 Institute for Strategic Studies and Prognoses



Istraživanje o domaćinstvima Roma, Aškelja i Egipćana, izbjeglica i interno raseljenih lica

Household Survey of Roma, Ashkaelia and Egyptians, Refugees and Internally Displaced Persons



Montenegro, 2003

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UNDP FOREWORD

The general socio-economic status of the Montenegrin population has severely declined over the last decade of political and economic instability, and economic transition. In addition, regional conflicts caused huge in migration of Roma, Ashkaelia and Egyptians (RAE), Refugees and Internally Displaced Persons (IDPs), depriving these most vulnerable groups of basic living standards. These groups joined an already historically marginalized resident RAE population.

In order to design policies whose focus is the eradication of poverty in all its dimensions, the Montenegrin Government, with the support of the United Nations Development Programme (UNDP), the World Bank (WB) and the Department for International Development (DFID), is to complete a Poverty Reduction Strategy Paper (PRSP) by the end of 2003. To date however, Roma Ashkaelia & Egyptians (RAE), Refugees and IDPs, many of whose members are among the most vulnerable groups in society, have not been included in the poverty assessments produced with the The World Bank and Institute for Strategic Studies and Prognoses and therefore have not been adequately included in the existing version of the PRSP document. The reasons for the non-inclusion relate to the complexity of establishing an accurate population sample for these groups and for acquiring in an appropriate manner data on the RAE population.

UNDP, having both the commitment to alleviation of poverty and with the strong support of UNHCR, UNICEF, UNOHCHR, ICRC and key RAE NGO partners has been able to over-come these challenges in order to produce – with the technical partnership of ISSP - base line data on these critical groups for the final draft of the PRSP.

The UNDP Report *Household Survey of Roma, Ashkaelia and Egyptians, Refugees and Internally Displaced Persons* and the survey it draws upon, conducted by the Institute for Strategic Studies and Prognoses (ISSP), were intended to complement the existing sources of household data for the regular Montenegrin population.

We hope that this report will provide a quality input for the final PRSP and serve as a basis for solutions to the problems of RAE, Refugees and IDPs within the overall Millennium Development Goals framework.

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AUTHORS AND ACKNOWLEDGEMENTS

The research methodology was designed by the team of analysts of Institute for Strategic Studies and Prognoses from Podgorica, in cooperation with World Bank experts, Mr. Ruslan Yemtsov and Kathleen Beegle.

Data collection was performed by expert ISSP surveyors who have worked on similar projects. We are talking about network of interviewers with significant experience from all over Montenegro.

For data collection among Roma, Ashkaelia and Egyptians (RAE), due to the cultural sensitivity issue, and based on the UNDP recommendation, an informal network of non-governmental Roma organization “Romski krug” was hired.

The authors of the report “Household Survey of Roma, Ashkaelia and Egyptians, Refugees and Internally Displaced Persons in Montenegro” are analysts of Institute for Strategic Studies and Prognoses led by Ms. Dragana Radevic.

We owe special gratitude to Mr. Veselj Beganaj from Roma non-governmental organization “Pocetak” and Ms. Ivanka Kojic from Commissariat for Displaced Persons whose comments were valuable contribution to the final Report. In addition, we are grateful to Professor Douhomir Minev from Bulgaria for his comments and support.

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EXECUTIVE SUMMARY

Introduction and research methodology

The report on households of Roma, Ashkaelia and Egyptians¹, refugees, and displaced persons in Montenegro is based on the survey that was done by the ISSP, with help from the UNDP and an informal network of Roma non-governmental organizations; the survey was conducted in July of 2003. The aim of the study was to contribute to our better understanding of the poverty level and to fill the existing gaps in the data for the mentioned indicators.

Survey sample was comprised from four sources: the database of the Roma's NGO network, Commissariat for displaced persons, the UNHCR, and the database for the regular population; in total, 838 valid questionnaires were collected. The type of the sample chosen was a stratified cluster sample, and the administrative division of Montenegro into its 21 municipalities was used as a starting point. Once when the municipalities were chosen, households were randomly drawn from the population registers in different municipalities. The sample for the regular population had a control function, which allowed for other sub-samples to be representative at the national and regional level and enabled valid comparison of outcomes. One standard questionnaire was used for all households. The head of household responded to basic questions related to the household, while other adults responded to individual questions related to them. When the head of household was absent and the questions were related to children, the adult member who was most familiar with the situation answered the questions.

Life conditions

The survey confirmed the low living conditions and standards of certain population strata in Montenegro. Among those most vulnerable are RAE, regardless if they are domicile, displaced, or refugees. They typically live in ethnically homogenous areas, illegally built at the outskirts of the cities. Nearly half of the RAE population does not speak the Serbian language, very few of them have an elementary education, and the jobs they perform are primarily based on self-learning skills, rather than formal knowledge. RAE in Montenegro share the destiny of RAE from neighboring countries, with an especially bad influence with the transition to market economies. The low education levels and the large number of RAE who work in low paying jobs take them into a bad situation in the labor market. The expectation to find a new job is low. Additional barriers are the limited possibilities to gain credit and ownership over property. All of this, mixed with a high dependency rate on the economy, has created the poverty trap in Montenegro with a very narrow exit. The poverty rate among the RAE population in Montenegro is 4.5 times higher than the national poverty rate, and 5.5 times higher than the poverty rate among the regular population.

Even though the RAE population in Montenegro is more vulnerable, the status of the refugees that lost everything during the war is also in question. In most cases, displaced and refugee households (excluding RAE) in their countries were living a "normal" life, which meant a regular job, good living conditions, safety, and an active social life. Therefore, physiological pressure is an additional problem for these households. Most of the refugees and displaced persons came to Montenegro because they have relatives here as well as because it is near to their former homes. The percentage that lives by themselves (in their own settlement or rented) is slightly higher. But still, the majority of them have not solved the problem of having no legal preconditions for the legal selling of assets; therefore, those who have sold their assets previously did so at a very underestimated value.

Income and expenditure

Recession in the economy does not work well for newcomers: the work market is not flexible, even long-standing workers-residents remain without a job and education is not a guarantee for employment.

¹ RAE in further text.

The unemployment rate varies: the lowest is among the regular population and is 17%, while 43.3% of RAE, 32.5% of refugees, and 30.4% of the displaced population want to work, but have no possibilities.

RAE very often perform jobs that no one else wants to do, and often these are the jobs with the lowest salary. Gathering and selling secondary raw materials, trade, and crafts occupy the greatest number of jobs. In numerous cases, the RAE children who are not able to go to school since they don't have money to buy books and necessary equipment and since they are needed to contribute to the household budget, are begging at the street.

Among the regular population, three of four households have income from employment (75.7%), two of five report having income from pensions (45.5%), and one-fifth receive income from private transfers from relatives and friends in the country or from abroad (19.3%). Among the RAE population, income from private transfers is the most important source of income (27.6%), followed by humanitarian help (18.7%), and income from employment (16%). For refugees and displaced persons, the majority report having income from employment (54% and 43.3%, respectively), followed by pensions (19.6% and 26.4%, respectively), and private transfers (10.4% and 12.6%, respectively).

Food costs are the dominant consumption cost for all groups of the population, constituting 49.4% of the regular population, 66.7% of RAE, 51.9% of refugees, and 53.6% of the displaced population total expenses. Second highest expense in the household budget is that of accommodations. To measure the accommodation expenses, explicit rent (rent that is paid) was used among those who do rent their living space, and an implicit value was determined based on respondents' opinion of what they would be willing to pay for their accommodation if they were to rent it.

Poverty and vulnerability

This report provides an analysis of poverty in Montenegro and among the marginalized population and is based on several indicators derived from the data with regards to household consumption expenses; moreover, the multidimensional aspect of poverty is not neglected. According to the indicators, the national rate of poverty is 12.2%, while among the regular population it is somewhat lower (9.6%). The poverty rate is several times higher among RAE (up to 60%), refugees (up to 48%), and displaced persons (up to 46%) as compared to the regular population. The fact that one-third of the Montenegrin population is quite close to the poverty line, is something to worry about. The percentage of economically endangered and those who are not materially provided for is significantly higher among RAE, refugees, and displaced persons (from 68.9% for refugees to 75.6% for RAE).

Different indicators of poverty that support the multidimensional concept of poverty additionally lighten the tough life conditions. Households that are not poor concerning consumption may still have difficulties using health and education institutions, which puts them below the line. If we use these indicators, marginalized populations are even poorer than the indicators of poverty defined through household expenses would lead us to believe. In first roll, poverty in the sense of education stands out 7.1% of the RAE population attend an educational institution at the moment. In addition, in terms of dwelling poverty 74.7% of them do not have water supply in their living quarters. More than 50% of refugees and displaced persons, and 85.8% of RAE live in cramped accommodations with less than 10 square meters per family member.

RAE are deeply unhappy with their condition and express concerns over food security: eight of ten RAE households (80.7%) think that providing food for their households in the long term is a huge problem. On the other hand, the survey shows that most RAE children (94.5%) have been vaccinated. This data confirm results of common action of non-governmental organizations and health institutions in terms of children vaccination.

1. INTRODUCTION AND RESEARCH METHODOLOGY

Since 1990, Montenegro has faced many problems, which were reflected primarily on the economic situation in the Republic. The last decade was characterized by a decrease of GDP, many internal and external shocks, a fall in production, increasing inflation, as well as an increasing unemployment rate and the informal economy. Although Montenegro managed to avoid conflicts, the consequences of instabilities in the region were very significant. Wars and conflicts caused mass migrations of the population. Montenegro became the new home and inhabitation for thousands of refugees from the former Yugoslav Republics and for internally displaced persons from Kosovo. When conditions changed, many of them spontaneously went back to their original homes, while others moved to other parts of the region or to other countries. However, the population structure in Montenegro is significantly changed as well as the socio-economical indicators.

There are many areas without relevant and valid data because it was not realized in the census for twelve years in Montenegro and the official statistics are in process of transformation. Most data collection and analysis is conducted by NGOs. Therefore the Institute for Strategic Studies and Prognoses (ISSP) has been conducting the Household Survey about household's incomes and expenses since May 2001. USAID, EC FS Program and the World Bank experts helped to create the questionnaire² in order to collect data related to: household's property, durable goods in households, consumption, social programs, incomes, employment, health condition of household members, etc. The collected data were widely used. Among other uses, the Institute for Strategic Studies and Prognoses in cooperation with the World Bank experts used those data in order to make the Montenegro Poverty Assessment. This Assessment is the basic input for the Poverty Reduction Strategy Paper (PRSP) prepared by the Government team. The sample for those research projects did not include RAE, refugees, or internally displaced persons (IDPs) because of the problems in the sample creation and the lack of a valid list of potential respondents with their names and addresses.

The Household Survey of RAE³, refugees and internally displaced persons (IDPs) in Montenegro is based on the research about RAE, refugees and IDPs conducted by the Institute for Strategic Studies and Prognoses in July 2003. UNDP initiated the research in order to collect additional data about the living standard of the vulnerable population in Montenegro. Collected data and analysis should provide follow up and addition to the participative process of developing the Poverty Reduction Strategy. The sample for this research included four sub-samples (RAE, refugees, IDPs, and the control group for the regular population). Considering that the RAE population in Montenegro lives under quite equal conditions, regardless if they are domestic or displaced persons, this ethnic group was analyzed separately and as a whole. In order to collect data within those four groups, one questionnaire was prepared with the basic motive to contribute to our better understanding of the poverty level and vulnerability in the society and to add to the existing databases about the mentioned indicators.

The research about RAE, refugees, and IDPs was conducted in July 2003, while collected data (incomes and expenses) were related to the previous month (June 2003). The database from the Commissariat for Displaced Persons of Republic of Montenegro and UNHCR was used for creating the sample of refugees and IDPs. Once participation of certain municipalities was determined, households were selected randomly from the list of persons in different municipalities. Considering cultural sensibility and under advisement of the UNDP's recommendation, an informal network of Roma NGOs "Rovski krug" was engaged to collect data about Roma, Ashkelji and the Egyptian population. The sample of RAE population was prepared based on data that those RAE

² Copy of the questionnaire is available at: www.isspm.org and www.undp.org.yu.

³ This include Roma, Ashkaelia and Egyptians.

organizations already have. In addition to the usual training given to data collectors engaged by ISSP for the Household Survey, a special training was organized for RAE data collectors. The direct interviewing methodology was used in the data collection process. The final form of the questionnaire is the result of a collaborative effort between ISSP's previous experience, cooperation with World Bank experts, comments by representatives of the UNDP in Podgorica, and suggestions by other representatives of UN programs who gave their comments related to the questionnaire while working with focus groups. Comments related to the questionnaire were also given to representatives of the Roma organizations network "Romski krug" and their data collectors during the trainings.

The results obtained by using the described methodology and representative sample provided valid statistical conclusions related to the Republic as a whole as well as to certain regions. Accuracy of the reported results is calculated at ± 1 to 3 percent. It should be mentioned that questions related to the household were answered by one adult household member (usually head of the household), while questions related to persons were answered by household members individually or the household member who was most familiar with all issues, and present at the moment.

The beginning of the Report provides a descriptive analysis of the living conditions for Roma, Ashkaelia and Egyptian population in Montenegro. The following analysis is the same and related to refugees and IDPs. The structure of those analyses follows the structure of the questionnaire. According to the previously accepted methodology during cooperation with the World Bank, the review of poverty indicators for the entire Montenegrin population, as well as for certain subgroups, is given in the Report.

2. POVERTY AND VULNERABILITY INDICATORS

This section of the report presents statistics across an array of socio-economic indicators to describe the living standards of the marginalized populations – RAE, refugees, and Internally Displaced Persons (IDPs) – in comparison to the regular population in Montenegro. In addition to this, since no previous surveys included these populations in the sample, data about marginalized groups are used to “correct” results that have thus far been presented on poverty and living standards of Montenegro’s entire population. The statistics are drawn from the ISSP Household Survey (HHS) data collected in June 2003⁴, while data related to the regular population are primarily derived from the report on Living Standards and Poverty in Montenegro in 2002⁵. From these household survey data, we measure material well-being by using total household consumption as the main poverty indicator. The consumption indicator is then compared to the national poverty threshold, which is a minimum living standard (in Euros) calculated based on the actual consumption patterns and minimum caloric needs⁶.

The majority of refugees arrived in Montenegro more than ten years ago. During this period, many of them left Montenegro, while those who remained have already adjusted to the local conditions, found jobs, and continued with their lives. Survey data shows that a major portion of internally displaced persons came to Montenegro because of friends and relatives (58.8%), while an additional 5.4% owned property in this country. In addition, according to the official data, approximately 10,000 internally displaced persons left Montenegro. Among the marginalized populations, it is likely that RAE have the most different food basket (different shares across groups) but since they are a small share of the population (approximately 3% of the entire population of Montenegro), it is unlikely that it would have much affected the previously calculated poverty line food basket.

Based on the assumption that RAE represent a small share of Montenegro’s population and that their food basket would not have much affected the overall food basket, the poverty line was not recalculated but adjusted for inflation (by region and food/non-food).

When adjusted for inflation, the national poverty line that was previously calculated at 107 euros per month per person climbed to 116.2 euros. Since the same principles were used for sample and questionnaire design and poverty indicators calculations, the presented data are comparable with results from the previous study on poverty done by ISSP and World Bank.

Consumption Poverty

Table 2.1 reports the poverty rates for Montenegro and for RAE, refugees, and IDP populations separately. The table reveals that consumption poverty affects a significant segment of the population: 12.2% of the Montenegrin population lives below the absolute poverty line. Poverty is the lowest among the regular⁷ population and is significantly higher among the population of RAE, refugees, and IDPs. In addition to the calculated poverty rate, Table 2.1 also presents a 95 percent confidence interval for each point estimate since statistical estimates have only a certain degree of precision.

When comparing the poverty rate of the regular population with previous survey data and the ISSP & WB report on poverty, we note that the confidence interval for the poverty rates overlap. Over

⁴ The Household Survey has been undertaken in accordance with previous best practice in Montenegro. Sample included Roma, refugee and IDP households, as well as a control group of the regular population.

⁵ Study prepared as a background paper for the Serbia and Montenegro Poverty Assessment, by Dragana Radevic and Kathleen Beegle; published by Institute for Strategic Studies and Prognoses and The World Bank; in further text marked as ISSP & WB report on poverty.

⁶ For more details, see “*Living Standards and Poverty in Montenegro 2002*”, ISSP & WB

⁷ Terms “regular population” and “residents” are used equally and refer to citizens of Montenegro that enjoy all right secured by the Constitution and lower legal acts. For Roma with the same status, we use term “domicile Roma”.

the last twelve months, no changes were registered in consumption poverty of the regular population in Montenegro. However, consumption poverty should not be the only indicator for evaluating living standards of the population; and though it is on the same level as it was earlier, we should not be satisfied since in terms of consumption poverty no progress was registered. Further analyses of other poverty indicators may teach us more about the changes in living standards of the regular population.

The poverty rate among the RAE (52.3%), refugees (38.8%), and IDPs (38.6%), is statistically higher than the poverty rates of Montenegro overall as well as Montenegro's regular population. Although the poverty rates of RAE, refugees, and IDP populations are very significant, these populations represent just 27.5% of all of the poor in Montenegro, while 72.5% of the poor in Montenegro belong to the regular population.

In addition to calculating the poverty rate, we also estimate the fraction of the population that is economically vulnerable, those who would become poor if the poverty line was increased by 50%. One-third of the entire Montenegro population lives below this higher poverty line. While the head count indicator for the poor and economically vulnerable is a little bit lower than the one calculated earlier (34.4% in comparison to previously 36.4%), the assumption that those just above the absolute poverty line are improving their standing would be invalid since the confidence intervals overlap.

Table 2.1 contains additional measures of the depth and severity of poverty. The poverty depth measures "how poor are the poor" – how far below the poverty line their consumption levels are. The poverty gap is equal to 3.6%, which implies that if Montenegro could mobilize resources equivalent to 3.6% of the poverty line for every individual (both poor and non-poor) and give it directly to the poor, all of the poor could be lifted out of poverty. Of course, in reality this percentage would be a couple of times higher since the assumption of perfectly targeting the poor is unrealistic. A corresponding measure, average shortfall, shows that consumption of the poor in Montenegro falls, on average, 30% short of the poverty line. This indicator is much higher for marginalized populations and has even doubled for the regular population since it was monitored a year ago. The previous invalid assumption that those just above the poverty line are improving their standing can be accompanied by the assumption that the poor are getting poorer over time. When giving those furthest from the poverty line – the poorest – a higher 'weight' in aggregation than those who are closer to the poverty line, we obtain the poverty severity indicator. Its level in Montenegro is 1.5 percent.

Geographically, the population in the Northern region is poorer in comparison to those in the Central and Southern regions of Montenegro. However, when considering sub-populations, things are different.

Poverty rates among the RAE population in Southern and Northern Montenegro (82.5% and 77.6%, respectively) are above the average poverty rate and significantly above the poverty rate of RAE living in the Central region (39.4%). Though the poverty rate is "lowest" in Central Montenegro, more than half of the poor RAE come from this part of the country.

Among all refugees, those living in Central Montenegro face the highest poverty rate – 62.4%, as compared to those in other regions. In addition, the majority of poor refugees live in this part of the country -- Central Montenegro.

The situation is completely different among IDPs, where the majority of their poor are in Northern Montenegro (51.6%) and face the highest poverty rate of 51.1%. IDPs in Central Montenegro also experience high poverty rates at 50.4%, while those in Southern Montenegro have poverty rates of 13.8%.

We can conclude that while all citizens of Northern Montenegro face higher poverty risk in comparison to other regions, the situation for refugees is particularly worse in Central Montenegro where the poverty rate is twice as high as it is in the Northern region.

Alternative consumption-poverty measures in Table 2.2 show that almost 5% of Montenegro's entire population lives in households with total expenditure below the value of the minimum food basket. When considering sub-groups, we see that this indicator is much higher among the RAE population (24.6%). Data shows that almost four-fifths of the RAE population dedicate more than 60% of their expenditures for food, indicating a low living standard. The situation is somewhat better among refugees and IDPs, but still worrying. More than half of the IDP households spend more than 60 percent of their resources on food, and the same stands for 44.5% of refugees living in Montenegro.

Table 2.1: Poverty Rates

| | Montenegro | Regular | RAE | Refugees | IDPs |
|---|-------------|-------------|-------------|-------------|-------------|
| Poverty rate: Head Count | 12.2 | 9.6 | 52.3 | 38.8 | 38.6 |
| 95% confidence interval | [6.8-17.6] | [3.7-15.5] | [45.2-59.3] | [29.8-47.8] | [31.1-46.0] |
| Poverty and Economic Vulnerability: Head Count | 34.4 | 31.1 | 75.6 | 68.9 | 73.2 |
| 95% confidence interval | [26.4-42.3] | [22.5-39.8] | [69.8-81.5] | [60.7-77.1] | [67.6-78.8] |
| Percent of all poor | 100.0 | 72.5 | 11.7 | 5.9 | 9.9 |
| Poverty gap | 3.6 | 2.7 | 23.2 | 12.1 | 10.2 |
| 95% confidence interval | [1.6-5.5] | [0.6-4.7] | [19.0-27.4] | [8.0-16.2] | [7.5-12.9] |
| Severity of Poverty | 1.5 | 1.0 | 13.8 | 5.5 | 3.8 |
| 95% confidence interval | [0.4-2.6] | [-0.1-2.2] | [10.7-16.9] | [1.3-3.0] | [2.5-5.0] |
| Average shortfall of the poor as percent of poverty line | 29.9 | 28.0 | 44.4 | 31.2 | 26.4 |

Source: ISSP/UNDP Household Survey. Note: Standard errors in parentheses.

Table 2.2: Alternative measures of consumption poverty

| | Montenegro | Regular | RAE | Refugees | IDPs |
|---|------------|---------|------|----------|------|
| <i>Absolute poverty: Consumption/expenditures below absolute poverty line (116.2 Euros per person per month)</i> | 12.2 | 9.6 | 52.3 | 38.8 | 38.6 |
| <i>Economically vulnerable and absolute poverty: Consumption/expenditures below absolute poverty line +50% (174.3 Euros per person per month)</i> | 33.7 | 30.4 | 75.6 | 68.9 | 73.2 |
| <i>Relative poverty: Consumption/expenditures below relative poverty line (50% of median consumption: 103.4 Euros per person per month)</i> | 11.5 | 9.5 | 46.3 | 31.8 | 27.2 |
| <i>Food poor: Food expenditure < Food poverty line</i> | 4.7 | 3.5 | 24.6 | 17.0 | 15.3 |
| <i>Ratio of food expenditures > 0.6</i> | 26.7 | 23.9 | 79.3 | 44.5 | 52.4 |

Source: ISSP/UNDP Household Survey. Note: Standard errors in parentheses.

Table 2.3 displays various poverty indicators that strengthen the multidimensional concept of poverty. Households who are not consumption-poor might have difficulties approaching health practitioners or educational institutions, bringing them below "the line". In terms of these indicators, the marginalized populations are even poorer than shown by the consumption poverty indicators.

