



Final Report For
Economic and Community Revitalization Activity
(ECRA)



**Period Covering:
May 2001 – May 2004**



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List of Abbreviations and Acronyms

AED:	Academy for Educational Development
AFP:	Association of Fundraising Professionals
APN:	Agencija za pravni promet i posredovanje nekretninama (Agency for Legal Issues and Real Estate)
ASB	Arbeiter-Samariter Bund
ASSC:	Areas of Special State Concern
BDS:	Business Development Services
CA:	Cooperative Agreement
CAES:	Croatian Agricultural Extension Service
CECOP	European Confederation of Workers' Co-operatives, Social Cooperations and Participative Enterprises
CC:	Community Committee
CNB	Croatian National Bank
CNF:	Co-operating Netherlands Foundation
CIRP:	Community Infrastructure Rehabilitation Project
DCA:	Development Credit Authority
ECRA:	Economic and Community Revitalization Activity
EOP:	End of Project
EU:	European Union
EUR:	Euro (currency)
GOC:	Government of the Republic of Croatia
HBOR	Croatian Bank for Reconstruction and Development
HRK:	Croatian Kuna (currency)
ICOSI	Institute of International Social Cooperation
IMF	International Monetary Fund
IP:	Implementing Partner
IR:	Intermediate Result
ISLP:	International Senior Lawyers Project
J.D.:	Juris doctor
LA:	Local Association
LCP:	Livestock Credit Program
LGRP:	Local Government Reform Program
LWF:	Lutheran World Foundation
M&E:	Monitoring and Evaluation
MFI:	Micro Finance Institution
MOF:	Ministry of Finance
MOU:	Memorandum of Understanding
MPWRC:	Ministry of Public Works, Reconstruction and Construction
NCE:	No-Cost Extension
NGO:	Non-Governmental Organization
NHS:	New Housing Solutions
NPA:	Norwegian People's Aid
NRC:	Norwegian Refugee Council
ODPR:	Office for Displaced Persons, Returnees and Refugees
OSCE:	Organization for Co-operation and Security in Europe
PBZ:	Privredna banka (bank) Zagreb
Q&A:	Questions and Answers

PVO:	Private Voluntary Organization
RCO:	Regional Contracting Office
RFA:	Request for Applications
SME:	Small and Medium Enterprise (10-200 people)
SMG:	State Mortgage Guarantee
SO:	Strategic Objective
SOW:	Scope of Work
TA	Technical Assistance
TIRF:	Training Intervention Request Form
UNDP:	United Nations Development Program
UNHCR:	United Nations High Commission for Refugees
USAID:	United States Agency for International Development
USD :	US Dollar (currency)
VAT	Value Added Tax
VB:	Village Board
WL:	World Learning

ECRA Implementing Partners

CCI:	Centar za civilne inicijative (Center for Civil Initiatives)
CFP:	Centar za mir (Center for Peace, Non-Violence, and Human Rights)
CESI:	Centar za edukaciju i savjetovanje žena (Center for Education and Counseling of Women)
CRS/MikroPlus:	Catholic Relief Services
DOS:	Dalmatinski odbor solidarnosti (Dalmatian Solidarity Committee)
FLAG:	Firm Level Assistance Group, LLC
ICMC/DEMOS:	International Catholic Migration Commission
IRC:	The International Rescue Committee
NUPZZ/IAACF:	Neovisna udruga poljoprivrednih zadruga i zadrugara (Independent Association of Agricultural Cooperatives & Farmers)
OGI:	Organizacija za građanske inicijative (Organization for Civil Initiatives)
SDF:	Serbian Democratic Forum
Stope Nade:	Stope Nade (Steps of Hope)
Suncokret:	Suncokret (Sunflower)
UI:	The Urban Institute
ZaMirNET:	ZaMirNET

1. Executive Summary of Program Purpose

This is the Final Report, covering the period of May 2001 to May 2004.

Mercy Corps was awarded the Economic and Community Revitalization Activity (ECRA) under #160-A-00-00-00103-00 Cooperative Agreement ("the Agreement") on May 11, 2001, by the United States Agency for International Development (USAID), through its Regional Contracting Office (RCO). ECRA supports USAID/Croatia's Strategic Objective 3.1 "Accelerated Return and Sustainable Reintegration of War-Affected Areas." The Intermediate Results (IR) associated with this Strategic Objective include:

- **IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs**
- **IR 3.1.3 Increased Community Reintegration**
- **IR 3.1.4 Information Dissemination and Outreach Promote Return of Refugees**
- **IR 3.1.5 Market-Based Solutions Meet Housing Needs of War-Affected Communities**

This report summarizes our activities and overall progress during the period noted above. This report is provided in accordance with the Agreement Section 1.6.1 (a), Final Program Reporting.

The goal of ECRA was to assist the people of targeted partnership municipalities in three roughly distinct geographic regions of the war-affected areas of Croatia through competitively awarded sub-grants to international and Croatian organizations, to undertake integrated community-based programs that accelerate and sustain market-led economic growth and community development, thereby accelerating sustainable return. The strategy comprised several key elements, including:

- ❖ **Targeted and concentrated program/project efforts to ensure maximum impact and maximum potential integration with other economic, social service, and community-based initiatives in these areas.** Activities were prioritized to have the greatest potential for achieving measurable results in a cost-effective manner for those with the greatest needs and/or the largest number of project participants possible, including economically active returnees, ethnic minorities, youth and women. As demonstrated by the final ECRA demographics, the program as a whole succeeded in drawing a wide range of participants.
- ❖ **ECRA communities and organizations demonstrated strong commitment to and tolerance for ethnic diversity and equal access to economic opportunities and social services.** ECRA interventions that developed human capital through capacity building ultimately strengthened local initiatives and NGOs, which further fostered participatory decision-making in the communities in which we worked. Implementing partners and municipalities which proved to have greater diversity and community-driven activities ultimately succeeded in most ECRA activities. By the end of the program, communities were demonstrably better able to address their needs by including a broader level of community involvement and taking on more self-management responsibility.
- ❖ **Coordination, Collaboration and Leveraged Resources** was achieved through program planning and maximization of impact in creating economic opportunities, improving the quality and availability of legal and other social services, and strengthening community involvement. The program was less successful in providing effective cross-border return information other than the approved projects focusing on traditional cross-border

activities. To the extent possible, program interventions were integrated with existing activities of other donors, such as the EU and UNDP, and were highly effective in working with other assistance providers, such as ASB, APN, and the Ministry of Reconstruction and Public Works. Mechanisms were put in place to maximize program performance, ensuring meaningful interaction between and among implementing partners. From May 2001 to March 2004 the ECRA Team organized regular field coordination meetings of its implementing partners on sectoral and cross-sectoral issues to exchange information and share lessons learned as well as to promote overall coordination and collaboration.

The program was managed from a central office in Zagreb. An external mid-term evaluation was conducted in late 2002 and no further significant sub-awards were approved following RFAs No. 1 and 2. A table of program dates is attached as Table J.

2. Summary of Major Program Accomplishments/Achievements

Complete results achieved for the cooperative agreement are contained in Table A of this report. The summary ECRA Indicator Table, covering EOP-targets and results achieved through April 2004 for all IPs, is included in this report as Table B. Individual IP Indicator Tables are included as Tables B1 - B15. A summary table of ECRA results achieved by municipalities, as of April 2004, is included as Table C, with results by municipality listed in Tables C1 - C13.

A summary of the major ECRA accomplishments from 2001 to 2004 is as follows:

- **1,902 individuals employed and 971 individuals with sustained employment.** Results achieved for these indicators provided a direct increase in employment in ECRA-assisted enterprises. Analysis of these results indicates that the ECRA implementing partners met the project target results in the form of market-led activities while generating increased employment. See Tables D3 and D4 for demographic breakdowns of beneficiaries of employment and sustainable employment creation.
- **325 contracts were concluded by ECRA-assisted producers, firms, producer associations and cooperatives worth a total value of \$2,267,210 and 180 contracts were received by business clients/enterprises under ECRA, worth a total value of \$1,768,801.** This represents an increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives.
- The EOP-target for SO 3.1 “Increased number of returnees in partnership communities” was reached. **Two thousand forty-three (2,043) returnees, of which 1,136 (56%) were returnees in the economically active age group.** Though other statistical data continue to show a decline in returns to Croatia, the ECRA municipalities reflect consistent return rates. See Tables D1 and D2 for demographic breakdowns of returnees and economically active returnees.
- **315 successful community-based initiatives** were conducted under ECRA.

- **16,695 participants took part in 315 ECRA community-based initiatives and social and legal services.** See Table D5 for a demographic breakdown of participants in community-based initiatives.
- **9,952 (51%) of 19,494 legal services provided resulted in resolution.**
- The indicator under IR 3.1.4, “Increased percentage of returnees in ECRA areas influenced to return by cross-border activities,” achieved a result of **584 returnees (29% of 2,043) influenced to return by cross-border return activities.** See Table D6 for a demographic breakdown of returnees influenced to return by cross-border activities.
- As of March 15, 2004 (10 months into implementation), **361 loans had been approved, with a principal amount of \$2,202,400** (about 30% of the first DCA tranche) under the Development Credit Authority (DCA) loan program.
- **100 severely damaged homes were reconstructed.** Due to adverse devaluation of the dollar, only 98 homes were reconstructed using New Housing Solutions (NHS) or USAID funds. NHS identified and negotiated with another donor to complete two.

A demographic overview of our Total ECRA Clients from October 1, 2001 - April 16, 2004 compared with total population in ECRA municipalities (Census 2001) is contained in Table F; ECRA client demographics are summarized in Table E and are broken down by municipality in Tables G1 – G13. A brief summary indicates that our activities reached a population that was 54% male and 45% female, of which 66% were returnees and over 72% were ethnic Serbians. Thirty-four percent (34%) of our clients were unemployed and 68% were over the age of 40.

IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs

ECRA activities designed to promote economic development in the partnership municipalities can be roughly grouped into three areas:

Working with individuals through a market- and client-led approach, primarily in the agriculture/livestock sectors, as per the rural focus of the ECRA program activities. Various economic development activities under the ECRA program resulted in significant income increases for the direct beneficiaries of assistance. Employment and income generation activities increased the stability of rural communities and encouraged the development of the local economies. For example, partners worked with food processors in order to improve supply relationships with small farmers working in ECRA municipalities, resulting in mutually beneficial trade relationships between the small-scale producers and value-added processors. However, the development of profitable investment opportunities and the rate of economic progress in rural Croatia continue to be undermined by the lack of human and financial capital, weak enforcement of legal contracts, scarce loan collateral and the resulting limited credit opportunities.

Direct firm-level technical assistance to SMEs and enhancement of market-linkages operating in war-affected areas to improve access to finance and markets and create employment opportunities for local residents. Competitiveness enhancement activities were

aimed at empowering local enterprises to make dynamic adjustments to changing market conditions and increasing cost efficiency. An example of this work is the direct assistance provided to the formation of the Drnis Prsut Association and the restructuring that has shifted their focus to premium prsut, providing these SMEs with a competitive advantage in the marketplace. The development and strengthening of business associations and cooperatives provides sustainable legal entities through which businesses with similar concerns can work together for the resolution of common problems.

Increasing access to financing through the implementation of livestock credit schemes that deliver microfinance in ECRA areas to help accelerate the reestablishment of market linkages and the restoration of livestock herds to pre-war levels. For instance, significant ECRA resources were invested in rejuvenation of local livestock herds, enabling beneficiaries to attain sufficient livestock levels to transition from subsistence to more profitable income-generating levels. One program “loaned” over 2,325 animals to over 70 emerging commercial agricultural producers, substantially increasing sustainable income levels for these farmers.

IR 3.1.3 Increased Community Reintegration

During the last three years ECRA promoted development efforts in 11 ECRA municipalities and supported innovative civic initiatives. The implementing partners initiated more inclusive processes to effect social change in local communities by using participatory techniques and building a greater sense of ownership among key stakeholders.

The IPs brought local civil initiatives, local NGOs, local authorities, community committee members, community decision makers, minority representatives, local and national media and other stakeholders together to analyze the economic, social, educational, cultural and environmental impacts that the initiative will have on the daily lives of people in ECRA municipalities.

Through its comprehensive projects, ECRA helped facilitate community integration and civil society initiatives and supported closer cooperation among stakeholders with a strong focus on long-term results/projects that are important to the larger community. The IPs’ program activities:

- Established effective linkages between targets and priorities identified through a participatory process and allocated community resources to support them;
- Established a collaborative approach to dealing with government;
- Fostered the cooperation and common action of civil society actors and public agencies;
- Enhanced understanding of the causes of problems and thereby strengthened collective approaches to solving key issues;
- Strengthened governmental accountability through collaboration and transferring ownership of program activities;
- Strengthened the capacity of local NGOs;
- Strengthened coordination in the return process; and
- Decreased the level of disparity, inequality and social exclusion in the community.

The above-mentioned outcomes supported inter-ethnic, inter-group and inter-sector relationships in ECRA municipalities through integrated activities within three components of the program (economic, civic, and cross-border return). According to this, **ECRA has**

raised a total of about half a million dollars in community contributions. This significant quantitative indicator of enriched local resources and qualitative indicator of increased social capital and ownership is a crucial element to ensuring the long term effectiveness of local efforts in the ECRA municipalities.

The community participation initiative approach and the principle of social inclusiveness were the biggest challenges for IPs and were crucial for the success of ECRA, requiring much patience and dedication. The IPs helped community representatives/leaders and community groups identify solutions to common needs through constructive dialogue, and then act to implement the community selected initiatives. The success of such an approach is demonstrated by the fact that the ethnic ratio of SDF beneficiaries has changed significantly; for the reporting period from November 2001 to January 2002, 85.7% of the beneficiaries were Serbs and 6.7% Croats, while in the reporting period from November 2003 to January 2004 Serbs accounted for 42.98% of beneficiaries and Croats 50.41%.

The IPs' programs assisted the facilitation of recovery assistance for the returnees, Bosnian-Croat settlers and domicile population, and built the local community's capacity to manage social stability and community development. About 10,000 returnees have been participants in either an ECRA-assisted community-based initiative or ECRA's social and legal services, comprising about two-thirds of all participants in these supported activities and services. In total more than 21% of all ODP reported returnees in the 11 ECRA municipalities, as of the 3rd January 2004, participated in the ECRA program, and more than one-third of all ODP reported minority returnees, as of the 3rd January 2004, participated in ECRA in these 11 municipalities.

IR 3.1.4 Information Dissemination and Outreach Promote Return of Refugees

ECRA municipalities kept pace with other ASSC municipalities in assisting all aspects of returnees' successful returns. As other ASSC municipalities have a broader and larger economic (and employment) base, this suggests that ECRA's comprehensive approach had a positive influence on the return process.

SDF, DOS and IRC facilitated the process of cross-border returns from Serbia and Bosnia-Herzegovina to Croatia and from Croatia to Bosnia-Herzegovina. The IPs focused on dissemination of information to refugees and returnees through office visits, public meetings, brochures, media campaigns and "go and see/go and talk" visits. There were approximately 384 visits to collective centers in Serbia and Montenegro. The IPs provided 18,454 legal services, of which 9,137 (50%) were resolved, with a total of 13,183 clients receiving legal assistance. The legal assistance provided helped with such issues as obtaining legal documents (such as birth certificates, citizenship documents, death documents, marriage documents, property documents and ID cards) and, when appropriate, referred potential returnees and newly-returned families to other ECRA component programs and return agencies (such as IOM, UNHCR, DRC, IPC, MPDL, ASB, ICMC, ARC, UNDP, Lutheran World Relief, Center for Social Welfare, Ministry of Reconstruction etc.).

The IPs have improved the quality of the information provided to returnees since the beginning of program by following the new legal procedures and legislation for return issues, as well as by incorporating information about the social and economic situation in return areas with the active participation of representatives of various governmental and non-governmental organizations. One innovation from SDF is to organize "go and see" visits with the presence of governmental representatives from Croatia, Bosnia, Serbia and Montenegro.

In order to better resolve legal cases, DOS and SDF increased their advocacy and lobbying activities for individual and group cases in cross-border coordination meetings facilitated by UNHCR and OSCE (and by SDF in the North region), and have begun to approach local and national governmental institutions with return related issues.

Beside the legal issues, the services sought by beneficiaries included shelter rehabilitation, income generation grants or credits, humanitarian relief, and transportation of movable property across the border. In order to accelerate the fulfillment of these needs, implementing partners have been sharing data and referring priority cases to other ECRA partners and to other international and national agencies.

The returnee process has been sustained by creating employment for about 1,200 returnees, 550 of whom have gained sustained employment through the ECRA program. Seventy-five percent (75%) of all employment generated by ECRA has been for returnees. See Tables D3 and D4 for demographic breakdowns of employment and sustainable employment creation. The majority of those assisted have been provided access to financial resources which have helped them in starting and expanding their own income-generating activities. Therefore, a majority of the assisted returnees have been able to settle into a normal life rhythm and establish and maintain sustained economic activities, including making loan commitments. ECRA has also assisted cross-border activities and has helped roughly equal numbers of female and male cross-border returnees, two-thirds of which are of economically active age. See Table D1 for a demographic breakdown of returnees.

ECRA's positive influence on the return process was greatly outweighed by external factors such as: the dwindling amount of direct assistance available to returnees (e.g. house rehabilitation and start-up economic assistance); the increasing time elapsed and the options available in their host countries, as many younger refugees have become settled and chosen to restart their lives in Serbia and Bosnia-Herzegovina where most have lived since 1995; overall poor economic conditions in the return area; and high damage to houses or occupied property and slow resolution by the government (although the program was able to facilitate the resolution of these issues to some degree).

IR 3.1.5 Market-based Solutions Meet Housing Needs of War-affected Communities

The Urban Institute (UI), a sub-grantee to Mercy Corps under ECRA, was responsible for implementing the Housing Component of ECRA, beginning work in May 2001 and concluding its responsibilities at the end of April 2004.

UI's original Scope of Work called for a limited housing program, which included: preparing a Housing Assessment for the 11 ECRA Partner Municipalities; issuing requests for assistance to international and Croatian NGOs for housing-related activities and awarding sub-grants for the selected activities; and providing technical assistance to the sub-grantees and monitoring their performance. However, based on the findings of the Housing Assessment, USAID authorized a housing demonstration program (which eventually became the NHS program) and a housing loan guarantee fund in conjunction with the GoC's relocation/repossession of private property rights program (which eventually became the DCA program). The NHS Program included three components:

1. Owner-Controlled Reconstruction of 100 Category IV-VI Houses: Demonstration of the Applicability of Beneficiary Vouchers

2. Self-Selected, Permanent Accommodations for 100 Beneficiaries: Demonstration of an Approach Promoting Voluntary Relocation of “Temporary Occupants”
3. Development Credit Authority (DCA) Program: Home Purchase and Property Improvement Loans - \$35 million in U.S. Government loan guarantee authority.

Through the ECRA housing component, UI has gained in-depth knowledge of the GoC’s housing reconstruction and temporary occupant relocation/repossession of property rights programs. It has also produced insights into the problems of the real estate sector in accessing bank financing using properties as collateral for bank loans, which particularly affects SME and agricultural businesses seeking to form or expand. Further, the experiences gained have given insight into the problems banks face in expanding loans to the real estate sector, especially in the ASSC. The problems with real estate lending have a particularly negative effect on economic development in the ASSC and should be addressed along with other strategies to promote SME and agricultural development in the ASSC.

Based on the insights gained by UI under ECRA, the following are recommendations to USAID/Croatia on (a) assisting the process of refugee returns and reintegration, (b) strategies to improve access to bank loans by improving utilization of real estate as collateral, especially for SME and agricultural development projects, and (c) new strategies to assist the banking sector to strengthen its lending practices and protect the banking sector from future potential crises.

Assisting the Process of Refugee Returns and Reintegration

The main assistance USAID can provide to the GoC to assist with promoting refugee returns and reintegration is technical assistance to the relevant new ministry or ministries charged with housing reconstruction and relocation programs in developing a financing strategy for reconstruction and relocation housing. The main technical constraint on completing housing reconstruction and providing appropriate relocation housing for temporary occupants appears to be the huge costs involved in undertaking these programs during a time when the GoC is experiencing protracted deficits and is attempting to reduce recurrent budget expenditures and borrowing.

As noted above, a first step in this process would be to reinstate the DCA Home Purchase Mortgage component to allow the GoC to sell State-owned housing to tenants (not just temporary occupants) with bank mortgages to finance the acquisitions and use the sale proceeds to purchase relocation housing. A second step would be to assist the relevant ministry/ministries with financing strategies to complete housing reconstruction.

Strategies to Improve Access to Bank Loans Utilizing Real Estate as Collateral

Two widespread problems affecting real estate and bank lending that could be addressed with technical assistance by USAID or other donors are (a) the lack of clear property titles and (b) antiquated property appraisal practices in Croatia that do not meet international standards and are recognized by banks as being inaccurate estimates of property values.

New Strategies to Assist Banks to Strengthen Lending Practices and Protect the Banking Sector from Potential Future Crises

Two strategies that USAID might consider to spread risk from property loans/increase favorable loan terms and to cope with foreign exchange risks on property loans are (a) creation of a secondary mortgage market and (b) development of strategies to cope with the

foreign currency clauses in most mortgages in the event of a substantial and sudden devaluation of the HRK.

3. Program Performance

3.1 Economic Development and Growth

ECRA has increased the employment self-resilience of the 11 USAID-partnership municipalities with a strategy of giving assistance to a large number of small and medium size enterprises that are less likely to be influenced by decisions or events outside the local areas. Before the war a significant proportion of employment opportunities were provided by a few big industrial facilities and plants in most of the municipalities. However, many of these large enterprises (such as the Mesopromet pig enterprise in Drnis) were largely or partially destroyed during the war and are no longer considered viable.

ECRA deliberately focused on a large number of small and medium size enterprises, such as agricultural cooperatives and small businesses, instead of reinstalling and reconstructing the former bigger enterprises. Combined with the strategy of creating market linkages between small-scale producers and buyers, within the local markets as well as outside the municipality, ECRA has helped increase the employment resilience of the target municipalities.

ECRA has increased the sustainability of the business sector that provides employment and income for local residents by increasing the size of local producers' business networks by helping to establish more than 300 sales contracts with a total value of more than \$2.1 million. These sales contracts have provided a stable source of income for producers that has enabled them to better plan their production schedules and financial activities. These sales contracts have also provided a stable flow of inputs for the processing and sales activities of the buyers in the USAID-partnership municipalities.

All ECRA target municipalities benefited from the establishment of sales contracts but Vojnic, Pakrac, Dvor Drnis and Kistanje have been particularly successful at implementing these production-enhancing methods. For Pakrac and Dvor it is in part due to the establishment of forward purchasing contracts between high-quality pig-producers located in the municipalities and members of the Drnis Prsut Association.

However, ECRA has not only linked producers and buyers in an established contractual relationship, but has also worked towards increasing the agricultural producers' efficiency and the quality of produce by linking agricultural cooperatives and their members with key stakeholders, like the local agricultural Extension Services and University Agricultural Departments, that can share their expert knowledge on improving agricultural production. An example of which are the members of agricultural cooperatives in Pakrac and Djulovac who established a continuing relationship with the Agricultural Faculty at the University of Osijek in their multi-year research program to increase quality and yield. The faculty has conducted soil testing and, together with the seminars and practical advisory services given during field-walks, has increased farmers' knowledge of topics such as soil fertilization and improving the soil to maximize yields.

ECRA has also helped establish and enhance producers' linkages with local and regional markets. ECRA for example helped initiate the now yearly economic fair in Vojnic, which was attended by approximately 1,000 people last year. **ECRA-assisted producers have also**

been able to attend numerous regional, national and international trading and agricultural fairs where they have been able to gain new knowledge of potential markets and present their goods and produce.

ECRA has also improved the service delivery of providers like Agricultural Extension Service Centers by giving technical assistance to reorganize service delivery and providing technical equipment to their offices. ECRA has provided targeted equipment like computers and printing equipment, hydrometers for testing of grains and digital cameras that have increased the speed with which farmers in marginalized geographical areas can access proper advice, in case of disasters such as disease outbreaks or bacteria epidemics. Both the organizational reshaping and the introduced technical equipment have contributed to raising the efficiency and speed of the Agricultural Extension services, in particular in the municipalities of Vojnic, Gvozd, Pakrac and Djulovac.

