2	Social loan	milling equipment	In-cash	504.00			64.80	326.59	19.08.06.
36	RADUJKO	NIKOLA	DJURADJ	Podlug	4	Social loan	cow	In-cash	1,657.60			35.83	594.00	19.08.06.

18,511.68

37	ILIJA	MILOS	KONDIC	Dabar	4	Social loan	tractor attachment	In-cash	1,960.00			36.00	705.59	19.08.06.
38	SIMO	LJUPKO	PREDJEVIC	Dzevar	3	Social loan	cow	In-cash	1,657.60			0.00	0.00	19.08.06.
39	MILE	MILAN	JELICIC	Lusci Palanka	2	Social loan	cow	In-cash	1,657.60			0.00	0.00	19.08.06.
40	MANOJLO	BOZO	COSIC	Krkojevci	7	Grant	tractor attachment						21,598.97	
41	SEVALA	MEHMED	NEZIREVIC	Trnova	4	Grant	sheep							
42	MILENKO	ZDRAVKO	BORENOVIC	Tomina	1	Grant	sheep							
43	ILIJA	MILOS	KONDIC	Dabar	2	Grant	tractor attachment							
44	VAHIDA	VAHID	AVDIC	Tomina	5	Grant	sheep							
45	PERO	GOJKO	KALACUN	Tomina	1	Grant	sheep							
46	DRAGO	DUSAN	VRANJES	L. Palanka	2	Grant	milling equipment							
47	DRAGO	SAVA	TOPIC	Jelasinovi	2	Grant	milling equipment							
48	MIRKO	JOYO	INDJIC	Bojiste	3	Grant	tractor attachment							
49	MILAN	ALEKSA	INDJIC	Lusci Palanka	2	Grant	handicraft equipment							
50	DJURO	PETAR	GLAMOČANIN	Kruhari	6	Grant	handicraft equipment							
51	VLADO	MICO	SEVO	Dabar	2	Grant	tractor attachment							
52	MIRKO	MILOS	VOKIC	Kruhari	4	Grant	tractor attachment							
53	STANA	RATKO	COSIC	Krkojevci	4	Grant	handicraft equipment							
54	DUSAN	VLADO	SRDIC	Kruhari	4	Grant	goat							

21,598.97

vrloca 82,915.80
 agrolor 85,417.76
 126,333.56