Approximately one-fifth of adults between the ages of 16 and 24 are considered “education poor” (17.2%). This percentage reaches into the high 70’s among the RAE, amounts to about one-third (29.3%) among refugees, and covers 8% of IDPs. Though this indicator might be more interesting for the overall and regular Montenegro populations, when discussing the RAE issue, it is important to get a sense of their elementary education. The survey shows that only 7.1% of RAE attend some educational programs currently. On the other hand, 63.1% of those who do not attend any school currently did not complete elementary school either. Approximately one of five (21.3%) RAE attended but did not complete elementary school.

Though surviving in worse living conditions, the RAE population is not significantly more “health poor” than other populations, as we could expect. About 10% of RAE, in comparison to 3% of refugees and IDPs, is considered to be “health poor” -- meaning they have suffered from illness/injury that has precluded usual activities or disabled them in the 30 days prior to the survey.

Two-fifths of refugees (42.3%) are not working but are ready to work if given a job opportunity. Considered to be “employment poor” are 33.7% of RAE and 31.6% of IDPs. According to the survey, “employment poverty” among the regular population is lower (15.8% in comparison to 22% a year ago), but the lack of employment opportunities still remains the challenge for the Government. Some of the different initiatives have gained results, but still, the lower unemployment rate in Montenegro can be primarily explained by the legalization of previously unregistered jobs, rather than by the creation of new jobs. It requires special attention to employ the RAE population who have, by definition, lower education (if any) and are limited to certain positions and jobs (communal services, small crafts, garbage collection etc.)

Housing conditions for the majority of the RAE population (74.7%) are below the poverty standard, which requires a minimum of piped drinking water or a bathroom in the dwelling. Nearly two-fifths of IDPs (39.9%) and more than one-quarter (28.5%) of refugees struggle with the same problem. With respect to living space, percentages are even worse: 85.8% of RAE, 54.5% of refugees and 50.1% of IDPs live in dwellings that have less than 10m² per person; in comparison, just 7% of the regular population live in such cramped dwellings.

Table 2.3: Multidimensional Poverty Indicators

| Indicators | % of population | Regular population | RAE | Refugees | IDPs |
|--|-----------------|--------------------|------|----------|------|
| <i>Consumption poverty</i> | | | | | |
| absolute poverty | 12.2 | 9.6 | 52.3 | 38.8 | 38.6 |
| economically vulnerable | 33.7 | 30.4 | 75.6 | 68.9 | 73.2 |
| <i>Education poverty</i> | | | | | |
| 16-24 years: not in school and did not attend secondary school | 17.2 | 4.7 ⁸ | 70.0 | 29.3 | 8.0 |
| <i>Health poverty</i> | | | | | |
| any illness/injury in last 30 days that precluded usual activities or disabled | 6.1 | 6.2 | 9.3 | 3.3 | 3.2 |
| <i>Employment poverty</i> | | | | | |
| ages 16-65: not working but ready to work if given a job opportunity | 17.4 | 15.8 | 33.7 | 42.3 | 31.6 |
| <i>Housing poverty</i> | | | | | |
| drinking source for dwelling is not piped water (ex: pump well) or dwelling has no bathroom* | 18.6 | 16.0 | 74.7 | 28.5 | 39.9 |

⁸ In this survey, figure showing education poor individuals in Montenegro among the regular population is almost three times greater, but since the sample is not large enough to draw conclusions, we are using the data from ISSP HHS5&6.

| | | | | | |
|--|------|-----|------|------|------|
| Dwelling has less than 10m ² per person | 11.3 | 6.9 | 85.8 | 54.5 | 50.1 |
|--|------|-----|------|------|------|

Source: ISSP/UNDP Household Survey.

Inequality

Inequality measures are giving us a sense of how the benefits of growth are distributed over time. The Gini coefficient in Montenegro is 0.29, and within the range of those of other East European transition countries. Though marginalized populations did not influence a change in the Gini coefficient, the 90/10 ratio⁹ has been increased and shows very high inequality in Montenegro as compared to other countries (7.0). When checking inequality among the marginalized sub-populations, we see that inequality is highest among the RAE population, both in terms of the Gini coefficient and the decile ratio.

As it will be seen in further analyses, the average per capita monthly consumption of the RAE population is 2.3 times lower than the average per capita consumption in the country. In these circumstances, the poorest RAE individuals consume more than 15 times less in comparison to those RAE who are “on the top” of the consumption level. It seems that inequality, although still high, is least present among IDPs.

Table 2.4: Inequality measures

| Inequality | Total population | Regular population | RAE | Refugees | IDPs |
|-------------------------|-------------------------|---------------------------|------------|-----------------|-------------|
| <i>Gini coefficient</i> | 0.29 | 0.28 | 0.38 | 0.31 | 0.27 |
| <i>Decile Ratio</i> | 7.0 | 6.5 | 15.4 | 7.8 | 5.7 |

Income sources for Households

Table 2.5 presents the sources of income for households in Montenegro with specific sub-groups identified. Wage income is the most prevalent source of income for the regular population, refugees, and internally displaced persons. It is interesting that the most prevalent source of support for RAE households comes from private transfers (27.6%), followed by humanitarian aid (18.7%), and then wage income (16%).

**Table 2.5: Income Sources for Households
(percent of households with any income from source)**

| <i>Type of income</i> | Regular population* | RAE | Refugees | IDPs |
|-------------------------------|----------------------------|------------|-----------------|-------------|
| Wage income | 75.7 | 16.0 | 54.0 | 43.3 |
| Self-employment income | 6.3 | 7.8 | 6.7 | 4.2 |
| Pensions | 45.5 | 8.6 | 19.6 | 26.4 |
| Scholarships | 2.2 | 0.0 | 0.6 | 1.5 |
| Unemployment benefits | 0.4 | 1.2 | 0.0 | 0.4 |
| Social transfers | 3.9 | 9.3 | 7.4 | 2.7 |
| Private transfers (relatives) | 19.3 | 27.6 | 10.4 | 12.6 |
| Humanitarian aid | 0.8 | 18.7 | 9.2 | 4.2 |

⁹ Decile ratio expresses the consumption of the top 10% (the “rich”) as a multiple of that of those in the poorest decile (the “poor”). Though the 90/10 ratio does not use information about the distribution of income within the top and bottom deciles, it is sometimes more appealing than the Gini coefficient since later one may completely overlook changes affecting the poor.

| | | | | |
|-------------------------------------|------|-----|-----|-----|
| Other income (property & insurance) | 11.2 | 0.4 | 0.6 | 0.0 |
|-------------------------------------|------|-----|-----|-----|

* Except for humanitarian aid, data related to regular population are from ISSP Household Survey 5&6.

Poverty Profile

Table 2.6 presents poverty rates for five different categories of the Montenegrin population as well as for marginalized groups. Depending on the category and the sub-group of the population, the poverty risk differs.

Among the entire Montenegro population, those who are more likely to be poor are in the following categories: associates of households with four or more members (15.1%); members of households headed by persons under 50 years old (15.3%); members of households headed by a woman (18.9%); members of households whose head has a primary education only (30.8%); and members of households headed by an unemployed and not retired person (23.8%). Though these categories struggle with higher poverty risk, they do not account for the majority of poor people in Montenegro as they represent a small share of the entire population.

When considering the RAE population in terms of a poverty profile, things are a little bit different, but since the poverty rate is high, all categories are more or less affected. The average RAE household size is 5.8, thus the majority of the RAE population (92.3%) live in households with more than 4 members and their poverty risk is higher (55.1%) as compared to those living in small households (up to 3 members – 18.5%). Members of households headed by persons under 50 years have a higher poverty risk (54.1%), and the same stands for RAE households headed by men (53.9%). Since household size plays an important role in RAE poverty, male households have higher risk likely due to the greater number of members in male-headed households. In addition, the poverty rate is higher for households headed by persons who have a primary education (54.4%, in comparison to 36.9% if household is headed by a person who has some/completed secondary education). Interestingly, the poverty risk is higher for those RAE households that are headed by an employed household head (53.1%).

Refugees do have some similarities with the general poverty risk conclusions that stand for the entire Montenegrin population, but also have some noteworthy differences. Poverty risk is higher for households with four or more members (43.8%); households headed by older persons – 65 or older (67.8%); household headed by women (43.1%); by persons with a primary education only (72.1%); and those who are neither employed nor retired (74.6%).

Internally displaced persons face higher poverty risk if they live in households with four or more members (48.3%); headed by persons under 50 years old (46.1%); headed by women (43.1%); headed by persons who have a primary education only (59.2%); and who are neither employed nor retired (47.6%).

Table 2.6: Poverty profile: Poverty Rates by Group

| | Montenegro | | | Regular | | | RAE | | | Refugees | | | IDPs | | |
|--|-------------|----------------|-------|-------------|----------------|--------|-------------|----------------|--------|-------------|----------------|--------|-------------|----------------|-------|
| | % of popul. | % who are poor | | % of popul. | % who are poor | | % of popul. | % who are poor | | % of popul. | % who are poor | | % of popul. | % who are poor | |
| <i>By household size</i> | | | | | | | | | | | | | | | |
| 1-3 members | 26.9 | 4.2 | (2.3) | 27.5 | 3.4 | (2.4) | 7.7 | 18.5 | (5.9) | 26.0 | 24.6 | (5.9) | 27.3 | 12.7 | (3.7) |
| 4+ members | 73.1 | 15.1 | (3.6) | 72.5 | 11.9 | (3.9) | 92.3 | 55.1 | (3.8) | 74.0 | 43.8 | (5.7) | 72.7 | 48.3 | (4.7) |
| <i>By age of household head**</i> | | | | | | | | | | | | | | | |
| under 50 years | 45.2 | 15.3 | (4.4) | 42.1 | 8.3 | (1.3) | 77.2 | 54.1 | (4.0) | 50.0 | 30.0 | (6.4) | 59.1 | 46.1 | (4.9) |
| 50-64 years | 42.0 | 11.9 | (4.4) | 41.5 | 9.0 | (1.5) | 19.9 | 46.6 | (8.5) | 39.2 | 42.1 | (7.3) | 27.3 | 25.7 | (6.8) |
| 65+ years | 12.8 | 2.3 | (0.8) | 16.4 | 13.5 | (2.9) | 2.9 | 41.8 | (15.3) | 10.8 | 67.8 | (11.0) | 13.6 | 31.8 | (9.1) |
| <i>By gender of household head</i> | | | | | | | | | | | | | | | |
| Male | 86.5 | 11.1 | (2.8) | 86.4 | 8.4 | (3.0) | 90.6 | 53.9 | (3.8) | 82.0 | 37.9 | (5.1) | 82.3 | 38.2 | (4.2) |
| Female | 13.5 | 18.9 | (8.9) | 13.6 | 16.9 | (9.8) | 9.4 | 35.9 | (9.4) | 18.0 | 43.1 | (10.3) | 17.7 | 40.3 | (8.4) |
| <i>By education of household head</i> | | | | | | | | | | | | | | | |
| Primary | 19.0 | 30.8 | (8.9) | 16.9 | 25.1 | (3.8) | 88.0 | 54.4 | (3.8) | 24.7 | 72.1 | (8.7) | 15.2 | 59.2 | (9.5) |
| Some/completed secondary | 81.0 | 7.8 | (2.5) | 83.1 | 2.6 | (9.6) | 12.0 | 36.9 | (9.6) | 75.3 | 27.9 | (4.4) | 84.8 | 34.8 | (4.0) |
| <i>By employment status of household head*</i> | | | | | | | | | | | | | | | |
| Not employed and not retired | 11.9 | 23.8 | (9.2) | 10.4 | 17.0 | (11.4) | 42.6 | 50.0 | (5.5) | 17.9 | 74.6 | (8.3) | 22.4 | 47.6 | (7.6) |
| Employed | 64.5 | 6.6 | (2.2) | 65.0 | 4.1 | (2.3) | 55.2 | 53.1 | (4.9) | 68.8 | 31.4 | (5.7) | 55.7 | 33.6 | (5.0) |
| Retired and not employed | 23.6 | 22.3 | (8.3) | 24.6 | 21.6 | (8.8) | 2.2 | 37.4 | (18.8) | 13.3 | 30.6 | (9.9) | 19.9 | 41.3 | (8.3) |

Source: ISSP/UNDP Household Survey. Note: Standard errors in parentheses; 95% confidence interval is approximately ± 2 standard errors.

* Employed is defined as having worked for income in the last week or having a regular job but not worked last week (vacation, sick, etc.); "retired" are those who are not employed and self-identify and report being retired as their main activity; "not employed" are all others.

** Since the number of households with the household head older than 65 is too small, we use here poverty figures from the previous poverty assessment.

3. ROMA, ASHKAELIA AND EGYPTIANS IN MONTENEGRO

Roma, Ashkaelia, Egyptians (RAE)¹⁰ represents one of the minorities that has always been, and are still today, discriminated against. They probably have the most distasteful status among all minority groups in the world, in Europe, and in the Balkans, and the situation is not better in the countries that have emerged from the former Yugoslavia. Regardless of time or geographic area, Roma are very often called by insulting names with the intent to show scorn and intolerance toward members of the Roma population. In France they were called Rabuins (“devil himself”), and later they got the name Gitan that applies to them even today; in Azerbaijan they are called Karaki; in Spain and Portugal their name is Karakos (thieves and tramps), and the name that is used in a large number of countries for these Roma people is Gypsies. For Roma, the only way to survive and to save themselves from extermination and injustices was to keep moving. As Mr. Slobodan Berberski said: “For Roma, the only response and salvation from scorn of the community was permanent migrations. That way of living is not a result of their identity’s specific characteristics, but of their striving to save themselves from persecution and extermination.”

The oldest valid sources that deal with the history of Roma come from the southwest part of the Byzantium Empire and are from the XIV century. According to the survey conducted by the Roma’s PEN center from Berlin, it has been proven that the language of Roma and Sinta is one of the oldest languages still in use today.¹¹

By examining the current tendencies in the lives of the Roma population, their culture, and their customs, it can be seen that the Balkans and Central Europe are their European homeland. Today in Europe, there are approximately 10 million Roma, although census data does not provide objective figures regarding their number.

Roma people were first present on the Montenegrin seaside five centuries ago, and since then they have lived in Montenegro as a part of its ethnic and demographic structure. According to the statistics from 1991, there are 3,282 citizens of Montenegro that declare themselves as Roma.¹² However, the real number of RAE in Montenegro is much higher because of the following: RAE are not interested in roll, they frequently change their place of residence within the territory of Montenegro, they easily adapt to the conditions of their surroundings, and most RAE declare themselves as Muslims or Montenegrins. It is estimated that approximately 20,000 RAE live in Montenegro, since a large number have immigrated from Kosovo to Montenegro during the war (although it is not certain, some estimations put this number at over 6,600). Roma represent the third largest minority group in Montenegro, following Muslims – Bosnians and Albanians.

Roma people in neighboring Republics experience a similar way of life. They are found to be most numerous in Serbia and Macedonia. According to the 2002 census, there were 108,193 Roma in Serbia, 1.44% of the total population.¹³ Crises and conflicts during the last 10 years have further worsened the inviolable status of Roma in Serbia. The general difficulties that this population faces include: poor living conditions, health problems, unemployment, poverty, social problems, and educational difficulties. The basic prejudice against Roma is that they are lazy and irresponsible people. They usually live in settlements called “mahala”, which are not just settlements, but as Mr. Vladimir Stankovic says “they are [an] authentically ethnic symbol”. A very small portion of Roma has a recognized occupation, and among these workers, the skills they possess have been developed through their work rather than a formal education.

¹⁰ Magazine “Document” – eternal travelers from margins, August 2001.

¹¹ Daily press “Publika”, April 2003.

¹² Roma program of the Open Society Institute

¹³ www.szs.sv.gov.yu

Considering the fact that Roma are a territorially “scattered” ethnic community and that most of them do not want to declare themselves as Roma, researchers and demographers estimate that currently there are between 400,000 to 450,000 Roma in Serbia and Montenegro. Although their status as a national minority has just recently been recognized with the federal Law on National Minorities adopted in 2002, Roma are the most numerous of national minorities in the territory of Serbia and Montenegro, excluding Kosovo since it is at the present time under the governance of the UN (Resolution 1244). The exact number of Roma is so hard to quantify, and different Roma organizations operate with data that estimates more than 700,000 Roma living in the territory of Serbia and Montenegro,¹⁴ this large number would be due to the influx of tens of thousands of Roma who escaped Kosovo at the time of NATO intervention seeking refuge in Serbia and Montenegro and abroad.

In Montenegro, most RAE live in suburbs’ settlements such as: Konik, Brlja, Komanski most, Vrela Ribnicka, etc. They have chosen to settle in the Central and Seaside portions of Montenegro, since these spots would lend themselves to a greater acceptance of their handicrafts and trade than would the Northern municipalities. Furthermore, temperatures in Northern Montenegro are very low and would not suit their way of life. The vast majority of this population (88.6%) lives in towns and suburbs, and only 11.4% live in rural areas. The general poverty and poor health of the RAE population in Montenegro is getting worse due to their living conditions that are characterized by unsanitary settlements with minimal living standards, low quality houses and water supply, lack of bathrooms and sewage systems, and illegally built and overcrowded houses.

Due to the evident violation of human rights and serious endangerment of socio-economic conditions in RAE communities, the problems that RAE people face have received the attention of the international community during the last decade. In Europe, the following organizations deal with these problems: UNDP, Council of Europe, OSCE, and various non-government organizations such as Fund for Open society, Save the Children and UNICEF. Although there have been many incentives, especially after the conflict in Kosovo, it appears that the position of RAE has not been significantly improved – the vicious circle has not been broken!

Poverty among the RAE people is a special problem; they have the highest risk of becoming impoverished in all countries of Central and Eastern Europe. RAE are poorer than other groups, with a higher probability to become and to remain poor. In some cases, poverty rates for RAE people are ten times higher than poverty rates of the non-Roma population. The most recently conducted surveys show that almost 89% of Roma people in Romania and Bulgaria live with less than \$4.3 per day. In Hungary, which has experienced an economic blooming in the last few years, the poverty rate among the Roma people is 40%.

Since Montenegro is in the process of creating a Strategy for development and poverty reduction, the goal of this survey was to identify the problems that marginalized groups in the Republic face and use this information to put efforts towards making them equal members of the society. The text that follows will provide us with more information about the living conditions of RAE in Montenegro. To better understand the problem, in addition to the data from the survey, other available sources will be presented as well.

3.1 Sample and Households’ Members Characteristics

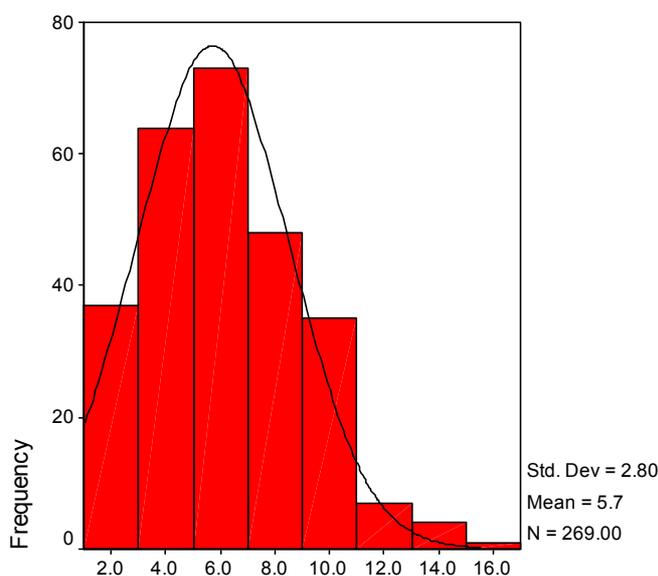
Data regarding the number of RAE was collected in cooperation with the informal network of the non-government Roma organization “Romski krug”. According to this source, there are approximately 19,500 RAE in more than 3,160 households living in Montenegro at the present

¹⁴ Magazine “Document” – Eternal travelers from margins, August 2001.

time. As we have already mentioned, the majority of the RAE population live in Central Montenegro (68.7%), 24.8% live in the Seaside area, while 6.5% live in the Northern part of the Republic.

Montenegro is home to domicile RAE people, RAE who are displaced persons, as well as RAE refugees from ex Yugoslav republics; and among all of the RAE people, there are no significant differences in their quality of life, so we have decided to treat the RAE population as a united one. The survey engaged a sample of 269 RAE households in which live 1,540 RAE people, representing 7.9% of the estimated RAE population in Montenegro. The average size of the RAE household is 5.72, as compared to an average non-Roma household at 3.7. In conditions of low living standards, the additional burden of numerous household members can be seen. A single member or two-member RAE household would likely consist of old or ill persons.

Graph 3.1 Average size of RAE household



The greatest number of RAE (51.3%) live in households that have between 5 and 10 members and 37.3% live in households that have up to 5 members. Approximately one of ten RAE (11.4%) live in households that have more than 10 members.

With respect to their country of origin, the sample structure is: domicile RAE (37.7%), RAE who are displaced from Kosovo (58.7%), and RAE who are refugees from ex Yugoslav republics (3.6%). Among RAE respondents that came to Montenegro from surrounding territories as a result of the war, nearly seven of ten (69.1%) left their previous home at the time of immediate war danger, while 30.9% left before the war began.

Regarding the gender structure, 52% of the respondents are male and 48% are female. One-fifth of respondents (17.5%) are heads of household, 14.2% are husband/wife, 58% are son/daughter, 2% are son-in-law/daughter-in-law, 1.6% are parents, 3% are grandchildren, 3.3% are other relatives, and the rest (0.4%) are not related. Large number of members per household is confirmed with the percent (60%) of respondents that are either son or daughter to the household head.

Respondents, who are older than 15 (60.9% of the total population), were asked about their marital status. Among them, one of five (20.8%) reported to be married and the same proportion reported to be single. Approximately one of eight RAE (13.6%) live with someone unmarried, 4% are widows or widowers, and cases of divorce or separated persons are very rare (0.9% and 0.7% respectively). The majority of men and women (51.4% and 48.6% respectively) live in marital communities.

Among widows and widowers women are more numerous (56.5% opposed to 43.5% of men), while men are more likely to be single than women (55.8% and 44.2%, respectively). Among married people, the most numerous are respondents who are between 31 and 40 years old (36.1%).

When it comes to ethnic affiliation, most of the RAE population declare themselves as RAE (66.3%) and a sizeable proportion report to be Egyptian (24%). Just 5.8% of RAE declare themselves as Muslims, 1.5% as Montenegrins, 0.1% as Serbs, 0.1% as Croats, 0.3% as Yugoslavs, and 1.4% as Albanians.

