Community Vulnerability Assessment Report

Final Draft

Submitted by:

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This is the final deliverable of the CVA research commissioned by UNDP Kosovo in 2013 with contract number: RFP-001-2013. The report has been prepared by the Consortium as per the Terms of Reference for this project. The views and opinions expressed in this report are those of the author and do not necessarily reflect those of UNDP or other UN agencies. The report is also attached the statistical report for all variables cross-tabulated by ethnicity.
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Ms. Laura Berisha, Co-Author of CVA Report
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ABBREVIATIONS

CSW – Center for Social Work
DI - Democratization Index
ECI - Economic Confidence Index
EULEX - EU Rule of Law Mission in Kosovo
FHC – Family Health Center
ICO - International Civilian Office
KFOR - NATO - Kosovo Forces
KP - Kosovo Police
KPT - Kosovo Pension Savings Trust
KSF - Kosovo Security Force
OSCE - Organization for Security and Cooperation in Kosovo
PAK - Privatization Agency of Kosovo
PI - Participation Index
RAE - Roma, Ashkali, Egyptian
UNDP - United Nations Development Program
UNKT – UN Kosovo Team
UNICEF – United Nations Organization for Children
1. EXECUTIVE SUMMARY

This report summarizes the key findings of the UNDP 2013 Community Vulnerability Assessment carried out in the period April-May 2013. While some data have been obtained at individual members’ level, most of the data presented in this report refer to household as the main analysis unit. The degree of vulnerability is determined by the unit’s exposure to risk and its ability to cope with or withstand stressful situations¹. More specifically, the factors that determine a condition of vulnerability can be grouped into two types:

- External factors: transitory, seasonal or chronic shocks and changes. These factors essentially constitute factors of risk.²
- Internal factors: factors tied to the characteristics of the household or individual, their general living conditions and the internal dynamics of the household that limit its ability to avoid becoming "food insecure" and influence its ability to be resilient against the above external factors. Such factors described here can be classified as the household’s characteristics.

In short, the ability to capitalize upon their assets (internal factors) (human, social, natural, physical and financial capital) for survival purposes, and the influence that these assets face from external factors, such as structural (policies, legislation, cultural norms, market conditions) or transitory "shocks" (seasonal changes, shocks), provide for an in-depth understanding of vulnerability of the communities in Obiliq/Obilic and Fushe Kosove/Kosovo Polje.

The communities surveyed during the CVA assessment display different types and intensities of vulnerabilities and risks they face. Often both the prevalence and intensity of vulnerability and risk are associated with ethnicity, which appears to be clearly the most influential demographic variable in the CVA 2013 survey. The differences in results obtained from male and female respondents (main interviewees in the household) are in most cases statistically insignificant. This however does not mean that women are not more vulnerable than men in the society. As evidenced across all parameters and indicators of vulnerability collected for each individual member of the households, women scored lower than men, although in most parameters the difference is little.

Health Security. This dimension was thoroughly analyzed for the purpose of the CVA and the results obtained concerning this aspect show several risks that are associated to the current situation in the households interviewed. While the distance to health facilities is relatively short and physical access to service providers is assessed to be easy, the ability to treat diseases (due to high cost of treatment particularly for chronic illness) is significantly lower. One of the most concerning aspects pertains to vaccination, whereby 14.2% report only partial vaccination of household members aged fourteen or younger, and an additional 2.7% which report that their family members under the age of fourteen have not received any immunization. The most concerning reason provided for non-vaccination is the inability to get vaccination free of charge, despite the legal provisions foreseeing free immunization for all. Prevalence of chronic illnesses among family members is also not considered to be a major risk for the households interviewed. Among the most frequent types of chronic illness and conditions, households report high blood pressure and other cardiovascular diseases as the most often encountered ones.

Economic Security. This dimension in the Human Security Multi-Sectorality and Externalities Framework appears to be the biggest vulnerability that the communities surveyed are faced with. The communities included in the CVA face

² Ibid.
immediate risks to their wellbeing that have high probability of occurrence. Given the high percentage that cost of utilities accounts for in the household budgets, any electricity price increases, would seriously impact the households reporting lowest income levels in the survey. High unemployment, dependency on social assistance schemes, and high cost of basic food supplies and utilities makes the majority of households in the communities surveyed dependent on instable/extra ordinary income coming mainly from remittances or some other form of cash transfers. The vast majority of households interviewed report to spend the biggest part of their household budgets on food, basic supplies and utility payments.

Regarding overall income levels reported at the household level, Ashkali community appears to be the most vulnerable with an average income of only 132.5 EUR/month, while at the same time, the Albanian households report to be the least vulnerable with an average income of 446.5 EUR/month. When this income is analyzed in terms of the source and type of income received by households, the Ashkali community again surfaces as the most vulnerable one, with an average of only 157.6 EUR/month coming from employment, and the least vulnerable households are those within the Albanian community with an average of 457.8 EUR/month from this source of income. The low percentage of households having savings accounts, particularly among Roma community (11.6%) is another indicator of high economic/financial vulnerability of the communities in the two municipalities as it reveals the inability of households to withstand potential external shocks.

Food security appears to be a serious risk identified by the CVA 2013 survey particularly among the Roma households whereby on average they report to spend 90% of their total household budgets on food. Given the inflation trends, as well as continuous increase of prices due to global markets fluctuations (i.e. oil prices), this risk posses an immediate threat to the communities and is directly linked to the survival of the households. The high percentage of persons reporting difficulties to currently supply food and basic supplies for their families is an indicator of the alarming situation in the field.