In addition to improving the institutional agricultural support system for local producers and farmers, ECRA has specifically provided a number of agricultural co-operatives with extensive technical assistance in areas like organizational development. **ECRA has helped form and register 12 agricultural co-operatives in Dvor, Djulovac, Pakrac and Okucani.** All the assisted cooperatives have been assisted in establishing internal buying and selling contracts, improving their production efficiency, establishing market linkages (both buyer and sales contracts with external entities), gaining access to capital markets (including commercial lending) and improving their accounting procedures. ECRA has helped build technical skill by giving assistance and training, in addition to providing direct service delivery (e.g. business plan development).

This technical assistance to agricultural cooperatives has helped ECRA to generate more than 178 financial inputs to supported business entities, including subsidies and loans, amounting to more than \$1.7 million.

The number of people reached in ECRA municipalities with various forms of technical assistance through ECRA-assisted providers has been substantial. In Vojnic and Gvozd, for example, about 11% of the people of economically active age (18-55 years) have received direct technical assistance from CCI (Table B1) one or more times, either in the office of CCI or through the CCI-assisted Agricultural Extension Services staff. However, the proportion of the population in the two municipalities assisted by ECRA is substantially higher, as many people have also received legal assistance from SDF (Table B11), micro-credit assistance from DEMOS (Table B8), agricultural improvement assistance from CRS (Table B4), civil development assistance from CESI (Table B3) and housing reconstruction assistance from the Urban Institute (Table B14). Overall, ECRA has directly assisted nearly 20,000 people, nearly 40% of the total population of ECRA target municipalities.

Through the provision of technical assistance, micro-credit lending, establishment of tripartite buying and selling agreements, equipment provision to individual farmers, and the establishment of agricultural cooperatives, associations and local Agricultural Extension Service Centers, the agricultural production in ECRA municipalities has increased. The production of I-Pak dairy in Drnis municipality has expanded its production of milk from approximately 2,000 liter per day in 2002 to about 5,000 liters per day in 2004. I-Pak had five employees in 2002, and by 2004 that number had increased to eight. The majority of the dairy's milk comes from the Zagora cooperative, which currently has 561 members. With the current growth in production, it is estimated that I-Pak's payments to farmers from milk sales

and subsidies in 2004 will be between \$878,000 and \$998,000, or approximately \$1,566 per family transacting through the cooperative.

In addition to helping the local employment situation, ECRA has increased the household incomes of its assisted households. Twenty-nine (29) of the suppliers living in ECRA municipalities are estimated to have monthly incomes in excess of \$1,000. This is a significant amount, as in February 2004 the average monthly net earning per person in paid employment in legal entities in the Republic of Croatia amounted to 4,003 HRK, approximately \$650.

A second illustration of the rise in income level comes from DEMOS' data on their loan clients. In April 2003 only 87% had electricity in their household and only 76% had a refrigerator or washing machine, but by December 2003 the respective figures were 100% and 98%.

Training and re-qualification efforts giving rise to employment:

Through web-portal development, business registration and educational diploma validation and tailored courses in areas such as computer literacy, language skills, job-searching and entrepreneurship, ECRA has helped people become better equipped and qualified to enter or re-enter the labor market. The availability of training otherwise not available in a number of ECRA communities and the formation of direct linkages and collaboration with the local Center for Employment Services have directly helped more than 75 people find employment as of this report's writing, which does not include the secondary employment that some of the initiated businesses have yielded.

In addition to the 75 people who have directly found employment through re-qualification assistance, 47% (76 of 159¹) of the people that have been directly assisted in ZaMirNET's five Computer and Internet Centers stated that they have experienced a positive change in their employment or employability over the time that they have attended the computer centers. The changes range from an increased number of those taking a more active role in their job search to increased clarity in determining their long-term professional goals and career objectives, initiating other profession-related activities and gaining an improved employment situation. Improved employment situations have consisted of either seasonal or part time work, an expansion of existing seasonal or part-time work, a steady job and even starting a new business.

ECRA helped a total of 273 persons gain new computing skills in the 5 Computer and Internet Centers. After training, 88 persons felt comfortable enough with their computing skills that they could provide peer education to other interested beneficiaries in the computer centers, which will continue to provide access to the Internet and PC equipment in 5 ECRA municipalities. Twenty-five (25) people gained advanced web design skills and were the main implementers in the creation of 4 municipal web portals, which will help increase communication and access to municipal information within local communities. See Table B15 for ZaMirNET's IRs, indicators, EOP targets, and results achieved.

ECRA assistance has helped generate employment for a total of about 1,900 people since October 2001, as a result of the assistance mentioned above, including micro-credit lending, technical assistance to agricultural entities and education and re-qualification

¹ Total number of respondents to ZaMirNET's end-user survey.

assistance. While it cannot be asserted that all of the 1,900 jobs are long-term, as employment is always a changing situation, under ECRA more than 900 people have gained sustained employment, defined as an employment situation that continues for more than 90 days. The jobs created have overwhelmingly supported the sustained return process as almost 75% of those employed have been returnees, fairly evenly distributed between Croats and Serbs. It has also helped women re-enter the labor market as the distribution of the employment generated has been evenly distributed between men and women. See Tables D3 and D4 for demographic breakdowns of employment and sustainable employment generation. The total figure of 1,900 people employed is about 7% of the total number of people of an economically active age (18-55) in the 11 focus municipalities. See Table F for ECRA client demographics compared with total population in ECRA municipalities.

ECRA's employment creation has contributed to a reduction of newly registered unemployed people by more than 1,000 (from 5,216 to 4,179) in ECRA focus municipalities, as recorded by Croatian Employment Services (CES) during the period 2001 to 2003. This is a fall of approximately 20% over the two-year period. In other comparable municipalities in the ASSC, CES has registered a fall of less than 10% in the same period. Since much of the employment created under ECRA was in the informal sector (home agriculture and other activities funded by micro-credit), the true benefits of ECRA may only appear in several years as these enterprises become more established, creating contracts and economic linkages with other buyers and sellers. As Croatia as a whole reshapes its agricultural production and subsidy system to EU standards, it is expected that many ECRA beneficiaries will formalize their production and employment and be counted in employment statistics.

3.1.1 Microloan Portfolio

The purpose of ECRA's microfinance partners was to design and implement sustainable and flexible products and services that target key economic activities with the potential for poverty alleviation, job-creation and sustainable income generation. The majority of microfinance services/activities were the delivery of micro-credit loans, SME lending and to a lesser degree, business development services, that strengthened market linkages for local businesses and enhanced business capacity. See Table B4 for Mikroplus and CRS, Table B6 for FLAG, and Table B8 for DEMOS.

Below is a summary of microcredit lending under ECRA:

ECRA Micro-credit Loan Portfolio: (as of April 16, 2004)

Micro-Credit Loans	DEMOS	MikroPlus²
Number of first-time loans disbursed	899 (593) ³	333 (210)
Number of repeat loans	241 (171)	293 (51)
Repayment rate	96.59% (98.92)	%(92)
Average size of loan	\$1,660	\$634
Total value disbursed	EUR 1,530,016	\$165,450

² Mikroplus cow loans are also included in the total number of loans since they were not required to track them separately.

³ Values in brackets refer to totals until October 31, 2003 as reported in the last Semi-annual Report to USAID.

ECRA SME Loan Portfolio: (as of April 16, 2004)

	DEMOS	CRS	MikroPlus	FLAG
Number of SME Loans Disbursed	39	93	14	60
Average size of loan	EUR 6,456	\$6,327	\$4,058	\$5,731
Total value disbursed	EUR 251,800	\$588,382	\$56,815	\$343,885

Qualitative results and other positive changes:

- *Gender* During program implementation, 43% of DEMOS's active clients were female. Given the relatively traditional outlook of the communities, this result is considered satisfactory. In their outreach efforts, DEMOS loan officers systematically encouraged women to take loans rather than their husbands. DEMOS plans on improving this figure with the aim of reaching an equal number of female and male clients.
- *Returnees* DEMOS and MikroPlus targeted areas of high return in order to bring returnees into the program, offering loan products that aim to fit the profile of most returnees. Over 72% of DEMOS's clients are returnees, along with 38% for MikroPlus.
- *Poverty* The average size of loans disbursed in ECRA areas under DEMOS is \$1,660, which corresponds to 27 % of the Croatian GDP per capita. That means that DEMOS is reaching clients who are among the poorest in Croatia, while trying to generate interest income from its activities in order to increase sustainability. While such statistics are not available for MikroPlus, it had begun to introduce tracking/impact mechanisms as of early 2004.
- *Social/ethnic reconciliation* DEMOS and Mikroplus use group lending methodology to help build solidarity and encourage reconciliation. Out of 1,143 loans disbursed in ECRA areas, 929 loans (81%) were disbursed to multi-ethnic solidarity groups by DEMOS.
- *Institutional development* From its start with ECRA in late 2001 up to now, DEMOS has grown from a small institution with only 272 active clients, 5 staff members and 2 loan products in selected areas, to an institution with 1,341 active clients (as of the end of March 2004) operating in 4 offices, with a total of 12 employees and a broad range of products and services. Sustaining this growth was made possible through the intense investment in training and the systems put in place internally during the first two years of operations, as well as the priority placed on market research and learning from clients.
- *Strategic planning* DEMOS currently has an approved three-year strategy (business plan) whilst MikroPlus will begin this process in mid-2004.
- *Sustainability* Operational sustainability measures the extent to which income generated by the program (interest income, upfront fee income and late fee income) can cover the expenses incurred by the program. Sustainability can increase in several ways: a) by increasing the volume of loans given out (by increased demand, or by increased capital available for lending); b) by increasing the loan size, thereby increasing the interest income; c) by decreasing operating expenses; or d) by

maintaining very high portfolio quality, i.e. very low delinquency. DEMOS reached 94.6 % of its operational sustainability as of the end of March 2004. Delinquency problems in Okučani prevented them from reaching their goal of 100% operational sustainability, but they do have plans to reach financial sustainability at the beginning of 2006. MikroPlus has reached operational sustainability.

- *Systems* All systems needed for accurate and fast monitoring and reporting were further refined, including new loan tracking systems for both MikroPlus and DEMOS that were procured with ECRA support.
- *Capacity Building* During program implementation, DEMOS continually invested in its employees and their education and training. Thanks to the support of USAID and Mercy Corps, DEMOS and MikroPlus staff attended many training courses and conferences in-country and abroad. Mercy Corps provided a leadership/capacity building assessment and impact evaluation and subsequent training on both topics.

3.2 Community/Social Cohesion

ECRA activities increased the level of social cohesion and social capital in its target communities by establishing creative and trustful relationships within communities using integrated, multi-sectoral approaches to activities, including: community participation; inclusion of beneficiaries of various ethnicities, status and gender; transparency and media utilization; linkages and facilitation of access to outside resources; institutional capacity building; and promotion of partnership (mentorship) relationships in the community.

Box: Success Story

Magnolias and Roses – Community Action

At the end of April 2003, the town of Gvozd came together to plant magnolia trees and roses and pick up litter at the town's main crossroads. A broad spectrum of people and institutions were included in preparation and implementation of this event. The municipality provided 12,000 kunas to Suncokret to organize the action, in cooperation with the Udruga mladih Gvozd (Youth NGO Gvozd), guided by the Center for Civil Initiatives (CCI), and all the local school's pupils took part. The Red Cross donated a set of tools, loaned wheelbarrows and sent three staff members to help. A local flower shop owner purchased plants wholesale and shared her shop space for tools and plants, and the owner of a brick factory donated expensive bordering for a new path. Some citizens donated soil and natural fertilizers and tilled the ground, and local sponsors provided soft drinks for the approximately 200 children under 14, 30 young people and 20 adults who attended. Local firemen have been regularly watering the plants.

The significance of this event is not as much in the planting as in bringing the whole community together for a common purpose. In addition, the event serves to increase reconstruction and beautification activities in the town. Contrary to the past 12 years, when interethnic contact rarely occurred, we now witness that these events, for which the members of different ethnic groups gather at the same place, are an important vehicle for the reintegration of the community. We find these events to be a sign that community members are becoming more open to each other and, slowly but surely, becoming able to accept, respect, trust and communicate with each other. That many participants were from outside of the town of Gvozd (a rural population) is yet another positive sign that the community accepts and places importance on the activities' positive impact on the community as a whole.

3.2.1 Small Grant Projects

Under ECRA, 308 successful community-based initiatives were implemented, including 113 small grant projects that were implemented by approximately 2,100 community members (6% of the total population in the involved municipalities). These projects leveraged about \$150,000 in community contributions and mobilized or benefited around 20,000 community members. The community contribution of \$150,000 comprised almost 75% of the total amount of the small grants. In eight municipalities (Okucani, Gvozd, Hrvatska Kostajnica, Dvor, Vojnic, Obrovac, Pakrac, and Djulovac) community contributions exceeded 50% of the value of the grant, and in Hrvatska Kostajnica municipality the community contribution was over 100% of the value of the grant. The community contributions consisted mainly of volunteer labor by participants which, besides helping to successfully accomplish the project goals, reinforced the promotion of volunteerism and rebuilding of solidarity in the local communities. The other community contributions consisted of providing space for different social events, usually from local authorities and institutions.

Projects run by IRC (Table B9) and CRS (Table B4) have benefited significantly from the involvement of local citizens, with 6% of the total population directly involved in project implementation in ECRA municipalities. However, in progressive and interested municipalities like Djulovac and Okucani the estimated percentages of active and mobilized people were as high as 13% of each community's total population. Both municipalities also had a large number of people implementing the grant program, approximately 36 on average, about double of the number of people per grant in other municipalities. Similarly, the small grant process in Djulovac and Okucani brought people together a significantly larger number of times than in the other municipalities.

The small grant projects were divided by community committees (composed of interest group representatives) into program areas that were priorities for the communities. The areas included social events (12%), infrastructure projects (63%), social services (16%) and school infrastructure (4%). The infrastructure projects received the highest percentage in accordance with the objectives of village boards (who implemented 48% of all grants) which emphasized the need to repair war-damaged facilities (mostly community centers and roads). The involvement of village boards in the selection of the basic types of small grant projects suggests an improvement in the collaboration between rural and urban areas and an increase in citizens' active participation in decision-making. Civil initiatives (35%), local NGOs (9%) and others (9%) were responsible for implementing those small grant projects not implemented by village boards.

The assumption that communities themselves learn from their challenges and successes was confirmed through these grants. For example, 42 civil initiatives and local NGOs in Dvor applied for funding outside of ECRA, and 26 successfully obtained grants.

There has also been a notable increase in the number of social service initiatives and registered local NGOs in all municipalities over the life of the project. For example, Drnis municipality has registered 15 new NGOs during the ECRA project, with the direct assistance of OGI (Table B10). Through different IP activities such as meetings, events, community committee discussions and decisions, trainings, workshops, media campaigns, establishment of networks of youth and women, NGO festivals, summer camps and computer courses, community dialogue developed and resulted in new shared goals and priorities and increased transparency. The new civil initiatives and NGOs are encouraged to continue in applying for new funds and approaching different donors, as well supporting advocacy activities in the

community. In addition, 36 local NGOs and civil initiatives assisted by IRC successfully obtained office space for their activities.

The establishment of a network of women with the assistance of CESI and a network of youth groups with the assistance of ZaMirNET will play an important role in the future initiation of activities and in accomplishing future objectives, such as the continuation of the summer youth camps.

Governmental staff in Obrovac municipality stated that: “ECRA significantly improved and increased the level of responsibility and accountability of local associations and village boards” (IRC). This acceptance by municipal authorities is a good indicator of the potential for a continuation of the practices developed under ECRA.

3.2.2 Information Dissemination

In addition to public meetings and presentations, festivals, various celebrations and roundtables, the implementing partners put significant efforts into establishing relationships with local and national media to insure media coverage of their activities. Some of them have been very successful at achieving a presence in local newspapers, radio talk shows and TV, such as the Center for Peace, ZaMirNET and SDF. At least 56 articles about IRC and the SDF program were published in 13 newspapers and wires; 33 articles were published in the Vecernji list, 12 in the Pakracki list, and one each in the Pozesko-Slavonska Kronika, Slobodna Dalmacija and others.

IPs used additional tools with the aim of improving the dissemination of information to the returnee population, especially in isolated villages. OGI, IRC, Stope Nade, Center for Peace, SDF and DOS produced several brochures, manuals and bulletins as guides for the future local activities of governmental and non-governmental organizations and for better access to the information among the general population. The increased quality of information services in local communities improved communication and encouraged cooperation among different stakeholders through the already mentioned increased number of social events, volunteer activities and increased support from the local government, and even initiated interest from local entrepreneurs.

Education activities and courses used interactive methodology to increase individuals’ knowledge and also gave additional opportunities for people of different ethnicities to learn from each other, exchange information and experience and provide psychosocial support. For example, Stope Nade courses gave useful information about health but also encouraged women to visit doctors. This quotation (ZaMirNET’s client feedback from a beneficiary of a JSCT (Job Search Training Program) course in Obrovac) illustrates the many benefits of ECRA’s educational activities: “My life is richer now, with all new information that I have learnt to access. Hence I am more satisfied myself, which has a positive effect on my whole family.”

Local communities also used different methods to improve access to information in the community. Gvozd municipality supported the bi-monthly local newspaper “Gvozda,” started by Suncokret staff and local volunteers, Drnis and Obrovac municipalities adopted web portals from ZaMirNET and local NGOs are producing pamphlets and continuing to contact local journalists, such as was done by the Women’s Group in Vojnic during the opening ceremony of the Multi-purpose Center in Vojnic.

3.2.3 Community Committees

The tasks of the Community Committees (CCs) included discussing community development issues, selecting economic development component training and mentorship recipients, approving all reintegration component projects and beneficiaries, monitoring cooperative development and civic activities, attending workshops and providing overall project guidance. CC members nominated 105 community projects, participated in the decision-making process and actively involved minority representatives and other vulnerable groups, increasing social inclusiveness.

CCs also approved, advised and monitored civic initiative grant recipients and participating cooperatives and promoted and enacted transparent decision-making and grant-making values. It is believed that stronger relationships and dialogue between the private sector, government and civic stakeholders of different ethnicities in the community enhanced the ability of the community to effectively address economic and social issues, including those of return and reintegration. In addition, the CC members have been advocating for additional civil projects in the community and have assisted in fundraising activities. For example, CC members of Pakrac municipality initiated a project for putting benches in the town park and along the road leading to the school and hospital, raising funds from the Social Democratic Party. In Drnis the CC, with the assistance of OGI, initiated a project entitled “More beautiful environment for our Drnis” which consisted of collecting metal waste. AED supported this project, which gathered 250 volunteers and collected 25 tons of waste in a week’s time.

CCs have been designed to be a successful mechanism for developing sustainable relationships between members that remain after ECRA’s implementation period. These relationships ensure the continuing cooperation of the various community groups on development and reintegration issues, and ensure the inclusion of minority representatives in community dialogue.

CCs strengthened municipal planning mechanisms, which are currently at very low stages of development or are non-existent, by encouraging cooperation among representatives from different municipal organs in order to improve their level of communication. The third country training event, “Citizens’ Participation in Community Development,” supported CC members from 10 ECRA municipalities. This program took place in Slovakia and introduced participants to successful models of citizens’ participation in community development, demonstrated the benefits of creating partnerships between sectors (private, public and civil) for community benefit and clarified the role of each of the three sectors in development. Participants identified mutual support as a priority in their future work. One of the small groups explored the need and ways for participants to network and cooperate with different communities. As a result, a strategy and a draft action plan for a joint web page were developed. Bearing in mind the current trend of fewer resources coming from foreign donors, joint work, learning from each other and sharing resources are essential conditions for sustainability of the work of the community councils.

3.3 Policy Implications

Learning from new models motivated local government members to include lessons learned in their official policy process. Obrovac and Dvor municipalities adopted a new transparent mechanism for grant delivery with selection criteria and financial and monitoring procedures for selected projects and for future disbursement of grants to civil initiatives and local NGOs.

With ECRA assistance local governments and other bodies established first-time cooperation with village boards in minority communities and strengthened their communication skills through the mentorship of OGI, IRC, CRS and SDF. The municipalities of Kistanje, Dvor and Hrvatska Kostajnica have started to organize coordination meetings with the village boards. For example, the Head of Public Affairs for the Dvor Municipality has created a plan that makes the grant process transparent and competitive, thus aiming at maximizing the civic and humanitarian activities carried out with the available funds. For the first time, in Djulovac they will require full grant proposals from all local applicant groups for the year 2005.

Another legacy of the ECRA project is the strengthening of local NGOs through capacity building activities, technical assistance, small grant projects and monitoring and evaluation support to meet their development needs. One interesting example is the newly established women's NGO "Degenija" in Obrovac, which was formed by staff members and volunteers of ECRA implementing partner Stope Nade, and which will continue to undertake ECRA activities with the support of the local government. The NGOs received technical assistance and adopted new tools that they are already applying in their activities, such as participatory methods (client feedback), negotiation and advocacy skills, proposal writing, monitoring-evaluation skills and project implementation methods which establish linkages in the community.

3.4 Replication Potential

The potentials for replications can be divided into two areas. First, target communities can now rely on strengthened local associations, NGOs, VBs and governmental institutions that in a cooperative manner are creating new projects and applying new knowledge. Second, other municipalities and Counties in Croatia have noticed the results and successes of ECRA and have expressed their interest in replicating ECRA activities. This interest indicates not only ECRA's positive impacts but also its sustainability, as there appears to be enthusiasm on the part of IPs, communities, and local governments to continue similar activities.

The IPs (Suncokret, IRC, ZaMirNET, CFP) have reported that neighboring municipalities, such as Glina, Daruvar, Petrinja, Knin and Sirac have expressed interest in expanding the ECRA program to other municipalities in the region. Some ECRA IPs have already replicated similar program activities in those municipalities, including ZaMirNET in Knin and Gracac (computer education) and CFP and Suncokret in Osijek (activity with veterans and establishing Community Center, respectively). The IRC will implement a similar civic development model in 2004 in Petrinja, Sunja, Daruvar and Sirac. Drnis authorities provided the implementing partner OGI with space free of charge and covered some office costs at the end of their project in order to help them fundraise for new projects in Drnis. SDF and Pakrac municipality have signed a partnership for the project 'Repair of Local Bridges' that is funded by the Canadian Embassy and which took place after the end of ECRA.

The Croatian Agricultural Cooperatives Alliance (CCA) has adopted part of the Farmers' Cooperatives development devised through ECRA into its own program. In partnership with SDF and in close cooperation with CCA, IRC has done much to promote the extended use of this model through presentations to governmental and private bodies. NUPZZ had been asked by a Grubisno Polje Municipality to develop the Regional Agricultural Development Policy for this Municipality based on the examples of RAD Policies for Djulovac and Pakrac.

On the national level, the Ministry of Education has acknowledged as educational content the community initiative “Peace Mediation Service in School” established in the primary school of Okucani. The School Okucani received praise as one of the 10 most successful schools in Croatia in 2003 and it received additional funds for the mediation project from Brodsko-Posavska County.

Box: Success Story

Strategic Litigation – Legal Aid

Within the Mercy Corps capacity building component DOS was amongst the partner organizations that has received the highest number of trainings. DOS was also the partner agency that received the first ever training within the capacity building component – Strategic Planning.

One of the trainings that has produced the most immediate results for DOS, apart from the Strategic Plan, was the Legal Aid Quality Assurance Training conducted by Dan Manning from Greater Boston Legal Services. Michael Haroz, a volunteer consultant who did an assessment of Croatian Legal Aid NGOs, suggested Dan Manning to Mercy Corps. Mr. Manning is a professional lawyer with more than 20 years of experience with free legal aid organizations. He was amongst the first lawyers in the US who lobbied for the Free Legal Clinics and free legal advice for poor populations.

During the four-day training, Mr. Manning led DOS through the best practices of quality assurance mechanisms and management used in his organization. The sessions often benefited from the exchange of experiences and the constant comparisons of the Croatian and American contexts. In the evaluations DOS staff expressed their great satisfaction with the training, stating that it was the best legal aid training they had ever attended.