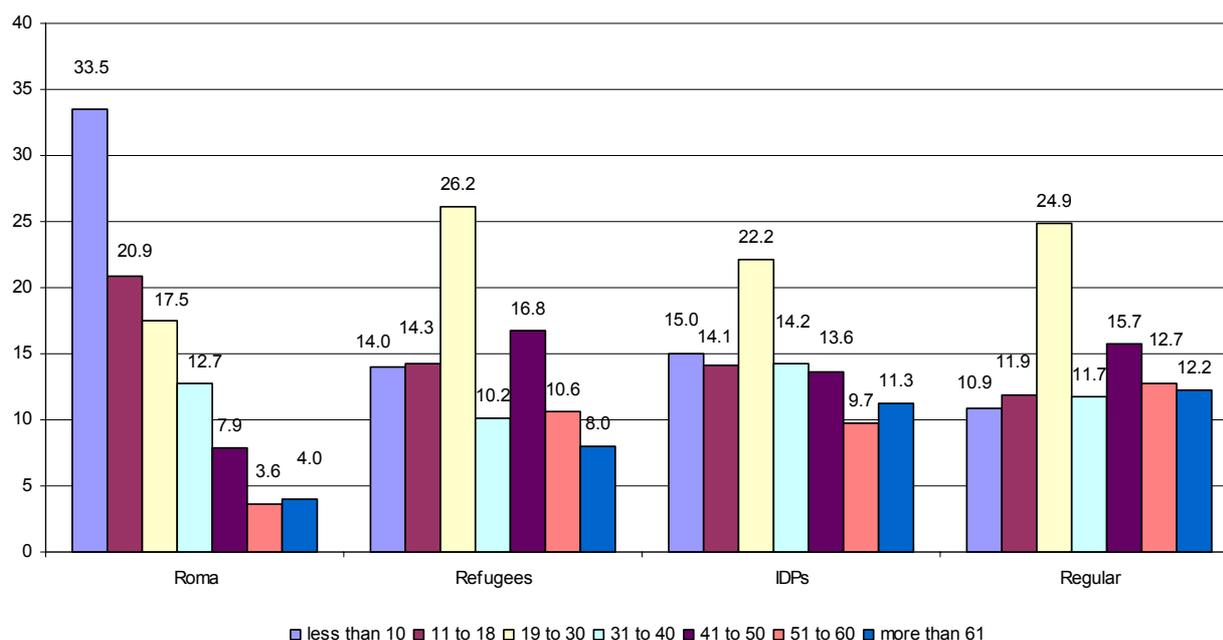
Regarding age structure of the RAE population in Montenegro, the survey shows that 71.9% of the respondents are younger than 30. The average age of the RAE respondents is 21.6 years, which is significantly lower in comparison to the average age of respondents among other populations.

As shown in Graph 3.1, the RAE population in Montenegro is the youngest; not only is the average age of RAE respondents lower, but they also show a high proportion of the very young and few elders in their population (33.5% of respondents are younger than 10 and 4% of respondents are older than 61). The regular population is the oldest and has approximately one of ten respondents in both the young and old age categories, with 10.9% of regular respondents being younger than 10 and 12.2% being older than 61. Survey confirmed that RAE have shorter life time in comparisons to the rest of the population (64 among RAE vs. 74 age among regular population). Also, data received from Roma organizations showed that male Roma live on average 3-5 years less than Roma female.

Table 3.1: Average age of the respondent

| Population | Average age (years) |
|--------------------|---------------------|
| RAE | 21.6 |
| Refugees | 31.9 |
| Displaced persons | 33.0 |
| Regular population | 35.2 |

Graph 3.2 Age structure in Montenegro



Among RAE who are not domicile, the majority have adequate identification as displaced persons (93.2%). Furthermore, most of them plan to apply for citizenship of Serbia and Montenegro

(67.7%) and 7.8% have already provided the documentation and are waiting for a response while 1.4% have received citizenship but have not regulated the papers. Nearly one-quarter (23.1%) do not plan to apply for citizenship of Serbia and Montenegro.

When choosing their place of residence (municipality) in Montenegro, displaced RAE consider the following factors: friends/relatives (41.8%), existence of camps for displaced persons (39.3%), vicinity of their previous residence (9.4%), and employment opportunities (2.5%). Considering the fact that most of the displaced RAE left their homes in Kosovo immediately before the war danger (92.2%), it is not surprising that only 2.4% brought with them some kind of movable assets. When it comes to real estate, 13.9% of the RAE displaced from Kosovo do not have any information about the condition of their property in Kosovo, while seven of ten (70.5%) know that their property is destroyed and 9.6% have information that their property is not destroyed but is occupied by local people. Additionally, 6% of these RAE know that their property is not destroyed but do not know whether someone has occupied it. Most of the displaced RAE are ready to go back to Kosovo (79.5%) but 48.8% would do so only when the situation is completely safe. One of seven displaced RAE (14.5%) have nowhere to go back to while 5.4% of the respondents think that they have adjusted to the new environment and do not want to change it.

Most RAE families have not changed their residence since they have come to Montenegro (61.4%), while 38.6% migrate depending on the season. RAE households that are settled in the Central part of Montenegro are those most likely to have stayed at one residence since arriving in Montenegro (71.9%), while families settled in the Northern and Southern part of the Republic migrate most (58.7% and 41.7%, respectively).

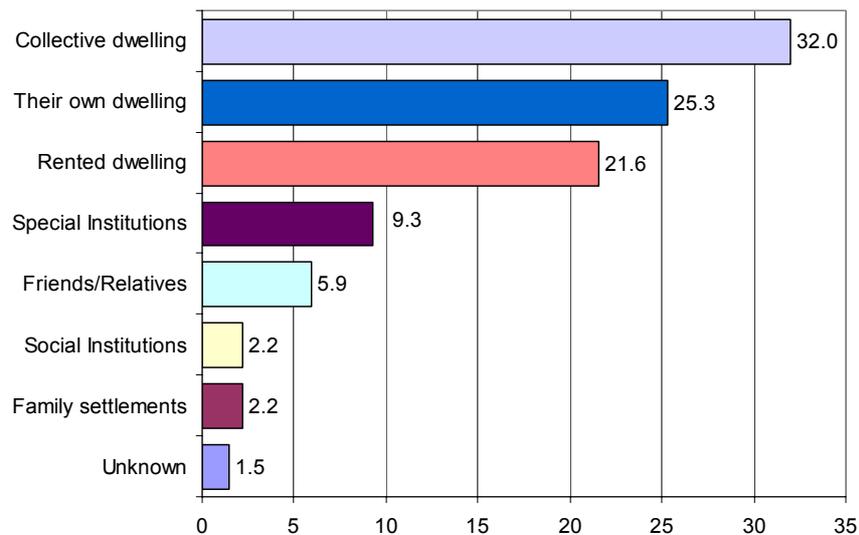
Approximately two-fifths of RAE families (38.1%) have lived in the refugee camps, 36.9% still live in these camps, while 19.5% have never lived in camps. Among RAE families that have lived in camps for displaced persons and refugees, 46.2% are families of domicile RAE.

Activities that are aimed at improving the living conditions of RAE should enable their economic and social integration in the Montenegrin society. One of the integration elements is language. One third of RAE families (33.1%) use only the Roma language and an additional one-third use both Roma and Serbian languages equally (33.1%), while neither Roma nor Serbian (mostly Albanian language in use) for 14.1% of households, 7.4% speak only Serbian, and 2.6% of respondents use Roma in combination with some other language (usually Albanian). We conclude that nearly half of the RAE families (49.8%) that live in Montenegro do not speak the Serbian language, and that inevitably represents a barrier to successful social and economic integration. Majority of RAE displaced from Kosovo do not speak Serbian, while this percent is very small for domicile RAE. The issue of language is critical among younger population (less than 10 years) which also makes it harder for them to become a part of regular education system. The finding that 37.2% of RAE households live in settlements where only RAE people live and that an additional 32.7% live in settlements where other nationalities live as well, but RAE are the majority, confirms the idea of creating ethnically homogenous and very poor settlements with little chance for any changes. Just one of five RAE households (19%) reside in settlements in which RAE people are the minority. Only these people have the real opportunity to accomplish economic and social integration. The question about ethnic structure of the settlement was not answered by 11.2% of households.

3.2 Dwelling of RAE family

Among all RAE families polled (total of 269), 32% live in collective dwellings, 25.3% in their own dwelling, 21.6% live in a rented dwelling, 9.3% in special institutions, 5.9% at their friends' or relatives', and 2.2% live in either family settlements or social institutions. Just 1.5% of the families from sample do not live in any of the quoted types of dwelling.

Graph 3.3 Type of dwelling in which RAE in Montenegro live



Most RAE households (47.6%) live in barracks, 30.5% live in houses, while 7.8% live in one-bedroom apartments. The following Graph provides more information about the accommodations of RAE households in other dwelling units. Among those who live in their own accommodation, most numerous are households in the Southern (31.9%) and Central (28.1%) parts of Montenegro, while rented accommodations are lived in by respondents in the Southern part of Montenegro (38.3%) and respondents who live in collective accommodations are most numerous in the Central part of Montenegro (40.7%). Among those RAE who live in houses, most live in the Southern (40.4%) and Northern (36.4%) parts of the Republic. Barracks are most prevalent among RAE families in the Central (49.1%) and Northern (54.5%) parts of Montenegro.

Almost half of the respondents could not judge the age of the accommodation they are using (48%), and 55% of these respondents live in barracks. The average dwelling age among the 52% of RAE households who could estimate this is 16.9 years.

As previously stated, one-fifth (21.6%) of RAE families live in rented spaces. The rent paid for accommodation space ranges from 20 to 150 euros, with the average rent at 69 euros. Households that rent their accommodation space usually live in houses (53.4%), while 17.2% of RAE families pay rent for barracks. The average area of rented space is 37.5m² and the average rent per square meter is 1.95 euros.

RAE households that own the space in which they live (25.3% of total sample) responded to the question about implicit rent, that is to say, they quoted the amount they would be ready to pay for the space they live in. The average amount of implicit rent is 91.3 euros, with an estimated price per square meter of 1.52 euros. Reported implicit rent ranges from 10 to 400 euros, on a monthly basis. It should be noted that there is a significant difference between the price of one square meter of explicit and implicit rent, and the price that is paid is higher than the price at which the accommodation space would be rented. This is another indicator of poor dwelling conditions in which RAE families live.

Although the average size of a RAE household is 5.72, a high percentage of RAE families (61%) live in accommodations whose area is less than 30m². The average area of accommodation space is 36.6m², while the average area of accommodation space per person is 8.2m². Slightly more than four fifths of RAE households (80.8%) live in accommodations that provide less than 10m² per member of the household. For comparison, the same indicator among the regular population is 8.2%.

Most RAE accommodations are made of hard material (50.2%) and an additional 42.8% live in wooden objects, while 4.5% live in objects made of mixed materials, and 1.2% in objects made of ground/soil and remaining materials. Living conditions of RAE households are additionally worse due to the endangerment of the immediate environment they live in. Namely, 47.5% of RAE households live in close proximity to a dump, 22.3% live in settlements where waste waters flood, 17% live in areas where the air is polluted, and 12.8% have problems with mud.

According to survey findings, 98.5% of RAE households have electricity and 11.5% of them have illegally connected¹⁵. Among RAE households that do not have a legal electricity connection, the majority (71%) live in the Central part of Montenegro. Because of the inaccessibility of certain RAE households, the sample did not include enough RAE households with no electricity. Information received from Roma organizations tell us the majority of RAE households with no electricity and water are displaced RAE from Kosovo that live in illegal settlements. Eight RAE households in Niksic live in an area with no electricity; in Podgorica close to the city dump there are about 40 of such households; in settlement Lovanja in Tivat about 30 RAE households live with not water and electricity. However, majority of RAE in illegal settlements do have electricity illegally connected.

More than two-fifths of RAE households (45.4%) do not have water installation in the accommodation in which they live, in other words, they have no tap water. On the other hand, 54.7% of households do have water installation in the house. Households that do not have water installation were asked to quote the distance from the nearest water source they use, as well as to quote the number of people that use that source. On average, the nearest water source is 100m away, while the greatest quoted distance is 800m. On average, 680 people use that common water source.

The majority of RAE households (73.6%) have water pipes leading to their accommodations, 0.4% have a well with pump, 0.7% have their own water supply system, while 25.3% said that they use some other source of drinking water. More than two-thirds of RAE households (68.4%) do not have a bathroom in their residence, and among them, the solution is most often an outdoor WC (54.9%) or a common bathroom (38%). However, for 7.1% of the RAE households, they have neither a common bathroom nor an outdoor WC at their residence. Information received from surveyors tells us that common bathrooms usually do not work at all. For example, it is stated that there is no a single common bathroom in Niksic which is in function. This is followed by the problems of distance to the common bathrooms (in average 100m), no hot water and adequate sewerage system. Not rarely, surveyed RAE households would complain on bad construction of collective bathrooms financed by international organizations.

RAE households typically use electricity and wood for heating their accommodations. Among RAE households that participated in the survey, 14% use electricity for heating, while 83.8% use wood, and 6.8% of RAE households use a combination of these two heating methods; only one household (0.4%) reported to use brown (black) coal for heating. Based on the given answers, we can conclude that the heating methods of RAE households will not significantly change next year: heating with electricity or wood still remain the most significant heating methods, with approximately the same percentages. Only one household from the sample (0.4%) lives in an accommodation that has central heating, and it is in the house of relatives or friends.

¹⁵ According to the information received from the surveyors, percent of Roma households with illegally connected electricity is much higher. Nevertheless, probably afraid that someone can complain to the local authorities, in their responses, household heads would insist to underline legal connections. Only 55% of households provide the information on electricity bill.

Although a much higher number of RAE households reported the existence of an electricity connection, just over half (55%) provided information about the average electricity bill for the winter and summer season. The average electricity bill in the winter season is 31.6 euros and the estimated bill for the summer season is 22.5 euros.

3.3 Property of the household

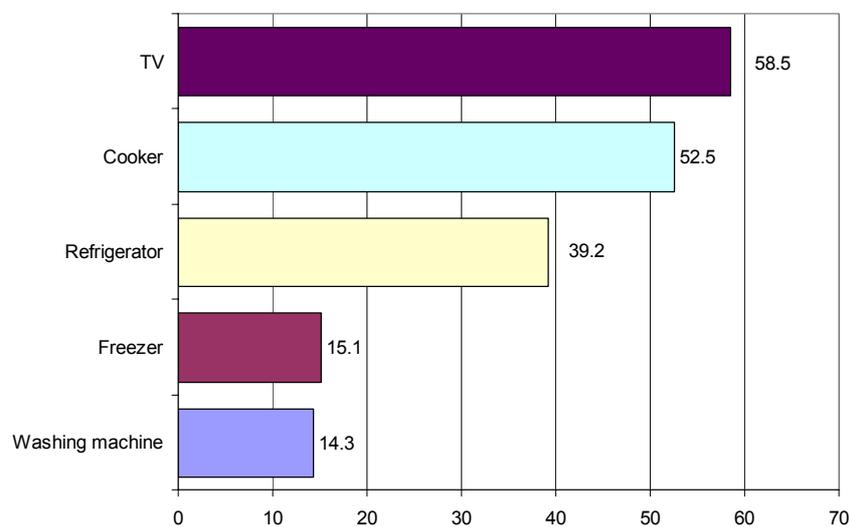
Property of the household says much about the quality of life they live. When it comes to basic property (tables, chairs, beds, and blankets), the portion of RAE households that do not have the most elementary things is extremely high. Additionally, the survey shows that 50.9% of RAE households do not have a table, 54.3% do not have chairs, 50.2% of RAE households do not have beds, while 13% of RAE households do not have blankets. When talking to the pollsters, few households reported that, through the distribution of humanitarian help for displaced persons, they have received a sufficient number of blankets and beds. However, during the cold winter days when there were no other income sources, they were forced to sell these items in order to survive.

Regarding basic appliances, the survey finds:

- 14.3% of RAE families have a washing machine;
- slightly more than one half of the households (52.5%) have an oven/cooker;
- 39.2% have a refrigerator, while 15.1% have a freezer;
- 58.5% of RAE households have a TV;
- only one household from the sample has a dishwasher.

It is not surprising to find that only a few households have modern appliances such as: a music stereo (15.5% of RAE families), video recorder (9.5%), satellite dish (5.6%), computer (2.3%), video camera (1.2%), air conditioner (1.1%), or heating oven/radiator (17%).

Graph 3.4 Basic appliances

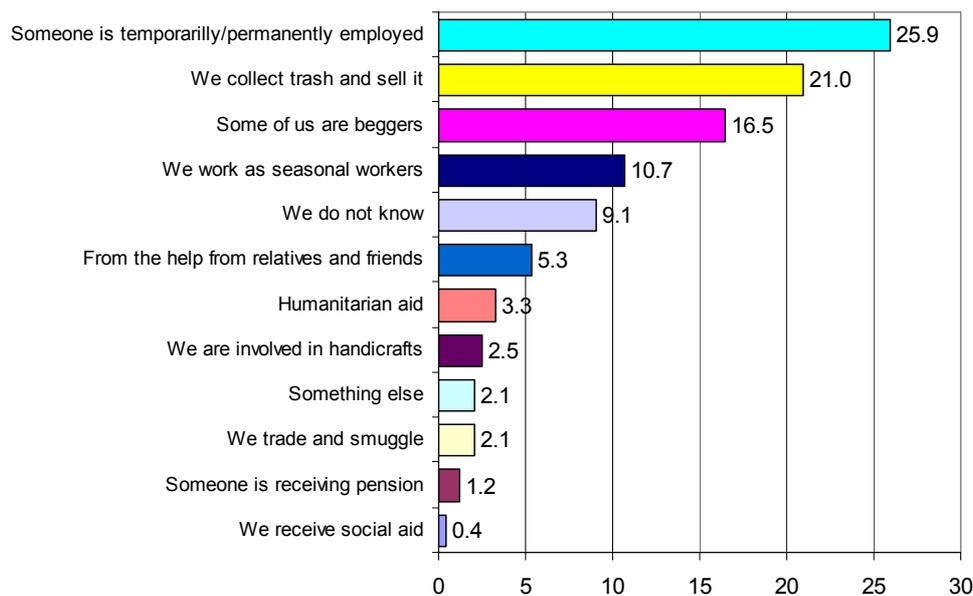


Regarding motor vehicles, 10.8% of RAE households have a car; 3% own a motorcycle, and one household has a tractor.

3.4 Economic sustainability of RAE families

The survey has shown that the basic source of income for 25.9% of RAE households is the temporary or permanent employment of some household member, while 21% earn a living by collecting various types of garbage and selling it, 16.5% beg for income, 10.7% report a household member that works seasonally, 9.1% of families claim not to know how they earn a living, 5.3% survive due to the help they get from friends and relatives, 3.3% reported humanitarian aid to be their basic source of income, 2.5% get income since they are engaged in various handicrafts, 2.1% are traders, 0.4% quoted social aid as a basic source of income, 1.2% say pensions represent a primary source of income, and the rest reported something else to be their basic source of income.

Graph 3.5 Primary sources of income for RAE households



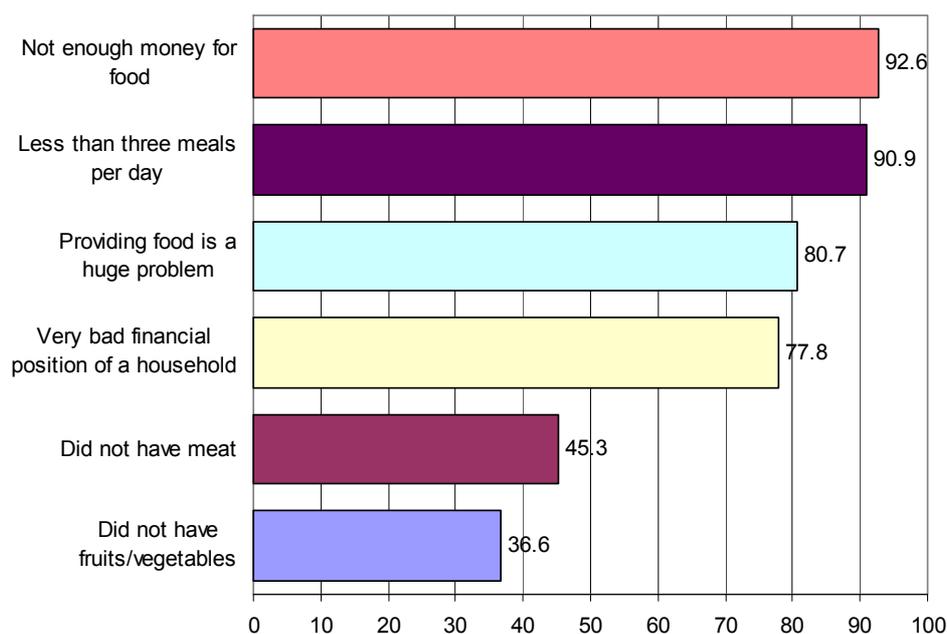
We asked heads of the families to say how much money is needed for their family to satisfy basic needs on monthly basis. A significant number of families (26%) were not able to answer this question. Based on the answers from the remaining households, we have calculated the amount of per capita income that should enable satisfaction of the elementary living needs to be 92 euros.

Last month, the vast majority of RAE households (92.6%) did not have enough money to provide food for its members; 90.9% did not have enough for three meals per day, 45.3% did not eat meat, while 36.6% did not have fruits and vegetables. Approximately two-fifths of RAE households (43.2%) did eat meat and 51.9% had fruits and vegetables, but not in sufficient quantity. Only one tenth of RAE households (11.5%) had sufficient meat, fruits, and vegetables last month.

Eight of ten RAE households (80.7%) think that providing food for their households in the long term is a huge problem, 18.5% think that it does not represent a problem for their household, and 0.8% think that providing food for their household in the long term is not a problem at all.

While estimating the current financial position of their household, 77.8% of RAE households think that it is very bad, 14.4% - bad, 5.8% - neither bad nor good, 1.2% - good, and 0.8% of the households were not able to judge their financial position.

Graph 3.6 Consumption and financial situation among RAE households



3.5 Health

Survey findings show that three-quarters of RAE respondents (75.1%) were not sick or injured during the last year, while the remaining 24.9% did have certain health problems. The most frequent causes of health problems were: chronic diseases (5.8%), cold (5.7%), flu/pneumonia (2.5%), pain in back/knees (2.3%), psychological problems (1.5%), and headaches (1.1%). Other illnesses mentioned include: other injuries, gynecological problems, diarrhea, jaundice, etc.

Due to health conditions, 9.3% of respondents had to quit their usual activities in the last month. In most cases, the reason for quitting their usual activities was chronic diseases (26.4%) or pain in back or knees (12.5%).

Most respondents (69.4%) did not consult a doctor nor did they visit a health institution in the last year, while 20% visited a health center, 6.7% visited a hospital, and 1.5% asked for medical help from a midwife, private ambulance, or a “witch doctor”. Although there was a need to do so, 2.3% of respondents did not ask for medical help since they could not afford it or they were not in the position to do so.

Among respondents who did use medical services last year, most were covered by health insurance (81.4%), while 16.6% had to pay for their medical help since the intervention provided was not included in their health insurance and 1.4% paid extra to receive what they believe to be better service from the private sector. Just 0.6% of respondents compensate for medical help in some other way. Most respondents who pay individually for these services are those who suffer chronic diseases, since necessary interventions are not covered by the health insurance.

Among all RAE respondents, 95.8% do not have any disabilities; while 2.4% suffer from a physical handicap, 1.1% from a mental handicap, and 0.6% have some mental disease. Among those respondents that have some disability, 37.5% of them cannot do regular activities because of the handicap.

RAE respondents over the age of 30 were asked their opinion about the condition of public health institutions. Half of respondents (50.8%) think that the situation in public health institutions is very

bad, 9.7% think it is bad, 38.8% say that the situation in public health institutions is good, and only 0.7% think that it is very good.

Among respondents who have used the services of the public health institution last year, 38.3% think that the situation is very bad, 10.7% think it is bad, 49.5% believe the situation is good, and 1.4% think that the situation in public health institutions is very good. The greatest number of respondents who used the services of the public health institutions in the last year, and also think that the situation is very bad, have visited a health center or a hospital (57.3% and 32.9%, respectively).