As a result of the training DOS has started lobbying within the Croatian Coalition of Legal Aid NGOs to start an advocacy campaign on the state level for a change in law that would allow the creation of Free Legal Clinics. The legal system in Croatia does not allow court access to lawyers who are not members of the Croatian Bar Association. Therefore all the lawyers giving free legal advice to returnees and poor populations within legal aid NGOs cannot represent their clients in court for free. DOS wants to lobby to have Free Legal Clinics recognized by law as a part of the Croatian legal system, independent from the Bar Association. They are at the very beginning of their work, but most of the Coalition members have expressed interest in participating in the advocacy campaign.

DOS is in the near future also planning a study trip to Boston to meet with other employees of the Greater Boston Legal Services and learn directly from their rich work experience.

3.5 Institutional Capacity Building for ECRA Partners

Based on a request from USAID/Croatia to conduct a more formal assessment of the institutional development needs of the Croatian IPs, Mercy Corps developed a scope of work for this assessment for review and approval by USAID/Croatia. In November 2002, an external group of evaluators conducted a four-part assessment, consisting of:

- Self-evaluation done by the local implementing partners (IPs);
- Introduction to the institutional development component of ECRA, including voluntary participation;
- Assessment of the institutional capacity of participating NGOs;
- Review of the assessment findings by both Mercy Corps and the participating IPs.

As a result, during the past 18 months the Mercy Corps team conducted an institutional needs assessment of 10 local implementing partners, drafted training plans, procured and implemented training programs and technical assistance and captured lessons learned. See

Table K for a full list of capacity building trainings and Table L for a breakdown of training cost by IP.

The team evaluated nine institutional development areas: governance and leadership, agency goals and strategic plans, human resources, operations and financial management, service delivery, advocacy capacity, external relations, monitoring and evaluation and financial resources, all of which was summarized in a report prepared for each partner.

The purpose of this report was to help the partners better understand and track their own organizational development, evaluate their strengths and weaknesses and identify potential growth areas, as well as provide insight into how their services could become more market-based and responsive to the long-term community needs.

Several organizations were unsatisfied with the assessment. Complaints were mainly related to the wording and presentation. Two other issues caused a negative reception of the assessment reports:

- A disparity between the external evaluation findings and the priorities that implementing partners identified during the self assessment and;
- A disparity between how the partners see themselves versus how they are seen by the outsiders.

Following adjustments to the training(s) requested by the IPs during the assessment, since May 2003, the ECRA capacity building component provided 60 trainings to 533 persons of which 64% were women. This represents approximately 246 days of training, as shown in the table below.

The purpose of the trainings was to increase the institutional capacities of the IPs and enhance sustainability. One immediate result of the trainings was the recognition of internal capacities within the IPs. Some IPs changed their internal structure to better benefit from those internal capacities. The trainings, according to the majority of the IPs, provided them with clarity and focus on what needed to be done to improve their organizations and provided the groups with the tools necessary to effect some of the changes.

Table 1: ECRA capacity building programs (Period May 2003 - April 2004)

Type of Program	Number of Programs	Number of Training Days	Male	Female	Number of Participants
Tailored Programs ¹	34	120	92	203	295
Group Training ²	2	11	24	30	54
Training Provided through Volunteers ³	18	71	53	60	113
Training provided through USAID Participant Training ⁴	6	44	25	46	71
Total	60	246	194	339	533

¹ Tailored programs include Strategic Planning, Advocacy, Human Resources Management, Staff Development, and Organizational Development.

² Mercy Corps organized two-group programs. The 3-day workshop “Overview of Fundraising” conducted by Jeanne Sigler and Associates, Inc. in July in Brijuni was followed by 10 individual consultations. The second one-day training entitled “Lessons learned, future perspectives” took place in July in Plitvice. The objectives of the program were to summarize lessons learned and achievements in community mobilization and local community development and their relevance to civil society under the ECRA programs and to review tools and approaches for future development of their programs.

³ The volunteers are Alphonse J. Brown who worked with 9 partners on Fundraising over a period of almost 2 months; Olivier Velter who worked with 8 partners on Business Planning, Proposal Development and Monitoring and Evaluation over a period of 2 months; and Elsa Vidon who worked with NUPZZ over a period of one month developing a list of potential European and North American partners.

⁴ Training conducted under USAID Participant Training was administered by World Learning. Mercy Corps’ role was to develop training programs, advertise the programs, define criteria for participation, evaluate potential participants and make recommendations to USAID. The programs included Local NGO Sustainability Mechanisms (Ireland, Denmark and follow-on in Croatia), International Fellowship in Nonprofit Governance (USA), AFP International Conference on Fundraising and Follow-on (USA) and Strategic Thinking (Croatia).

Mercy Corps has updated the AED Consultant Database and enlarged it with a number of professional and skilled trainers/consultants. This list was shared with other organizations based in the region.

A procurement system was developed and administered by Mercy Corps in order to secure trainers. It included a scope of work, guidelines and cover letter. These documents were shared with each IP and sent to all potential trainers. Each bid was evaluated using an evaluation form. The non-selected trainers would receive a rejection letter and if requested, an explanation of why their bid was not selected. This contributed to improving the quality of the bids received and the transparency of the whole process.

Several training materials were produced, most of them in Croatian, including fundraising manuals, strategic plans, small business development plans, M&E manuals, advocacy handouts, etc.

Through the USAID Participant Training Program, Mercy Corps developed several programs that enabled participants to observe the role of the civic sector in different countries and observe the different internal workings of outside NGOs. This allowed the participants to compare and contrast their work and recognize what they needed to do to make their civic sector stronger and more effective. A total of 6 such programs were implemented involving 71 participants over 44 days.

3.5.1 Qualitative Results and Other Positive Changes

The aim of the institutional capacity assessment was to determine the areas where local partners had problems or needed assistance in developing tools and best practices. Special attention was given to the area of service development and delivery as one of the main conditions for sustainability. Table 2 shows the nine categories developed and the relative

importance of each category as ranked by the IPs and the assessment team during the November 2002 institutional capacity assessment (for example, Advocacy Capacity Training accounted for 5% of the needs expressed compared to 18% for Goals and Strategic Plans).

Table 2: Institutional Needs Assessment Ranking

Categories	Needs Assessment
Advocacy Capacity	5%
External Relations	5%
Financial Resources	8%
Goals and Strategic Plans	18%
Governance and Leadership	16%
Human Resources	13%
Monitoring and Evaluation	8%
Operation and Financial Management	13%
Service Delivery	13%

In reality, most training (52%) fell into two main categories, Governance and Leadership (32%) and Goals and Strategic Plans (20%), as reflected in the number of days devoted to each training (shown in Table 3).

Table 3: Training Results per Days Allocated per Category

Assessment Categories	Number of days of training	Percent of Total
Governance and Leadership	63	32%
Goals and Strategic Plans	39	20%
Service Delivery	32	16%
Financial Resources	27	14%
Human Resources	18	9%
Advocacy Capacity	8	4%
Monitoring and Evaluation	5	3%
Operation and Financial Management	5	3%
External Relations	0	0%

External relations were not perceived as a high priority by IPs and no training was provided under this category.

Box: Success Story

Issues and Challenges of Governance
A testimonial from Đurđica Ivković, Executive Director, Suncokret

Looking back, I feel I was lucky and privileged to be chosen and sent by USAID/Mercy Corps to participate in the 8th International Fellowship in Nonprofit Governance, which took place in Washington, DC from October 27 to November 7, 2003. The Fellowship was a two-week dynamic and challenging experience providing me with an intensive exposure to nonprofit governance issues combined with a training program designed to help strengthen nonprofit boards of directors. I joined 16 other fellows who have been also working to develop local capacity for board development within

their respective countries. The 2003 program brought participants from Brazil, Colombia, Croatia, Egypt, India, Romania, Nigeria, Singapore, Sudan, Tanzania, Turkey and USA.

The course organized by BoardSource, formerly the National Center for Nonprofit Boards, covered a number of very useful topics for my everyday work: a Professional Development Program “Critical Components of Effective Governance”, Board Self-Assessment training, meetings with Washington-based international development agencies, etc.

I came back to Croatia with not only better and deeper knowledge, but also a very vivid understanding of the role of boards and ways to have board members work most efficiently. I also feel enriched from learning through many examples from participants from other parts of the world, as well as by visiting DC based Non-profits/NGOs and participating in a shadowing exercise in their board meetings.

The training made it very clear to me that only strong and efficient board governance can ensure that an organization has the ability to achieve its goals, as well as to serve the community with integrity and accountability. Active involvement of the independent boards in the whole spectrum of the governing issues is crucial for the well being, as well as transparency and accountability of the organization.

I also learned that diversity of the board members – with a variety of backgrounds, skills, perspectives and resources to deal with organizational life and strategic challenges is very beneficial for the organization. I realized that there is a long way to go in my own country, both in the public and private sectors, as it is not enough to have a formal governance committee, as we usually have in Croatia (if we have boards at all!).

Last but not least, as a part of the 2003 Fellowship, my organization and myself joined a strong international network of governance practitioners, who share with one another their experiences and insights over the long term.

I have transferred the knowledge from the conference to my colleagues in Suncokret, and we have decided to completely transform our current Board. Suncokret is now aiming at having a more responsible Board that will take part in fundraising as well as the decision-making processes within the organization. The new Suncokret Board will be formed at the Annual Assembly Meeting in May 2004.

3.5.2 Institution Building

During the past 6 months, seven field offices have become independent. For two of them, Center for Peace - Peace Team Okucani and Suncokret - Gvozd Community Center, it was planned at the beginning of ECRA and the training received focused on this transition. In the case of Stope Nade, where the central office is going through a difficult time of deciding if they will close down their operations, four Stope Nade field offices started the process of becoming independent (Izvor Nade from Kistanje, Degenija from Obrovac, Put Nade from Donji Lapac and Drnis) as a direct result of the training provided to the staff members of these offices. In the case of DOS, following the strategic planning session, the Kistanje office decided to become independent from the Split office and formed Burnum.

OGI and Suncokret have initiated major changes in their structure as a result of long-term training with one consultant and individual mentoring sessions with key staff members.

Through a fundraising program over a period of 9 months, that included a 3-day workshop, followed by individual consultations, and training and technical assistance to initiate

fundraising plans and participation in the AFP conference in the US for 4 individuals, IPs have gained several tools and new knowledge regarding philanthropy and fundraising and the importance of a strong board.

IPs recognized the need to further explore culturally appropriate ways of stimulating philanthropy, public-private partnerships and community based, small-scale in-kind support in goods and services.

Most IPs did not know the selected trainers beforehand. In several cases, once the training was concluded, trainers provided follow-up sessions with IPs for free. Examples include Suncokret with Nataša Škrbić on Management, NUPZZ with Elsa Vidon on Establishing Partnerships and most IPs with Alphonse Brown on fundraising.

Through group trainings, linkages have been created between IPs. While working on their Strategic Plan, DOS used the opportunity to make a field visit to an ECRA partner organization, NUPZZ. DOS wanted to learn more about advocating for issues important to farmers and agricultural cooperatives to see if they are able to broaden their target group to farmers and cooperatives in Dalmatia. The visit was very interesting for both organizations as they both became more familiar with the conditions in which farmers and cooperatives function in Slavonia and Dalmatia. The outcome of the visit was a promise of cooperation on future NUPZZ projects, as well as a realization that DOS staff will need to gain some additional knowledge in order to be able to tackle the problems of agriculture.

Additionally, Elsa Vidon's work with NUPZZ on "Establishing Partnerships – How to Foster Strategic Alliances" helped them create linkages with organizations providing support to cooperative movements in developing countries (ICOSI, CECOP, Plunkett Foundation), social economy networks (Euromed) and associations in Eastern Europe (Czech agricultural association).

Box: Success Story

Establishing Partnership – How to Foster Strategic Alliances

A testimonial from Mirsada Madžarević, NUPZZ Association President

During the implementation of the ECRA program NUPZZ had noticed several issues that could be addressed through capacity building activities. The most important was that members and employees of NUPZZ had a lot of experience in business and cooperative development based on US models but they lacked knowledge of the European experience in cooperative development.

Since Mercy Corps started providing Capacity Building activities for its implementing partners, NUPZZ had expressed interest in receiving assistance in the area of establishing partnerships with other cooperative organizations. Together with Mercy Corps staff, NUPZZ selected a French volunteer, Ms. Elsa Vidon, prepared a scope of work and organized her visit and assignment details.

Ms. Vidon spent four weeks with NUPZZ staff and cooperative representatives. During her assignment, Ms. Vidon actively searched the Internet in a quest for organizations that might become NUPZZ partners; she directly contacted some of the organizations, prepared letters of introduction and a concept paper that she used when contacting other organizations. Ms. Vidon had also prepared a database of organizations including their contact information, scope of work, and a list of «to-do» items for each organization. It made it much easier for NUPZZ to establish contacts and keep track of the potential partner organizations.

As a result of Ms. Vidon's assistance, NUPZZ had successfully contacted two organizations in France, and one in Bosnia with whom they are working on a project to be submitted to the European Commission. The project proposal will increase the capacities of NUPZZ in the Croatian and regional cooperative sector through a partnership established with the Bosnian organization.

3.5.3 Internal Evaluation

Mercy Corps Croatia conducted evaluations for 90% of all trainings to assess their efficiency and effectiveness. Mercy Corps developed a simple, confidential questionnaire that was administered to all trainees at the end of the course by the trainers. The questionnaire was divided in the following sections:

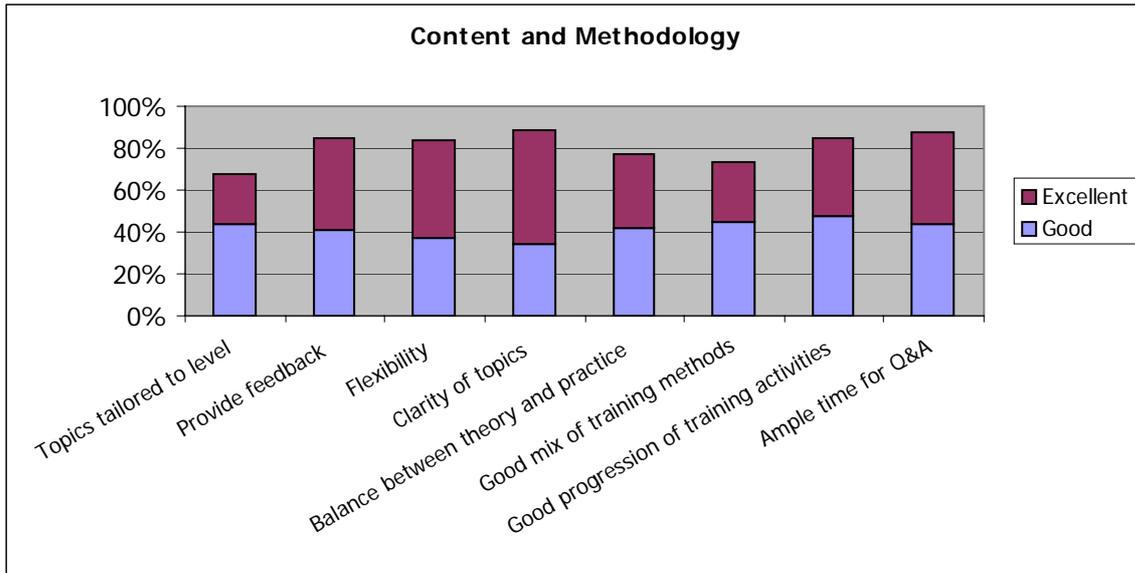
- Preparation (how well-prepared the participant was)
- Logistics
- Content and Methodology
- Utility
- Summary – overall assessment

Three hundred and thirty-two (332) evaluation forms were completed over the duration of the program. In 87% of the cases, the training objectives were discussed with the trainees. Fifty-seven percent (57%) declared that they were actively involved in planning the training and only 58% declared that they were well prepared and very well prepared for this program. Mercy Corps considers that this degree of participant preparedness is low and could have been improved. Once a training program was approved, it was up to the senior management of the organization to inform the participants. It was not rare to see participants who were told by senior management to show up at the training site without knowing why or what type of training it was. This is not ideal and more work should be done in the future with the people in charge of training participation (in most cases, senior staff) to make sure that the information is shared ahead of time.

In most cases (78%), participants found the training material useful and the logistics (site, food, transportation, interpretation, etc) either good or excellent (84%).

Most training received high marks on all aspects of content and methodology. Of the 44 different training programs there was a range from 68% to 89% of the responses rating a good or excellent level of satisfaction (as opposed to Poor, Medium and Satisfactory). The questions asked were:

- Were topics tailored according to your level?
- Could you easily provide feedback during sessions?
- Was there flexibility to adapt to your needs?
- Were the topics presented clearly?
- Was there a good balance between theory and practice?
- Was there a good mix of training methods: job shadowing, role-playing, and interactive exchange, etc?
- Was there a good progression of training activities (speed – building on previous information)?
- Was there ample time for substantive question and answer periods?



- When asked if participants would be able to apply what they learned during their training in their work, 97% answered positively. Ninety-seven percent (97%) said that they would recommend the training to friends or counterparts.

3.5.4 Challenges and Lessons Learned – Capacity Building

Based on the recommendations of the internal evaluation of the capacity building component, the following should be considered when implementing a similar activity:

- **Fewer number of trainings:** With initiatives that have similar time constraints, it may be best to limit the topics of the trainings to two or three. While this was done in some cases, the number of trainings could have been further limited in order to allow resources for follow-up. This will allow the trainers/consultants to work for a longer period of time with the partners, reaching more in-depth information and offering more detailed skills.
- **Define main concepts up front through participatory program design:** Different stakeholders had various understandings of capacity building and sustainability. For instance, is capacity building achieved through trainings or is it achieved by participating in the design of the initiative, or is it a combination of both? A series of participatory workshops at the inception of the initiative with the goal of designing a program log frame would have been an opportunity to agree on terms and program objectives amongst staff and IPs. Such an exercise allows for the creation of a strong and unified goal for the initiative that keeps the initiative focused and on track with the agreed-upon objectives. Furthermore, having objectives for the initiative allows for the creation of indicators to measure changes and improvements.
- **Design, Monitoring and Evaluation:** Incorporating the DM&E process is an essential foundational step in the life of any initiative. This allows for the creation of a concrete log frame and goal that helps keep the initiative focused. Also, setting up indicators, whether general indicators for the use of Mercy Corps, or partner-specific indicators, helps in monitoring the progress of the initiative and allows for adjustments and improvements to be made along the way.

4. Housing Component

IR 3.1.5 "Market-Based Solutions Meet Housing Needs of War-Affected Communities."

Mercy Corps' implementing partner, The Urban Institute, provided technical and management services in support of IR 3.1.5. The Urban Institute began implementation of the Housing component in May 2001 and concluded its responsibilities at the end of April 2004.

The more extensive report prepared by the Urban Institute is submitted to USAID under a separate document containing a brief background on the Housing Component's inception, a review of its implementation and assessment of results, and some concluding recommendations and related observations. See Table B14 for a summary of IRs, indicators, EOP targets, and results achieved for The Urban Institute.

Highlights of The New Housing Solutions Program (NHS)

The NHS Program as implemented by the Urban Institute included three components:

1. Owner-Controlled Reconstruction of 100 Category IV-VI Houses: Demonstration of the Applicability of Beneficiary Vouchers
2. Self-Selected, Permanent Accommodations for 100 Beneficiaries: Demonstration of an Approach Promoting Voluntary Relocation of "Temporary Occupants"
3. Development Credit Authority (DCA) Program: Home Purchase and Property Improvement Loans - \$35 million in U.S. Government loan guarantee authority.

4.1. Component One: Owner-Controlled Reconstruction

Objective: To reconstruct 100 severely damaged homes (Category IV-VI) in Gvozd, Okucani, and Vojnic (and, later, Kistanje) with the active involvement of their owners. Owners' involvement included input on reconstruction designs, performing some of the work themselves, participating in construction progress inspections and signing-off on final acceptance of reconstruction works.

Results and Main Findings:

1. Reconstruction: One hundred (100) severely damaged homes identified by the NHS program were reconstructed. Because program funds were adversely affected by the devaluation of the dollar, only 98 homes were reconstructed using NHS funds. NHS identified and negotiated with another donor, Norwegian People's Aid, to complete reconstruction of the homes of the final two beneficiary households. *2. Beneficiary Identification:* The identification of beneficiaries, carried out by the International Catholic Migration Commission, was much more difficult than anticipated: 449 households were processed in order to enroll 100 participants in the program, few of which were in the preferred category of working-age families with children.

- Many potential beneficiaries were still living in Bosnia-Herzegovina (BiH) and Serbia and were not interested in returning to their municipalities of origin in the ASSC.
- Some potential beneficiaries owned homes in isolated or mined areas not within the scope of the program.

- Most of the returning households in the program were composed of elderly members (almost 82% of the NHS beneficiaries had a head of household age 55 or older).

Voucher Value: The voucher value was established by public tender, managed by Arbitrer-Samariter-Bund (ASB), the construction manager. With assistance from ASB, beneficiary households decided how to apply the voucher value to reconstruct their homes: (1) to have UI hire the general contractor to do all of the work or (2) to perform some work themselves (self-help), at the values established by the public tender.

Beneficiary Involvement:

- **Self-Help:** Fourteen percent (14 households) chose to do part of the work, which is substantially fewer than originally anticipated. In part this was due to the fact that, on average, beneficiaries were older than the ideal target groups for the program and found the physical requirements of self-help challenging.
- **Beneficiary Change Requests:** Beneficiaries were given the opportunity to request changes to the reconstruction designs. Some changes were made during the initial beneficiary reviews of the designs and some were negotiated ad hoc in the field. The changes ranged from minor modifications such as relocating a door or window, which the contractor performed at no cost, to more substantial changes such as increasing the height of the house, which the owners negotiated with the contractor and paid for separately.
- **Final Inspections:** Final inspections, and acceptance of the work completed, were performed by the beneficiaries, ASB, the UI field supervisor and the engineer appointed by the Ministry of Public Works, Reconstruction, and Construction (MPWRC).

Household Surveys:

- **Beneficiary Survey⁴**
Beneficiaries were highly satisfied with the pace, progress, and quality of the reconstruction. Beneficiaries were moderately interested in self-help (level varied by municipality). The main interest of beneficiaries was to have their houses reconstructed regardless of the level of personal involvement. There was interest by beneficiaries in receiving additional financing to complete work not covered under reconstruction.
- **Survey of Households from the Government of Croatia (GoC) Reconstruction Program⁵**
 - GoC beneficiaries were satisfied with the pace and progress of the reconstruction
 - GoC beneficiaries would recommend the GoC program to other potential returnees
 - GoC beneficiaries would have liked more personal inputs into the reconstruction process

⁴ Results from ASB's survey of 39 of the 98 reconstruction beneficiaries.

⁵ Results from UI's survey of 43 households whose homes had been reconstructed by the GoC's program in or near the ECRA demonstration sites. UI tried to locate 100 GoC beneficiaries, but a large number of reconstructed houses turned out to be empty. Given UI and ICMC experience in the ECRA communities, we expect that this is due to the poor economic condition of the region; however, it may be that the survey is biased towards those with a higher satisfaction with the reconstruction (i.e., that those with a lower satisfaction level left).

There was very little difference between the NHS and GoC program interviewees with respect to satisfaction levels or age profile (71.5% of GoC beneficiaries and 82% of NHS beneficiaries were age 55 or older). NHS beneficiaries expressed a slightly higher satisfaction level on reconstruction quality and progress, but the difference was not statistically significant. The GoC program appears to operate satisfactorily for most beneficiaries. One of the premises for the NHS housing demonstration was anecdotal reports from the Housing Assessment work that indicated beneficiary dissatisfaction with the quality of construction, but the survey results suggest that such feelings may not have been widespread.

While we cannot say definitively why GoC costs are higher, much of the difference is likely explained by the GoC's practice of a) including assessing VAT on contractors, b) making partial payments with shares from companies in the Privatization Fund, and c) making significantly late payments to contractors. However, some may also be due to ASB's efficiency in procurement.

Recommendations:

- Given the comparable satisfaction levels under both the GoC and NHS programs and the low participation in the self-help option, GoC should not revise its current procedures in order to allow for self-help in the regular reconstruction program. However, the GoC could probably achieve some modest increase in beneficiary satisfaction by increasing formal opportunities for beneficiaries to participate. This could be done at little cost through staff training and procedural changes.
- The GoC could benefit from contracting out the entire construction management process of housing reconstruction to a qualified firm, such as ASB.
- Given its substantial budget deficits, the GoC would be well-served to change its construction payment procedures and establish the true costs of housing reconstruction; this would enable the GoC to reduce the projected borrowing and budget allocations for this program.
- The International Community or the GoC may want to conduct more extensive surveys of potential reconstruction beneficiaries to determine if there really is significant demand for return.⁶

4.2. Component Two: Self-Selected, Permanent Accommodations

Objective: To work with 100 temporary occupants to gain voluntary compliance with relocation from homes owned by households who fled during the war (Croat refugees from BiH and Serbia and internally displaced households, collectively referred to as temporary occupants) and to enable ethnic Serb refugee homeowners (returnees) to repossess their homes from the temporary occupants. Prior to the program, there was tremendous resistance on the part of temporary occupants to relocate; it was the NHS hypothesis that giving the temporary occupants choice in the selection of Alternative Accommodations would result in much greater voluntary relocation.

⁶ This recommendation is based on the observations of both ICMC (with respect to identifying potential beneficiaries for the NHS program) and the UI surveyors (with respect to locating GoC reconstruction beneficiaries). ICMC found it very difficult to find potential beneficiaries who were willing to commit to return because of the poor economic situation; the UI surveyors found it very difficult to identify reconstruction beneficiaries actually living in the reconstructed homes (see footnote 2).

Results and Main Findings:

Relocation: The program was halted at the end of August 2003 (see below). Of the 24 paired beneficiary households (temporary occupants and returnees repossessing the house in which the temporary occupants lived), 14 families had received approval to move into their self-selected houses, purchased by APN (the GoC real estate agency). With respect to the remaining 10 households, APN was still negotiating to purchase six houses, and negotiations failed to result in purchase for the other four houses. The four households for whom APN could not purchase homes are still eligible for the GoC Relocation Program and will be offered houses by the Government.

Beneficiary Identification: It was not possible to identify and enroll 100 pairs of temporary occupants and returnees under the program. The major problem was that the GoC counterpart agency, MPWRC's Office of Displaced Persons and Refugees (ODPR), was not able to supply accurate lists of paired beneficiaries in a timely manner, in part due to changes in the way that GoC enforced eligibility rules and in part due to unverified data (incorrect addresses, deaths, etc.).

Institutional Factors: During the course of implementing this component, there were several substantial institutional changes implemented by the GoC. Most significant for the demonstration project was the increased enforcement of eligibility rules for permanent accommodations. To qualify for permanent housing rights in Croatia a family could not own a house elsewhere. Many families owned houses in BiH and at first were able to hide that ownership. As diplomatic relations between GoC and BiH improved, GoC cooperation with BiH improved and ODPR was able to learn about Bosnian property owned by the potential beneficiaries. Many were thus disqualified for the NHS program because they were only eligible for temporary housing in Croatia. Secondly, the GoC informed temporary occupants that, if they did not comply with relocation, they would lose all housing benefits, which reduced resistance to relocation.

Self-Selection: Households were eager to participate in finding their own relocation houses and frequently found houses that APN did not realize were available. However, some beneficiaries found it difficult to locate a suitable house because they did not want to move to a different ethnic community or because they wanted to live in the center of town. In many areas the available centrally-located houses were damaged or expensive.

Conclusion: Given the increased enforcement of eligibility rules for permanent accommodations, which significantly reduced the number of households potentially eligible for permanent relocation by the GoC, the GoC is unlikely to revise its current procedures in order to allow for self-selection in the relocation effort. That said, despite the small sample, the GoC might bear in mind the favorable response from beneficiaries to the self-selection opportunity for housing policy and program design in the future.

4.3. Component Three: Development Credit Authority (DCA) Program: Home Purchase and Property Improvement Loans

Objectives:

- *Increase ASSC Residents' Access to Private Bank Financing.* Help demonstrate to banks the business potential of expanded lending to borrowers in the war-damaged

areas. In so doing, lay the groundwork for expanded access of households in the war-damaged areas to credit for home purchases and property improvements.

- *Promotion of Economic Development in the ASSC Through Property Improvement Loans.* Through improved credit access, help demonstrate the potential for increasing the effective demand for homebuilding, property improvement services and residential building material in the war-damaged areas, and thereby to contribute to local economic development and job creation. Further, by encouraging banks to allow borrowers to use their homes and farms as collateral, expand loan opportunities for micro- and SME business development and expansion.
- *Assist the GoC to Finance Relocation Housing.* The Home Purchase component would enable temporary occupant tenants to purchase their homes from the GoC and then the GoC could use these recaptured funds to purchase additional relocation housing.

Results and Main Findings:

Development Credit Authority (DCA) Background, Preparation, and Approval: UI contributed to the approval of DCA in Croatia with the following papers/activities:

- 2001 Housing Assessment
- Initial concept paper for DCA
- Economic Viability Analysis and Financial Viability Analysis for the Mission's application for the DCA program
- Negotiations with Privredna banka Zagreb (PBZ)

The DCA Guarantee Agreement was signed by USAID and PBZ on September 26, 2002. The DCA program provides for a total of \$35 million in USAID loan guarantee authority. It originally included two components:

Home Purchase Mortgages for qualified relocatees under the GoC's program of repossession of property rights - \$20 million in USAID guarantee authority. Purchase mortgages could be up to thirty years.

Property Improvement Loans for residents of the Areas of Special State Concern (ASSC) - \$15 million in USAID guarantee authority. Property improvement loans could be for a maximum term of seven years.

UI's role under ECRA was to provide policy formulation and monitoring and conduct a demonstration marketing program.

Cancellation of the Home Purchase Mortgage Component: The GoC was expected to issue a State Decree on the sale of State-owned property to allow eligible tenants to purchase their State-owned residences. Issuance of the decree was delayed in the political process of obtaining concurrence by the Sabor and other ministries. As a result of the delay, the Home Purchase Mortgage component was canceled by USAID in February 2003 and the Property Improvement Loan component of the DCA program was approved for implementation only in March 2003.

Loans: As of March 15, 2004 (10 months into implementation), 361 loans had been approved, with a principal amount of \$2,202,400 (about 30% of the first DCA tranche).

DCA Demonstration Marketing Program: Surveys conducted by UI in the preparation of the DCA planning revealed that there was potentially substantial qualified borrower demand for DCA loans in the ASSC, but that the vast majority of residents in the ASSC had either never accessed bank credit or had not for many years. UI therefore proposed that community outreach could be instrumental in expanding borrower awareness about the desirability of DCA loans and facilitating the application process to increase the approval rate for DCA loans. UI also expected that PBZ could learn from the community outreach approach, which was potentially applicable to all of its bank products.

Policy Formulation/Recommendation:

Flexible Loan Criteria: One of DCA's initial objectives, which has been achieved, was to encourage PBZ to introduce more flexible loan origination criteria to the Croatian banking sector. UI initially proposed changes to the DCA loan origination criteria and most of these recommendations were adopted by PBZ. As a result, many of the terms PBZ initially specified for DCA were less restrictive than PBZ's regular lending terms, including:

- PBZ provided a loan option that does not require guarantors, co-debtors or bank deposit. The property and creditworthiness of the borrower could serve as sufficient collateral.
- Unemployed homeowners, homeowners with periodic income (such as farmers) and homeowners with informal sector or pension income could secure a loan if they have a creditworthy co-debtor.
- Borrowers could be up to 70 years old at the end of the loan term.
- The interest rate was about 15% less than other similar loans.

Since the signing of the DCA Agreement, similar, less restrictive terms have been introduced for all PBZ loans. Even some terms that had been designated as special for the DCA program are now available in other loan products, e.g., option for loans without guarantors or co-debtors and 70-year-old borrowers.

Addressing obstacles in loan origination: UI DCA Information Officers observed that the major obstacles to loan origination were (a) the inability of borrowers to produce certified property title as proof of ownership due to out-of-date or missing land records, (b) the inability of borrowers to obtain qualified guarantors for loans and (c) the requirement that salaried borrowers transfer accounts to PBZ.

UI made additional recommendations to PBZ to further liberalize their underwriting criteria and remove or reduce these and other impediments cited by potential borrowers to Information Officers. PBZ's Management Board approved these recommended changes in April 2004, which will improve access to DCA loans and may pave the way for PBZ to adopt these criteria for its regular home loan programs. Recently approved changes include:

- Removing the requirement of transferring bank accounts in which salary is received (by borrower or, if no borrower salary, by guarantor/co-debtor) to PBZ;
- Allowing home owners to be borrowers even if they are not creditworthy or do not fulfill age requirements, if a qualified member of the household is a co-debtor;

- Removing clear title certificate requirement for loans up to 5,000 EUR and allowing borrowers to apply with submission of cadastral certificate or the Ministry Decision on Reconstruction and the statement of ownership;
- Making DCA loans available to State tenants with submission of the State document on permanent tenancy right;
- Expanding use of DCA loans for micro-, SME and agricultural businesses; and
- Extending loan term up to 10 years for loans over 5,000 EUR.

Field experience gained under the Marketing Plan also led to recommendations to USAID for clarifying, with PBZ, eligible loan uses for SME and agricultural businesses under DCA.

*DCA monitoring and survey*⁷

PBZ retail offices: There were differing attitudes amongst PBZ retail offices toward the DCA. Those offices whose coverage area was completely within the ASSC had significant interest in originating DCA loans, while offices serving primarily communities outside the ASSC took considerably less interest in the DCA.

The distribution of DCA loan originations indicates that most loan activity is in Eastern Slovenia and larger municipalities and less activity occurred in the severely economically depressed small rural municipalities. This was expected and confirmed by the data provided by PBZ. Distribution of loan activity was (as of March 15, 2004):

<u>PBZ Region</u>	<u>No. of Loans</u>	<u>\$ Originated</u>
Karlovac	59 Loans	\$ 328,624
Sisak	49 Loans	\$ 275,241
Osijek	116 Loans	\$ 825,109
Slavonski Brod	6 Loans	\$ 38,814
Kutina	114 Loans	\$ 628,104
Valpovo	4 Loans	\$ 28,757
Gospic	6 Loans	\$ 32,505
Dubrovnik	2 Loans	\$ 11,591
Split	5 Loans	\$ 33,656

Loan amounts: The average loan amount was \$5,974 or less than Euro 5,000. One of the main reasons why most loans remained under Euro 5,000 was that these loans did not require a mortgage. Another major reason is that many households in the ASSC do not have sufficient incomes to support higher loan amounts, with 48% of borrowers indicating that they would have wanted to borrow more money than they obtained under the DCA loan and 31% indicating that their incomes would not support a higher loan amount.

Loan uses: PBZ conducted its own survey to ascertain whether or not borrowers were using DCA loan proceeds for the original purposes stated on their loan applications. PBZ reported that they found complete adherence by borrowers in use of DCA loans for the stated purposes. This finding was confirmed in the UI survey of borrowers.

⁷ Results from UI's survey of 163 DCA borrowers who had obtained loans through November 2003 and monthly data on borrowers reported to UI by PBZ.

Banking Experience: Thirty-four percent (34%) of loan recipients are first-time borrowers or have not sought a bank loan for many years.

Borrower Income:

- 16% - income under 2,000 HRK/month
- 61.5% - income between 2,001- 5,000 HRK/month
- 15.5% - income over 5,001 HRK/month
- 7.2% - no information

Borrower Gender: Forty percent (40%) female; 60% male.

Borrower Age:

- 5.5% are younger than 30
- 18% are between 31 and 40
- 39.6% are between 41 and 50
- 31.8% are over 50

Economic Development:

- 94.1% of borrowers spent over 50% of loan proceeds on procuring building materials, equipment, etc. in their municipality
- 71.3% of borrowers indicated that DCA loan proceeds were used to pay for local tradespersons
- 41% of borrowers indicated that they would not have undertaken the property improvements without the DCA loan
- 52% of borrowers indicated that the property improvements funded by the DCA loan would have been on a smaller scale or over a longer period if they had not received the DCA loan

Recommendation: Reinstate the DCA Home Purchase Mortgage component to allow the GoC to sell State-owned housing to tenants (not just temporary occupants) with bank mortgages to finance the acquisitions and use the sale proceeds to purchase relocation housing. The GoC enacted the enabling Decree to implement this program in March 2003.

Highlights of Related Policy Research and Advice

UI provided considerable technical assistance (TA) to MPWRC on issues related to the implementation of NHS and DCA. Much of the technical assistance has had a positive effect on MPWRC's housing policy for war-affected areas and for preparing for the DCA.

TA encompassed:

- Financing strategies for relocation housing;
- Reducing deep, untargeted rent subsidies provided to tenants in State-owned housing and instituting cost recovery as the basis for setting rents;
- Structuring purchase discounts for tenants in State-owned housing under the GoC Decree; and
- Recommending replacement of the DCA Home Purchase Mortgage component, terminated by USAID, with a State Mortgage Guarantee pilot program for State-owned housing sales to tenants.

Results

Financing Strategy and Rent Policy: UI's early financing strategy recommendations resulted in the DCA Home Purchase component and the GoC adopting a Decree for providing

purchase incentives for tenants in State-owned housing in the ASSC. UI assistance in rent policy formulation resulted in the GoC moving toward a policy of cost recovery in rents.

Title Insurance: UI collaborated with UNDP to initiate a demonstration project related to property title insurance. UI provided substantial background information and discussed a structure for a guarantee fund so that UNDP could proceed with preparation of a funding proposal for prospective European donors. With this proposal, UNDP obtained funding of 250,000 EUR from the Norwegian Government to finance a Property Title Insurance Guarantee Fund. Negotiations are still underway on Croatia Osiguranje's (the largest insurance company in Croatia) proposal to initiate a property title insurance demonstration program, with up to four participating banks.

5. Client Feedback/Community Involvement

5.1 Participatory and Inclusive Program Design

ECRA has placed a broad emphasis on participatory community involvement in both activity design and implementation. From the start, the RFA demanded a description of how the project would be implemented in a participatory and equitable manner. However, the community assessment portion of many incoming proposals was of poor quality or even missing. After the specific NGOs were selected for a later grant approval, Mercy Corps worked closely with each applicant to refine the proposal's involvement of local citizens in project activities.

5.2 Getting Feedback from Clients and Community

There were two reasons for striving for a high level of community involvement in ECRA. First, it helped partners get in touch with local citizens and potential clients and participants, and aided in the dissemination of information on planned activities and available services to target populations. Secondly, it also enabled partners to change planned activities and services to better suit specific local needs and conditions.

ECRA put in place a participatory monitoring system that helped sub-grantees determine what, how and when they needed to report to Mercy Corps. The monitoring system included a requirement that each sub-grantee report on community members' satisfaction with the partner's action and process. The idea of getting feedback from clients and beneficiaries was for some of the sub-grantees a fairly new project aspect. It took some effort for partners to see the usefulness of getting feedback that would help to tailor their services even more efficiently to clients' needs and wishes.

One example of community involvement and outreach in establishing activities was CESI's identification of potential women's initiatives that should receive support for institutional growth as well as their increase in support to women's issues and social activities for the wider local community. CESI conducted an extensive needs assessment in four municipalities, including all major stakeholders, which served as a basis for the design of their project and activities. This resulted in their project's goal of strengthening and capacity building of women's initiatives in Vojnic, Gvozd and Dvor.

Having established projects and started implementing activities, our partners focused their attention on getting routine feedback on their service delivery. The feedback mechanism used by each sub-grantee varied from written interviews of virtually all participants (e.g.

Suncokret and IRC) to speaking with a random sample of citizens (OGI) to obtaining informal oral feedback from clients coming into the 5 Business Services Centers (FI).

One example of an activity and service that was changed and tailored based upon feedback from the clients is from Stope Nade, which implemented a hair-dressing course in Kistanje that it had not planned for initially. As Stope Nade states the “*Course on hair-cutting was a response to an earlier not identified need. Through questionnaires women often expressed that the acquired knowledge enabled them to contribute to the family budgets, as they are able to do the haircutting for all family members, sew pieces of cloths for themselves and their family etc*”⁸. Stope Nade got written feedback from a total of 439 clients and orally queried numerous clients and participants.

Another example is the way that ZaMirNET changed the range of trainings available at the 5 Computer and Internet Centers due to feedback information and biannual focus groups. Based on client feedback, ZaMirNET developed an entirely new education package on job search skills, consisting of a combination of live workshops and live online training sessions that was implemented in 4 municipalities in 2 rounds. There was a significant dropout of participants during the first round of the course, and a participatory end-of training evaluation revealed that the timing of the course during the summer months was not helpful. It also showed that ZaMirNET could not always rely on applicant supplied information regarding their level of computer knowledge, noting that lack of sufficient computer skills was one of the main reasons that participants dropped out. In response to this feedback, ZaMirNET put in place a more thorough screening of participants for the second round of the course and advised people to attend their regular computer and software courses in the centers to prepare themselves for this particular course.

5.3 Building Capacity for Community Feedback and Involvement

Learning by doing is a useful and efficient way of ensuring that capacities obtained continue to be utilized in the future. Mercy Corps’ goal was to transfer knowledge and tools on monitoring and evaluation to sub-grantees by including them in an integrated and participatory M&E system.

In general, sub-grantees found that Mercy Corps’ insistence on certain data collection standards, combined with Mercy Corps’ own involvement and efforts, helped ECRA implementing partners raise their data collection standards. Getting feedback from clients helped make partners’ service delivery better tailored to specific community needs, as mentioned in the two cases above, and partners started to appreciate the value of feedback from clients and the broader community.

A final aim of the M&E system was for the sub-grantees to use the tools developed within ECRA for purposes beyond their required reporting to Mercy Corps. In an evaluation survey⁹ on the ECRA M&E system, 60% of sub-grantee respondents stated that they are applying one or more of tools used by the ECRA M&E system for non-ECRA purposes, and more than 90% stated that they used data collected for ECRA reporting purposes for non-ECRA purposes. It is therefore fair to say that partners are better equipped to carry out new activities and engage communities and citizens. As ZaMirNET states: “one of the most

⁸ Stope Nade final report.

⁹ Consisting of an online survey (with 11 respondents out of a targeted 14) and two structured interviews with two subgrantees.

valuable learning opportunities for ZaMirNET, presented by the ECRA project, has been the development of a tailored M&E system”¹⁰.

6. Partnerships and Coordination

The IPs have built credibility for future cooperation with the community and have encouraged constructive collaboration, leadership development, and inter-sectoral and multi-sectoral cooperation among community stakeholders. Within ECRA, the IPs had a very sensitive role in supporting partnership and coordination in the target communities. Their communication and negotiation skills have been very important and are reflected in the program results, especially in work with indigenous community groups.

The participation tools and integrated program approach also increased stakeholders’ sense of ownership and involvement in the decision-making process, allowing communities to identify their priorities and optimize the use of existing local resources. In addition, it is important to mention that the cost sharing funds exceeded the anticipated amount of \$2,853,000 by 23%.

It is evident that the cooperation established among municipal authorities, local civic initiatives and NGOs will remain after ECRA. This conclusion is based on the positive results of the support activities to local NGOs (e.g. Women’s Club Dvor) and VBs (e.g. VB of Cukur in Hrvatska Kostajnica), including increased transparency, greater participation in public and social events, and continued dialogues and coordination meetings. With the assistance of ECRA, many groups have written future plans incorporating both a means for community participation and new project development, and agreements for partnership with local NGOs in future projects. A good example is the partnership between the Municipality of Dvor and the Croatian Red Cross, which are applying for a CARDS Regional Operation Plan project at the national level.

ECRA also established linkages among agencies dealing with cross-border returns that will continue to foster sustainable coordination on return-related issues and resolution of specific cases. For example, in Dvor municipality the cooperation began with a workshop, which included training on communication and coordination, and continued with regular meetings between the Center for Social Welfare, Red Cross and local associations of refugees, returnees and settlers from Dvor and Novi Grad, Republika Srbska. As part of ECRA’s phase-out, IRC and SDF also developed brochures with return procedures and contact information in order to transfer this knowledge to other agencies, institutions and refugees. This program resulted in the establishment of contacts between local groups and reporters, which led to journalists covering their events upon notification.

The program also enhanced connections between municipal governments in the ECRA areas and national institutions and provided mayors with concrete information related to local development. This occurred through CC meetings, Mayor’s Advocacy Meetings and meetings with other municipality representatives (such as representatives from Pazin in Istria or from Bjelovar-Bilogora County).

¹⁰ ZaMirNET’s final report.

The different festivals in Dvor, Djulovac, Vojnic, Drnis, Pakrac and Obrovac that brought together ECRA grant recipients to present their achievements to community members and guests, potential donors and local entrepreneurs are a good illustration of the successful implementation of joint projects by the local associations and NGOs. The festivals demonstrated ECRA's positive effects, such as the promotion of intra-sectoral cooperation, encouragement of friendly behavior and future joint activities, exchange of best practices and motivation of the community to be innovative and active in the municipalities' future social events. Djulovac and Vojnic municipalities plan to continue some of these activities, as they found it to be an efficient way to inform the community about the results of active civil, government and entrepreneurial activities. It was also noticeable that many small local entrepreneurs were attracted mainly by social activities such as fairs, summer camps and festivals to present themselves as active members in the wider community.

Mercy Corps' ECRA activities are firmly rooted in collaboration and have been supported by regular quarterly meetings and workshops on economic, cross-border and civil society themes. The purpose of Mercy Corps' Civil Sector workshops was to promote the exchange of experience, lessons learned, constraints and different approaches with the aim of supporting the learning process and encouraging partners to look 'outside of the box'. The topics that have been discussed include local Community Committee facilitation, participation in decision-making processes and civil initiatives (villages boards), and community mobilization strategies.

Based on Mercy Corps' desire to promote the sustainability of their partner agencies, a third workshop was organized to focus on the recent trends in Western and Central European NGOs regarding:

- Strategies for NGOs and community groups for organizational and financial sustainability (self-financing strategies, social entrepreneurship, ways of selling services, cause-related marketing experience and future possibilities);
- Advocacy and lobbying efforts, creating a supportive environment for functioning and serving the communities;
- Development of efficient mechanisms for public participation;
- Representation of the civic activities in dialogue with the government and public agencies; and
- Discussion on future perspectives on the networking, partnering and representation functions of civic efforts in cross-sector dialogues and partnering.

A Workshop entitled "Lessons Learned - Future Perspectives" took place on July 1, 2003 in Plitvice. The facilitators were Dušan Ondrušek, Ph.D., executive director of Partners for Democratic Change – Slovakia and Biljana Stankovic from Mercy Corps. The one-day workshop objectives included:

- ❖ Summarizing the participants' lessons learned from previous experiences through discussion about their achievements in community mobilization and local community development and their relevance to civil society under the ECRA program and;
- ❖ Reviewing tools and approaches for future development of their programs with a special focus on: self-financing strategies, strengthening the cross-sector partnerships and advocacy, lobbying and public participation.

Dušan Ondrušek made a presentation on sustainability mechanisms for civil organizations based upon his research and work on the subject covering most countries in Central and Eastern Europe. Lessons learned from other transition countries can be very valuable for Croatian NGOs, which can expect similar trends in the changing financial environment. The events in Slovakia's past 10 years were used as an example of how civil organizations continued to exist and adapt during a period of major changes in society. Foreign donors have withdrawn and local organizations needed to turn to local donors and/or self-financing. This change has come about as a result of the preparations for accession into the EU, which has both demanded the change and helped facilitate it. Mr. Ondrušek pointed out that a similar change should be expected in Croatia in the next 5-7 years as Croatia works towards its own accession into the EU. Additionally, he spoke about the cooperative and confrontational approaches to working with local government, noting that the cooperative role of NGOs is appropriate when the authorities responsible for solving a problem offer cooperation in addressing it and create space for public discussion of the problem in question, etc. The confrontational approach is necessary when the authorities responsible for solving a problem behave in an authoritarian manner and refuse to discuss the problem.