Females older than 15 were asked about the number of births they have had. Two-fifths (41.5%) have not had any, 6.8% have had one child, 7.8% have had two children, 7% three, 10% four children, and 27% have delivered 5 or more children.

The average number of births for Roma women older than 15 who have had deliveries is 4.7 children. On the other hand, 15% of women over 15 years old have had stillborn children.

In order to better understand the position of Roma women in their families, it is worth noting a few findings from the survey of the Democratic Roma Center¹⁶ realized on the sample of 850 Roma females. The survey shows that Roma women are human beings with very few rights and many obligations: obligation of birth, maintaining the household, and caring for posterity and elderly family members. In many cases, women of the Roma society are the economic pillars of the family's existence. Roma women typically get married at a very young age. Roma girls often must leave school early in order to remain virgins while they prepare for an early marriage and begin performing their household duties. Among the 850 Roma women polled, 90% got married when they were under 16 years old, 3% when they were between 16 and 20, and 7% when they were older than 20. Eight of ten marriages (80%) are made through mediators, and most of them are successful. The most important thing for a Roma girl is to get into the marriage "honestly", otherwise her husband has the right to humiliate and abuse her during their entire marriage.

Birthrate and number of deliveries among Roma women is very high. Namely, 85%¹⁷ of women have five or more children¹⁸, while 10% have two or three, 3% have only two children, and just 1% of Roma women have no children in their marriage. Nearly 70% of Roma women do not take part in deciding the size of their family, but rather this decision is left up to her husband and his family. Nearly one-third of Roma women do not visit doctors, while 50% of them go to doctors very rarely. Just one of ten Roma women (10%) visit doctors to seek help with the flu or a toothache, and similarly, one of ten (10%) report to visit a gynecologist.

Knowing that Roma families usually have many members, making the problems of already hard material conditions even harder, a few questions were aimed at gathering more information about planning a family among the Roma population. The average age of fathers at the time their first child is born is 21.6 years. The survey has shown that the greatest number of household heads from the sample became a father when they were between 18 and 25 years old (61.9%). When asked to plan their family, the average age is even a bit lower and stands at 20.6 years. Additional family planning indicator is the trend in the number of family members, or children. On average, parents of the household head who answered this question have 4.1 children.

¹⁶ Poll "Roma woman on the threshold of XXI century – yes or no?"

¹⁷ The percent of women who have more than 5 kids is much higher since the survey had targeted sample.

¹⁸ Percentage of women who have five or more children is significantly higher than in our survey because the sample was targeted one.

Households with children under 5 were asked a few additional questions. Among all families, more than half had children under 5. Most had been born in a hospital (87.5%), while 12.5% were born at home.

The survey shows that most children (94.5%) have been vaccinated; 2.7% of children have not been vaccinated because they do not have a medical-care booklet and 2.7% because of a lack of information. One household reported that they do not have any access to health care. This data confirm results of common action of non-governmental organizations and health institutions in terms of children vaccination.

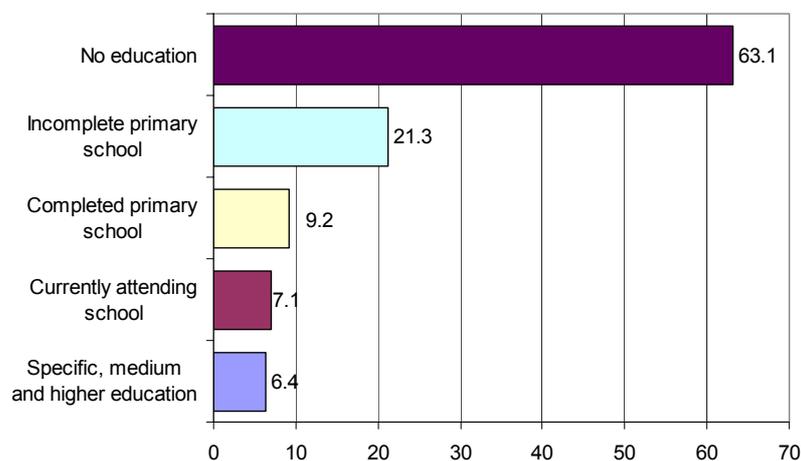
The vast majority of households (92.2%) say that in the last three months they did not have any epidemic diseases. However, 5.8% faced dysentery, 0.8% had colds, 0.8% experienced jaundice, while 0.4% of the families report having had the flu.

3.6 Education

According to the findings of all organizations, education is one of the key problems of the RAE population in Montenegro. To attempt to ease and solve this problem is an absolute priority. The survey has confirmed the previous assumptions of the stunted educational status of the majority of the RAE population.

Among respondents who are at least 6 years old, 92.9% do not go to school at the present time, while 7.1% go to school. Among those who currently do not go to school 63.1% have no education, 21.3% have incomplete primary school, 9.2% have completed primary school, 1% have completed one/two year specialization school, 2.5% have three years of high school, 2.3% have completed four years of high school, 0.4% have been enrolled and have finished a higher school, and 0.3% have a university education.

Graph 3.7 RAE and education



Among the respondents who are at the present time involved in the education process (7.1% of the total population) the majority are attending primary school (85.1%), 8% attend high school, while the remaining 6.8% go to higher education institutions (higher school and university).

The most common reasons for not going to school are the lack of material resources necessary for covering education costs (37.6%) and a basic lack of motivation (30.9%). Just 7% of the respondents (mainly females) name tradition to be the main cause for not going to school and 6.9% say that the need to earn money is the main reason for not participating in the education process. Work of other organizations in the area of education of the RAE population confirms the findings from this survey. The most frequently quoted reasons for the low level of education are language

barriers (as the most significant), parents cannot afford books and school material, uneducated parents are not capable to help their children with homework, settlements are far away from schools and there are no public traffic connections, children have to contribute to the household income, they do not have adequate clothes, and hygienic conditions are below the standards.

Nearly 80% of the children that are enrolled in “special schools” are Roma children¹⁹. This placement occurs based on the unsatisfactory results of the qualification tests that are taken when enrolling in elementary school. Parents of these children have the right to address a complaint to the Ministry of Education, but in most cases Roma parents are not familiar with this right, and therefore do not exercise it. Additionally, Roma parents may find solace in the fact that these “special schools” provide their children with books and meals free of charge.

Most Roma children do not attend kindergarten, and therefore they do not gain the background for school. The program entitled “Kindergarten as a family center and Roma in it”, which was conducted in the “Jelena Cetkovic” kindergarten in Konik, provided excellent results. The number of Roma children in attendance in the kindergarten increased by 100% going from 30 children last year to 60, and additionally, 40 more Roma children were interested in attending kindergarten but the number of places was limited. The program was beneficial, not only because it provided the opportunity for Roma children to attend kindergarten, but because a great deal of effort was made to explain to parents the importance of preparing their children for school. On the other hand, teachers and parents of non-Roma children were resistant to the idea of Roma and non-Roma children attending kindergarten together. The greatest problem with children refugees is their lack of medical care documentation. However, they should be experimentally involved in the program.

Aside from gaining the language, adequate education is a basic element for being involved in the activities of the society and improving living standards; various projects in the area of education of Roma children have been realized in the last few years. Most of the projects targeted at helping Roma people through education have the following goals:

- To prepare Roma children for school in the shortest possible time
- Support Roma students to stay in school
- Teach Roma children to read and write
- Teach Roma youth certain handicrafts
- Establish new Roma associations
- Teach experiences of Roma non-government organizations in the surrounding countries
- Establish and work Roma culture centers
- Establish TV and radio stations

The position of the Ministry of Education is that there is no doubt that all children have the same rights in education, regardless of social status, religion, or ethnic affiliation. The Ministry was completely involved in the education of Roma children, especially in the year 1999 when they came from Kosovo. It is also ready and willing to cooperate and support the efforts of UNICEF, OSIM, and other Roma and non-Roma organizations, in order to contribute to the integration of Roma children into the formal education system.

Our survey shows that 64.6% of RAE households think that education of children is important, while a surprisingly high 35.4% believe that education of children is not important and that it cannot change their life. We asked heads of households to judge whether children are interested in going to school or not, and 55.5% of households think that children are interested in going to school.

¹⁹ A comparison of the status of Roma in Serbia and Montenegro with their status in Central and Eastern Europe

More than half of RAE households (55.1%) reported that the local community was interested in engaging their children in school, while 23.9% said that non-government organizations showed an interest in the same issue, and 4.9% reported that the local school showed interest. An additional 11.5% of households quoted some other institutions having shown interest in engaging the RAE children in the education system.

Children that live in RAE households typically do not attend any program organized by non-government organizations (85.6%), while 14.4% do attend. Among those who are involved in some of the programs 74.3% are very satisfied with the programs, 20% are satisfied, while 5.7% of the households are not satisfied with the organization of the educational programs their children attend.

Knowing that most children do not go to school, we asked households what do children that do not go to school or do not attend any education program do. As we assumed, most are engaged in some form of contributing to the household income. Therefore, 42.8% of children that do not go to school help elders, 11.5% beg, and 7.4% collect secondary material and trash, while 38.3% spend their time playing.

7. (Un)employment

A hard economic situation and low education and skill levels among the RAE people significantly limits their working activity. Among the respondents, just 10.8% reported employment in the week prior to taking the survey. The greatest number of respondents who do work are involved in collecting trash that they sell afterwards or they work as physical workers (50.9%). Almost one-fifth of the employed RAE (18%) do communal services and trade and repair is the occupation for 5.4% of employed RAE. Administration (3%), production (3%), agriculture (1.8%) and handicraft (1.8%) also earn income for a small proportion of RAE.

The nature of employment leads the greatest number of the employed RAE to work in the field (44.9%), in the street/market (37.1%), in a factory or in an office (9.6%), in a vehicle (1.2%), at home (1.2%), on a farm (0.6%), or somewhere else (5.4%).

The most common position of employed RAE is as an employee (49.7%), while 8.4% are self-employed and 41.9% work as non-paid family workers.

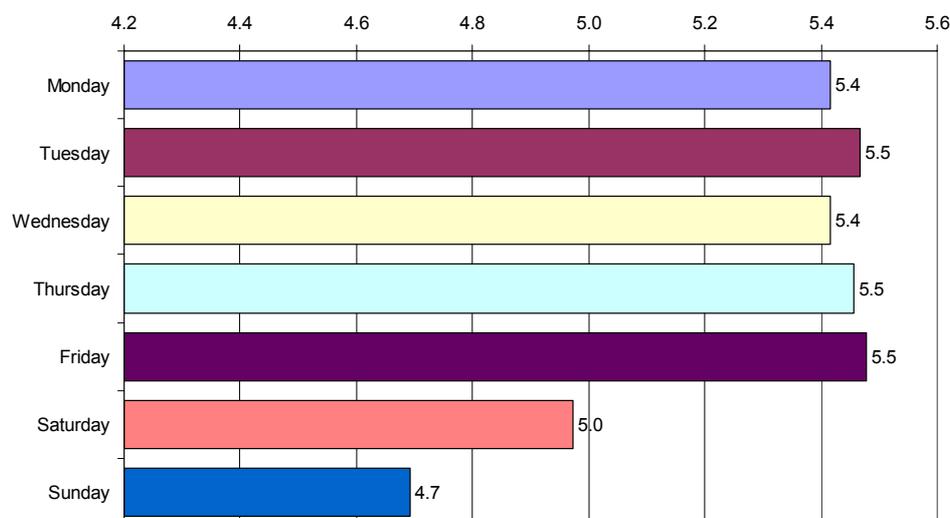
Most employed RAE report to perform their job from time to time (47.3%) and 39.5% are full-time employees; 1.8% are full-time employees but do not have insurance and 0.6% of respondents are part-time employees. One of twenty RAE respondents are contractors (5.4%) or report to hold seasonal jobs (5.4%).

Full time employees are most likely to live in the Central part of the Republic (51.5%) and be between 19 and 40 years old. Additionally, full time employees are more likely to work in communal services and in production. Respondents complained that their working engagement is not regulated by Labor Law in last couple of years. For that reason, employed RAE do not enjoy of vacation, hot meal and transportation, no basis for pensions. In the circumstances when it is very difficult to find another job, RAE accept this arrangement and in the conditions explained work for couple of years. Later, they would receive smallest amount of pension.

Respondents who have seasonal jobs are more likely to work in the Southern part of the Republic (66.7%) and be between 31 and 40 years old. Although most respondents (a bit more than one-third of the employed) work an average of eight hours per day, a significant portion of employees on temporary and seasonal jobs report shorter working days. Not only are the working hours of RAE employees shorter during weekends, the percent of those who work on weekends is slightly lower than those who work actively during the week – on average, 74% of those working actively over the week, work on weekends.

Almost half of employed RAE are ready to work additional hours, on average, 6.1 hours per week.

Graph 3.8 Working hours of the employees



Employed

Among respondents who work and are considered “employed”, 13.4% work in private registered firms, 6.1% work in private firms that are not registered, 75.6% of them work in state-owned firms, 1.2% work in mixed enterprises, while 3.7% are engaged through cooperation. Most RAE who work as employees reported that their salary was registered in ZOP (79.3%), 3.7% said that their salary was not completely registered in ZOP, while earnings of the remaining 17.5% were not registered in the official flows.

More than two-thirds of employed RAE receive monthly net compensation that does not exceed 150 euros. The average amount received by these RAE is 144.2 euros. Slightly more than one-third of the “employed” RAE (35.4%) receive compensation for hot meals on average of 30.1€, while 22% receive compensation for transportation on average of 21.3€. In the sample there are no RAE households that receive compensation for certain household expenditures or for clothes necessary to perform their job.

Box 1: RAE and employment

Poverty of an overwhelming majority of Roma is a handicap in the formal, institutional economic network and in the informal one as well. It is paradoxical, but true, that they are unemployed because they are poor and unskilled, and they are poor because they are unemployed or work at jobs with the lowest pay. The circle of their poverty is complete. The fact that some families manage to get out of the whirlpool of poverty does not deny its existence. Large dumpsites outside the cities and garbage cans in the cities seem to be the basis of Roma economic activity. The authorities cannot sever this “economic connection”, even if they had political will to do so: neither can they move Roma far from the dumpsites, nor do Roma themselves want to go away. Their economic activity is largely in the sphere of the black economy, such as petty trading, selling things in the black market and at open-air markets, working at toilsome physical jobs for a small daily wage, etc. Some Roma families live simply on humanitarian aid and welfare. This is a strategy of survival, or survival as lifestyle. It is necessary to find a way to enable them to do what they know, can and like to do.

Source: Roofless People, Bozidar Jaksic, Beograd 2002

Self-employed

Among self-employed respondents, 5.7% perform bookkeeping and accounting, 3.4% note changes in their financial condition but only for their own purposes, while the majority (90.8%) do not follow changes in finances that apply to the job they perform.

Most of the self-employed RAE (92%) work in companies that are not registered, only 6.5% receive a salary on a regular basis, while 5.4% register salary in the official flows. One of ten self-employed RAE (9.1%) hire non-paid family workers, on average - 5.1 workers. In most cases, self-employed RAE earn 100 euros of net income per month.

Unemployment

Among all RAE respondents, 53.8% answered the questions regarding unemployment. Those respondents who did not answer either have a job (10.8%), go to school (7.1%), or are elderly and children. According to the official classification, a person is working capable if he/she does not have any physical disturbances to perform working activity and is between 15 and 64 years old. With this definition in mind, the unemployment rate among the RAE population is 43.3%. It should be noted here that the unemployed are considered to be only those who want to work, meaning that they are active in looking for a job.

More than one-half of working capable respondents (56.1%) were looking for a job in the week prior to data collection, 4.3% were waiting for the season to begin, 3.6% were not looking for a job because they think that the possibility of finding a job is very small, 0.4% did not want to work, and 35.5% report that they are not able to work at the present time.

Most of the unemployed respondents that are looking for a job reported that this search lasts for years. In the greatest number of cases, they have been looking for a job for 4 years. More than two-thirds of the respondents (69%) are ready to start work immediately if they were given a chance.

Respondents who answered questions about unemployment were asked whether they attend any training in order to improve their skills. Among the respondents who are active in looking for a job, 81% do attend seminars in order to improve their skills and to find a job easier, 17.6% think that training will not help them in finding a job, 24.7% reported that training that could help them was not organized, 24.6% cannot afford them, 8.6% are not interested in trainings, while 16.3% quoted some other reason for not attending trainings. Among the respondents that are active in looking for a job, 19.5% consider starting their own business in the future.

3.8 Social assistance in cash

Data obtained in this survey finds 7.8% of RAE households receive Family Material Support (FMS), and from that number 33.3% of families receive FMS that is less than 50€, 62% receive an amount which is between 51 and 100€, and 4.7% receive FMS that exceeds 100€. The average amount of FMS received by RAE households that were involved in the survey is 70.4€, while its maximal value is 125€. Slightly less than one-third of households that receive FMS (28.6%) registered for social assistance before the year 1992, 52.4% of the households registered between 1993 and 2000, while 15% of them receive FMS starting in 2000.

Among RAE households who answered the questions about fairness of FMS, 92.1% think that conditions for receiving FMS are very strict, while 7.9% of the households think even households that are not poor receive Family Material Support.

In total, 14 RAE households (5.4%) receive Child Allowance. Among these recipients, over one-quarter (28.6%) receive Child allowance that is under 25€, while 71.4% receive Child Allowance which is between 26 and 50 euros. The average amount of the Child Allowance is 30.5€, and the maximal amount of Child Allowance that a household receives is 45€.

Only one household that participated in the survey is legally obligated to support someone with the amount up to 50€. On the other hand, only one RAE household is supported on a legal basis by someone, also with the amount that is less than 50€. According to the data gathered in the survey, 1.5% of RAE households receive one off monetary support. The average amount of one off monetary support these households receive is 47.5€ and the maximal amount of the one off monetary support that a household from the sample receives is 100€. Only one RAE household from a total of 269 that were involved in the survey received compensation for getting some special medicaments, and this help stands at 30€.

Among all RAE households in the sample, 10.2% received money from relatives or friends in Montenegro. Among those households 41.4% received help that is not higher than 100€, 27.6% received an amount between 101 and 200€, 17.2% received between 201 and 400€, while 13.8% of the households received more than 400€. The average amount of help that RAE households received from relatives and friends from Montenegro stands at 206.4€.

Considerably fewer RAE households (4.4%) received money from relatives and friends from Serbia. Among these households, 63.6% received an amount that is up to 50€, and 36.4% received between 51 and 100€. The average amount of help that RAE households received from friends and relatives from Serbia is 62.7€.

Almost one-fifth of RAE households (19.3%) received money from friends or relatives from abroad. Among them, 82% received up to 250€, 10% received between 251 and 500€, and 8% received more than 500€. Although the most frequent amount of “transfer” is 100 euros, the average amount of monetary help RAE families received from relatives and friends from abroad is 267.8€. Nearly two-thirds of RAE families in Montenegro (64%) received help from relatives and friends that live in Germany and 8% from relatives and friends that live in Switzerland.

Last month, 6.7% of RAE households received help from other RAE households; among them, 76.5% received help that is under 50€, while 23.5% received an amount that is higher than 50€. The most frequent amount exchanged ranges from 10 to 30 euros.

The survey has shown that 12.3% of RAE families receive help from humanitarian organizations. Among this group, most (99.6%) received help from these organizations of up to 50€, while just 0.4% received over 50€. The average amount of help RAE households received from humanitarian organizations is 44.6€.

4. REFUGEES IN MONTENEGRO

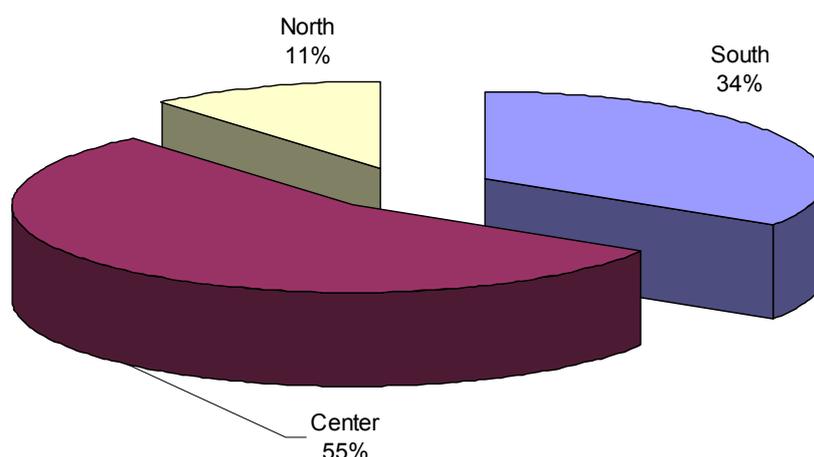
The first signs that some republics were seceding from the ex-Socialist Federative Republic of Yugoslavia are registered during the year 1990, and this began the migration of the population. Among the first to come to Serbia and Montenegro were students, military personnel, and their families, and the problem of status and citizenship were solved relatively quickly. Soon after, the Republic of Croatia and the Republic of Slovenia declared their independence, and then the war conflicts spread to Bosnia and Herzegovina. Refugees²⁰ from ex Yugoslav republics were running from the war and moving to the closest safe havens, one of which is Montenegro. In one moment (January 1993), over 64,000 refugees were living temporarily in Montenegro. During the war in Bosnia and Croatia, most of the refugee population (62.5%) found shelter in the Montenegrin coastal municipalities, because their home was near. A secondary reason that they chose this location was for the good economic conditions during the season that provided them with the opportunity to find a job. Also, summer resorts were capable of receiving large groups of people.

Since that influx, the number of refugees in Montenegro has varied. According to the last information in September of 2003, 13,318 registered refugees²¹ are still living in Montenegro. In this section of the report more information will follow about the conditions in which refugees live and the quality of life for the refugee population.

4.1 Characteristic of the sample and households' members

The sample was prepared based on the refugee database in Montenegro, provided by UNHCR. After all data was collected, a total of 166 refugee households²² were included in the survey. In total, representing 650 individuals living in those households in 11 different municipalities. This sample represents approximately 4.5% of the estimated refugee population in Montenegro and it is representative on the republic and the regional level.

Graph 4.1 Structure of the sample by region



²⁰ In this Report, term "refugees" includes displaced persons from Croatia, Bosnia and Herzegovina and Slovenia.

²¹ Commissariat for Displaced Persons, September 2003

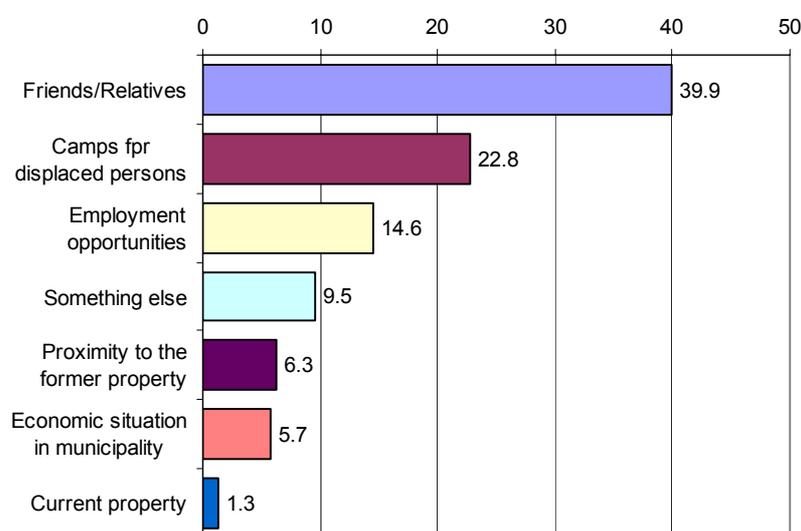
²² Initially, it was planned to include more refugee households in the sample but all Roma households with status of refugees were analyzed in part related to Roma.