In practice, the increasing levels of self-financing and domestic funding will compel NGOs to adapt their portfolio of activities. When funding sources required collaboration with local government, some NGOs took new roles as service providers in collaboration with the local government. On the other hand, NGOs who were more independently funded were able to adopt a more confrontational approach towards local government, working as a watchdog for certain groups. This illustrates that changing funding sources may also require the appropriate use of tools like lobbying and advocacy.

There was no official evaluation of this program, but the participants liked the training so much that they wanted to share their excitement with Mercy Corps. Stanko Janic from SDF said that it was the best training seminar he had ever been to, because the trainer was very familiar with the context in which the Croatian civil sector functions.

7. Changes to Program Design

The Capacity Building component was added at the midpoint of the ECRA program following a request from USAID/Croatia to conduct an assessment of the institutional development needs of the ECRA IPs.

Mercy Corps Croatia approached the twelve local IPs to participate in a voluntary manner. Ten out of the twelve partners decided to participate; the two organizations that did not were already involved in capacity building initiatives conducted by the Academy for Educational Development.

To reduce the need for multiple administrative and contractual amendments to current sub-grants, Mercy Corps directly procured and supervised provision of training services and workshops to partner agencies.

8. Problems Encountered

Early in 2002 a Croatian ban on imported livestock from EU-countries forced two of the implementing partners to significantly alter their livestock loan program due to the quantity and quality of livestock available for internal procurement (primarily cows).

A major challenge was finding a range of skilled professional trainers. The first idea was to hire Croatian trainers and consultants taken from the AED Consultancy Database, but when staff sent out a request for consultants through the database, no one responded. Mercy Corps proceeded to personally contact consultants and friends with connections to consultants, and advertised for consultants over its website. Extra time and effort was needed in order to branch out of the AED Database and connect to different trainers and consultants inside and outside of Croatia. While this resulted in the establishment of an extensive list of consultants that can be used in the future if needed, it meant an unexpected loss of some project time.

Tailored trainings were preferred over group trainings. The major difficulties with the latter were accommodating the diverse needs and objectives of a heterogeneous group of participants and finding trainers who were familiar with the realities of the Croatian civic sector or could adapt their ideas to fit the Croatian context.

Mercy Corps Croatia had to play a dual role with the IPs, acting as a partner in the capacity building initiative and a donor in the rest of the ECRA program. This created some uneasiness at the beginning of the process, which rapidly lessened as IPs began to be able to distinguish between the two roles.

There was a five-month gap between the assessment and the start of the training programs due to a change in key personnel and the time required for review and approval of the proposed workplan. This had positive and negative consequences such as:

- The IPs were able to internalize the assessment which helped ease their negative reaction towards its results.
- Five months is a long time to cut from a year and a half initiative. This led to condensing multiple trainings into a shorter period of time.
- The IPs felt that some of their needs changed during that period, making the initial needs assessments somewhat inaccurate. Mercy Corps Croatia was aware of that and before the trainer selection process began asked the IPs to re-define their priorities.
- Communication channels with the partners did not remain open and constant throughout the program, which meant that the partners were often unaware of all the changes, breaking the important stream of ownership and participation that prevents discontent.

The IPs experienced training fatigue to various degrees due to the number of trainings conducted in a short period of time. Many of the IPs felt they did not have adequate time to process the information they received in the different trainings. The capacity building initiative was a short initiative to begin with, and having the time gap added more pressure. An earlier start with the selection of trainers would have eased some of that pressure.

9. Lessons Learned

With future initiatives that have similar time constraints, Mercy Corps will limit to two or three the number of trainings conducted and topics covered under the capacity building component. This will increase the resources available for follow-up and will allow the trainers/consultants to work for a longer period of time with the partners, covering more in-depth information and passing on more detailed skills.

Mercy Corps will also ensure that main concepts are defined up front through participatory program design. Different stakeholders had various understandings of capacity building and sustainability; for instance, is capacity building achieved through trainings or through experiential learning during the design of an initiative, or through a combination of both? A series of participatory workshops at the inception of the initiative with the goal of designing a program log frame would be an opportunity for staff and IPs to agree on terms and program objectives. Such an exercise would result in the creation of a strong and unified goal for the initiative, which would keep it focused and on track with the agreed-upon objectives. Furthermore, a clear definition of the initiative's objectives would allow for the creation of indicators to measure changes and improvements.

After a four-day seminar on fundraising strategies, with a special focus on corporate giving, conducted by Mr. Alphonse Brown, CCI decided to initiate important structural changes. Mr. Brown stressed the need for CCI to change the members of their Governing Board, as well as set up criteria for the selection of new members. Immediately after the seminar CCI worked on the new criteria and produced a list of potential Board Members. CCI is now in the process of interviewing and selecting future Board Members. The most important change in the work of CCI that came as a result of the seminar is the active involvement of Board Members in fundraising and financial support of the organization.

During their 10-day multi-part Strategic Planning training, SDF field office staff took an important role in conceptualizing and discussing their new 5-year strategic plan. With the assistance of proficient, flexible and dynamic trainers, they were highly involved in the program. As a result, most of the participants acquired new knowledge and skills that they will use in their work within the organization.

One conclusion is that it is easier to gather more accurate answers in the office than in the field. Therefore, data should be collected while verifying business information, when a client enters the program and every time they enter a higher loan cycle, preferably in an office environment. As a result of the pilot test, Mikroplus is in the process of:

- Developing a final version of their questionnaire and a manual for its use and incorporating it into loan disbursement procedures.
- Developing data collection, input, analysis, and use procedures.
- Developing a new database and basic and detailed reports for different users.
- Incorporating new procedures into its Internal Control System and defining responsibilities for data collection and analysis.
- Revising staff job descriptions.
- Conducting training for all staff involved in data collection and analyses.
- Using the Impact Measurement System as a way of assessing impact.

From June 2003 to March 2004 Branka Peurača designed several training sessions for different IPs under the ECRA Capacity Building program. It is difficult to assess changes resulting from these training sessions since most programs require a longer time to put the new skills and decisions into practice, but according to Ms. Peurača, results were immediately visible in behavior change, increased openness towards external assistance and improved communication.

When Mercy Corps did the assessment of DEMOS to identify the institutional development areas that needed improvement and to map training needs accordingly, team building and improvement of communication between team members were identified as the most burning issues. Together with Mercy Corps, DEMOS identified Branka Peurača as the best-suited trainer for the Team Building training. She not only facilitated the training in a creative manner, but also prepared manuals for all the participants with excerpts from relevant literature on how to improve communication between team members and relieve work-related stress.

During the training, participants immediately started to apply what they learned and to listen to each other better. Some issues were identified in the team climate at the start of the training that were not well-defined within the team and could cause potential conflicts. An action plan for solving such issues was drafted. Roles of team members, conflict resolution procedures, feedback to team members and mutual learning were identified as the most important aspects in which DEMOS needed new skills and on which it needed to work in the future. It was decided that at least once a year the whole DEMOS staff would organize a retreat and spend time together improving relations and developing better communication between the Loan Officers and Management. DEMOS hopes that the DEMOS Team-Building Retreats will become a tradition within the organization.

The ECRA project has re-emphasized the importance of the DM&E process as an essential foundational step and continuing framework for any initiative. Not only does it allow for the creation of a concrete log frame and goal to help to keep the initiative focused, but it generates indicators which, whether general indicators for the use of Mercy Corps or partner-specific indicators, help in monitoring the progress of the initiative and allow for adjustments and improvements to be made along the way.

Attachments to this report include:

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Table C	ECRA IRs, Indicators, and Results Achieved – October 1, 2001- April 16, 2004 Comparison by municipality and total	3
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Tables D1-D6	ECRA Indicator and Results Achieved: Disaggregated Demographics- October 1, 2001 – April 16, 2004 Summary of ECRA clients, By Indicator	4
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Results achieved

Mercy Corps does not recommend comparing results achieved from different implementing partners (IPs) or within different ECRA municipalities. While the IPs are aiming to achieve the same goals and objectives in the ECRA program (according to Intermediate Results 3.1.2, 3.1.3, and 3.1.4), each IP is implementing different program models and activities that vary in scope and size in different municipalities.

Indicators

- ‘Increased number of returnees in partnership communities’, ‘Increased percentage of total returnees for each year fall in economically active age group’, and ‘Increased percentage of returnees in ECRA areas influenced to return by cross-border activities’

Due to USAID-Croatia’s revision of the Performance Monitoring Plan (PMP) in spring 2002, these three indicators began to be tracked and reported by the IPs in the quarterly reporting period beginning May 1, 2002.

- ‘Increase in employment in ECRA-assisted individual enterprises’
‘Individuals employed’ is defined as those individuals who have received a first-time loan and/or those individuals who obtained employment as a result of job training/re-training activities.

- ‘Increase in number of individuals with sustained employment as result of ECRA activities’

This indicator is being tracked by Mercy Corps for the purpose of tracking sustainability of employment. *‘Individuals with sustained employment’* is defined as those individuals who have regular (but not necessarily continuous) or “self-sufficient” earned income. This is income that is derived from current employment and/or business activities and not “passive” income such as remittances or pensions. Sustained employment has one or more of the following attributes: (a) formal employment, evidenced through a minimum one-year work contract (BDS and job-retraining activities), OR (b) a regular source of business financing, evidenced through repeat loans (micro and SME lending), OR (c) regular ongoing sales, evidenced through active buyer contracts and/or sales records (all IR 3.1.2 programs), OR (d) active membership in a cooperative with stable/increased individual member production and regular ongoing sales, evidenced through active buyer contracts and production records (cooperative development activities), OR (e) regular self-employment consultancy work comprising of at least 130 days per year, OR (f) repeated seasonal work comprising at least 60 days per year.

- ‘Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA’

This indicator is being tracked by Mercy Corps for the purpose of tracking the leveraging of external financing needed for longer-term business sustainability.

- ‘Number of households utilizing USAID-funded reconstruction vouchers or services to obtain permanent housing and repossession of houses by refugees, in accordance with the NHS program’

This indicator, under Intermediate Result 3.1.5 ‘Market-Based Solutions Meet Housing Needs of War-Affected Communities’ is being tracked by Urban Institute for the New Housing Solutions (NHS) program. Results for this indicator are planned to be achieved by

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the end of the program in August 2003 and will be reported at that time. Therefore, this indicator is only listed in Table B-14.

- ‘Increased number of participants in ECRA community-based initiatives and social and legal services’

A ‘*participant*’ is defined as an individual who is an active and direct participant in the development and implementation (or just implementation) of one or more community-based projects, or a client of an ECRA legal or social service program. ‘Participant’ does not include non-participating beneficiaries of a community-based project, nor does it include staff hired/paid to develop or implement a project.

- ‘Number of successful community-based initiatives under ECRA’

A ‘*community-based initiative*’ is defined as a social service which has addressed an individual or group’s social need(s) or a community-based project which has been successfully planned, implemented and completed in and by the community.

- ‘Number of legal services resolved by ECRA partners’

A ‘*resolved legal service*’ is defined as a single intervention for a specific discrete activity and results in a resolved legal issue. A specific discrete activity could be court representation.

- Note that for the indicators that report dollar values, IPs may have reported the values in Kunas. In this case, Mercy Corps converted these amounts to USD using a consistent exchange rate for each reporting period.

Adjustments:

EOP targets may have been adjusted if USAID/MC approved changes in an IP’s program scope and/or geographic area of coverage.

Results achieved can still be adjusted as documentation is created for results that still need verification.

ECRA Program Dates

Mercy Corps and Urban Institute began ECRA program implementation in May 2001. Subgrantees (implementing partners) began implementation of ECRA program activities at the time that they were awarded the grants, beginning October 1, 2001. The beginning and end dates of each IP’s program implementation are listed in Table J. Urban Institute began implementation of the New Housing Solutions (NHS) program on April 1, 2002.

ECRA Client Demographics

- ‘*ECRA client*’ is defined as an individual who is directly and actively participating in ECRA program activities. This does not include those individuals who are considered indirect beneficiaries, such as attendees of public presentations or public meetings.
- In tables D1 - G13, percentages within each category have been calculated based on the total number of clients for whom that demographic characteristic is known and reported.

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- Housing status: This demographic characteristic is tracked and reported only by the three IPs providing legal assistance to ECRA clients.
- Ethnicity: For Census 2001, on the basis of the Law on Census of Population, Households and Dwellings, Article 5, paragraph 2, respondents were not obliged to ‘commit’ themselves about their national/ethnic affiliation. Also, for ECRA, clients were not obliged to provide their ethnicity to IPs.

Table B-1

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: Center for Civil Initiatives
(January 1, 2002 - November 30, 2003)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results achieved, (January 1, 2002 - November 30, 2003)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA assisted individual enterprises. <i>(2) Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	135 individuals employed. <i>135 individuals with sustained employment.</i>	158 individuals employed. <i>9 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community- based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA assisted producers, firms, producer associations and cooperatives. <i>(2) Increase in number, source, and value of loans/ financial inputs received by business clients/enterprises since ECRA.</i>	2 contracts concluded Total estimated value: \$32,659.99 <i>2 cooperatives access loans/financial inputs. Total estimated value: \$32,659.99</i>	7 contracts, Total value: \$10,000.00 <i>25 contracts, Total value: \$273,800.00</i>

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-2**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: Center for Peace
(March 1, 2002 - February 29, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (March 1, 2002 - February 29, 2004)
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community- based initiatives under ECRA.	(1) 252 participants (2) 11 community-based initiatives.	330 participants. 13 community-based initiatives.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-3**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: CESI
(March 1, 2002 - December 31, 2003)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (March 1, 2002 - December 31, 2003)
IR 3.1.3 Increased Community Reintegration	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services.	50 participants (active members of 3 local NGOs).	73 participants.
IR 3.1.3.1 Social Cohesion Strengthened	(2) Number of successful community-based initiatives under ECRA.	3 community-based initiatives.	3 community-based initiatives.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-4

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: Catholic Relief Services/ MikroPlus
(November 1, 2001 - March 31, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (November 1, 2001 - March 31, 2004)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA- assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	480 individuals employed. <i>440 individuals with sustained employment.</i>	443 individuals employed. <i>399 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community- based enterprises are established and growing	Indicator: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives.	280 contracts concluded; Total value: \$1,227,708.40	120 contracts; Total value: \$704,802.99
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community- based initiatives under ECRA.	504 participants. 31 community-based initiatives.	549 participants. 35 community-based initiatives.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-5**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS****ACHIEVED: DOS****(November 1, 2001 - March 31, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (November 1, 2001 - March 31, 2004)
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	105 returnees. ¹ 45 returnees. ¹	770 returnees. 373 returnees fall in economically active age group.
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of legal services resolved by ECRA partners.	4,576 ¹ participants (clients) in legal services. 4,686 ¹ legal services provided; 1,563 ¹ legal services resolved.	3,701 participants provided legal services. 4,218 legal services provided; 2,243 resolved (53%).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	15 returnees. ¹	101 returnees were influenced to return by cross-border activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ EOP targets updated since the last semi-annual reporting to USAID in June 2003. The new target for returnees is only covering the no-cost extension period from November 1, 2003 to March 31, 2004

Table B-6**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS****ACHIEVED: FLAG****(October 1, 2001 - April 16, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (October 1, 2001 - April 16, 2004)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	215 individuals employed. <i>215 individuals with sustained employment.</i>	246 individuals employed. <i>216 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community- based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	75 sales contracts concluded; Total value: \$567,000.00 <i>30 contracts; Total value: \$213,000.00</i>	79 sales contracts concluded; Total value: \$776,627.00 <i>78 contracts; Total value: \$893,229.00</i>

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-7

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS

ACHIEVED: IAACF

(February 1, 2002 - March 31, 2004)

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (February 1, 2002 - March 31, 2004)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. <i>(2) Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	70 individuals employed. <i>70 individuals with sustained employment.</i>	33 individuals employed. <i>29 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. <i>(2) Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	60 contracts concluded; Total value: \$20,000.00 <i>46 contracts;</i> <i>Total value: \$480,000.00.</i>	74 contracts; Total value: \$68,304.00 <i>30 contracts;</i> <i>Total value:</i> <i>\$110,926.22</i>

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-8

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: ICMC/DEMOS
(October 1, 2001 - March 31, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (October 1, 2001 - March 31, 2004)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA- assisted individual enterprises. <i>(2) Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	895 individuals employed. <i>523 individuals with sustained employment.</i>	899 individuals employed. <i>241 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community- based enterprises are established and growing	Indicator: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives.	71 contracts concluded; Total value: \$852,000.00	39 contracts concluded Total value: \$555,680.00

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ DEMOS became a direct sub-grantee of ECRA in October 2003. The results shown are the cumulative results of ICMC/DEMOS and DEMOS.

Table B-9

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: International Rescue Committee
(November 1, 2002 - January 15, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (November 1, 2002 - January 15, 2004)
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	450 returnees since ECRA. To be established by USAID.	550 returnees since ECRA. 335 returnees fall in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA- assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	140 individuals employed. <i>140 individuals with sustained employment.</i>	95 individuals employed. <i>60 individuals with sustained employment</i>
IR 3.1.2.1 Profitable community- based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/ financial inputs received by business clients/enterprises since ECRA.</i>	8 contracts concluded; Total estimated value: \$125,000.00 <i>7 contracts concluded. Total estimated value: \$300,000.00.</i>	6 contracts; Total value: \$151,794.89 <i>47 contracts. Total value: \$490,845.74</i>
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community- based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	3,320 participants (clients) in community-based initiatives and legal services. 50 community-based initiatives. 2,390 legal services provided; 1,280 legal services resolved.	2,981 participants 127 community-based initiatives. 4,348 legal services provided; 1,863 legal services (43 %) resolved (out of this number 355 court cases opened, 247 resolved).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	450 returnees during ECRA. 200 returnees (44%) influenced to return by cross-border activities.	273 returnees influenced to return by cross-border activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-10

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: OGI
(February 1, 2002 - December 31, 2003)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (February 1, 2002 - December 31, 2003)
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community- based initiatives under ECRA.	147 participants. 21 community-based initiatives.	153 participants. 21 community-based initiatives. Several initiatives currently being implemented.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-11

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS

ACHIEVED: SDF

(January 1, 2002 - March 31, 2004)

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (January 1, 2002 - March 31, 2004)
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	1218 returnees. To be established by USAID.	723 returnees. 428 returnees fall in economically active group.
IR 3.1.3 Increased Community Reintegration IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of legal services resolved by ECRA partners.	7,400 participants (clients) in legal services. 9,650 legal services (including court representation) provided; 5,790 (60%) legal services resolved.	6,499 participants provided legal services. 10,928 legal services provided; 5,846 (54%) legal services resolved (31 court cases opened, 2 resolved).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	1,218 returnees during ECRA. 190 returnees (16%) influenced to return by cross-border activities.	210 returnees influenced to return by cross-border activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-12

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: Stope Nade
(November 1, 2001 - December 31, 2003)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (November 1, 2001 - December 31, 2003)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA assisted individual enterprises. <i>(2) Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	112 individuals employed. <i>112 individuals with sustained employment.</i>	10 individuals employed. <i>6 individuals with sustained employment.</i>
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community- based initiatives under ECRA.	1,310 participants in community-based initiatives. 9 community-based initiatives.	772 participants in community-based initiatives. 12 community-based initiatives.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-13**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS****ACHIEVED: Suncokret****(April 1, 2002 - March 31, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (April 1, 2002 - March 31, 2004)
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA.	850 participants in community-based initiatives. 56 community-based initiatives.	622 participants in community-based initiatives. 83 community-based initiatives.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table B-14

**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS
ACHIEVED: Urban Institute/New Housing Solutions (NHS) program
(April 1, 2002 - April 30, 2004)**

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (April 1, 2002- April 30, 2004)
IR 3.1.5 Market-Based Solutions Meet Housing Needs of War-Affected Communities	Indicator: 1. # of households utilizing USAID funded reconstruction vouchers	100 households reconstructed.	98 houses reconstructed. ¹
	2. # of relocating households obtained permanent housing and repossession of houses by returnees (matched pairs)	a) 100 households relocated into permanent housing. b) 100 households repossessing their houses.	a) 24 households enrolled ² 14 households purchased permanent housing and received approval for relocation. b) 24 households enrolled 14 households had property returned .
	3. DCA property improvement loans	\$ 15,000,000 in loans within 5 years ending December 5, 2007.	\$7,500,000 first tranche launched in June 2003 \$ 2,202,400 disbursed. ³

¹ The target of 100 households reconstructed households was reduced to 98 due to depreciation of US dollar against the kuna, causing costs of reconstruction increased for more than 30%. Implementation of the first component, house reconstruction, ended on December 15, 2003.

² The target of 200 households with 100 households relocating and 100 households repossessing their own houses (100 matched pairs) was reduced to 24 matched pairs due to GoC policy changes, which reduced the number of eligible permanent housing beneficiaries. The remainder of the 10 pairs was returned to the GoC program because the prices for 5 selected houses were not successfully negotiated between APN and the sellers. The owners of another 5 selected houses decided not to sell. Implementation of the second component ended May 30, 2003, and the remainder of the 10 households were returned to the GoC program.

³ UI technical assistance and disbursement monitoring of DCA property improvement loans ceased on USAID's decision on March 15, 2004.

Table B-15

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS

ACHIEVED: ZaMirNet

(February 1, 2002 - November 30, 2003)

Strategic Objective/ Intermediate Results	Indicators	Estimated EOP Targets	Results Achieved (February 1, 2002 - November 30, 2003)
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA assisted individual enterprises. <i>(2) Increase in number of persons with sustained employment as a result of ECRA activities.</i>	18 individuals employed. <i>18 individuals with sustained employment.</i>	18 individuals employed. 11 individuals with sustained employment.
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community- based initiatives under ECRA.	1,000 participants. 25 community-based initiatives.	1,015 participants. 21 community-based initiatives.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C

ECRA Intermediate Results, Indicators and Results Achieved: Comparison by municipality and total

Strategic Objective/ Intermediate Results and Indicators	Results Achieved: October 1, 2001-April 16, 2004											
	Djulovac	Donji Lapac ¹	Drnis ²	Dvor	Gvozd ³	Hrvatska ⁴ Kostajnica	Kistanje	Obrovac	Okucani	Pakrac ⁵	Vojnic ⁶	Total
SO 3.1 Accelerated Return and Sustainable Reintegration of War-Affected Populations Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	111	249	43	211	222	135	333	145	289	150	155	2,043 returnees. 1,136 returnees (56% of 2,043) are in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) Increase in number of individuals with sustained employment as a result of ECRA activities.	61	19	334	269	159	298	107	87	56	117	388	1,895 individuals employed⁷. 965 individuals with sustained employment⁸.
IR 3.1.2.1 Profitable community-based enterprises are established and growing Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) Increase in number, source, and value of loans/ financial inputs received by business clients/enterprises since ECRA.	54 \$167,846	1 \$18,550	35 \$357,753	37 \$241,535	18 \$116,669	22 \$215,591	15 \$222,600	17 \$101,820	2 \$67,000	56 \$307,887	68 \$449,959	325 contracts; Total value: \$2,267,210 180 contracts; Total value: \$1,768,801

¹ Results achieved for Donji Lapac include those for the adjoining village of Donji Srb. ECRA program activities began implementation in Donji Srb on May 1, 2002.

² Results achieved for Drnis include those for the adjoining municipalities of Oklaj, Ruzic, Unesic, Vrlika and Kijevo. ECRA program activities began implementation in Oklaj on October 1, 2001, in Ruzic and Unesic on April 1, 2002 and in Vrlika and Kijevo on July 1, 2003.

³ Results achieved for Gvozd include those for the adjoining municipality of Topusko. ECRA program activities began implementation in Topusko on May 15, 2003.

⁴ Results achieved for Hrvatska Kostajnica include those for the adjoining municipalities of Sunja and Petrinja. ECRA program activities began implementation in Sunja and Petrinja on May 15, 2003.

⁵ Results achieved for Pakrac include those for the adjoining municipality of Lipik. ECRA program activities began implementation in Lipik on May 15, 2003.