As previously mentioned, the first wave of refugees inhabited the coastal area of Montenegro. Results of the census from 1996 and 2001 show that the number of refugees has decreased twice and the decrease has been even in all municipalities, but the decline of the refugee population is most evident in the Northern part of Montenegro. Migrations have influenced this process, and now the majority of the refugee population is concentrated in the Central region of Montenegro due to its economic activity. The situation also changes during the tourist season.

According to the data of Commissariat for displaced persons, two-fifths of refugees (42%) came to Montenegro during 1992. Just prior to the signing of the Dayton agreement in 1996, approximately 92% of the refugee population was living in Montenegro.

The refugee households surveyed were asked what their basic reasons were for coming to Montenegro, and Graph 4.2 shows the structure of those responses.

Graph 4.2 Reasons for coming to Montenegro



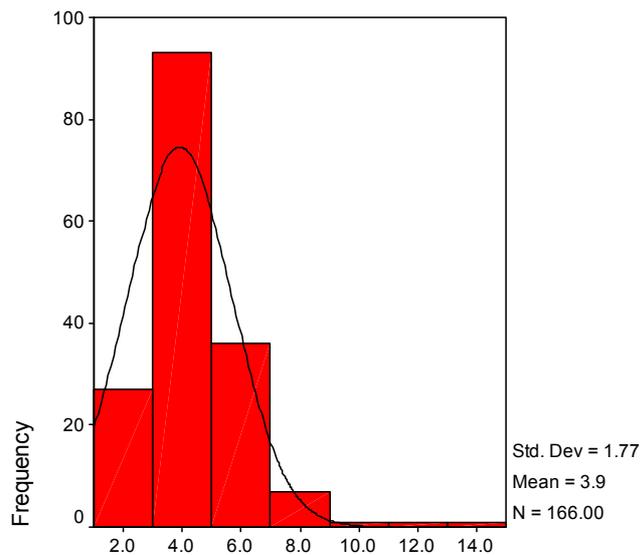
Two-fifths of refugee households (39.9%) decided to come to Montenegro because they had friends and relatives to stay with until the war was over. Additionally, 22.8% sought shelter in Montenegro due to the existing refugee camps, 14.6% thought it would be possible to find job in Montenegro, 1.3% owned property in Montenegro, 6.3% considered Montenegro the most appropriate because it was closest to their homes, while 5.7% of the refugee households based their decision on the economic situation in the municipality in which they decided to live. The remaining 9.5% of households had other reasons.

The average size of a refugee household is 3.92. Central Montenegro holds slightly larger refugee families, with the average household size there being 4.14.

Table 4.1 The average size of refugee households in Montenegro, regional aspect

| Region | Size of the household |
|--------------|-----------------------|
| South | 3.64 |
| Central | 4.14 |
| Northern | 3.79 |
| Total | 3.92 |

Graph 4.3 Size of the refugee household in Montenegro



Three of ten refugees (31.9%) live in a household with four members, while one-quarter (24.1%) live in families with three members and one-fifth (17.5%) in families with five members. One-member households account for just 6% of the refugee population.

Among all surveyed household members, one of four (25.5%) were the head of household, one of five (18%) declared themselves as either a husband or wife, and nearly half (45.5%) of the respondents were a son or daughter. Other respondents included son-in-law/daughter-in-law (2.2%), parents (2%), grandson/granddaughter (5.5%), or some other relative (1.2%).

Among the refugee population half are female (50.3%) and half are male (49.7%).

With respect to ethnicity, half of the refugees declare themselves as Serbs (50.3%), while one-quarter are Montenegrins (27.8%) and just 4.6% are Muslim and Bosnians.

The average age of the refugee population is 31.9 years. Six of ten refugees (60.3%) are younger than 35 years: 14% are 10 or under, 14.3% are between 11 and 18 years, 26.2% are between 19 and 30 years, 10.2% are between 31 and 40 years, 16.8% are between 41 and 50 years, 16.8% are between 51 and 60 years, and the remaining 8% are older than 61 years.

Respondents, those older than 15, were asked about their marital status. Approximately two of five respondents are living in marriage (38.8%), one-third are single (34.8%), 4.3% are widows, 2.3% live unmarried with someone, 2.6% are divorced, 0.6% are separated, and the remaining 16.6% are under 15.

Married respondents are equally male and female (50.4% and 47.8%, respectively) and the majority of them are between 41-50 years old (83.5%). Those who are widowed are more likely to be women (75% female versus 25% male) and they make up 24.4% of the uneducated population. Among single refugees, two of five are male (41.8%) and just over one-third are female (35.6%), and singles make up 38.5% of those who have finished faculty.

Six of ten refugees were born in the former Yugoslavia (60.8%), one of five (22%) have a Montenegrin background, one of 11 (8.9%) are from other countries (mainly Albania), 6.6% were born in Kosovo, and just 1.7% of the refugee respondents were born in Serbia.

One-third of the refugees came to Montenegro during 1992 (33.3%), while one of 10 (10.7%) arrived in 1991. On average, 7% of refugees arrived in Montenegro during 1993, 1995, and 1996.

Prior to 1991, nearly two-thirds of the refugee households (63.3%) were living in Bosnia and Herzegovina while 22.4% were living in Croatia. Other households from the sample were living in other republics of ex-Yugoslavia.

Nine of ten refugee households that are currently living in Montenegro report to have abandoned their homes in an emergency situation (91.2%), while the remaining 8.8% left their homes before the war began.

Nine of ten refugee households (92.7%) have regulated refugee status, and they have refugee ID's. Among those who have not regulated this status, 3.2% were hoping to regulate its status in some other way, 1.5% were hoping that they would return home, while the remaining 2.6% were born in Serbia and Montenegro and they have citizenship.

Among those refugees that do not have citizenship, two of five (40.7%) have applied for it, 2.5% have received citizenship but they have not regulated the papers, 47% are planning to apply for citizenship, while 9.8% of the refugee population does not plan to apply for citizenship of Serbia and Montenegro. It is evident that the majority of the refugees are linking their future with Montenegro (more than 90%).

Considering that the majority of refugee households (91.2%) left their homes in emergency situations, the fact that 89.2% of them did not bring any movable assets is not at all surprising. Just 10.8% of the refugees were able to bring with them some basic items (basic appliances, wardrobe, etc.).

Based on information refugees have received, two-fifths of the refugee families (37.3%) state that their assets are destroyed, while one-quarter do not have assets where they previously lived (27.8%) or they have information that their property is not destroyed but that it is occupied by local people (25.9%). The remaining 8.9% of refugee households have information that their property is not destroyed and it is not occupied.

When asked if they would return to their country, one-third of refugee households (34.8%) answered yes and 15.8% would return only if it were safe to do so. One-quarter of refugee households (23.4%) are not thinking of going back since their property is destroyed, 3.2% sold their property, and more than one-fifth of the surveyed households (22.8%) would not go back since they have been integrated into their current environment over the last 10 years. Most of the refugees that would not go back are currently living in the Central part of the republic (62.3%), while most refugees that do consider going back are living in the Southern part of Montenegro (46.2%).

According to the data of Commissariat for displaced persons from March 2002, most refugees from Bosnia (51.8%) and Croatia (64.9%) reported that they would never return to their homeland. During that time, the repatriation process garnered more interest from the refugees in the Northern part of Montenegro (possibly because of the bad economic conditions), older persons, and most educated people. Additional reason for older people to go back was an issue of property rights since they expected to resolve property issue easier (mainly, to sale the property) if present in the country.

The majority of refugee households that are currently in Montenegro (65.2%) have not changed their place of living since they entered Montenegro for the first time. Certain sub-groups of this population are more likely to have stayed in one place since entering Montenegro, they include: families that came to the Northern part of Montenegro (82.4%), families that own the space where they are living (77.8%) or who have rented apartments/houses (71.9%), households whose members

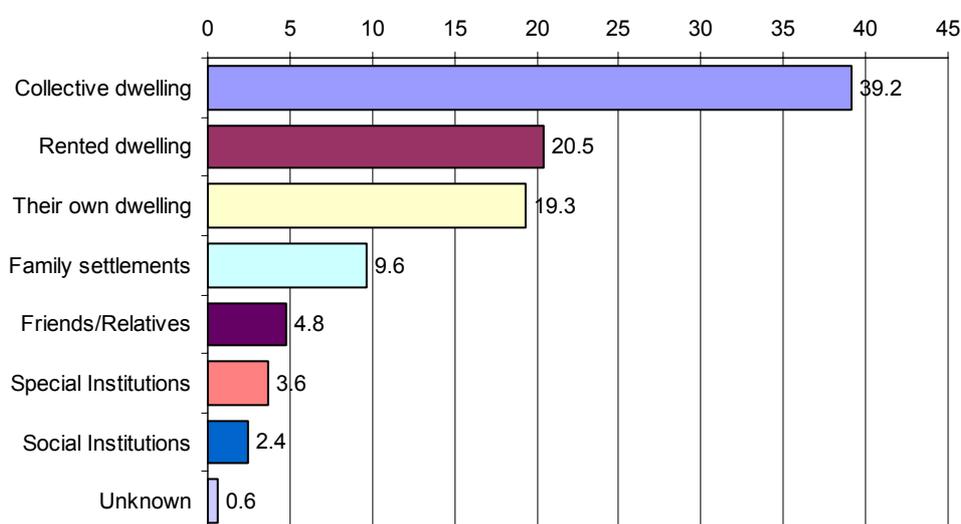
have regulated citizenship status but still have not regulated papers (80%), households whose members are thinking of applying for citizenship (70.2%), and households whose members are integrated in the social and economic environment (77.8%).

More than half of the refugee households that are currently living in Montenegro (53.2%) have never been into the centers for refugees and displaced persons, while 22.8% were living in the centers before and the remaining 24.1% are still living in the centers.

4.2 Dwelling

Two-fifths of refugees live in the collective refugee centers²³ (39.2%); however, a significant proportion of the refugee population uses their own space (they own it, they live with relatives, or they rent space). Many of the refugees have Montenegrin backgrounds, and after ten years of living they were able to integrate and to solve the problem of living space. According to the survey results, 19.3% live in their own space, 20.5% live in rented space, and 4.8% live with friends and relatives.

Graph 4.4 Accommodation, type of accommodation



Nearly one-third of refugees report to live in a one-bedroom apartment (32.5%), while one-quarter (27.7%) live in houses and 16.9% live in the barracks. Two-bedroom apartments are home for 13.3% of refugee households.

More than half of refugees that own their own dwelling live at home (56.3%). The most frequently rented type of housing are houses (52.9%) and two-bedroom apartments (17.6%). One-third of the refugees that are living in barracks are in the collective centers (32.1%), and two of five (39.3%) live in family settlements. Just 46% of households were able to estimate the age of their dwelling, and among them, the average age is about 20 years.

Refugee households that live in rented space (20.5%) pay an average monthly rent of 102.5 euros, while the highest paid rent is 250 euro. The majority of these households (73.5%) live in the Southern part of Montenegro. Households that own the space that they are living in were asked about the level of implicit rent (subjective opinion). On average, implicit rent was reported to be

²³ Collective centers were good short term solution for settling down large number of people. However, positive sides of this solution expired over the time. On limited space many the same or similar problems are concentrated, while the probability of their resolution is lower. Over the time, there are the conditions developed for creating of "settlement pathology".

155 euros per month. Refugees appear to be familiar with the real estate market in Montenegro, as evidenced by the small difference between the actual rent and implicit rent for the space in which they currently live²⁴.

Two-thirds of refugee households (65.8%) live in dwellings built from firm materials (56.3% in houses/apartments made from brick and 9.5% in objects made from concrete), while 7.6% of refugee families live in dwellings made from wood, and 25.9% live in dwellings made from a mixture of materials. Just one household lives in a dwelling made from the remaining construction materials.

One indicator, which is directly linked to the condition of the dwelling, is oriented to the life space of each individual person. More than half of refugee households (50.6%) live with less than 10 m² per individual household member. The average size of living space per individual is 12.4 m².

All households with refugee status report that they do have electricity, and three households (1.8%) say that they are connected illegally. The average electricity bill in the winter period for the refugee households is about 40.1 EUR, while the expected size of the bill during the summer period is 28 EUR. Compared to previous surveys of the “regular” population in Montenegro, this data is not much different.

Approximately one of eight refugee households (12%) stated that they do not have water supply in their homes/apartments. On the other side, 88% of households with refugee status do have running water in their homes. For those households that do not have running water, the nearest source of water is about 260m on average, with the maximum distance being reported at 700m. The average number of people using the same source of water is 33, and in one case the same source of water is being used by 150 individuals.

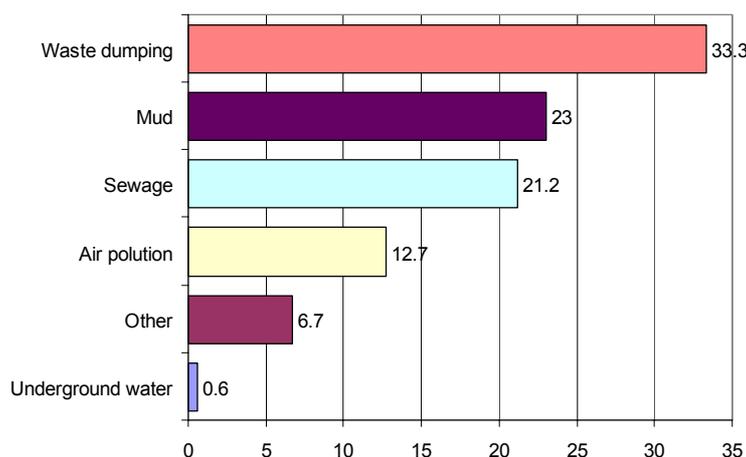
Three of ten refugee households do not have a bathroom on their premises (30.1%), while the remaining 69.9% do have a bathroom. Among those that do not have a bathroom, the solutions are collective bathrooms (70%) and outdoor toilets (24%). Most households that do not have a bathroom live in the collective centers, and these households are mainly using collective bathrooms.

For heating, refugee households primarily use electricity or wood. Among the surveyed households with refugee status, more than half (55.1%) use electricity for heating, while two of five (38.8%) use wood. Only three households (1.8%) report to use both electricity and wood, while the remaining 4.2% did not answer this question. Only one household from the sample reports to live in an apartment with central heating. Data analysis shows that the heating methods in the next year should not change dramatically.

Refugee households are typically located in cities with environmental problems: one-third of households have a problem with waste dumping (33.3%), one-fifth with sewage that flows near their living space (21.2%), one of eight report problems with air pollution (12.7%), one of four complain of mud around their living space (23%), and 6.7% of the surveyed households reported other environmental problems.

²⁴ 2.1 eur/m² when it is about explicit rent and 2.05 eur/m² when it is about implicit rent.

Graph 4.5 Enviromental problems



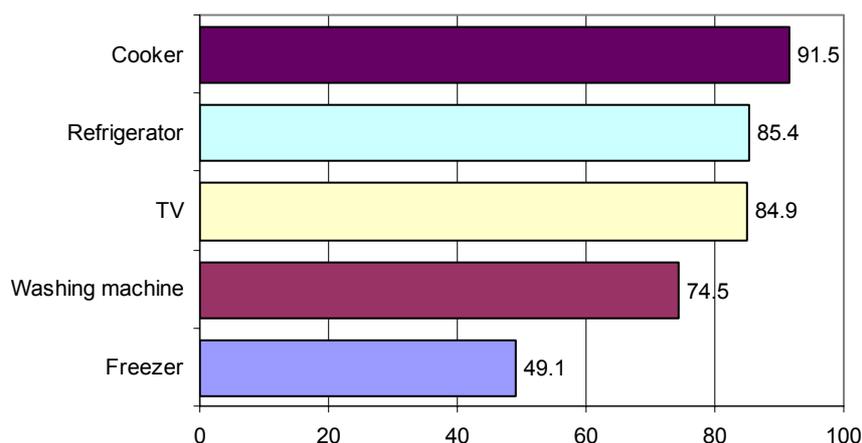
4.3 Households' property

To gain a better understanding of the conditions that refugees live in, they were asked about the assets that are necessary for every household. The majority of households do possess, tables, chairs, beds, and blankets; however, 3.6% of the refugee households do not own a table, 23.5% have less than one chair per person, 51.8% own less than one bed per individual member of the household, and 15.1% of the refugee households own less than one blanket per household member.

Considering basic appliances, the survey finds households to own the following:

- 74.5% of refugee households own a washing machine;
- Most households (91.5%) do have a stove or cooker;
- 85.4% possess a refrigerator, while 49.1% own a freezer;
- A Television is owned by 84.9% of the households;
- Only seven households or 4.2% have a dishwasher.

Graph 4.6 Basic appliances



Very few households own modern appliances such as: microwaves (4.2%), video recorder (19.4%), DVD (1 household), computer (4.8%), video camera (4 households), stereo (34.5%), air conditioning (5 households), and just one household owns a generator.

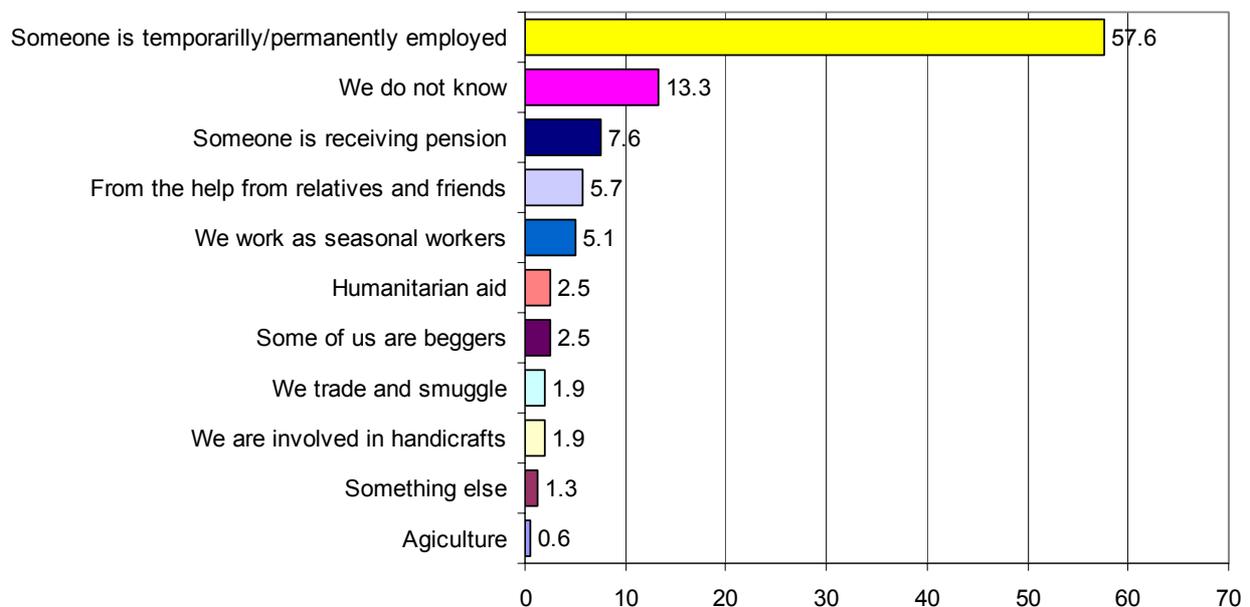
Approximately one of four refugee households own a car (26.5%).

Only one household from the sample owns a weekend house of 24m². Four households own agricultural land, but none possess forestland. Apart from them, three households perform agricultural work on someone else’s land. Households that are in agriculture did not report income from it, but instead those agricultural products are used to satisfy their own needs. Among the households that see their future in agriculture, two households stated that it would be the only source of income, one considers agriculture an additional source of income, and two households are considering making agriculture their future business. It is interesting to note that they do not expect Government help for these activities.

4.4 Economic sustainability of the refugee households in Montenegro

Most refugee households have some permanently employed members (57.6%). Just 0.6% live off agriculture, 1.9% do crafts, 1.9% are involved in trade or illegal trade, 2.5% beg, 5.1% have household members that work seasonally, 7.6% have retired persons that receive pensions, 5.7% receive help from relatives and friends, 2.5% receive help from humanitarian organizations, while 13.3% do not know how they manage to live. The remaining 1.3% have other sources of income.

Graph 4.7 Primary sources of income



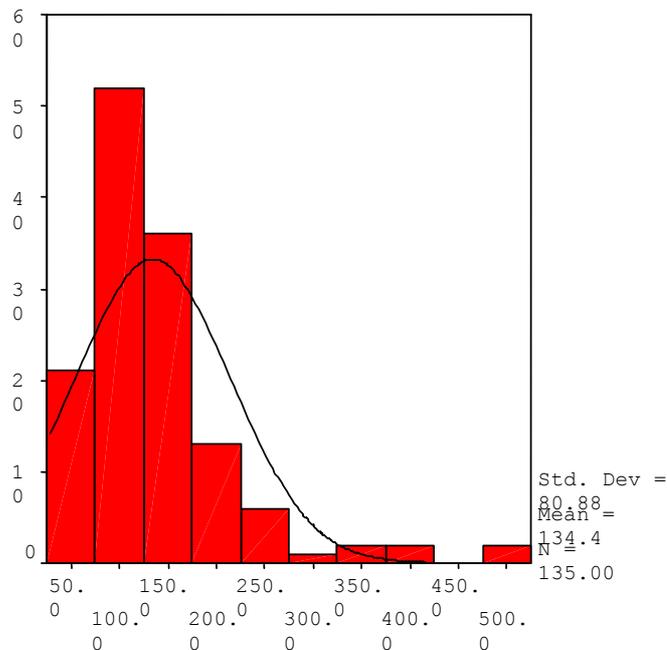
Nearly six of ten refugee households have at least one member that is employed full time (57.6%), but certain sub-groups of this population are more likely to have a full-time employed person in their household, they include: households that live in their own space (70.4%), in rented space (78.1%), and in family settlements (75%), and households that live in the coastal area (76.3%). Among the households that do not know how are they surviving, most frequent are inhabitants of the collective centers (25%).

If we analyze the average age of the household measured by the average age of its members, the “youngest” households are surviving primarily through begging, while the “oldest” households survive with the help of pensions (the average age 23.2 and 52.9 respectively). Large households are mainly involved in crafts, and households with fewer members live with the help from humanitarian organizations (average number of members 7.3 and 2.5, respectively).

Sampled households were asked their subjective opinion related to the minimal monthly consumption that would enable a household to satisfy its basic needs. After eliminating households

that were not able to provide an estimate and households that provided very high, and unrealistic, figures²⁵, four of five households did identify a minimal level of monthly consumption. The average minimal per capita amount for basic needs is 134.4 euros. As a reminder, the national poverty line calculated in the year 2002, and increased for inflation is 116.2 euros. At the same time, reported monthly per capita consumption in the refugee households is 128.5 euros.