⁶ Results achieved for Vojnic include those for the adjoining municipalities of Cetingrad, Barilovic, Krnjak and Slunj. ECRA program activities began implementation in Cetingrad on April 1, 2002 and in Barilovic, Krnjak and Slunj on May 15, 2003.

⁷ The total result does not add up to the total in tables A, B and D because of insufficient documentation for the geographical location for 7 people employed.

⁸ The total result does not add up to the total in tables A, B and D because of insufficient documentation for the geographical location for 6 people with sustained employment.

Table C

ECRA Intermediate Results, Indicators and Results Achieved: Comparison by municipality and total

Strategic Objective/ Intermediate Results and Indicators	Results Achieved: October 1, 2001-April 16, 2004											
	Djulovac	Donji Lapac ¹	Drnis ²	Dvor	Gvozd ³	Hrvatska Kostajnic	Kistanje	Obrovac	Okucani	Pakrac ⁵	Vojnic ⁶	Total
<p>IR 3.1.3 Increased Community Reintegration</p> <p>Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services.</p> <p>IR 3.1.3.1 Social Cohesion Strengthened.</p> <p>(2) Number of successful community-based initiatives under ECRA.</p> <p>IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements.</p> <p>(3) Number of legal services resolved by ECRA partners.</p>	764	1,657	784	1,659	1,897	2,111	1,807	1,467	1,347	875	2,327	16,695 participants.
	22	14	20	18	96	9	14	48	32	27	15	315 community-based initiatives.
	475 of 1,424	884 of 1,959	194 of 355	1,124 of 2,230	1,590 of 3,021	796 of 1,944	416 of 684	749 of 1,220	823 of 1,654	565 of 1,270	2,336 of 3,733	9,952 of 19,494 (51%) legal services provided were resolved.
<p>IR 3.1.4. Increased Cross-Border Return</p> <p>Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.</p>	63 of 111	36 of 249	0 of 43	57 of 211	65 of 222	40 of 135	12 of 333	53 of 145	125 of 289	85 of 150	48 of 155	584 returnees (29% of 2,043) were influenced to return by cross-border return activities.

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Results achieved for Donji Lapac include those for the adjoining village of Donji Srb. ECRA program activities began implementation in Donji Srb on May 1, 2002.

² Results achieved for Drnis include those for the adjoining municipalities of Oklaj, Ruzic, Unesic, Vrlika and Kijevo. ECRA program activities began implementation in Oklaj on October 1, 2001, in Ruzic and Unesic on April 1, 2002 and in Vrlika and Kijevo on July 1, 2003.

³ Results achieved for Gvozd include those for the adjoining municipality of Topusko. ECRA program activities began implementation in Topusko on May 15, 2003.

⁴ Results achieved for Hrvatska Kostajnica include those for the adjoining municipalities of Sunja and Petrinja. ECRA program activities began implementation in Sunja and Petrinja on May 15, 2003.

⁵ Results achieved for Pakrac include those for the adjoining municipality of Lipik. ECRA program activities began implementation in Lipik on May 15, 2003.

⁶ Results achieved for Vojnic include those for the adjoining municipalities of Cetingrad, Barilovic, Krnjak and Slunj. ECRA program activities began implementation in Cetingrad on April 1, 2002 and in Barilovic, Krnjak and Slunj on May 15, 2003.

Table C-1**ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:****CETINGRAD (April 1, 2002 - April 16, 2004)¹**

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	6 individuals employed. <i>2 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives.	2 contracts concluded; Total value: \$22,600.00

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ ECRA program activities began implementation in the adjoining municipality of Cetingrad on April 1, 2002.

Table C-2

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

DJULOVAC (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	111 returnees. 64 returnees (58%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	61 individuals employed. <i>23 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	54 contracts; Total value: \$167,845.66 20 contracts; Total value: \$42,294.66
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	764 participants. 22 community-based initiatives. 1,424 legal services provided; 475 legal services (33%) resolved (including 117 court cases opened, 89 [76%] resolved).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 111 returnees, 63 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C-3

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

DONJI LAPAC (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	195 returnees. 100 returnees (51%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	7 individuals employed. 4 individuals with sustained employment.
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	1 contract; Total value: \$18,550.00 6 contracts; Total value: \$86,231.00
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	1,109 participants. 8 community-based initiatives. 883 legal services provided; 477 legal services (54%) resolved.
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 195 returnees, 32 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C-4

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

DONJI SRB (May 1, 2002 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved ¹
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	54 returnees 34 returnees (63%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	12 individuals employed. <i>11 individuals with sustained employment</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	0 contracts; Total value: \$0 2 contracts; Total value: \$14,503.00
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	548 participants. 6 community-based initiatives. 1,076 legal services provided; 407 legal services (38%) resolved.
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 54 returnees, 4 influenced to return by cross-border return activities.

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ ECRA program activities began implementation in the adjoining village of Donji Srb on May 1, 2002.

Table C-5

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

DRNIS (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved ¹
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	43 returnees. 10 returnees (23%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	334 individuals employed <i>135 individuals with sustained employment</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	35 contracts; Total value: \$357,752.51 22 contracts; Total value: \$223,493.00
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	784 participants. 20 community-based initiatives. 355 legal services provided; 194 legal services (55%) resolved.
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 43 returnees, 0 influenced to return by cross-border return activities.

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Results achieved for Drnis include those for the adjoining municipalities of Oklaj, Ruzic, Unesic, Vrlika, Kijevo, Knin, Zegar and Siveric. ECRA program activities began implementation in Oklaj on October 1, 2001, in Ruzic and Unesic on April 1, 2002, in Vrlika and Kijevo on July 1, 2003 and in Knin, Zegar and Siveric on December 1, 2003.

Table C-6

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

DVOR (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	211 returnees. 129 returnees (61%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. <i>(2) Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	269 individuals employed. <i>140 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. <i>(2) Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	37 contracts; Total value: \$241,534.95 38 contracts; Total value: \$487,875.27
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	1,659 participants. 18 community-based initiatives. 2,230 legal services provided; 1,124 legal services (50%) resolved (including 7 court cases opened).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 211 returnees, 57 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C-7

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

GVOZD (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved ¹
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	222 returnees. 115 returnees (52%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	159 individuals employed. <i>72 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	18 contracts; Total value: \$116,669.26 <i>24 contracts; Total value: \$272,000.00</i>
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	1,897 participants. 96 community-based initiatives. 3,021 legal services provided; 1,590 legal services (53%) resolved (including 7 court cases opened).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 222 returnees, 65 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data

¹ Results achieved for Gvozhd include those for the adjoining municipality of Topusko and Glina. ECRA program activities began implementation in Topusko on May 15, 2003 and in Glina December 1, 2003.

Table C-8

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

HRVATSKA KOSTAJNICA (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved ¹
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	135 returnees. 87 returnees (64%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	298 individuals employed <i>154 individuals with sustained employment</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicator: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number of individuals with sustained employment as result of ECRA activities.</i>	22 contracts; Total value: \$215,590.85 <i>0 contracts Total value: \$0</i>
I R 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	2,111 participants. 9 community-based initiatives. 1,944 legal services provided; 796 legal services (41%) resolved (including 11 court cases opened, 1 [9%] resolved).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 135 returnees, 40 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Results achieved for Hrvatska Kostajnica include those for the adjoining municipalities of Major, Kukuruzari, Sunja and Petrinja. ECRA program activities began implementation in Major and Kukuruzari in 2002 and Sunja and Petrinja on May 15, 2003.

Table C-9

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

KISTANJE (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	333 returnees. 162 returnees (49%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	107 individuals employed. <i>77 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	15 contracts; Total value: \$222,600.00 <i>40 contracts; Total value: \$465,643.00</i>
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	1,807 participants. 14 community-based initiatives. 684 legal services provided; 416 legal services (61%) resolved.
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 333 returnees, 12 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C-10

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

OBROVAC (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	145 returnees. 67 returnees (46%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	87 individuals employed. <i>67 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	17 contracts; Total value: \$101,820.00 3 contracts; Total value: \$73,309.00
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	1,467 participants. 48 community-based initiatives. 1,220 legal services provided; 749 legal services (61%) resolved.
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 145 returnees, 53 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C-11

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

OKUČANI (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	289 returnees. 168 returnees (58%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. <i>(2) Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	56 individuals employed <i>1 individual with sustained employment</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. <i>(2) Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	2 contracts; Total value: \$67,000.00 3 contracts; Total value: \$7,194.00
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	1,347 participants. 32 community-based initiatives. 1,654 legal services provided; 823 legal services (50%) resolved (including 127 court cases opened; 49 [39%] resolved).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 289 returnees, 125 influenced to return by cross-border return activities.

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table C-12

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

PAKRAC (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved ¹
SO 3.1 Accelerated Return and Sustainable Reintegration of War-Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	150 returnees. 103 returnees (69%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	117 individuals employed. 38 individuals with sustained employment
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	56 contracts; Total value: \$307,886.57 21 contracts; Total value: \$94,458.03
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	875 participants. 27 community-based initiatives. 1,270 legal services provided; 565 legal services (44%) resolved (including 111 court opened, 109 [98%] resolved)
IR 3.1.4. Increased Cross-Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 150 returnees, 85 influenced to return by cross-border return activities.

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Results achieved for Pakrac include those for the adjoining municipality of Lipik. ECRA program activities began implementation in Lipik on May 15, 2003.

Table C-13

ECRA INTERMEDIATE RESULTS, INDICATORS, TARGETS, AND RESULTS ACHIEVED, BY MUNICIPALITY:

VOJNIC (October 1, 2001 - April 16, 2004)

Strategic Objective/ Intermediate Results	Indicators	Results Achieved ¹
SO 3.1 Accelerated Return and Sustainable Reintegration of War- Affected Populations	Indicators: (1) Increased number of returnees in partnership communities. (2) Increased percentage of total returnees for each year fall in economically active age group.	155 returnees. 97 returnees (63%) in economically active age group.
IR 3.1.2 Community-Based Economic Programs Create Jobs, Income and Outputs	Indicators: (1) Increase in employment in ECRA-assisted individual enterprises. (2) <i>Increase in number of individuals with sustained employment as a result of ECRA activities.</i>	388 individuals employed. <i>243 individuals with sustained employment.</i>
IR 3.1.2.1 Profitable community-based enterprises are established and growing	Indicators: (1) Increase in the value of sales contracts concluded by ECRA-assisted producers, firms, producer associations and cooperatives. (2) <i>Increase in number, source, and value of loans/financial inputs received by business clients/enterprises since ECRA.</i>	68 contracts; Total value: \$449,959.30 <i>1 contract; Total value: \$1,800.00</i>
IR 3.1.3 Increased Community Reintegration IR 3.1.3.1 Social Cohesion Strengthened IR 3.1.3.2 Legal Assistance Promotes Property Restitution and Access to Social Entitlements	Indicators: (1) Increased number of participants in ECRA community-based initiatives and social and legal services. (2) Number of successful community-based initiatives under ECRA. (3) Number of legal services resolved by ECRA partners.	2,327 participants. 15 community-based initiatives. 3,950 legal services provided; 2,336 legal services (59%) resolved (including 6 court cases opened, 1 [17%] resolved).
IR 3.1.4. Increased Cross- Border Return	Indicator: (1) Increased percentage of returnees in ECRA areas influenced to return by cross-border activities.	Of the 155 returnees, 48 influenced to return by cross-border return activities.

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Results achieved for Vojnic include those for the adjoining municipalities of Cetingrad, Barilovic, Krnjak, Slunj and Plaski. ECRA program activities began implementation in Cetingrad on April 1, 2002, in Barilovic, Krnjak and Slunj on May 15, 2003, and in Plaski on December 1, 2003. Results for Cetingrad are also reported separately in table C-1.

Table D-1

**ECRA Indicator and Results Achieved: Disaggregated Demographics
Summary of ECRA clients, By Indicator
May 1, 2002 – April 16, 2004¹**

SO 3.1 Returnees in partnership communities: 2,043

Demographic characteristic:		Number:	%
Gender:	Male	1,021	50.0
	Female	1,022	50.0
	Unknown/unreported	0	-
	TOTAL	2,043	100
Age:	0-17	89	4.4
	18-25	121	5.9
	26-39	326	16.0
	40-55	693	33.9
	56+	814	39.8
	Unknown/unreported	0	-
TOTAL	2,043	100	
Ethnicity:	Croat	86	4.3
	Serb	1,954	95.6
	Other	3	0.1
	Unknown/unreported	0	-
TOTAL	2,043	100	
Type/Status:	Internally Displaced Persons	0	0.0
	Returnee	2,043	100.0
	Refugee	0	0.0
	Settler	0	0.0
	Remainee	0	0.0
	Unknown/unreported	0	-
TOTAL	2,043	100	

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Due to USAID/Croatia's PMP revision in Spring 2002, this indicator began to be tracked on May 1, 2002.

Table D-2

ECRA Indicator and Results Achieved: Disaggregated Demographics
Summary of ECRA clients, By Indicator
May 1, 2002 - April 16, 2004¹

**SO 3.1 Returnees who fall in the economically active age group:
 1,136 of 2,043 (56%)**

Demographic characteristic:	Number:	%
Gender: Male	556	50.4
Female	547	49.6
Unknown/unreported	33	-
TOTAL	1,136	100
Age: 0-17	3	0.3
18-25	120	10.7
26-39	326	29.0
40-55	673	60.0
56+	0	0.0
Unknown/unreported	14	-
TOTAL	1,136	100
Ethnicity: Croat	17	1.6
Serb	1,070	98.2
Other	2	0.2
Unknown/unreported	47	-
TOTAL	1,136	100
Type/Status: Internally Displaced Persons	0	0.0
Returnee	1,131	99.6
Refugee	5	0.4
Settler	0	0.0
Remainee	0	0.0
Unknown/unreported	0	-
TOTAL	1,136	100

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Due to USAID/Croatia's PMP revision in Spring 2002, this indicator began to be tracked on May 1, 2002.

Table D-3

ECRA Indicator and Results Achieved: Disaggregated Demographics
Summary of ECRA clients, By Indicator
October 1, 2001 - April 16, 2004

**IR 3.1.2 Individuals employed in ECRA-assisted
individual enterprises: 1,902**

Demographic characteristic:	Number:	%
Gender: Male	1,074	56.5
Female	828	43.5
Unknown/unreported	0	-
TOTAL	1,902	100
Age: 0-17	2	0.1
18-25	179	9.5
26-39	639	33.9
40-55	838	44.4
56+	228	12.1
Unknown/unreported	16	-
TOTAL	1,902	100
Ethnicity: Croat	972	51.4
Serb	810	42.8
Other	110	5.8
Unknown/unreported	10	-
TOTAL	1,902	100
Type/Status: Internally Displaced Persons	3	0.2
Returnee	1,326	70.6
Refugee	34	1.7
Settler	140	7.5
Remainee	359	19.1
Other	16	0.9
Unknown/unreported	24	-
TOTAL	1,902	100

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table D-4

ECRA Indicator and Results Achieved: Disaggregated Demographics
Summary of ECRA clients, By Indicator
October 1, 2001 - April 16, 2004

**IR 3.1.2 Individuals who gained sustained employment
as a result of ECRA: 971**

Demographic characteristic:	Number:	%
Gender: Male	541	55.8
Female	429	44.2
Unknown/unreported	1	-
TOTAL	971	100
Age: 0-17	0	0.0
18-25	61	6.8
26-39	286	31.8
40-55	463	51.6
56+	88	9.8
Unknown/unreported	73	-
TOTAL	971	100
Ethnicity: Croat	433	45.2
Serb	445	46.4
Other	81	8.4
Unknown/unreported	12	-
TOTAL	971	100
Type/Status: Internally Displaced Persons	3	0.3
Returnee	670	74.3
Refugee	7	0.8
Settler	64	7.1
Remainee	113	12.5
Other	45	5.0
Unknown/unreported	69	-
TOTAL	971	100

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table D-5

**ECRA Indicator and Results Achieved: Disaggregated Demographics
Summary of ECRA clients, By Indicator
October 1, 2001 - April 31, 2004**

**IR 3.1.3 Participants in ECRA community-based initiatives
and social and legal services: 16,695**

Demographic characteristic:	Number:	%
Gender: Male	8,444	51.0
Female	8,109	49.0
Unknown/unreported	142	-
TOTAL	16,695	100
Age: 0-17	1,027	6.2
18-25	1,218	7.4
26-39	2,836	17.2
40-55	5,011	30.4
56+	6,404	38.8
Unknown/unreported	199	-
TOTAL	16,695	100
Ethnicity: Croat	3,157	19.6
Serb	12,414	77.2
Other	511	3.2
Unknown/unreported	613	-
TOTAL	16,695	100
Type/Status: Internally Displaced Persons	907	5.6
Returnee	10,313	64.1
Refugee	1,701	10.7
Settler	1,820	11.3
Remainee	1,178	7.3
Other	159	1.0
Unknown/unreported	617	-
TOTAL	16,695	100

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

Table D-6

**ECRA Indicator and Results Achieved: Disaggregated Demographics
Summary of ECRA clients, By Indicator
May 1, 2002 - April 16, 2004**

**IR 3.1.4 Returnees in ECRA areas influenced to return
by cross-border activities: 584 of 2,043 (29%)**

Demographic characteristic:	Number:	%
Gender: Male	284	51.3
Female	270	48.7
Unknown/unreported	30	-
TOTAL	584	100
Age: 0-17	20	3.6
18-25	40	7.2
26-39	107	19.3
40-55	223	40.3
56+	163	29.5
Unknown/unreported	31	-
TOTAL	584	100
Ethnicity: Croat	5	0.9
Serb	548	99.1
Other	0	0.0
Unknown/unreported	31	-
TOTAL	584	100
Type/Status: Internally Displaced Persons	0	0.0
Returnee	584	100.0
Refugee	0	0.0
Settler	0	0.0
Remainee	0	0.0
Unknown/unreported	0	-
TOTAL	584	100

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Due to USAID/Croatia's PMP revision in Spring 2002, this indicator began to be tracked on May 1, 2002.

Table E**ECRA CLIENT DEMOGRAPHICS**

Summary: October 1, 2001 - April 16, 2004

Demographic Characteristic	ECRA Clients (of IP programs which do not provide legal assistance)		ECRA Clients (of IP programs which provide legal assistance) ¹		ECRA Clients TOTAL	
	Number	%	Number	%	Number	%
GENDER						
Male	3,528	54.3	7,337	54.4	10,865	54.4
Female	2,971	45.7	6,150	45.6	9,121	45.6
Unknown/unreported	26	-	33	-	59	-
GENDER: TOTAL	6,525	100	13,520	100	20,045	100
AGE						
0-17	857	13.2	164	1.2	1,021	5.1
18-25	777	12.0	661	4.9	1,438	7.3
26-39	2,045	31.5	1,848	13.8	3,893	19.5
40-55	2,096	32.2	4,478	33.3	6,574	33.0
56+	722	11.1	6,283	46.8	7,005	35.1
Unknown/unreported	28	-	86	-	114	-
AGE: TOTAL	6,525	100	13,520	100	20,045	100
ETHNICITY						
Croat	3,090	51.3	1,665	12.4	4,755	24.4
Serb	2,676	44.4	11,375	84.5	14,051	72.1
Other	255	4.3	422	3.1	677	3.5
Unknown/unreported	504	-	58	-	562	-
ETHNICITY: TOTAL	6,525	100	13,520	100	20,045	100
TYPE/STATUS						
Internally Displaced Person	97	1.5	856	6.6	953	4.9
Returnee	3,952	61.8	8,997	69.0	12,949	66.6
Refugee	87	1.4	1,346	10.3	1,433	7.4
Settler	1,338	20.9	720	5.5	2,058	10.6
Remainee	763	11.9	1,041	8.0	1,804	9.3
Other	153	2.5	84	0.6	237	1.2
Unknown/unreported	135	-	476	-	611	-
TYPE/STATUS: TOTAL	6,525	100	13,520	100	20,045	100
EMPLOYMENT STATUS						
Temporarily or seasonally employed	315	5.0	960	7.8	1,275	6.8
Permanently employed	1,031	16.4	741	5.9	1,772	9.4
Self-employed (includes farmers)	1,389	22.1	927	7.5	2,316	12.3
Not officially employed, but receiving income	335	5.3	327	2.6	662	3.5
Unemployed	1,828	29.1	4,691	37.6	6,519	34.8
Retired/pensioner	398	6.3	4,153	33.3	4,551	24.3
Not employed: Unable to work due to disability	12	0.2	104	0.8	116	0.6
Not employed: Student	950	15.1	189	1.5	1,139	6.1
Other	31	0.5	373	3.0	404	2.2
Unknown/unreported	236	-	1,055	-	1,291	-
EMPLOYMENT STATUS: TOTAL	6,525	100	13,520	100	20,045	100

¹ This includes all ECRA clients of the three IPs (IRC, SDF, and DOS) which provided legal assistance as part of their ECRA programs, not just those seeking legal assistance.

Table E**ECRA CLIENT DEMOGRAPHICS****Summary: October 1, 2001 - April 16, 2004**

Demographic Characteristic	ECRA Clients (of IP programs which do not provide legal assistance)		ECRA Clients (of IP programs which provide legal assistance) ¹		ECRA Clients TOTAL	
	Number	%	Number	%	Number	%
HOUSING STATUS²						
Owner of housing unit and currently living in it	-	-	5,571	48.9	5,571	48.9
Owner of housing unit and NOT current living in it.	-	-	3,593	31.5	3,593	31.5
Renter of housing unit and is living in same unit prior to 1991	-	-	776	6.8	776	6.8
Renter of housing unit and is NOT living in the unit (lost tenancy rights).	-	-	600	5.3	600	5.3
Renter of an APN housing unit.	-	-	429	3.8	429	3.8
Temporary occupant, with an LTTP decision	-	-	333	2.9	333	2.9
Temporary occupant, who does not have an LTTP decision	-	-	35	0.2	35	0.2
Other	-	-	63	0.6	63	0.6
Unknown/unreported	-	-	2,120	-	2,120	-
HOUSING STATUS: TOTAL	-	-	13,520	100	13,520	100

¹ This includes all ECRA clients of the three IPs (IRC, SDF, and DOS) which provided legal assistance as part of their ECRA programs, not just those seeking legal assistance.

² Housing status reported only by those implementing partners providing legal assistance.

Table F**ECRA Client Demographics:**

Total ECRA Clients (October 1, 2001 - April 16, 2004),
 Compared with total population in ECRA municipalities (Census 2001)

Demographic Characteristic	Total population in ECRA municipalities: 2001 ¹		Total ECRA Clients October 1, 2001- April 16, 2004	
	Number	%	Number	%
GENDER				
Male	24,673	48.0	10,865	54.4
Female	26,708	52.0	9,121	45.6
Unknown/unreported	0	-	59	-
GENDER: TOTAL	51,381	100	20,045	100
AGE²				
<i>(0-14)</i> 0-17	8,299	16.2	1,021	5.1
<i>(15-24)</i> 18-25	5,797	11.3	1,438	7.3
<i>(25-39)</i> 26-39	8,929	17.5	3,893	19.5
<i>(40-54)</i> 40-55	9,579	18.7	6,574	33.0
<i>(55+)</i> 56+	18,562	36.3	7,005	35.1
Unknown/unreported	215	-	114	-
AGE: TOTAL	51,381	100	20,045	100
ETHNICITY				
Croat	32,037	63.9	4,755	24.4
Serb	16,079	32.1	14,051	72.1
Other	2,014	4.0	677	3.5
Unknown/unreported	1,251	-	562	-
ETHNICITY: TOTAL	51,381	100	20,045	100
TYPE/STATUS³				
Internally Displaced Person	-	-	953	4.9
Returnee	-	-	12,949	66.6
Refugee	-	-	1,433	7.4
Settler	-	-	2,058	10.6
Remainee	-	-	1,804	9.3
Other	-	-	237	1.2
Unknown/unreported	-	-	611	-
TYPE/STATUS: TOTAL	-	-	20,045	100
EMPLOYMENT STATUS³				
Temporarily or seasonally employed	-	-	1,275	6.8
Permanently employed	-	-	1,772	9.4
Self-employed (includes farmers)	-	-	2,316	12.3
Not officially employed, but receiving income	-	-	662	3.5
Unemployed	-	-	6,519	34.8
Retired/pensioner	-	-	4,551	24.3
Not employed: Unable to work due to disability	-	-	116	0.6
Not employed: Student	-	-	1,139	6.1
Other	-	-	404	2.2
Unknown/unreported	-	-	1,291	-
EMPLOYMENT STATUS: TOTAL	-	-	20,045	100

Refer to "Notes on Tables" for explanations on information presented in this table to reduce the possibility of misinterpretation of data.

¹ Source: Croatian Census 2001.

² Age groups in italicized parenthesis are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

³ Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-1

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Cetingrad
(April 1, 2002 – April 16, 2004)³**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Apr 1, 2002-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	1,407	51	6	100.0
Female	1,339	49	0	0.0
Unknown/unreported	0	-	0	-
Gender: Total	2,746	100	6	100
AGE¹				
<i>(0-14)</i> 0-17	482	18	0	0
<i>(15-24)</i> 18-25	366	14	0	0
<i>(25-39)</i> 26-39	597	22	2	33.3
<i>(40-54)</i> 40-55	425	16	4	66.7
<i>(55+)</i> 56+	827	31	0	0
Unknown/unreported	49	-	0	-
Age: Total	2,746	100	6	100
ETHNICITY				
Croat	2,105	80	1	16.7
Serb	145	5	5	83.3
Other	405	15	0	0.0
Unknown/unreported	91	-	0	-
Ethnicity: Total	2,746	100	6	100
TYPE/STATUS²				
Internally displaced	-	-	0	0.0
Returnee	-	-	5	83.3
Refugee	-	-	0	0.0
Settler	-	-	0	0.0
Remainee	-	-	1	16.7
Other	-	-	0	0.0
Unknown/unreported	-	-	0	-
Type/Status: Total	-	-	6	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	0	0.0
Permanent Employed	-	-	0	0.0
Self-employed	-	-	6	100.0
Not officially employed, but receiving income	-	-	0	0.0
Unemployed	-	-	0	0.0
Retired	-	-	0	0.0
Not employed: Unable to work due to disability	-	-	0	0.0
Not employed: Student	-	-	0	0.0
Other	-	-	0	0.0
Unknown/unreported	-	-	0	-
Employment Status: Total	-	-	6	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

³ ECRA program activities began implementation in the adjoining municipality of Cetingrad on April 1, 2002.

Table G-2

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Djulovac
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	1,864	51	625	67.8
Female	1,776	49	297	32.2
Unknown/unreported	0	-	0	-
Gender: Total	3,640	100	922	100
AGE¹				
<i>(0-14)</i> 0-17	949	26	0	0.0
<i>(15-24)</i> 18-25	542	15	35	3.8
<i>(25-39)</i> 26-39	650	18	159	17.2
<i>(40-54)</i> 40-55	519	14	366	39.7
<i>(55+)</i> 56+	971	27	362	39.3
Unknown/unreported	9	-	0	-
Age: Total	3,640	100	922	100
ETHNICITY				
Croat	2,893	82	291	31.7
Serb	580	16	605	65.8
Other	66	2	23	2.5
Unknown/unreported	101	-	3	-
Ethnicity: Total	3,640	100	922	100
TYPE/STATUS²				
Internally displaced	-	-	58	6.3
Returnee	-	-	513	55.6
Refugee	-	-	2	0.2
Settler	-	-	163	17.7
Remainee	-	-	186	20.2
Other	-	-	0	0.0
Unknown/unreported	-	-	0	-
Type/Status: Total	-	-	922	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	29	3.2
Permanent Employed	-	-	94	10.2
Self-employed	-	-	169	18.3
Not officially employed, but receiving income	-	-	19	2.1
Unemployed	-	-	378	41.0
Retired	-	-	231	25.0
Not employed: Unable to work due to disability	-	-	1	0.1
Not employed: Student	-	-	1	0.1
Other	-	-	0	0.0
Unknown/unreported	-	-	0	-
Employment Status: Total	-	-	922	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-3

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Donji Lapac
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	929	49	627	49.6
Female	951	51	636	50.4
Unknown/unreported	0	-	0	-
Gender: Total	1,880	100	1,263	100
AGE¹				
(0-14) 0-17	230	12	165	13.1
(15-24) 18-25	181	10	134	10.6
(25-39) 26-39	328	18	239	18.9
(40-54) 40-55	339	18	324	25.7
(55+) 56+	787	42	401	31.7
Unknown/unreported	15	-	0	-
Age: Total	1,880	100	1,263	100
ETHNICITY				
Croat	471	25	182	14.5
Serb	1,383	74	1,045	83.6
Other	4	1	24	1.9
Unknown/unreported	22	-	12	-
Ethnicity: Total	1,880	100	1,263	100
TYPE/STATUS²				
Internally displaced	-	-	36	2.9
Returnee	-	-	941	75.2
Refugee	-	-	91	7.2
Settler	-	-	150	12.0
Remainee	-	-	1	0.1
Other	-	-	33	2.6
Unknown/unreported	-	-	11	-
Type/Status: Total	-	-	1,263	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	97	8.0
Permanent Employed	-	-	89	7.3
Self-employed	-	-	46	3.8
Not officially employed	-	-	-	-

Table G-4

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Donji Srb
(May 1, 2002 – April 16, 2004)²**

Demographic characteristic ¹	ECRA Clients in municipality (IP reported: May 1, 2002-Apr 16, 2004)	
	Number	%
GENDER		
Male	288	52.0
Female	266	48.0
Unknown/unreported	0	-
Gender: Total	554	100
AGE¹		
0-17	17	3.1
18-25	51	9.1
26-39	78	14.1
40-55	156	28.2
56+	252	45.5
Unknown/unreported	0	-
Age: Total	554	100%
ETHNICITY		
Croat	26	4.7
Serb	515	93.1
Other	12	2.2
Unknown/unreported	1	-
Ethnicity: Total	554	100
TYPE/STATUS²		
Internally displaced	0	0.0
Returnee	508	92.7
Refugee	6	1.1
Settler	19	3.5
Remainee	0	0.0
Other	15	2.7
Unknown/unreported	6	-
Type/Status: Total	554	100
EMPLOYMENT STATUS²		
Temporarily or Seasonally Employed	7	1.3
Permanent Employed	19	3.5
Self-employed	18	3.3
Not officially employed, but receiving income	2	0.4
Unemployed	226	41.2
Retired	221	40.3
Not employed: Unable to work due to disability	1	0.1
Not employed: Student	42	7.7
Other	12	2.2
Unknown/unreported	6	-
Employment Status: Total	554	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Census 2001 village-level demographic information is not available.

² ECRA program activities began implementation in the adjoining village of Donji Srb on May 1, 2002.

Table G-5

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Drnis
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	4,166	48	894	56.2
Female	4,429	52	695	43.8
Unknown/unreported	0	-	0	-
Gender: Total	8,595	100	1,589	100
AGE¹				
<i>(0-14)</i> 0-17	1,388	16	136	8.6
<i>(15-24)</i> 18-25	928	11	120	7.5
<i>(25-39)</i> 26-39	1,541	18	472	29.7
<i>(40-54)</i> 40-55	1,576	18	494	31.1
<i>(55+)</i> 56+	3,128	37	367	23.1
Unknown/unreported	34	-	0	-
Age: Total	8,595	100	1,589	100
ETHNICITY				
Croat	7,835	92	1,036	66.8
Serb	656	8	500	32.2
Ethnicity: other	19	0	16	1.0
Unknown/unreported	85	-	37	-
Ethnicity: Total	8,598	100	1,589	100
TYPE/STATUS²				
Internally displaced	-	-	34	2.2
Returnee	-	-	1,228	78.7
Refugee	-	-	91	5.8
Settler	-	-	69	4.4
Remainee	-	-	134	8.6
Other	-	-	5	0.3
Unknown/unreported	-	-	28	-
Type/Status: Total	-	-	1,589	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	57	3.9
Permanent Employed	-	-	231	15.3
Self-employed	-	-	350	23.2
Not officially employed, but receiving income	-	-	47	3.1
Unemployed	-	-	354	23.5
Retired	-	-	264	17.5
Not employed: Unable to work due to disability	-	-	7	0.5
Not employed: Student	-	-	163	10.8
Other	-	-	32	2.2
Unknown/unreported	-	-	84	-
Employment Status: Total	-	-	1,589	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-6

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Dvor
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	2,679	47	1,052	54.1
Female	3,063	53	892	45.9
Unknown/unreported	0	-	15	-
Gender: Total	5,742	100	1,959	100
AGE¹				
<i>(0-14)</i> 0-17	629	11	21	1.1
<i>(15-24)</i> 18-25	527	9	138	7.1
<i>(25-39)</i> 26-39	836	15	378	19.4
<i>(40-54)</i> 40-55	1,143	20	740	38.1
<i>(55+)</i> 56+	2,590	45	667	34.3
Unknown/unreported	17	-	15	-
Age: Total	5,742	100	1,959	100
ETHNICITY				
Croat	1,943	35	281	14.5
Serb	3,495	64	1,609	82.9
Other	48	1	50	2.6
Unknown/unreported	256	-	19	-
Ethnicity: Total	5,742	100	1,959	100
TYPE/STATUS²				
Internally displaced	-	-	85	4.4
Returnee	-	-	1,452	75.3
Refugee	-	-	207	10.7
Settler	-	-	67	3.5
Remainee	-	-	118	6.1
Other	-	-	0	0.0
Unknown/unreported	-	-	30	-
Type/Status: Total	-	-	1,959	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	190	10.9
Permanent Employed	-	-	148	8.4
Self-employed	-	-	375	21.4
Not officially employed, but receiving income	-	-	135	7.7
Unemployed	-	-	434	24.7
Retired	-	-	432	24.6
Not employed: Unable to work due to disability	-	-	2	0.1
Not employed: Student	-	-	38	2.2
Other	-	-	0	0.0
Unknown/unreported	-	-	205	-
Employment Status: Total	-	-	1,959	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-7

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Gvozd
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	1,738	46	1,134	56.9
Female	2,041	54	858	43.1
Unknown/unreported	0	-	5	-
Gender: Total	3,779	100	1,997	100
AGE¹				
<i>(0-14)</i> 0-17	445	12	256	12.9
<i>(15-24)</i> 18-25	314	8	159	8.0
<i>(25-39)</i> 26-39	541	14	372	18.7
<i>(40-54)</i> 40-55	679	18	605	30.4
<i>(55+)</i> 56+	1,790	48	598	30.0
Unknown/unreported	10	-	7	-
Age: Total	3,779	100	1,997	100
ETHNICITY				
Croat	1,500	40	481	24.2
Serb	2,193	59	1,451	72.8
Other	19	1	60	3.0
Unknown/unreported	67	-	5	-
Ethnicity: Total	3,779	100	1,997	100
TYPE/STATUS²				
Internally displaced	-	-	99	5.1
Returnee	-	-	1,167	60.7
Refugee	-	-	169	8.8
Settler	-	-	344	17.9
Remainee	-	-	136	7.1
Other	-	-	8	0.4
Unknown/unreported	-	-	74	-
Type/Status: Total	-	-	1,997	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	124	6.9
Permanent Employed	-	-	224	12.4
Self-employed	-	-	157	8.7
Not officially employed, but receiving income	-	-	75	4.1
Unemployed	-	-	585	32.4
Retired	-	-	376	20.8
Not employed: Unable to work due to disability	-	-	3	0.2
Not employed: Student	-	-	256	14.2
Other	-	-	6	0.3
Unknown/unreported	-	-	191	-
Employment Status: Total	-	-	1,997	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-8

ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Hrvatska Kostajnica
(October 1, 2001 – April 16, 2004)

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	1,299	47	1,257	53.3
Female	1,447	53	1,101	46.7
Unknown/unreported	0	-	27	-
Gender: Total	2,746	100	2,385	100
AGE¹				
<i>(0-14)</i> 0-17	482	18	5	0.2
<i>(15-24)</i> 18-25	353	13	95	4.0
<i>(25-39)</i> 26-39	569	21	331	14.0
<i>(40-54)</i> 40-55	560	20	834	35.4
<i>(55+)</i> 56+	778	28	1,093	46.4
Unknown/unreported	4	-	27	-
Age: Total	2,746	100	2,385	100
ETHNICITY				
Croat	2,115	80	422	17.9
Serb	433	16	1,891	80.3
Other	109	4	43	1.8
Unknown/unreported	89	-	29	-
Ethnicity: Total	2,746	100	2,385	100
TYPE/STATUS²				
Internally displaced	-	-	221	9.6
Returnee	-	-	1,636	70.9
Refugee	-	-	178	7.7
Settler	-	-	89	3.8
Remainee	-	-	176	7.6
Other	-	-	9	0.4
Unknown/unreported	-	-	76	-
Type/Status: Total	-	-	2,385	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	221	9.7
Permanent Employed	-	-	222	9.8
Self-employed	-	-	251	11.0
Not officially employed, but receiving income	-	-	85	3.7
Unemployed	-	-	771	34.0
Retired	-	-	677	29.8
Not employed: Unable to work due to disability	-	-	8	0.4
Not employed: Student	-	-	36	1.6
Other	-	-	0	0.0
Unknown/unreported	-	-	114	-
Employment Status: Total	-	-	2,385	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-9

ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Kistanje
(October 1, 2001 – April 16, 2004)

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	1,482	49	1,093	49.8
Female	1,556	51	1,102	50.2
Unknown/unreported	0	-	0	-
Gender: Total	3,038	100	2,195	100
AGE¹				
<i>(0-14)</i> 0-17	499	17	145	6.6
<i>(15-24)</i> 18-25	285	9	209	9.6
<i>(25-39)</i> 26-39	384	13	449	20.6
<i>(40-54)</i> 40-55	423	14	639	29.2
<i>(55+)</i> 56+	1,429	47	742	34.0
Unknown/unreported	18	-	11	-
Age: Total	3,038	100	2,195	100
ETHNICITY				
Croat	1,255	42	614	28.1
Serb	1,736	58	1,568	71.7
Other	11	0	6	0.2
Unknown/unreported	36	-	7	-
Ethnicity: Total	3,038	100	2,195	100
TYPE/STATUS²				
Internally displaced	-	-	19	1.0
Returnee	-	-	1,292	65.5
Refugee	-	-	121	6.1
Settler	-	-	514	26.1
Remainee	-	-	14	0.7
Other	-	-	12	0.6
Unknown/unreported	-	-	223	-
Type/Status: Total	-	-	2,195	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	89	4.4
Permanent Employed	-	-	89	4.4
Self-employed	-	-	259	13.0
Not officially employed, but receiving income	-	-	26	1.3
Unemployed	-	-	663	33.1
Retired	-	-	571	28.5
Not employed: Unable to work due to disability	-	-	3	0.1
Not employed: Student	-	-	123	6.1
Other	-	-	181	9.1
Unknown/unreported	-	-	191	-
Employment Status: Total	-	-	2,195	100

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-10

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Obrovac
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	1,668	49	731	46.7
Female	1,719	51	835	53.3
Unknown/unreported	0	-	0	-
Gender: Total	3,387	100	1,566	100
AGE¹				
<i>(0-14)</i> 0-17	730	22	112	7.4
<i>(15-24)</i> 18-25	372	11	119	7.8
<i>(25-39)</i> 26-39	720	21	361	23.7
<i>(40-54)</i> 40-55	621	19	427	28.0
<i>(55+)</i> 56+	920	27	505	33.1
Unknown/unreported	24	-	42	-
Age: Total	3,387	100	1,566	100
ETHNICITY				
Croat	2,844	85	452	30.5
Serb	435	13	1,024	69.0
Other	59	2	7	0.5
Unknown/unreported	49	-	83	-
Ethnicity: Total	3,387	100	1,566	100
TYPE/STATUS²				
Internally displaced	-	-	155	10.1
Returnee	-	-	851	55.6
Refugee	-	-	180	11.8
Settler	-	-	138	9.1
Remainee	-	-	166	10.8
Other	-	-	40	2.6
Unknown/unreported	-	-	36	-
Type/Status: Total	-	-	1,566	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	80	5.8
Permanent Employed	-	-	109	7.8
Self-employed	-	-	19	1.4
Not officially employed, but receiving income	-	-	2	0.1
Unemployed	-	-	598	42.9
Retired	-	-	348	25.0
Not employed: Unable to work due to disability	-	-	11	0.8
Not employed: Student	-	-	108	7.7
Other	-	-	119	8.5
Unknown/unreported	-	-	172	-
Employment Status: Total	-	-	1,566	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-11

ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Okucani
(October 1, 2001 – April 16, 2004)

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	2,039	48	759	53.9
Female	2,185	52	650	46.1
Unknown/unreported	0	-	0	-
Gender: Total	4,224	100	1,409	100
AGE¹				
<i>(0-14)</i> 0-17	776	18	139	9.9
<i>(15-24)</i> 18-25	513	12	102	7.3
<i>(25-39)</i> 26-39	824	20	237	16.8
<i>(40-54)</i> 40-55	722	17	438	31.0
<i>(55+)</i> 56+	1,374	33	493	35.0
Unknown/unreported	15	-	0	-
Age: Total	4,224	100	1,409	100
ETHNICITY				
Croat	3,153	76	225	20.8
Serb	907	22	844	78.3
Other	63	2	10	0.9
Unknown/unreported	101	-	330	-
Ethnicity: Total	4,224	100	1,409	100
TYPE/STATUS²				
Internally displaced	-	-	20	1.4
Returnee	-	-	896	65.0
Refugee	-	-	35	2.5
Settler	-	-	234	17.0
Remainee	-	-	145	10.5
Other	-	-	49	3.6
Unknown/unreported	-	-	30	-
Type/Status: Total	-	-	1,409	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	26	1.9
Permanent Employed	-	-	116	8.3
Self-employed	-	-	57	4.1
Not officially employed, but receiving income	-	-	25	1.7
Unemployed	-	-	719	51.4
Retired	-	-	319	22.8
Not employed: Unable to work due to disability	-	-	0	0.0
Not employed: Student	-	-	137	9.8
Other	-	-	0	0.0
Unknown/unreported	-	-	10	-
Employment Status: Total	-	-	1,409	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-12

**ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Pakrac
(October 1, 2001 – April 16, 2004)**

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	4,131	47	605	54.7
Female	4,724	53	501	45.3
Unknown/unreported	0	-	0	-
Gender: Total	8,855	100	1,106	100
AGE¹				
<i>(0-14)</i> 0-17	1,388	16	2	0.2
<i>(15-24)</i> 18-25	1,142	13	51	4.6
<i>(25-39)</i> 26-39	1,544	17	174	15.7
<i>(40-54)</i> 40-55	1,860	21	420	38.0
<i>(55+)</i> 56+	2,883	33	459	41.5
Unknown/unreported	38	-	0	-
Age: Total	8,855	100	1,106	100
ETHNICITY				
Croat	6,048	71	305	28.0
Serb	1,514	18	749	68.7
Other	984	11	36	3.3
Unknown/unreported	309	-	16	-
Ethnicity: Total	8,855	100	1,106	100
TYPE/STATUS²				
Internally displaced	-	-	56	5.1
Returnee	-	-	560	50.7
Refugee	-	-	1	0.1
Settler	-	-	38	3.4
Remainee	-	-	450	40.7
Other	-	-	0	0.0
Unknown/unreported	-	-	1	-
Type/Status: Total	-	-	1,106	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	59	5.4
Permanent Employed	-	-	134	12.1
Self-employed	-	-	110	10.0
Not officially employed, but receiving income	-	-	33	3.0
Unemployed	-	-	413	37.5
Retired	-	-	334	30.3
Not employed: Unable to work due to disability	-	-	4	0.4
Not employed: Student	-	-	14	1.3
Other	-	-	0	0.0
Unknown/unreported	-	-	5	-
Employment Status: Total	-	-	1,106	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

Table G-13

ECRA CLIENT DEMOGRAPHICS, BY MUNICIPALITY: Vojnic³
(October 1, 2001 – April 16, 2004)

Demographic characteristic	Total population in municipality (Census 2001)		ECRA Clients in municipality (IP reported: Oct 1, 2001-Apr 16, 2004)	
	Number	%	Number	%
GENDER				
Male	2,678	49	1,553	56.1
Female	2,817	51	1,213	43.9
Unknown/unreported	0	-	12	-
Gender: Total	5,495	100	2,778	100
AGE¹				
<i>(0-14)</i> 0-17	783	14	21	0.8
<i>(15-24)</i> 18-25	640	12	199	7.2
<i>(25-39)</i> 26-39	992	18	527	19.0
<i>(40-54)</i> 40-55	1,137	21	974	35.2
<i>(55+)</i> 56+	1,912	35	1,045	37.8
Unknown/unreported	31	-	12	-
Age: Total	5,495	100	2,778	100
ETHNICITY				
Croat	1,980	37	312	11.3
Serb	2,747	51	2,080	75.2
Other	632	12	373	13.5
Unknown/unreported	136	-	13	-
Ethnicity: Total	5,495	100	2,778	100
TYPE/STATUS²				
Internally displaced	-	-	170	6.3
Returnee	-	-	1,678	62.4
Refugee	-	-	347	12.9
Settler	-	-	215	8.0
Remainee	-	-	212	7.9
Other	-	-	66	2.5
Unknown/unreported	-	-	90	-
Type/Status: Total	-	-	2,778	100
EMPLOYMENT STATUS²				
Temporarily or Seasonally Employed	-	-	282	11.2
Permanent Employed	-	-	227	9.0
Self-employed	-	-	435	17.3
Not officially employed, but receiving income	-	-	144	5.7
Unemployed	-	-	827	32.8
Retired	-	-	518	20.6
Not employed: Unable to work due to disability	-	-	32	1.3
Not employed: Student	-	-	49	1.9
Other	-	-	6	0.2
Unknown/unreported	-	-	258	-
Employment Status: Total	-	-	2,778	100

Refer to “Notes on Tables” for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ Age groups in italicized parentheses are from Census 2001. Age groups not in italicized parentheses are how ECRA clients are being tracked.

² Census 2001 does not report data comparable to this demographic characteristic on ECRA clients.

³ Vojnic municipality includes data for Cetingrad, which is also given separately in table G-1.

Table H**ECRA Clients: Total and Those Who Are Returnees, By Municipality
October 1, 2001- April 16, 2004**

ECRA Municipalities and adjoining areas	ECRA clients ¹ Total to date: October 1, 2001- April 16, 2004	ECRA clients whose 'type/status' is unknown/ unreported	ECRA clients who are returnees ² Total to date: October 1, 2001- April 16, 2004	Total returnees ⁴ as of January 3, 2004 (Source: ODPR)
Cetingrad ³	6	0	5	2,493
Djulovac	922	0	513	651
Donji Lapac	1,263	11	941	2,415
Donji Srb ³	554	6	508	-
Drnis	1,589	28	1,228	8,192
Dvor	1,959	30	1,452	6,687
Gvozd	1,997	74	1,167	3,332
Hrvatska Kostajnica	2,385	76	1,636	3,133
Kistanje	2,195	223	1,292	3,358
Obrovac	1,566	36	851	4,352
Okucani	1,409	30	896	3,117
Pakrac	1,106	1	560	6,985
Vojnic ⁵	2,778	90	1,678	4,321
IP-reported ECRA clients of ECRA municipalities (undifferentiated)	322	6	227	-
Total	20,045	611	12,949	49,036
Total Croatia:				318,249

Refer to "Notes on Tables" for explanations on information presented in this table, to reduce the possibility of misinterpretation of data.

¹ 'ECRA client' is defined as an individual who is directly and actively participating in ECRA program activities. This does not include those individuals who are considered indirect beneficiaries, such as attendees of public presentations or public meetings.

² 'Returnee' is defined by ECRA as an individual who was displaced from their original home in an ECRA municipality to (a) another area within Croatia or (b) another country, and has subsequently returned to their ECRA municipality since 1995.

³ ECRA program activities began implementation in Cetingrad on April 1, 2002, and in Donji Srb on May 1, 2002.

⁴ Source: Croatian Office of Displaced Persons, Refugees and Returnees (ODPR). 'Returnee' is defined by ODPR as a Croatian citizen who was displaced in another country or in another area within Croatia due to the war and has returned to their municipality during January 1, 2002-December 31, 2002.

⁵ Vojnic municipality includes data for Cetingrad that has also been reported separately.