Graph 4.8 Minimal average monthly consumption per capita according to the opinion of heads of household



The majority of refugee households (51.3%) did not have enough money for food during the last month, and nearly the same proportion did not have enough money for all three meals. Six of ten households did not have enough money to buy enough meat (60.1%) or fruits and vegetables (58.9%), while 10.8% of households did not have money at all to buy meat, fruit or vegetables, which are fundamental for normal needs.

Just one of ten households (9.5%) do not think that providing enough food in the long term will be a problem, while 46.2% think this will be a problem and 44.3% think it will be a big problem in the future.

Nearly two of five refugee households consider their current financial situation as bad (38.7%), while one-quarter (25.8%) think their situation is very bad. Just one household considers its financial situation as very good, 4.4% as good, and almost one-third consider it to be average.

4.5 Health

Most refugee households do not have children under five years old (84.2%), while 15.8% of households do have young children. All children were born in hospitals, and all newborns were vaccinated. A very small number of refugee households reported having had some epidemic in their neighborhood (below 2%); those households are living in the collective centers.

Among the entire refugee population, eight of ten (80.6%) were not ill or injured in the previous one-year period, while the others did have some type of medical problem. In most cases, medical

²⁵ For example, 3000 euros for household of two members.

problems were due to: chronic diseases (5.4%), pain in back/knee (2.8%), cold (2.8%), flu/influenza (1.5%), or headaches and psychological problems (1.6%). Other diseases that were present among less than 1% of the refugee population were other injuries (0.6%), diarrhea (0.2%), and mange (0.2%). Almost two-fifths of respondents that reported medical problems live in the collective centers (39.7%), and chronic disease is most frequent with these respondents.

Among those that had health problems, 3.2% were forced to stop their usual activities, while the others (96.8) could continue to perform their normal activities. In most cases, those who had to stop their activities suffered from chronic disease (32.7%).

Three of four refugees (77.8%) did not consult a doctor or visit any health institution during the last year, while 12.3% visited a health house, 7.7% a hospital, and 2.1% visited a midwife, private practitioner or witch doctor. Once again, among those that visited doctors (visited health house), most were individuals with chronic disease (21.3%).

Among respondents that used health services during the last year, most did not pay for those services since they were covered with medical insurance (75.7%), while 14.6% were forced to pay because the service was not covered by insurance, 3.5% do not have medical insurance²⁶, and 4.9% used private health centers, due to better service. Patients who pay for their health care service out of their own pocket are typically those with chronic disease as some interventions are not covered under medical insurance (28.6%).

Among all refugee respondents, more than nine of ten (96%) do not have any type of disability. The other 4% do report various problems, including: physical handicap (1.8%), mental handicap (1.2%), and mental disease (0.9%). More than half of those that suffer from some type of disability are limited in doing every day work (56.7%).

The conditions in the public health sector were discussed with respondents who were older than 30. Nearly three of four (72.5%) consider the condition to be very bad, while 12.2% think it is generally bad, 14.6% think the condition is good, and just two respondents (0.7%) think that the condition in the public health area is very good.

Among those respondents that visited a hospital during the last year, three of four (76.3%) consider the situation to be very bad, and more than half of those visiting health centers (52.8%) and one-third of those visiting private practitioners share this opinion.

In part related to health, women respondents older than 15 years were queried as to the number of childbirths they have had. Two of five (43.5%) had not yet had any births, while approximately one-quarter (27.9%) gave birth to two children, and one of ten women birthed one (10.4%) or three (12.6%) children. The average number of childbirths for women that are older than 15 years is 1.3. Four women reported having had stillborn children, for an average of 0.02 among all respondents.

4.6 Education

Among respondents that are older than 6 years, one-quarter (25.1%) are currently attending school. Among those that currently do not go to school (74.9%), two of five have finished high school (38.1%), one of ten has finished faculty (9.9%) or higher education (9.7%). One of seven refugees

²⁶ When Montenegro accepted to host refugees, their health insurance related to their refugee status. In terms of health care and health insurance, refugees in Montenegro were completely equal to the regular population of Montenegro. There are some problems in practice to obtain certain form of health protection (i.e. curing in health institutions in Montenegro, rehabilitation, medical equipment etc.)

(14%) has a three-year education, one of ten have finished elementary school (9.5%), one of twenty (4.3%) did not finish elementary school, and one of ten refugees (10.4%) have no education at all²⁷.

Among those that currently attend school, one-third (34.2%) attend elementary school, one-fifth (17.4%) are in high school, and one-quarter (23.5%) are at the faculty.

Among respondents that currently do not go to school, six of ten (62.2%) think that they have enough education, one of ten mentioned a lack of money for books, transportation etc (9.7%) or a lack of motivation to go to school (10%), while the remaining 6.3% had to drop out of to support the family with additional income.

The lack of motivation is most common among refugees living in Northern Montenegro, while the inability to pay the costs of education is a prominent factor among refugees in Central Montenegro, and the need for additional income is characteristic of refugees living in Southern Montenegro (10.3%).

An analysis of the level of education among refugees by gender shows that females are better educated than males. Approximately three of ten refugees have finished a four-year high school, both males and females alike (28.2% and 31.8%, respectively), additionally, 11.5% of males and 12.8% of females have finished faculty. In total, those with a faculty education are 46.8% male and 53.2% female.

An analysis of age with education shows that three of ten with a faculty education (31.8%) are between the ages of 19 to 30. With the knowledge that nine of ten refugees that are currently in Montenegro were in Montenegro prior to the signing of the Dayton agreement, we can conclude that the majority of refugees with a university education received that education in Montenegro.

The refugee census done by the Commissariat for displaced persons in 2001 shows that the educational structure of the refugees has improved since data from the 1991 census on domicile persons; additionally, the refugees from Bosnia and Herzegovina are more educated than refugees from Slovenia. We should note however, that the refugees with higher education used any and all opportunities to move from the Balkans towards developed countries.

It is a significant, and disturbing, finding that nearly half (48.7%) of heads of households think that the education of children is not important, that it cannot change their future, and that it is not a guarantee for a job. Interestingly, among those households that believe education cannot change their children's future, many were able to get all of the necessary things they needed to fit into the new community: they live in their own space or have income to pay rent. On the other side, more than three-quarters of households that live in the collective centers (78.1%) and most of those that live with friends or relatives (56.3%) think that the education of their children is very important and that it does influence the future.

Among those households where education is not viewed as important, six of ten (60.8%) heads of household report that the children are not interested in going to school. Three of four households (76.6%) confirmed that the local community has shown an interest for children from refugee families to be involved in the educational programs. Certain interest was also shown by some NGOs.

²⁷ The data on education of the refugees are somewhat different from those gained from sample. Namely, according to the registration done by Commissariat for displaced persons, among the population of refugees in Montenegro, 4% does not have any kind of education; higher education has 22%, while secondary education have 42% of refugees in Montenegro.

The vast majority of refugee households do not send their children to attend educational programs organized by NGOs (96.8%). Among the 3.2% of households that do use the opportunity for their children to attend such programs, satisfaction with the programs is high.

During school hours, the children that do not attend school typically help the adults (73.4%), while one of five children (18.4%) spend this time playing, and others collect recyclable materials (0.6%), beg (1.3%), or work (3.2%).

4.7 (Un)Employment

One of four refugees (26.8%) answered the questions about employment, and among them, more than one-quarter had worked in the last week or were involved in a job with compensation of money or goods.

The most common activities in which refugees participate are wholesale and retail, with one-quarter of those employed (27.6%) working actively. Other work for refugees includes crafts (9.8%), hotels and restaurants, actually catering (7.5%), education (6.9%), communal services (5.7%), and public administration (4.6%).

One-third of employed refugees work in an office or factory (32.2%), one-quarter (24.7%) work in the field -- selling door to door, one of five (21.3%) do street selling or selling at the flea market, 6.3% work at home, and 2.3% use their car for the job that they do. The remaining 13.3% do not work at any of the listed places.

Among the working refugees, three of four (77.6%) work as employees, 13.2% are self-employed, while 8.6% work as unpaid family workers. The remaining 0.6% are owners or partners in a business with paid labor.

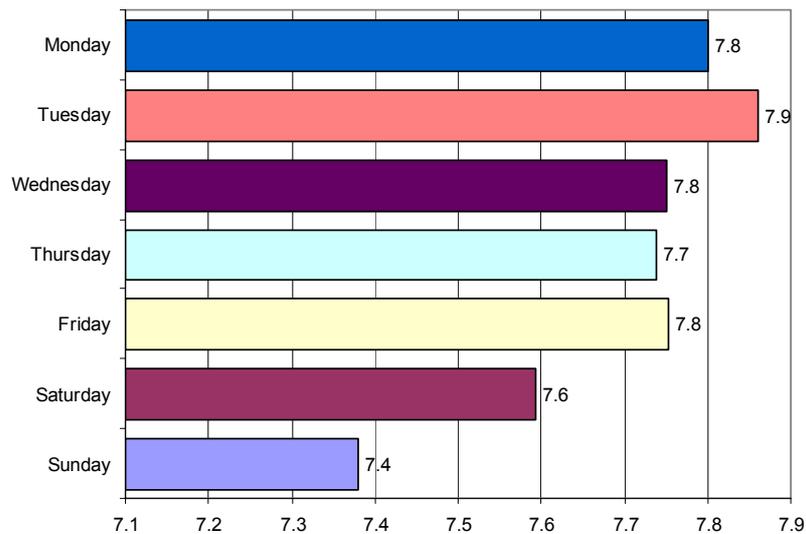
Among working refugees, just over half (52.9%) are employed full time, while one of ten refugees (10.3%) work part-time, 6.9% hold a seasonal job, 2.3% work on contract, and 2.3% work in the grey economy (full time job without contract). One-quarter of surveyed refugees (25.9%) have a job from time to time.

Among refugees employed full-time, specific sub-groups of the population are more likely to hold this status (above the average 52.9%): those that live in the North (62.5%) and in the Central part of Montenegro (55.8%), those between 19 to 30, 41 to 50, or 51 to 60 years old (62.2%, 63.3%, and 59%, respectively), those employed in the sector of transportation services (85.7%) and in public administration, police and military (75%), and those that rent their living space (72.2%).

Among those refugees with seasonal jobs, these refugees most often live in the Central part of Montenegro (9.1%), while among those who hold a job from time to time are more likely to live to the south of Montenegro (33.3% as compared to the average 25.9%). Younger persons primarily work the seasonal jobs (22.2% are between 11 to 18 as compared to the average of 6.9%). Agriculture and construction are the most attractive sectors for seasonal and time-to-time work (33.3% for seasonal jobs and 66.7% for time-to-time jobs).

The following graph displays the average number of hours per day that the employed refugee population reports to be working. The workday is fairly constant, at just under eight hours of work per day. While the number of hours worked on Saturday and Sunday is similar, the actual number of persons that work on these days is significantly lower (69.2% and 43.2% respectively). Those working on Saturdays and Sundays are active in the sector of trade, catering, and communal services.

Graph 4.9 Average working time



Approximately two-fifths of working refugees would be willing to increase the amount of hours they work during the week, and on average, would be ready to work an additional 7.7 hours per week.

Employed persons

Among refugees that are working as employees of some firm, most work in private registered companies (58.6%), while one-fifth work for state-owned companies (20.7%), one of eight for private non-registered firms (13.1%), 4.8% for mixed ownership companies, and 2.8% work in cooperative companies.

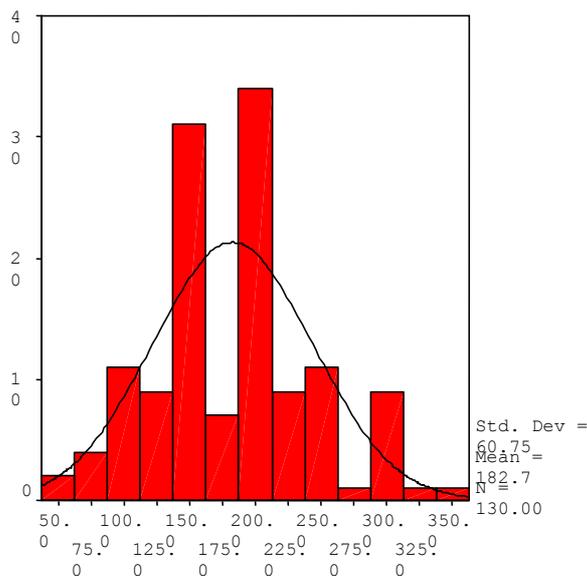
Nearly seven of ten working refugees (68.3%) report that their wage is reiterated in the ZOP²⁸ and 6.9% have wage that is partly registered in public channels; while the remaining one of four (24.8%) receive wage that is not in the official books and is not taxed. This leads to the conclusion that one of four employed refugees do not have social and health insurance because their wage is not registered in official channels.

The average net income of employed refugees is 182.7 euros²⁹, and in addition to their income, 14.6% of employed persons have a warm meal that costs an average of 24.5 euros and 4.6% receive travel expenses of 30.5 euros. Two of the employed refugees reporting having additional income to cover part of their household expenses, on average, their additional income was 117.5 euros. None of the households surveyed receive additional income for the clothing that is necessary for their work.

²⁸ House for clearing and settlements

²⁹ This amount was calculated after couple of outliers were dropped from the analyses.

Graph 4.10 Average net income- employed persons



Self-employed

As mentioned previously, one of eight refugees (13.2%) are self-employed. Two of five of these refugees are active in the sector of trade (37.9%), one-quarter work in crafts and services (24.1%), while 6.9% self-employ in either agriculture or transport and communications. Two-thirds of the self-employed work on the street or in the flea markets (65.5%), 13.8% work in the field going from door to door, 6.9% work in home, 6.9% work in an office or factory, and 3.4% use their own car for work, while the remaining 3.4% work in some other way.

Typically, the self-employed work alone and do not employ additional workers. One-third of the self-employed (34.5%) do full time work, while the others (65.5%) work from time to time. Typically, they work the whole week (including weekends), more than four hours per day on average.

To register their incomes and expenses, one of five use a notebook (20%), while the rest use nothing. All of the self-employed refugees have non-registered business status. Just one of eight (13.3%) have regular incomes from the job they do. The average income of self-employed refugees (based on refugee responses) is 190 euros per month.

Unemployed

Among all refugees, two of five (43.2%) completed the form on unemployment. Among the unemployed, more than half (53.7%) were looking for a job during the previous week, while one-quarter (26%) indicated that they were not able to work at the moment, one of ten do not wish to work (9.6%) or think that it is impossible to find a job (8.9%), and 0.8% are waiting for a seasonal job. When combining the number of refugees that are actively looking for a job with those that are capable to work, in regards to age, the unemployment rate among refugees is calculated at 32.5%.

One-quarter of unemployed refugees report that they have been looking for a job for six months, while one-third claims to have been looking for a job for two to three years (33.6%). Nearly half of surveyed refugees (47.7%) are ready to work immediately if they had the chance. Unemployed refugees who wish to find a job were asked if they attended trainings to help them improve their skills; one-quarter (24.9%) are not interested in any kind of training, while one of five are attending

training now (20.3%) or believe that this type of training does not exist (19.2%) or cannot indulge in such trainings and new knowledge (17.1%). Additionally, one of eight refugees (12.5%) think that training could not help them, while 6.8% are considering starting their own business.

4.9 Social incomes and transfers

In this section of the research, refugees were asked if they receive pension, student scholarship, or humanitarian help, and if so, in what amounts. As expected since they did not spend their working age in Montenegro, few refugees report to receive the type of income mentioned above. Just four of the surveyed refugees receive a disability pension (on average, 70 euros), 3.9% receive pension for old age (on average, 112 euros), just one respondent has received a foreign pension in the amount of 300 euros, while family pension is received by 1.7% of the surveyed households (on average, 109 euros). Only one household receives income from a student scholarship in the amount of 200 euros per month. Humanitarian help was registered for 2.2% of surveyed persons (on average, 45 euros). None of the surveyed refugees receive Unemployment benefits from the Employment Fund.

One household has a legal obligation of support and for this purpose sets aside 100 euros per month, while two households realize incomes based on this (on average, 70 euros). Receiving monetary support is rare, with just 5% of households reporting to do so, on average, 28.7 euros.

Here has to be mentioned that Employment Fund does not have the obligation towards the refugees in terms of giving them some money benefits if they are unemployed. Also, refugee households do not have the right to receive family material support and child allowances. Momentary support can be provided to the very vulnerable households only, according to the certain criteria and depending on money available for that purpose. The survey registered couple of these cases which can be explained that those households live with someone who has Montenegrin citizenship.

Just 4.2% of surveyed households receive some type of help from relatives in Serbia and Montenegro. The average amount received in this way is 110 euros. Assistance received from friends and relatives abroad is somewhat higher; however, the percentage of households that have such incomes is not significantly higher. Just 6.2% of surveyed households receive assistance to their monthly income from friends and relatives abroad, on average, 258 euros.

Few households have reported any significant income (greater than 100,000 euros) based on the sale of land that could be used for a permanent living space solution.

An analysis of the structure of refugee incomes shows that more than a half (54%) have income from employment, almost one-fifth (19.6%) receive income based on pensions, private transfers are important for one of ten (10.4%) refugee households, while one-tenth (9.2%) receive humanitarian help. One of twelve refugee households (6.7%) receive incomes based on self-employment, while slightly more (7.4%) report income based on social grants.

Box 1. A moment captured in time

Christmas 1993. A crowd of people waved in front of the Red Cross. They were distributing numbers for scheduling the receipt of some aid, it is not known what kind of aid, but whatever it was – it was aid.

A woman stood aside. She trembled and saw a picture of hundreds of hands held out toward the person who was distributing the numbers. Among the numerous hands she saw her son's hand, which in these early Christmas hours forgot all his own wishes and subordinated them to the reality. He wanted instead to provide the number for his mother so he could takeover a part of the burden of receiving aid.

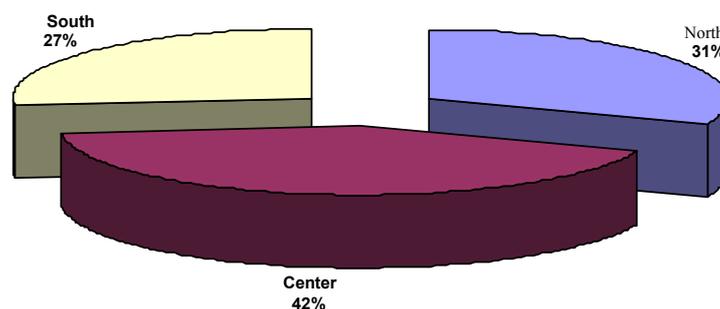
5. INTERNALLY DISPLACED PERSONS (IDPs) IN MONTENEGRO

Just when it seemed that the situation in the region was being normalized, new conflicts escalated – this time in Kosovo. Given the fact that Kosovo had autonomy within the territory of the Federal Republic of Yugoslavia, which existed at that time, those who escaped that conflict in Kosovo became Internally Displaced Persons (IDPs). The IDPs from Kosovo maintained the rights they had as citizens of the Federal Republic of Yugoslavia, but they could not enjoy certain economic and political rights that the Constitution of the Republic of Montenegro guaranteed. The first IDPs from Kosovo came to Montenegro in the beginning of June 1998. Since then and through the beginning of the NATO attacks, the number of IDPs varied. However, the number of IDPs reached a maximum of 100,000 by the end of April 1999. During this period the Albanians, Montenegrins, Serbs, and other nationalities left Kosovo. One of the first groups to come to Montenegro was the Albanians, but they were also one of the first to go back to Kosovo in June 1999.

The first complete official registration of IDPs in Montenegro was conducted at the end of 1999. When identification of double registered IDPs was completed, the total number of IDPs registered was 19,132. A new registration of IDPs was recently completed, showing that since the prior registration, approximately 10,000 IDPs have left Montenegro. According to international organizations that deal with these issues, the number of registered IDPs who came back to Kosovo is considerably less; therefore, it is possible that the IDPs have lost interest in registering because humanitarian aid is lower and because IDPs have socially and economically integrated themselves into the local environment. Additional research that the Commissariat for Displaced Persons in cooperation with UNHCR will conduct should determine whether those persons really left Montenegro.

IDPs were evenly scattered throughout Montenegro upon arriving, with approximately one-quarter of displaced persons settling in Coastal (28.73%), and more than one-third settling in Central (37.24%) and Northern (34.03%) Montenegro³⁰. The official registration shows that currently most displaced persons are settled in the Central part of Montenegro (42%).

Graph 5.1 Displaced persons in Montenegro, regional aspect



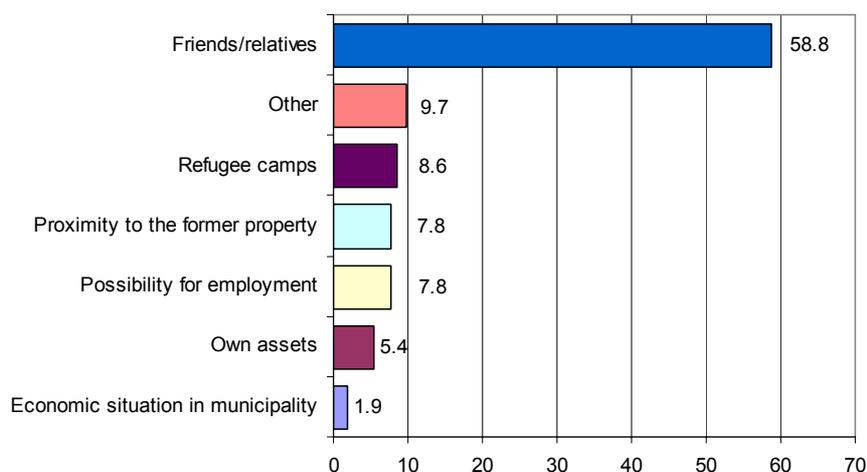
When arriving in Montenegro, many displaced persons had relatives and business connections in the Republic, and a certain number also settled in rest homes that were owned by the companies in which they were employed. Current distribution of IDPs in comparisons to 1998 is completely different due to the changes in the population itself. At the very beginning, the numerous sub-

³⁰The report about refugees and displaced persons in Montenegro, the Commissariat for Displaced Persons and UNHCR, March 2002

populations of IDPs were Albanians. When entered Montenegro, they decided to settle in either Ulcinj, Bar or Podgorica (Tuzi and Malesija). In 1999 they have massively returned to Kosovo, while additional wave of IDPs was non-Albanian nationality and they preferred other municipalities (Andrijevica, Bar, Berane, Podgorica).

Nearly six of ten displaced households (58.8%) decided to live in Montenegro because of relatives/friends they have here, while 8.6% came due to the existence of refugee camps, 5.4% because they own assets in Montenegro, 7.8% because of employment possibilities, 7.8% due to the proximity to their former property, 1.9% chose Montenegro because of economic policies of the municipality, and one of ten (9.7%) displaced households had other motives for coming to live in Montenegro.

Graph 5.2 Reasons for deciding to live in Montenegro



With respect to the ethnic structure of displaced persons from Kosovo who came to Montenegro, one-third are Montenegrins (33.2%), but when they first arrived, the number of RAE was higher than the number of Serbs (25.7% vs. 21.8%). One of fifteen displaced persons in Montenegro (6.8%) left their home in Kosovo before the war started, while the vast majority (93.2%) came to Montenegro in time of immediate danger and bombing. The Republic of Montenegro, in cooperation with the international organizations, provided help to displaced persons at the beginning of the crisis and that is why most were registered on a regular basis and owned adequate ID cards (98.9% of them). Just 0.5% of IDPs regulated their status in some other way, while 0.6% were born in Montenegro. Thanks to proper documentation, displaced persons had access to educational and health institutions, just as the Montenegrin population.