Table H**ECRA Clients: Total and Those Who Are Returnees, By Municipality
October 1, 2001- October 31, 2003**

ECRA Municipalities and adjoining areas	Returnees 2.1.2002 (Source: ODPR)	Returnees 2.1.2003 (Source: ODPR)	Returnees⁴: 2002 Total	Returnees 3.1.2004 (Source: ODPR)	Returnees⁴: 2003 Total
Cetingrad ³	2,217	2,325	108	2,493	168
Djulovac	533	602	69	651	49
Donji Lapac	1,935	2,186	251	2,415	229
Donji Srb ³	-	-	-	-	-
Drnis	7,970	8,119	149	8,192	73
Dvor	5,815	6,379	564	6,687	308
Gvozd	3,036	3,188	152	3,332	144
Hrvatska Kostajnica	2,823	2,982	159	3,133	151
Kistanje	2,318	2,861	543	3,358	497
Obrovac	3,455	3,910	455	4,352	442
Okucani	2,846	2,937	91	3,117	180
Pakrac	6,655	6,771	116	6,985	214
Vojnic	3,651	4,086	435	4,321	235
Total	38,569	41,233	2,664	49,036	2,690

MERCY CORPS COOPERATIVE AGREEMENT 160-A-00-01-00103-00 FINANCIAL STATUS (as of 30 APR 2004)

Table I

ECRA--Total Program				
	Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
SUMMARY				
SALARIES	1,260,657	1,122,225	138,432	89.0%
FRINGE	464,388	322,108	142,280	69.4%
TRAVEL	130,574	127,325	3,249	97.5%
EQUIPMENT	41,500	68,540	(27,040)	165.2%
CONTRACTUAL	441,366	238,376	202,990	54.0%
OTHER OPERATING COSTS	277,069	233,657	43,413	84.3%
SUBTOTAL-DIRECT COSTS	2,615,554	2,112,230	503,324	80.8%
SUBAWARDS (a)	14,864,263	14,608,116	256,147	98.3%
SUBTOTAL (BEFORE ICR)	17,479,817	16,720,346	759,471	95.7%
ICR	405,655	298,924	106,731	73.7%
TOTAL USAID CONTRIBUTION	17,885,472	17,019,270	866,202	95.2%
COST SHARE (b)	2,369,800	3,280,067	(910,267)	138.4%
TOTAL PROGRAM COST	20,255,272	20,299,337	(44,065)	100.2%

Mercy Corps				
	Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
SUMMARY				
SALARIES	1,260,657	1,122,225	138,432	89.0%
FRINGE	464,388	322,108	142,280	69.4%
TRAVEL	130,574	127,325	3,249	97.5%
EQUIPMENT	41,500	68,540	(27,040)	165.2%
CONTRACTUAL	441,366	238,376	202,990	54.0%
OTHER OPERATING COSTS	277,069	233,657	43,413	84.3%
SUBTOTAL-DIRECT COSTS	2,615,554	2,112,230	503,324	80.8%
ICR	405,655	298,924	106,731	73.7%
GRAND TOTAL	3,021,209	2,411,154	610,055	79.8%

Urban Institute (subgrant CR-01)				
	Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
SUMMARY				
SALARIES	414,850	499,947	(85,097)	120.5%
FRINGE	239,377	302,933	(63,556)	126.6%
TRAVEL	213,400	171,149	42,251	80.2%
EQUIPMENT	5,700	26,109	(20,409)	458.1%
COMMUNITY PROJECTS	2,887,174	2,297,464	589,710	79.6%
CONTRACTUAL	104,536	108,103	(3,567)	103.4%
OTHER OPERATING COSTS	318,243	187,820	130,423	59.0%
SUBTOTAL-DIRECT COSTS	4,183,280	3,593,525	589,755	85.9%
ICR	424,116	406,877	17,239	95.9%
GRAND TOTAL	4,607,396	4,000,403	606,993	86.8%

NOTES:

(a) Actual amount reflects total cash disbursements to subgrantees until 30 APR 2004, not their expenses. Subgrantees' expenses are shown in the following tables.

(b) Reported amounts for cost share reflects subgrantee amounts through 30 APR 2004, and Mercy Corps contribution through 31 DEC 2003.

Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
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Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
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FLAG (subgrant CR-02)				
SUMMARY				
SALARIES	638,988	545,694	93,294	85.4%
FRINGE	207,184	178,932	28,252	86.4%
TRAVEL	133,946	113,651	20,295	84.8%
EQUIPMENT	42,392	42,410	(18)	100.0%
COMMUNITY PROJECTS	319,000	319,711	(711)	100.2%
CONTRACTUAL	179,560	151,393	28,167	84.3%
OTHER OPERATING COSTS	211,008	200,567	10,441	95.1%
SUBTOTAL-DIRECT COSTS	1,732,078	1,552,358	179,720	89.6%
ICR	143,489	148,127	(4,638)	103.2%
GRAND TOTAL	1,875,567	1,700,485	175,082	90.7%

ICMC (subgrant CR-03)				
SUMMARY				
SALARIES	416,949	416,949	-	100.0%
FRINGE	102,402	102,402	-	100.0%
TRAVEL	4,650	4,650	-	100.0%
EQUIPMENT	30,220	30,220	-	100.0%
COMMUNITY PROJECTS	596,593	596,593	-	100.0%
CONTRACTUAL	24,093	24,093	-	100.0%
OTHER OPERATING COSTS	189,982	189,982	-	100.0%
SUBTOTAL-DIRECT COSTS	1,364,889	1,364,889	-	100.0%
ICR	97,986	97,986	-	100.0%
GRAND TOTAL	1,462,875	1,462,875	-	100.0%

IRC (subgrant CR-04)				
SUMMARY				
SALARIES	528,961	531,944	(2,983)	100.6%
FRINGE	154,091	153,778	313	99.8%
TRAVEL	20,011	19,298	713	96.4%
EQUIPMENT	-	-	-	0.0%
COMMUNITY PROJECTS	350,404	349,956	448	99.9%
CONTRACTUAL	314,952	313,534	1,418	99.5%
OTHER OPERATING COSTS	181,539	178,197	3,342	98.2%
SUBTOTAL-DIRECT COSTS	1,549,958	1,546,707	3,251	99.8%
ICR	110,933	114,184	(3,251)	102.9%
GRAND TOTAL	1,660,891	1,660,891	(0)	100.0%

CRS (subgrant CR-05)				
SUMMARY				
SALARIES	314,432	278,516	35,916	88.6%
FRINGE	53,958	43,371	10,587	80.4%
TRAVEL	7,800	3,264	4,536	41.8%
EQUIPMENT	21,800	21,049	751	96.6%
COMMUNITY PROJECTS	1,361,489	1,361,489	-	100.0%
CONTRACTUAL	1,000	-	1,000	0.0%
OTHER OPERATING COSTS	120,137	106,490	13,647	88.6%
SUBTOTAL-DIRECT COSTS	1,880,616	1,814,179	66,437	96.5%
ICR	156,740	142,721	14,019	91.1%
GRAND TOTAL	2,037,356	1,956,900	80,456	96.1%

Stope Nade (subgrant CR-06)				
SUMMARY				
SALARIES	189,860	229,074	(39,214)	120.7%
FRINGE	31,604	38,848	(7,244)	122.9%
TRAVEL	17,220	21,727	(4,507)	126.2%
EQUIPMENT	63,250	62,627	623	99.0%
COMMUNITY PROJECTS	-	-	-	0.0%
CONTRACTUAL	90,690	65,043	25,647	71.7%
OTHER OPERATING COSTS	139,326	114,631	24,695	82.3%
SUBTOTAL-DIRECT COSTS	531,950	531,950	0	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	531,950	531,950	0	100.0%

DOS (subgrant CR-07)				
SUMMARY				
SALARIES	99,987	95,936	4,051	95.9%
FRINGE	16,533	16,592	(59)	100.4%
TRAVEL	6,961	7,114	(153)	102.2%
EQUIPMENT	36,424	41,383	(4,959)	113.6%
COMMUNITY PROJECTS	-	-	-	0.0%
CONTRACTUAL	-	-	-	0.0%
OTHER OPERATING COSTS	55,614	54,494	1,120	98.0%
SUBTOTAL-DIRECT COSTS	215,519	215,519	(0)	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	215,519	215,519	(0)	100.0%

Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
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Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
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CCI (subgrant CR-08)				
SUMMARY				
SALARIES	36,332	39,300	(2,968)	108.2%
FRINGE	5,300	5,858	(558)	110.5%
TRAVEL	5,877	4,146	1,731	70.5%
EQUIPMENT	-	-	-	0.0%
COMMUNITY PROJECTS	37,891	33,320	4,571	87.9%
CONTRACTUAL	-	-	-	0.0%
OTHER OPERATING COSTS	12,680	5,970	6,710	47.1%
SUBTOTAL-DIRECT COSTS	98,080	88,594	9,486	90.3%
ICR	-	-	-	0.0%
GRAND TOTAL	98,080	88,594	9,486	90.3%

LEDA WS (subgrant CR-09)				
SUMMARY				
SALARIES	4,539	4,719	(180)	104.0%
FRINGE	744	727	17	97.7%
TRAVEL	480	550	(70)	114.5%
EQUIPMENT	1,125	1,169	(44)	103.9%
COMMUNITY PROJECTS	-	-	-	0.0%
CONTRACTUAL	-	-	-	0.0%
OTHER OPERATING COSTS	1,825	1,548	277	84.8%
SUBTOTAL-DIRECT COSTS	8,713	8,713	(0)	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	8,713	8,713	(0)	100.0%

NUPZZ (IAACF) (subgrant CR-10)				
SUMMARY				
SALARIES	73,452	99,523	(26,071)	135.5%
FRINGE	12,193	17,137	(4,944)	140.5%
TRAVEL	20,104	19,915	189	99.1%
EQUIPMENT	16,436	14,548	1,888	88.5%
COMMUNITY PROJECTS	-	-	-	0.0%
CONTRACTUAL	24,228	17,395	6,833	71.8%
OTHER OPERATING COSTS	53,520	31,414	22,106	58.7%
SUBTOTAL-DIRECT COSTS	199,933	199,933	-	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	199,933	199,933	-	100.0%

LEDA Krka (Drnis) (subgrant CR-11)				
SUMMARY				
SALARIES	5,582	5,561	21	99.6%
FRINGE	918	918	-	100.0%
TRAVEL	1,100	802	298	72.9%
EQUIPMENT	1,000	959	41	95.9%
COMMUNITY PROJECTS	-	-	-	0.0%
CONTRACTUAL	2,800	2,782	18	99.4%
OTHER OPERATING COSTS	2,420	1,639	781	67.7%
SUBTOTAL-DIRECT COSTS	13,820	12,660	1,160	91.6%
ICR	-	-	-	0.0%
GRAND TOTAL	13,820	12,660	1,160	91.6%

SDF (subgrant CR-12)				
SUMMARY				
SALARIES	204,522	211,135	(6,613)	103.2%
FRINGE	33,951	35,448	(1,497)	104.4%
TRAVEL	9,312	8,390	923	90.1%
EQUIPMENT	-	2,014	(2,014)	0.0%
COMMUNITY PROJECTS	34,555	27,257	7,298	78.9%
CONTRACTUAL	24,480	26,805	(2,325)	109.5%
OTHER OPERATING COSTS	102,840	84,289	18,551	82.0%
SUBTOTAL-DIRECT COSTS	409,660	395,339	14,321	96.5%
ICR	-	-	-	0.0%
GRAND TOTAL	409,660	395,339	14,321	96.5%

ZaMirNet (subgrant CR-13)				
SUMMARY				
SALARIES	152,376	160,966	(8,590)	105.6%
FRINGE	25,692	27,602	(1,910)	107.4%
TRAVEL	41,685	36,264	5,421	87.0%
EQUIPMENT	63,219	60,164	3,055	95.2%
COMMUNITY PROJECTS	-	-	-	0.0%
CONTRACTUAL	74,132	72,930	1,202	98.4%
OTHER OPERATING COSTS	47,810	46,988	822	98.3%
SUBTOTAL-DIRECT COSTS	404,914	404,914	(0)	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	404,914	404,914	(0)	100.0%

Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
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OGI (subgrant CR-14)				
SUMMARY				
SALARIES	122,957	129,417	(6,460)	105.3%
FRINGE	20,410	21,994	(1,584)	107.8%
TRAVEL	21,850	24,242	(2,392)	110.9%
EQUIPMENT	23,147	24,568	(1,421)	106.1%
COMMUNITY PROJECTS	2,300	1,819	481	79.1%
CONTRACTUAL	-	-	-	0.0%
OTHER OPERATING COSTS	37,466	26,091	11,375	69.6%
SUBTOTAL-DIRECT COSTS	228,130	228,130	(0)	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	228,130	228,130	(0)	100.0%

CESI (subgrant CR-16)				
SUMMARY				
SALARIES	55,298	64,657	(9,359)	116.9%
FRINGE	9,440	11,009	(1,569)	116.6%
TRAVEL	18,004	13,022	4,982	72.3%
EQUIPMENT	2,542	2,277	265	89.6%
COMMUNITY PROJECTS	11,000	11,244	(244)	102.2%
CONTRACTUAL	15,000	11,831	3,169	78.9%
OTHER OPERATING COSTS	12,934	10,178	2,756	78.7%
SUBTOTAL-DIRECT COSTS	124,218	124,218	-	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	124,218	124,218	-	100.0%

DEMOS (subgrant CR-18)				
SUMMARY				
SALARIES	105,700	96,669	9,031	91.5%
FRINGE	18,180	15,974	2,206	87.9%
TRAVEL	18,045	15,554	2,491	86.2%
EQUIPMENT	12,150	1,193	10,958	9.8%
COMMUNITY PROJECTS	487,055	585,473	(98,418)	120.2%
CONTRACTUAL	63,000	23,319	39,681	37.0%
OTHER OPERATING COSTS	92,625	58,573	34,052	63.2%
SUBTOTAL-DIRECT COSTS	796,755	796,755	-	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	796,755	796,755	-	100.0%

Total Budget	14 MAY 2001 - 30 APR 2004 Actual	Balance (unspent budget)	% total budget spent
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Centar za Mir (subgrant CR-15)				
SUMMARY				
SALARIES	56,476	61,534	(5,058)	109.0%
FRINGE	12,052	12,679	(627)	105.2%
TRAVEL	4,600	5,744	(1,144)	124.9%
EQUIPMENT	-	-	-	0.0%
COMMUNITY PROJECTS	39,530	38,850	680	98.3%
CONTRACTUAL	14,300	11,241	3,059	78.6%
OTHER OPERATING COSTS	25,120	22,029	3,091	87.7%
SUBTOTAL-DIRECT COSTS	152,078	152,078	0	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	152,078	152,078	0	100.0%

Suncokret (subgrant CR-17)				
SUMMARY				
SALARIES	121,248	130,728	(9,480)	107.8%
FRINGE	20,697	22,492	(1,795)	108.7%
TRAVEL	-	-	-	0.0%
EQUIPMENT	13,980	12,698	1,282	90.8%
COMMUNITY PROJECTS	1,200	486	714	40.5%
CONTRACTUAL	19,000	16,791	2,209	88.4%
OTHER OPERATING COSTS	18,530	11,460	7,070	61.8%
SUBTOTAL-DIRECT COSTS	194,655	194,655	0	100.0%
ICR	-	-	-	0.0%
GRAND TOTAL	194,655	194,655	0	100.0%

Table J**ECRA List of Implementing Partners' Start and End Dates**

Grant ID	Implementing Partner	Sub-grant duration	Status
CR-08	CCI	Jan. 1, 2002 - Nov. 30, 2003	CLOSED
CR-15	Center for Peace	March 1, 2002 - Feb. 29, 2004	CLOSED
CR-16	CESI	March 1, 2002 - Dec. 31, 2003	CLOSED
CR-05	CRS/MikroPlus	Nov. 1, 2001 - March 31, 2004	CLOSED
CR-18	DEMOS	Jul 1, 2003 - March 31, 2004	CLOSED
CR-07	DOS	Nov. 1, 2001 - March 31, 2004	CLOSED
CR-02	FLAG	Oct. 1, 2001 - Apr. 16, 2004	CLOSED
CR-03	ICMC/DEMOS/NHS	Oct. 1, 2001 - June 30, 2003	CLOSED
CR-04	IRC	Nov. 1, 2001 - Jan. 15, 2004	CLOSED
CR-11	LEDA-Krka	Feb. 1, 2002 - June 30, 2002	CLOSED
CR-09	LEDA-WS	Jan. 1, 2002 - Apr. 31, 2002	CLOSED
CR-10	NUPZZ	Feb. 1, 2002 - March 31, 2004	CLOSED
CR-14	OGI	Feb. 1, 2002 - Dec. 31, 2003	CLOSED
CR-12	SDF	Jan. 1, 2002 - March 31, 2004	CLOSED
CR-06	Stope Nade	Nov. 1, 2001 - Dec. 31, 2003	CLOSED
CR-17	Suncokret	Apr. 1, 2002 - March 31, 2004	CLOSED
CR-13	ZaMirNET	Feb. 1, 2002 - Nov. 30, 2003	CLOSED
CR-01	Urban Institute/NHS	May. 14, 2001 - Apr. 30, 2004	CLOSED

Table K
Capacity Building Trainings

The table below presents all the training conducted under the capacity building component.

Organization	Training Title	Number of Days	Trainers	Training Dates
Center for Civil Initiatives (CCI)	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 23
CCI	Consultation - Fundraising	3	Alphonse Brown	September 3-4 and 29
CCI	Business Planning for a Model Farm	3	Olivier Velter	October 29-31 and November 13
CCI	Advocacy	3	NIT	27-28 November
Center for Peace (CZM)	Strategic Planning Process	4	Branka Peurača and Nataša Škrbić	30 October needs assessment 11 – 12, 24 November and December 18 strategic planning
CZM	Advocacy	3	Milan Ristić	January 30 – February 1
CZM	Income Generation Activity Planning	3	Center for Entrepreneurship Osijek	July 12, 14 and 15
CZM	Business Planning	1	Olivier Velter	November 7
CZM	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 – 23
CZM	Consultation - Fundraising	3	Alphonse Brown	September 8, 9, 11
DEMOS	Human Resource Management	3	James Mills	Needs Assess: June 23 Training: June 26 - July 1-2
DEMOS	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 – 23
DEMOS	Loan Officer Team Building Training	2	Branka Peurača	March 11-12
DEMOS	Consultation - Fundraising / Board Development	1	Alphonse Brown	October 7
Dalmatinski odbor solidarnosti (DOS)	Strategic Planning Process	7	Tom McClure	June 11 – 14 August 29 – 30 November 14 - 15
DOS	Implementing Quality Management Standards	2	Dan Manning	October 20 - 31
DOS	Field Office Staff Development	2	SLAP	June 26-27
DOS	Developing a Cost Share and In-Kind Contributions Information Sheet	0.5	Mercy Corps Financial Unit Dinko Paulin	October 21
DOS	Business Planning	3	Olivier Velter	November 20, 21, 24

Organization	Training Title	Number of Days	Trainers	Training Dates
DOS	Methodology for Community Needs Assessment	2	Branka Peurača and Nataša Škrbić	February 26-27
DOS	European Computer Driving License (ECDL)	11	Linum-Baranja, Bilje	March – April
DOS	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 – 23
Micro plus (M+)	Developing a System of Impact Measurement for MicroCredit Institutions	3	Katarzyna Pawlak	November 5-7 and January 29-30
M+	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 23
M+	Consultation - Fundraising	2	Alphonse Brown	October 6-7
Neovisna udruga poljoprivrednih zadruga i zadrugara (NUPZZ)	Improving Service Delivery	2	Dasa Dragnic - ASED	September 10-13
NUPZZ	Developing a Strategic Plan	3	Branka Peurača	July 9 and July 15-16
NUPZZ	Interactive Adult Learning Techniques	2	Dasa Dragnic - ASED	September 10-13
NUPZZ	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 22
NUPZZ	Consultation - Fundraising	2	Alphonse Brown	September 1-2
NUPZZ	Advocacy	3	Milan Ristic	10 - 12 November
NUPZZ	Economic Development Projects	2	Olivier Velter	October 14-15
NUPZZ	Establishing Partnership – How to Foster Strategic Alliances	20	Elsa Vidon	January 5-30
Organizacija za građanske inicijative (OGI)	Organizational Development Consultancy Process (in collaboration with AED)	6	Nataša Škrbić	August 11-12, September 2-3, October 2-3, December 3-4
OGI	Development and Revision of OCI Policy Manuals	3	Lejla Relic Sehic and Renata Grozdanic	Needs Assessment – January 16 Training – January 19, 23, 29, February 3, 6, 12 Evaluation February 13, 16
OGI	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 23
OGI	Consultation - Business Planning	2	Olivier Velter	October 23 - 24
OGI	Consultation - Fundraising	2	Alphonse Brown	September 5 - 6
Srpski Demokratski Forum (SDF)	Strategic Planning Process	9	Tihomir Knežićek	Pt 1: September 29 - October 4 Pt 2: November 25 – 29 Conclusion: February 11
SDF	Proposal Development	5	J. Jennings/M. Gable	June 28 - July 5-6 and July 29-30

Organization	Training Title	Number of Days	Trainers	Training Dates
SDF	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 22
SDF	Consultation - Fundraising	6	Alphonse Brown	September 22-27
SDF	How to Reconcile Multi-Donors Financial Requirements with the Croatian Accounting System	1	Prospera: KZ Dasović	August 7
SDF	Implementing Quality Management Standards	2	Dan Manning	October 20 - 31
SDF	Strategic and Business Plans for Small Companies	5	Olivier Velter	October 16-17 and November 3-5
Stope Nade	Strategic Planning	5	Nataša Škrbić	02-03, 11, 16-17 June
Stope Nade	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 23
Stope Nade	Consultation - Fundraising	5	Alphonse Brown	September 15-19
Stope Nade	Staff Development Series 1. Civil Society and Citizens	1	Nataša Škrbić	August 22
Stope Nade	Staff Development Series 2. The Role of NGOs	1	Nataša Škrbić, Branka Peurača	August 23
Stope Nade	Staff Development Series 3. Proposal Writing	1	Branka Peurača	September 5
Stope Nade	Staff Development Series 4. Women Empowerment	1	Branka Peurača, Martina Belić	September 6
Stope Nade	Staff Development Series 5-6. Organizational Structure	2	Martina Belić and Branka Peurača	October 8-9
Stope Nade	Developing a cost share and in-kind contributions information sheet	0.5	Mercy Corps Financial Unit Dinko Paulin	October 21
Stope Nade	Executive Management Assistance	5	Martina Belić and Branka Peurača	November 25-27
Suncokret	Strategic Planning Process	6	Mirela Despotović	June 30 - July 2 July 28 - 30
Suncokret	Development of a Successful Model for Organizational Management at both Central and Branch Office Levels	9	Nataša Škrbić	September 10, 14, 16, 19, 23, 24-26, 29
Suncokret	Business Planning	2	Olivier Velter	October 27-28
Suncokret	Overview of Fundraising for NGOs	3	Jeanne Sigler & Assoc. Inc.	July 21 - 23
Suncokret	Management Consultations	3	Nataša Škrbić	March 1, 2, 8, 11
Suncokret	Consultation - Fundraising	5	Alphonse Brown	September 29 - October 4

Table L

Capacity Building Training Costs by IP

The table below represents all the training conducted under the capacity building component.

Organization	Spent (June 2003 - April 2004)	%
Center for Civil Initiatives (CCI)	\$9,358	5%
Center for Peace (CZM)	\$14,452	8%
DEMOS	\$9,147	5%
Dalmatinski odbor solidarnosti (DOS)	\$33,953	18%
Micro plus (M+)	\$18,058	10%
Neovisna udruga poljoprivrednih zadruga i zadrugara (NUPZZ)	\$15,865	9%
Organizacija za građanske inicijative (OGI)	\$12,758	7%
Srpski Demokratski Forum (SDF)	\$33,031	18%
Stope Nade	\$19,323	11%
Suncokret	\$17,776	10%
Sub-total	\$183,721	
Evaluation Su'ad Jarbawi	\$2,747	
Total	\$186,467	