More than half of the displaced persons currently living in Montenegro plan to stay in this area in the future; one-fifth (19.6%) have submitted papers for Montenegrin citizenship, while nearly half (46.3%) plan to ask for citizenship. The remaining three of ten (31.9%) displaced persons do not plan to ask for Montenegrin citizenship.

Although most displaced persons left their former homes at the time of immediate danger, one of eight (12.5%) did bring some movable assets when they arrived in Montenegro. With respect to their immovable assets, two of five households (38.5%) have information that their assets are destroyed, one-quarter (25.3%) own assets which are not damaged but are currently occupied, one of ten (10.9%) know that their assets are not damaged but they do not know if they are currently occupied, and one-quarter (25.3%) could not answer this question.

In total, two of five displaced persons currently living in Montenegro do not intend to return to Kosovo (43.2%), either because of destroyed property (17.1%), the property is sold (8.9%), or because they are currently infiltrated in the place where they live now (17.2%). However, more than one-quarter of respondents (28.7%) do intend to return to their property and an additional one-quarter (27.9%) would do so if it were safe.

Although most displaced households came to Montenegro because of relatives and friends (nearly 60%), a significant number of them have settled in collective accommodations and refugee camps formed for this purpose. Just over half of IDPs (54.7%) were never settled in this type of accommodation.

5.1 The Sample and Households' Members Characteristics

In total, 263 displaced households with 929 individuals were included in this research. The average displaced household consists of 3.53 household members. The households with the largest number of members live in the Central part of Montenegro (3.94) and in the Northern part of Montenegro (3.7), while the average number of household members in Southern part of Montenegro is 3.2.

Among all respondents, just over one-quarter (28.3%) are heads of household, one of five (19.2%) are husband or wife, and two of five (45.3%) are sons or daughters. Just 1.3% of respondents reported to be a son or daughter-in-law, 2.5% are parents, 2% are grandchildren, 1.1% are other relatives, and the rest (0.3%) are kinfolk of the household head.

Nearly half of survey respondents are men (47.9%) and slightly more are women (52.1%). Age of respondents is fairly evenly distributed over the age groups, with 15% being younger than 10, 14.1% are between 11 and 18, 22.1% are between 19 and 30, 14.2% between 31 and 40, 13.6% between 41 and 50, 9.7% between 51 and 60, and 11.3% are older than 61.

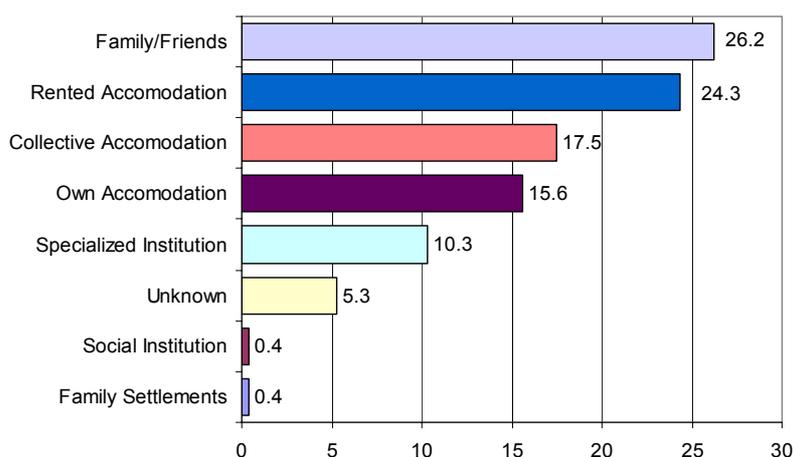
Among those older than 15, three of four IDP respondents (76.8%) responded to the question about social status. Most displaced persons are married (51.3%), while 2.5% live with someone unmarried, 7.6% are widowed, 2.7% are divorced, 34.6% are single, and the rest (1.4%) are separated. Men and women report to be married in equal proportions, 50.3% and 49.7%, respectively. Divorced persons are more likely to be women (94.7%), while men are more likely to be single (51.7% of men versus 48.4% of women). One of four married persons are between the ages of 31 and 40 (25.1%), and two of five married persons have completed a 4-year secondary school (41.5%).

5.2 Accommodation and Property of the Displaced Household

One of four displaced households (26.2%) are settled with friends and relatives, which was their main reason for coming to Montenegro, while an additional one-quarter (24.3%) are settled in rented accommodations and 15.6% are settled in their own accommodations. Almost one-fifth of displaced households (17.5%) are settled in collective accommodation, 10.3% are settled in specialized institutions³¹, and few displaced households are settled in family settlements and in social institutions (0.4% in each).

³¹ According to the data of Commissariat for Displaced Persons, there are only 20 persons living in specialized institutions in Montenegro, much less than it showed by the survey. This indicates the fact that respondents probably do not understand the meaning of the word "specialized institutions". Usually, they identify it with some form of collective accommodation.

Graph 5.3 Type of dwelling displaced households are settled in



More than half of displaced household (52.5%) report to live in houses, 14.4% live in barracks, 5.7% live in studios, 11% live in one-bedroom apartments, 9.1% live in two-bedroom apartments, 0.4% live in three-bedroom apartments, 2.7% live in special rooms, while the rest (4.2%) live in rented rooms.

Among the displaced households that settled with family/friends (26.2%), two of five live in studios (40%) or in two-bedroom apartments (37.5%), while three of ten live in houses (29.7%). Nearly one-third of these refugees (32.8%) have settled in the coastal part of Montenegro and one-quarter (27%) live in the northern part of Montenegro. IDPs from Kosovo primarily settled in the central part of the Republic (44.9%), and tend to rent one-bedroom apartments (34.5%), houses (29%), and studios (26.7%). Barracks represent the type of accommodation used most often among those IDPs who have settled in collective centers (21.7%) and in specialized institutions (74.1%) in the northern part of Montenegro (39.7%). Households that live in their own accommodation (15.6%) typically live in studios (26.7%), one-bedroom apartments (24.1%), and in houses (19.6%) in the central part of Montenegro (33.3%).

Since most displaced households live with family/friends or in rented accommodations (total 50.5%) it is not surprising that a high percentage (62%) do not know the age of their house or apartment. On average, the houses/accommodations where displaced households in Montenegro live are 22 years old, while settlements in the Northern and Southern parts are somewhat older than those in the Central part of the Republic. The oldest accommodations of displaced households are typically rented (29.6 years old), two-bedroom and one-bedroom apartments (29.5 and 28 years old, respectively).

Among all IDP households that rent their accommodations, one-fifth (17.2%) pay €50 for rent, nearly half (45.3%) pay between €51 to €100, while the rest (37.5%) pay more than €100 for rent. The average explicit rent (for displaced households that pay rent) is €110.3, and the average size of rented space is 53m². The average rent per square meter paid by displaced households is €2.7. Eight of ten households (83.3%) that pay more than €100 for rent live in the Central part of the Republic.

When asked about implicit rent, one of nine displaced households that live in their own accommodations (11.9%) would be willing to pay €50 for their accommodations if they were renting them, while two of five (40.5%) would pay between €51 to €100, and nearly half (47.6%) would pay more than 100 but less then €200 for their accommodations. The average implicit rent is €121.7, and the average size of accommodation that displaced households own is 64.4m². The average implicit rent per square meter is €2.11.

One-quarter of displaced households (25.9%) live in accommodations sized up to 25m², two of five (41.1%) live in accommodations sized 26 to 50 m², and an additional one-quarter (23.2%) live in accommodations sized 51 to 75m². Nearly one of ten (9.9%) displaced households lives in accommodations larger than 76m².

The average size of accommodations for displaced households is 45.1 m², and the average size of accommodation per person is 17.7m². An analysis of household comfort by region, type of accommodation and settlement shows that households in the coastal part of Montenegro (18.8 m² per person) enjoy the most comfort, while the least spacious living is experienced by those who are settled in social institutions, in specialized institutions and in collective centers (5.2 m², 6.2 m², and 8.4 m², respectively), and those settled in rented rooms and in barracks (8.4 m² and 8.3 m², respectively). Half of displaced households (50.1%) live in accommodations with less than 10 m² of living space per person.

Construction of accommodations finds most displaced persons settled in buildings made of brick and concrete (83.4%), while 12.4% live in wooden buildings, and 4.3% are settled in buildings made of mixed materials. Most wooden buildings in which displaced households are settled are within specialized institutions and collective centers (56.3% and 18.8%, respectively) and are wooden barracks (87.5%).

Most displaced households live in accommodations that do have electric power (99.3%); however, in 0.7% of those cases, the electricity link is not legal.

Approximately nine of ten (87.8%) displaced households have water supply in the houses/apartment that they live in, while 12.2% of households do not have water. Typically, those that do not have water in their accommodations, use a water source that is, on average, 100m from their accommodation, with the maximum reported distance being 500m. The average number of people who use the same source of water is 28. In one case, 150 persons are reported to use the same source of water.

Almost one-quarter (24%) of displaced households do not have a bathroom within their accommodation. Households that do not have a bathroom within their accommodation typically use mutual bathrooms (69.8%) and outdoor WC (57.1%).

A small number of households (3%) live in accommodations that have a central heating system installed.

Displaced households paid €39 last winter for a typical monthly electric bill, while the expected monthly electric bill for this summer is €30.1.

Six of ten displaced households (61.6%) use electric power for heating and more than one-third (36.9%) use wood for heating. Just 1.1% of IDPs use a combination of electricity and wood, and 0.4% of displaced households use stone (black) coal for heating. Data analysis shows that displaced households will use similar sources for heating next winter.

When asked about the most significant problem that affects their environment, displaced households listed trash (14.7%), air pollution (9.3%), mud and disorganized streets (8.5%), sewage (6.9%), or other problems (15.1%). With respect to environmental problems, displaced households living in the coastal part of Montenegro are in the worst position (41.8%) in comparison with 35.5% of those who live in the central and 22.7% of households who live in the northern part of Montenegro that face similar problems.

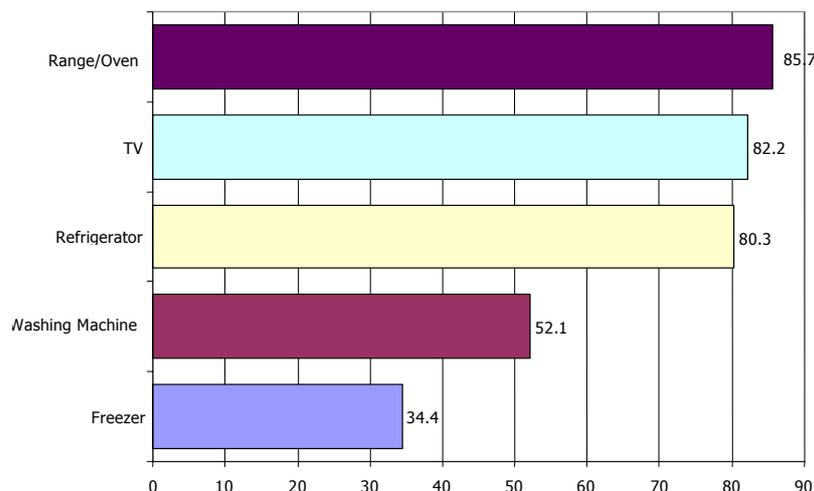
5.3 Displaced households' durable goods

Most displaced households do have basic goods; however, not all of them do; 6.1% do not have table, 35% have less than one chair per household member, 64.4% have less than one bed per member, while 16.1% have less than one available blanket per household member.

Less than one-fifth of displaced households have a car (17.2%).

The following Graph shows the percentage of households that have basic appliances.

Graph 5.4 Basic appliances



The graph above shows that most displaced households have basic appliances: range/oven (85.7%), TV (82.2%), refrigerator (80.3%), washing machine (52.1%), and freezer (34.4%). A small number of displaced households even have modern appliances, such as: video recorder (10.4%), dishwasher (2.3%), portable music stereo/radio (35.9%), computer (3.1%), and air conditioner (4.6%).

Just 2.7% of displaced households own agricultural land. The average size of the agricultural land owned by displaced households is 1300 m². Among households that own agricultural land, three of four (74.1%) cultivate that land, but only one displaced household cultivates agricultural land that they do not own. Displaced households that cultivate agricultural land earn €400 per month by selling agricultural products. IDPs do not expect the Government's help in their agricultural business.

Box 1. A moment captured in time

Autumn 1999. A man in his fifties, quiet and not intrusive, hesitates to explain his reasons for applying for status certificate. He intends to go abroad, to live with his daughter.

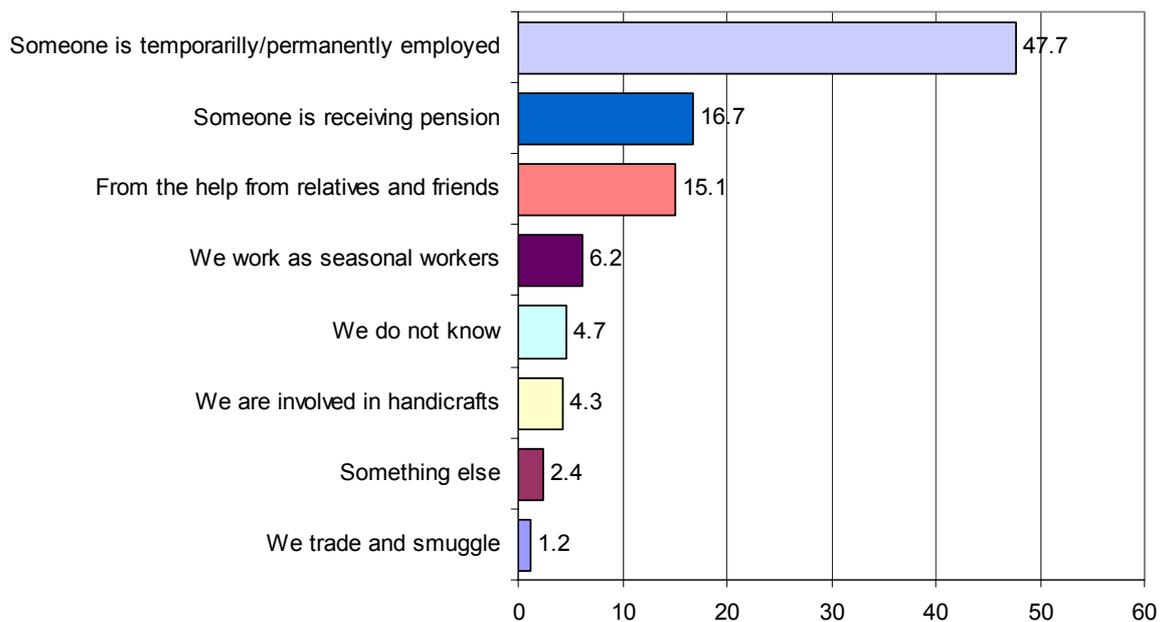
He says that here are no more reasons to stay here. There is no reason to think about Kosovo, where he had plenty of everything, but everything is now destroyed.

He does not feel sorry for the property he lost but feels sorry for a part of him that has been destroyed in that place. He understands that there are "...people who ruin things just to ruin something..." but they have also "...cut down all of my trees. Do you understand, they cut down all trees? The trees could have been useful for them too; trees do not disturb anyone and do not have a nationality!"

5.4 Economic sustainability of displaced households

The primary source of income for nearly half of displaced households is full or part time employment of someone from the household (47.7%), while pensions are the primary source of income for 16.7% of households, 15.1% receive help from family or friends as primary source of income, seasonal employment earns income for 6.2% of displaced households, and 4.7% do not know how they survive. Additionally, craftsman’s works represents the primary source of income for 4.3% of displaced households and 2.4% provide sources of income by trading and doing agricultural business.

Graph 5.5 Primary source of income for displaced households



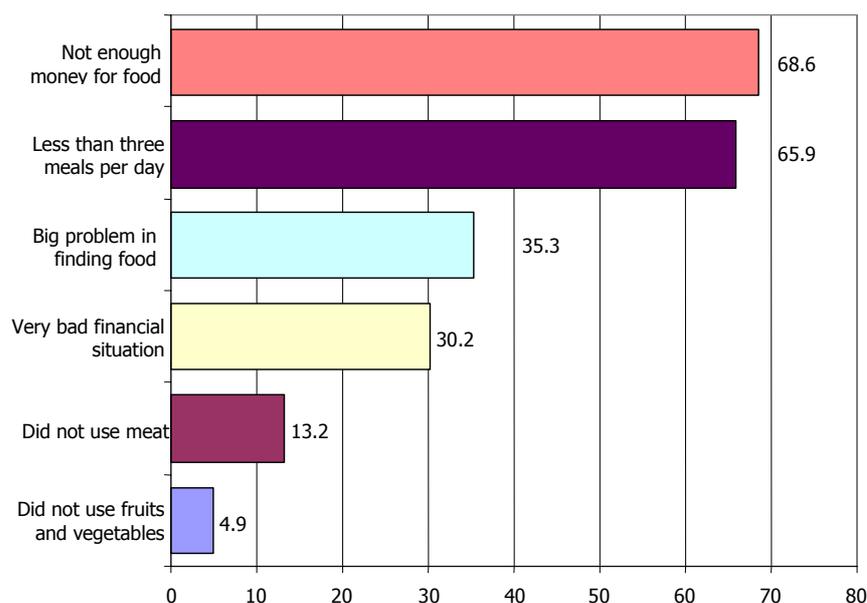
Considering that the living standard of most IDPs is very low and considering the difficulties to satisfy their basic needs with the available incomes, we asked households what they felt was the least amount of money needed for them to survive one month. Nine of ten (91.3%) responded this question, and the average monthly consumption per capita is perceived to be €191.6.

Two-thirds of displaced households did not have enough money to pay for food last month (68.6%) or to have all three meals per day (65.9%), while 13.2% and 4.9% of displaced households did not use meat and fruits and vegetables, respectively. Most households did have both meat and fruits and vegetables, but not in sufficient quantity (57.4% and 60.1%, respectively).

More than one-third of displaced households (35.3%) think that finding food for their households will be a big problem in the long term and more than half (55.8%) think that it will be a problem; this finding confirms that the situation is not getting any better. Just one of ten (8.9%) displaced households think that finding food for their household will not be a problem in the long term.

More than two-thirds of displaced households (69.3%) see their current financial situation as bad or very bad (30.2% and 39.1%, respectively). One-quarter (26.4%) of displaced households see their current situation as average and 3.9% see it as good, while the rest (0.4%) could not answer this question.

Graph 5.6 Consumption and financial situation of displaced households



5.5 Health

Displaced households with children younger than 5 years answered additional questions. In all cases, children in displaced households were born in hospitals. Only one child was not vaccinated, and this was due to a lack of medical assistance. In the last three months, communities where displaced households are settled did not suffer any kind of epidemic.

Among all IDPs, eight of ten (83.2%) did not suffer illness or injury during the past year, while the others (16.8%) did have some problems with their health. Among those with health issues, chronic diseases were the most frequent cause (39.1%), followed by back/knee pains (16%), influenza (12.2%), cold (7.7%), headache (2.6%), psychological problems (2.6%), and gynecological problems (1.9%). Among other illnesses suffered by IDPs were diarrhea and other injuries during the last year.

Poor health caused 3.2% of IDPs to stop their usual activities at some point during the past year. Among respondents who had to stop their usual activities, the most frequent cause was chronic diseases (34.5%) or back/knee pains (31%).

During the last year, eight of ten IDPs (81.5%) did not consult a health practitioner or visit a health center, while 13.1% of respondents did visit a health house, 4% visited a hospital, and the rest (1.4%) asked a midwife for help, or visited private practices. A very small proportion (0.2%) of IDPs report that they did not visit a health practitioner or health center due to costs that they couldn't afford.

Among those IDPs who did use health services or visit a health center during the past year, eight of ten (80%) did not pay for those services because they were covered by health insurance. However, one of five IDPs did pay for their health related services; 15.9% paid because they are not covered by health insurance, 3.5% paid because they do not have health insurance, and the rest (0.6%) paid because they chose to use services in the private sector, which they believed to be better. Most IDPs who paid for health services suffer from chronic disease.

The vast majority of IDPs (97.8%) have no disabilities; however, 1.7% are physically handicapped in some way, 0.3% are mentally handicapped, and 0.1% of them have mental disease. Among those who suffer some sort of handicap, six of ten (60%) are limited in their regular activities.

Displaced persons who were older than 30 were asked to respond to questions related to the public health centers. Six of ten IDPs (60.5%) think that the situation is extremely bad, 7.5% think that the situation is bad, while three of ten (30.7%) think it is good and the rest (1.3%) think that the situation in public health services is extremely good. IDPs who visited a health house or a hospital during the last year were most likely to consider the conditions to be extremely bad.

Female IDPs who were older than 15 responded to questions regarding childbirth. Among them, just over one-fifth (23.1%) have no children, more than one-quarter (27.3%) have one or two children, 13.1% have three children, 6.5% have four children, and the rest (6%) have five or more children. Stillborn children were born by 2.4% of the IDP childbearing population.

5.6 Education

Three of four (74.7%) displaced households' head think that children's education is not important and that it cannot change their lives, while one of four (25.3%) think that educating their children is important. This finding supports the change of values among the displaced population during the last period, which seemingly resulted from events in the economy including the loss of jobs among educated people due to the bankruptcy of huge enterprises, which caused IDPs to deal in trade, often illegally, in order to survive.

The vast majority of displaced households (95.7%) said that local communities were interested in involving their children in schools, and 1.9% report that local schools show interest, while 2.4% report that other institutions and organizations show interest in involving IDP children in the educational system.

When children from displaced households are not in school, most (83.7%) help older family members, while 14.8% of children have fun, 0.8% work, and 0.8% spend their time in some other way.

Seven of ten IDPs above the age of six (73.8%) are not currently attending school. Among IDPs who do not currently attend school, 4.7% don't have any education, 3.6% did not complete primary school, 9.4% completed primary school, 1.4% completed one/two-years of professional school, and 13.7% of respondents completed secondary school (3 years). Two of five IDPs (40.2%) completed secondary school (4 years), 14.9% completed high school, and 12.1% completed a university education.

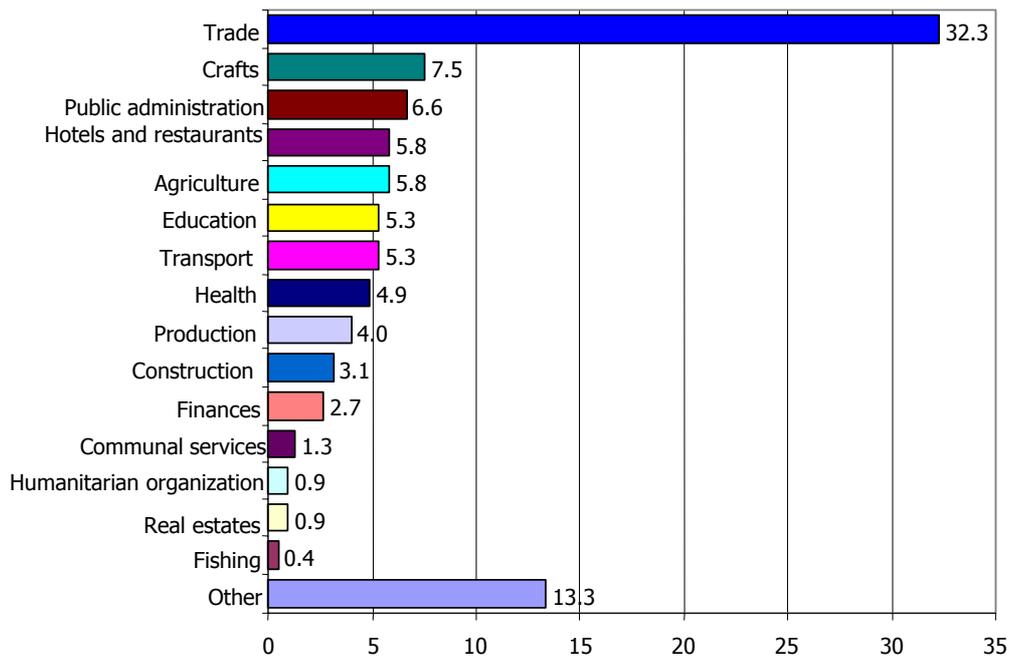
Nearly seven of ten IDPs (68.1%) think that they have enough education, while one of ten (10.4%) halted their education because they were unable to pay the costs of education, 3.8% report a lack of education and 5.8% claim the need to work for income as reasons for halting their education.

Among IDPs who still attend school, more than half (56.7%) go to primary school, 0.4% attend one/two year professional schools, 2.7% attend secondary (3 years) school, 18.1% attend some level of secondary (4 year) school, 5.8% attend high school, and 16.3% attend collage.

5.7 (Un)Employment

One of four IDP's (24.3%) responded to the questions regarding employment, which means that one-quarter of the IDP population were involved in some gainful activity for money or in-kind compensation (at least one hour) in the week prior to this research. Trade is the most attractive field of work for IDPs in Montenegro (32.3%). Since the gray economy has been very present, the easiest way for IDPs to find jobs was to organize their own trade or to trade for somebody else. The following graph displays the type of work done by IDPs.

Graph 5.7 Field of work where IDPs are engaged



In most cases, IDPs perform their jobs in offices or factories. Considering that a significant number of IDPs are engaged in trade, it not surprising that 23.5% of them perform their work on the street or in a flea market, while 17.3% perform their work in the field going “door to door”.

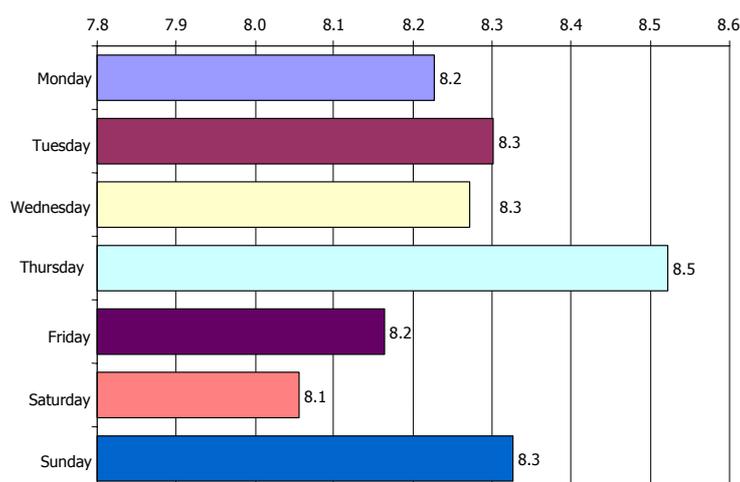
Nine of ten IDPs (93.8%) are employees at a work place, while 4% are self-employed. Just 1.8% of IDPs work as unpaid family workers and the number of IDPs that are co-owners of a business is very small – 0.4%.

Six of ten employed IDPs are full time employees (62.8%), while one of ten have seasonal jobs (10.2%) or have periodic jobs (10.6%), and 7.1% work on contract, 3.5% are full time employees with no paid insurance, and 5.8% of employed IDPs are part time employees.

Most full time employed IDPs work in the Southern part of the Republic in trade and in public administration. Among IDPs that are employed as seasonal workers, most also work in the Southern part of the Republic in trade.

Most of the employed IDPs work daily for 8 hours per day at their jobs. The following graph shows small and insignificant variation of working hours during the week. The average workday for employed IDPs lasts 8.3 hours per day. Of course, all employed IDPs are not active during the whole week, and the number of employed IDPs who work on Saturdays and Sundays is smaller (74% and 48%, respectively).

Graph 5.8 Working hours of employed IDPs



Almost one-fifth of employed IDPs (18.6%) are ready to spend more hours at work; on average, they would be willing to spend an additional 8 hours per week at work.

Employed

Most IDPs classified as an employee perform their main job in private registered companies (61.1%), while 10.4% work in private non-registered companies, 23.7% work in state owned companies, 3.3% work in companies with mixed ownership, and 1.4% perform their main jobs in cooperative companies.

Six of ten employed IDPs (60.2%) receive registered wages, but wages of one-third of the employed IDPs (31.3%) are not registered through the official channels, and 8.5% of employed IDPs receive wages that are not registered in their total amount.

The average net income of employed IDPs is €201.1, 13% receive allowances for hot meals – in average €26.9, while 21% receive allowances for transportation - in average €17. None of the employed IDPs report to receive allowances for housing, clothes for work, or other benefits.

Self-employed

One of six self-employed IDPs (16.7%) have books and run their business by an accountant, one-quarter (27.8%) have a notebook for personal records, while more than half (55.6%) of self-employed IDPs do not record incomes and expenditures. Nine of ten companies where self-employed IDPs are engaged are not registered (94.4%).

Only one fifth of self-employed IDPs receive regular wages based on their own business. Most of them (77.8%) receive wages, which are not registered in official channels.

The average net income that self-employed IDPs earn from their own business is €164. One of six self-employed IDPs use some of the products they produce (16.7%).

Unemployed

Among all IDPs, two of five (42.9%) answered questions related to unemployment, while the others were either employed, retired, or were children. More than two of five (44.9%) unemployed IDPs are looking for a job, 4.8% wait for a seasonal job, 3.3% believe that there is no job available, 4% do not want to work, while the rest (43.1%) of unemployed IDPs claim to be unable to work in this moment. If we combine the number of unemployed IDPs who have actively looked for a job in the past 4 weeks with the total number of unemployed IDPs who are able to work, the unemployment rate for IDPs in Montenegro is calculated at 30.4%.

Among those IDPs who have actively looked for a job, more than half (54.7%) have been looking for a job for more than two years. Among all unemployed IDPs who looked for a job in the week prior to this research, nine of ten (91.9%) are ready to start work immediately if given the opportunity.

Almost one-fifth of unemployed IDPs (19.6%) who actively looked for a job are not getting any training in order to get a job. The main reason for that is a lack of money to pay for such training. Most of the unemployed IDPs who looked for a job (35.2%) think that there is no such training they need, 10.6% think that the training wouldn't help them in finding job, while 11.7% are not interested in attending trainings. The remaining one-fifth (22.9%) of unemployed IDPs who actively looked for a job did attend some training in order to find a job.

Almost one-fifth of the unemployed IDPs who actively looked for a job (18.4%) are planning to pursue a new private business activity in the near future since they would like to stay in Montenegro.

5.8 Social programs and transfers

Just as refugees, IDPs in Montenegro do not enjoy the right to receive family material support, child allowance, and benefits from the Employment Fund.

Among displaced households who answered the question regarding FMS, nine of ten (90.9%) think that the legal conditions are very strict, while the rest (9.1%) believe that non-poor households usually receive FMS assistance.

Only one displaced household has a legal obligation to support someone, and it is in the amount of €100. On the other side, someone supports two displaced households by legal obligation for an average amount of €100.

Survey results find that IDPs do not receive monetary support, are not included in other person care, do not receive help in obtaining special medicament, and they are not included in other social programs. Data from the Commissariat for Displaced Persons, in the first part of the year, gave monetary support to the 400 refugees and internally displaced households in an average amount of €25.

Their new living environments and problems with their new living conditions brought displaced households to a bad position. Besides their work, humanitarian help, and Government transfers, households found alternative ways of surviving. One alternative is to receive help and support provided by relatives and friends who live in Montenegro (2.4% receive an average of €103), in Serbia (3.0% receive an average of €140), and in other countries (7.2% receive an average of €288). In most of cases, friends and relatives from other countries who send help are from the USA and Germany.

None of the households received help from the Government in the past 12 months.

During the last month, only 1.6% of displaced households received help from other households, and that help is typically not higher than €150. Last month, 4.2% of households received help from humanitarian organizations, on average -- €32.6

Just 5 of the displaced households confirmed that they have sold houses or land in the previous 12 months; we estimate that this is related to their assets in Kosovo. The average amount that displaced households received for their sold assets is €41,000. The maximum amount received for sold assets (house or land) by one displaced household was €100,000.

6. CONCLUSIONS

The fast economic transition that happened in Montenegro significantly changed the socio-economical situation in the Republic. Wars in the region had an additional influence on the fundamental disorders in people's system of values, in moral principles, desires and fears. Those who had everything lost everything; highly educated people had to trade and smuggle on the streets in order to feed their families; friends became strange; enemies became stronger.

During the wars, the Montenegrin economy and society, which became poor, offered hospitality for all refugees and displaced persons who were looking for a new home in Montenegro. The number of new citizens was 20% of the total Montenegrin population at one time. When the wars seemed to be over and with the help of international and Montenegrin humanitarian organizations, some of them managed to go back to their original homes. However, many of them are still in Montenegro without real hopes that things will be as they used to and with desires to become an equal part of the society in Montenegro. The equality they seek is related to employment opportunities so that they could contribute to society's development by their own efforts. At the time this research was conducted, approximately 20,000 RAE population, 13,300 refugees from former Yugoslav Republics, and 28,000 IDPs were dwelling in Montenegro.

The objective of this Study is to complete the existing picture of the socio-economical situation in Montenegro based on new available data. Previous research set the RAE population, refugees and IDPs aside, mostly because of difficulties in adequately creating a sample. This document is used as a platform for future discussions in Montenegro on the development of poverty reduction strategies and as a good basis for monitoring future activities. The Study shows that 12.2% of the Montenegrin population is poor. The poverty estimates are sensitive to the poverty threshold: more than one-third of the population is classified as economically vulnerable or they hardly provide existence, because they live below 150% of the poverty threshold. A positive income shock (perhaps those associated with growth and good policies, for example) would be associated with more-than-proportional declines in poverty; negative shocks (such as recession) would lead to more-than-proportional increases in poverty in Montenegro.

Since this study includes different populations, the variations in poverty are obvious. The poverty rate is highest among the RAE population (52.3%), quite equal among refugees and IDPs (some below 40%) and the smallest poverty rate is among the regular population (9.6%). However, most of the poor Montenegrin population are residents (72.5%), 11.7% of poor population are RAE, 5.9% are refugees, and 9.9% of the poor population are IDPs. The most vulnerable are members of large families, whose head of household is an older person, the unemployed, and those without pensions. There is a strong regional aspect to poverty; poverty is highest among households in the Northern region of Montenegro.

The RAE population, refugees, and IDPs are very often settled in houses/apartments with very bad conditions, with lack of sources to provide three meals per day and basic food articles (meat, fruits and vegetables). Even though they are willing to work, they do not have much possibility to earn some income. By this time, help provided by international humanitarian organizations is reducing, and the over-burdened governmental budget does not have enough sources for significant support. In addition to this, refugees and IDPs do not have the legal right to use Family Material Support (FMS), Child Allowance Program, or allowance from the Bureau for Employment. The domestic RAE population uses governmental social programs, but since they often are not informed about how to be included, those transfers are not regular, and since there are many similar households, those programs are not an adequate solution. Certainly, it is hard to expect solutions and changes in the fundamental characteristics of the RAE population, but basic education should be a priority.

This research shows that half of the RAE population does not speak the Serbian language (49.8%), which makes the possibility of integration even harder. They are also separated in special settlements “mahala”, which makes the ring of poverty circled around the RAE population even stronger.

Refugees and IDPs are under higher psychological pressure because of their way of living in comparison with the RAE population. The proverb: “the worst situation is once you have and lose it” is the best description of their situation. During their inhabitation in Montenegro many of them managed to keep going with their lives; this is confirmed by the number of households settled in their own or rented houses/apartments in comparison with the period when they were registered. Most displaced persons are active in trade jobs in the informal sector, which cannot be considered as a long-term solution. It is certainly necessary to make some additional efforts so that they could become a part of the Montenegrin society. The Commissariat for displaced persons announced the implementation of a national strategy, which should offer long-term solutions for refugees and IDPs. First, it is necessary to regulate their status and to reform the existing social programs so they could use them. Regulation by the Government of Montenegro of non-residents’ employment is an additional pressure for refugees and IDPs, and certainly reduces the employment possibilities.

The Montenegrin priorities for development are defining adequate social programs and economic and legal frameworks in order to bring the informal activities under formal regulation of the refugee and IDP status. Education of the RAE population requires special attention. A high percentage of the economically vulnerable population and those who hardly provide existence (approximately one-third of the total Montenegrin population) warn that those activities are emerging. It is certain that the RAE population, refugees, and IDPs want to become part of the society they are living in and to contribute to its development. Only projects related to the development of employment and well-defined social policy could achieve those objectives. Until then, this and similar research is necessary in order to adequately monitor the implemented activities and effects those activities have on the poor and marginalized populations in Montenegro.

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ANNEX

ANNEX 1: Background of the RAE, refugees and IDPs Household Survey

Background of the Project

The official Household Budget Survey data, which was inherited from the former Yugoslavia, is being reformed in terms of questionnaire, content, sampling, and dissemination/availability of data to analysts and researchers. Meanwhile, the lack of household data makes it difficult to analyze the impact of reforms on the poor and to develop appropriate programs to improve living standards. In addition, with the current effort to develop the Poverty Reduction Strategy Paper (PRSP), there has been more demand for a solid understanding of the nature and causes of poverty in order to select and prioritize macroeconomic, structural, and social policies.

The Household Surveys were developed and fielded by the Institute for Strategic Studies and Prognoses (ISSP). The European Commission Food Security Program, USAID Montenegro, Chesapeake Associates, and the World Bank have all provided support for this work. Technical assistance and support received from the World Bank has greatly improved the data source in terms of representation and quality, and therefore, its usefulness as a source for analysis and fact-based policy-making has also increased. The ISSP/WB collaboration on analysis resulted in a detailed profile of poverty in Montenegro, which was currently unavailable from any other data source³². Unfortunately, due to the lack of reliable data for proper sample design, marginalized populations in Montenegro were not included.

At several meetings between UNDP LO, NGOs, and Ministry of Labor and Social Welfare it was recognized that a critical gap existed in the poverty data and was decided that a Household Survey (HHS) targeted at Roma, Ashkali, Egyptian (RAE), IDPs, and refugees would be a great contribution to the design of policy measures for poverty. At the time the survey was planned, Montenegro had approximately 28,000 IDPs, 13,300 refugees, and 20,000 RAE in Montenegro, constituting approximately 10% of the entire population, which had not been included in the household surveys completed thus far.

UNDP decided to support a specialized research agency to conduct the Household Survey for the RAE, IDP, and refugee populations in order to ensure input from these three extremely vulnerable groups in the PRSP. In order to ensure a culturally sensitive information gathering process, UNDP supported the RAE NGO Network to help data collection.

Questionnaire, Sample, and Data Collection

As mentioned above, this survey was initiated by UNDP in order to gather additional information on the living standards of vulnerable populations in Montenegro. The sample included four sub-samples: Roma, Ashkaelia, Egyptians, refugees, internally displaced persons, and the regular population as a control group. Bearing in mind that the RAE in Montenegro live in similar living conditions whether they are domicile, IDPs, or refugees, this population was surveyed and analyzed as a unified group.

For data collection among all four sub-samples, a unique questionnaire was used³³ with the same basic motive: to better understand poverty and vulnerability among marginalized populations in Montenegro and to help develop databases on these indicators. In order to keep continuity, the questionnaire is based on the version already used for the work with the World Bank with slight

³² See "Living Standards and Poverty in Montenegro 2002", ISSP & The World Bank

³³ The sample of the questionnaire can be obtained at Institute for Strategic Studies and Prognoses (e-mail: issp@cg.yu)

modifications. The modifications were intended to adjust and include some issues specific for RAE, refugees, and IDPs. In addition to housing roster, housing conditions, durable assets, food and non-food consumption, employment, and personal and individual income, the questionnaire also included questions on: citizenship status, real estate in country of origin, plans for repatriation, family planning, etc.

The survey on RAE, refugees and IDPs was undertaken in July 2003, while data on income and expenditures relate to the previous month (June 2003). The samples have been designed based on the data about refugees and IDPs received from Commesariat for Displaced Persons and UNHCR. When the share of certain municipalities were calculated, the households were randomly selected. With concern for the cultural sensitivity of the RAE people, based on the UNDP recommendation, an informal network of Roma non-governmental organizations “Rovski krug” was engaged to collect the data. Based on the data received from this network, the sample for the RAE population was created.

In addition to the regular training delivered for ISSP interviewers, special training sessions were organized for Roma surveyors. For data collection, direct one-on-one interviews were conducted.

As previously mentioned, the final form of the questionnaire resulted from previous ISSP experience, cooperation with the World Bank experts, comments of the UNDP office in Podgorica, as well as other UN Programs (like UNHCR, UNICEF etc.). The questionnaire was commented by Roma NGO Network, as well as by pollsters during the training session.

ANNEX 2: Poverty rates of the sub-populations by region³⁴

In order to better understand regional differences among the populations, which also exist for the overall Montenegro population, the tables below present figures on poverty and vulnerability among RAE, refugees and IDPs by region.

Table 2a. Poverty rate: Head Count – RAE population

| | Montenegro | North | Central | South |
|---|-------------|-------------|-------------|-------------|
| Poverty rate: Head Count | 52.3 | 77.6 | 39.4 | 82.5 |
| 95% confidence interval | [45.2-59.3] | [66.9-88.1] | [31.0-47.8] | [73.2-91.8] |
| Poverty and Economic Vulnerability: Head Count | 75.6 | 92.8 | 67.2 | 95.2 |
| 95% confidence interval | [69.8-81.5] | [87.2-98.4] | [59.4-75.1] | [90.8-99.6] |
| Percent of all poor RAE | 100.0 | 9.7 | 52.3 | 38.0 |

Source: ISSP/UNDP Household Survey. Note: Standard errors in parentheses.

Table 2b. Poverty rate: Head Count – Refugees

| | Montenegro | North | Central | South |
|---|-------------|-------------|-------------|-------------|
| Poverty rate: Head Count | 38.8 | 30.0 | 62.4 | 27.3 |
| 95% confidence interval | [29.8-47.8] | [8.2-51.8] | [51.6-73.2] | [13.5-41.2] |
| Poverty and Economic Vulnerability: Head Count | 68.9 | 77.1 | 84.3 | 57.9 |
| 95% confidence interval | [60.7-77.1] | [57.5-96.7] | [76.4-92.2] | [44.4-71.4] |
| Percent of all poor refugees | 100.0 | 10.4 | 51.1 | 38.5 |

Source: ISSP/UNDP Household Survey. Note: Standard errors in parentheses.

Table 2c. Poverty rate: Head Count – IDPs

| | Montenegro | North | Central | South |
|---|-------------|-------------|-------------|-------------|
| Poverty rate: Head Count | 38.6 | 51.1 | 50.4 | 13.8 |
| 95% confidence interval | [31.1-46.0] | [37.3-64.8] | [37.4-63.3] | [6.7-20.9] |
| Poverty and Economic Vulnerability: Head Count | 73.2 | 81.7 | 83.8 | 54.0 |
| 95% confidence interval | [67.6-78.8] | [72.7-90.6] | [75.4-92.3] | [44.4-63.7] |
| Percent of all poor IDPs | 100.0 | 51.6 | 36.6 | 11.8 |

Source: ISSP/UNDP Household Survey. Note: Standard errors in parentheses.

³⁴ For more about the Welfare measure, household consumption and expenditures see "Living Standards and Poverty in Montenegro 2002", ISSP & WB Report

ANNEX 3: Total Household Consumption

The amount of total household consumption and expenditure for food and non-food items, by population, are reported in Table A3.1. As discussed in the previous report, official statistics indicate that food expenditures have constituted a major share of the household budget throughout the 1990s. According to data of the Republican Statistics Office (as presented by MONET, ISSP), the share of food related expenditures (including beverages and tobacco) in total household expenditures exceeded 62% in 1999. This is consistent with, though higher than, the findings in the HHS. About half of total household expenditures of the regular population were for food and beverage. These percents are even higher among other sub-populations: 66.7% among RAE, 51.9% among refugees, and 53.6% among IDP households. The second largest budget item is housing. In order to measuring housing consumption, we must estimate the implicit value of housing.

**Table 3.1 Monthly household consumption and expenditures*
(Euros per month)**

| | Regular** | | RAE | | Refugees | | IDPs | |
|--|-----------|------------|-------|------------|----------|------------|-------|------------|
| | Mean | % of total | Mean | % of total | Mean | % of total | Mean | % of total |
| Food & beverage consumption | 455.4 | 49.4 | 370.1 | 66.7 | 262.8 | 51.9 | 267.3 | 53.6 |
| Personal items | 69.1 | 7.5 | 23.0 | 4.1 | 30.7 | 6.1 | 30.6 | 6.1 |
| Utilities | 53.2 | 5.8 | 23.3 | 4.2 | 33.4 | 6.6 | 25.1 | 5.0 |
| Transport | 47.7 | 5.2 | 14.1 | 2.5 | 17.5 | 3.5 | 13.6 | 2.7 |
| Household items | 28.2 | 3.1 | 4.0 | 0.7 | 16.5 | 3.3 | 4.8 | 1.0 |
| Clothing and footwear | 50.0 | 5.4 | 16.9 | 3.0 | 16.2 | 3.2 | 15.9 | 3.2 |
| Health care | 8.5 | 0.9 | 7.1 | 1.3 | 6.5 | 1.3 | 4.0 | 0.8 |
| Education expenditures | 9.7 | 1.1 | 3.4 | 0.6 | 4.0 | 0.8 | 4.0 | 0.8 |
| Other monthly, quarterly and annual expenditures | 42.9 | 4.7 | 11.1 | 2.0 | 14.5 | 2.9 | 13.2 | 2.6 |
| Housing (rent and imputed rent for owners) | 156.6 | 17.0 | 81.8 | 14.7 | 104.0 | 20.5 | 120.6 | 24.2 |
| Average total consumption and expenditure | 921.4 | 100.0 | 554.8 | 100.0 | 506.1 | 100.0 | 499.1 | 100.0 |
| Number of households* | 1299 | | 264 | | 163 | | 261 | |
| Average household size | 3.8 | | 5.8 | | 3.9 | | 3.5 | |
| Average consumption expenditures per person | 239.3 | | 95.7 | | 128.5 | | 141.8 | |

* This data does not include consumption on cigarettes.

** Data taken from ISSP Household Survey 5 & 6 and inflated by 9% of inflation rate for food and 8% inflation rate for non-food items. Inflation rates calculated based on the price data from MONSTAT.