**Personal Security** Physical security and safety of communities is considered not to be an issue of concern for the respondents included in the CVA. The sense of security and protection is displayed by all communities.

**Community Security.** The highest challenge to the security of communities across all ethnicities is group/community security. Security and protection is a responsibility of the local level government and the KP and should be addressed through these structures.

**Political Security** is ensured by the highest legal document in Kosovo-its constitution. This document has been often considered as one of the most progressive documents of its kind, ensuring high degree of representation and participation of ethnic communities and providing for warranties to the right of representation.

**Environmental Security** for the communities in Fushe Kosove/Kosovo Polje and Obiliq/Obilic municipalities is concerning. As it is mainly affected by large (national) processes, for addressing of which some steps have already been taken, the environmental risk factors are expected to decrease both in intensity and prevalence. The worst environment indicator assessed by respondents was the presence of toxic substances.
2. BACKGROUND

The research subject to this report has been undertaken as part of the UN Agencies’ implemented project “Building a Better Future for Citizens of Fushë Kosovë/Kosovo Polje and Obiliq/Obilić”, the main aim of which is to empower and fully mobilize all communities in these two municipalities by providing support to the most vulnerable among the Roma, Ashkali, Egyptians, Albanian and Serb communities, as well as IDPs and other groups who experience multiple dimensions of human insecurity and are at risk of social exclusion.

The objective of the planned interventions is to decrease the vulnerability and human security risks that these communities face. By using the Human Security Multi-Sectorality and Externalities Framework as a strategic tool that supports relevance and coherence among interventions, the project contributes to improving the living conditions of concerned communities, promotes a tolerant and multi-ethnic climate, self-reliance, participation, protection, as well as access to education, health, and sustainable livelihoods. The research subject to this report has been carried out by using this analysis framework. The research maps the insecurities based on actual vulnerabilities and capacities, establishes priorities through vulnerability and capacity analysis, and identifies the root-causes of insecurities and their inter-linkages. As the project emphasizes the social and environmental challenges (both of which feed into the health assessments) in the communities, the data provided herein is useful for assessing the linkages between social determinants and environmental inequality.

2.1. Project Objectives

The Community Vulnerability Assessment (CVA) is meant to serve as a tool to support multi-stakeholder planning of the strategies and responses needed to address multidiimensional challenges related to inequality, poverty, and social exclusion in the two target municipalities. Social exclusion in this context is understood as a result of multiple and mutually reinforcing deprivations in the main Human Security dimensions: Economic, Food, Health, Environmental, Personal, Community and Political.

The Community Vulnerability Assessment follows the Human Security Analytical Framework to Needs/Vulnerabilities and Capacity Analysis. According to the Human Security Analytical Framework to Needs/Vulnerabilities and Capacity Analysis, the goals of the analysis, mapping and planning phase are to:

(i) Collectively identify the needs/vulnerabilities and the capacities of the affected communities and develop project priorities in consultation with the affected communities;
(ii) Identify the root causes of insecurities and their inter-linkages across sectors, and establish comprehensive responses that generate positive externalities for the affected communities.
(iii) Ensure coherence on the goals and the allocation of responsibilities among the various actors; and (IV) include short, medium, and long-term strategies.3

In line with these goals, the CVA has been designed to provide reliable quantitative and qualitative baseline data on key indicators related to social and environmental vulnerability and exclusion in the selected municipalities. The CVA provides data that could be matched with contextual information and validated by qualitative information that were gathered from the Municipality institutions. The CVA data allows for an estimation of the risk of social exclusion (based on the Human Security individual vulnerability criteria), and an understanding of the contextual “drivers” of poverty and exclusion. Based on the CVA data, inter-linkages and dynamics among the various threats, vulnerabilities and capacities could be identified.4

2.2. Methodology and Sampling

The research methodology applied included both secondary and primary data collection. The secondary data research was carried out through the review of all relevant and publicly available sources. In addition, during the

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3 Ibid
4 As per the Terms of Reference for the project
preliminary research phase, the research team also met with the local authorities and discussed with them both the contents of the survey as well as the sample distribution of respondents. It should be noted that qualitative component of the research was only used during the interpretation of results and in support of the findings provided by the survey.

2.2.1. Sampling
In line with the terms of reference for this survey, the consortium carried out face-to-face interviews with over 2,000 households in the municipalities of Obiliq/Obilic and Fushe Kosove/Kosovo Polje with over 9,000 entries for individual household members. The sample within each municipality was also segregated into drilling points, which were settlements. The basis for the sampling for this research has been the population statistics for the two municipalities.

<table>
<thead>
<tr>
<th>Year</th>
<th>Albanian</th>
<th>Serbian</th>
<th>Roma</th>
<th>Ashkali</th>
<th>Egyptian</th>
<th>Bosniac</th>
<th>Turk</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>35,439</td>
<td>1,659</td>
<td>394</td>
<td>2,676</td>
<td>170</td>
<td>36</td>
<td>0</td>
<td>20</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>Albanian</th>
<th>Serbian</th>
<th>Roma</th>
<th>Ashkali</th>
<th>Egyptian</th>
<th>Bosniac</th>
<th>Turk</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>36,125</td>
<td>3,200</td>
<td>750</td>
<td>350</td>
<td>0</td>
<td>65</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Figure 1. Population Characteristics: Source ECMI

In terms of ethnicity, it should be noted that because of the large sub-sample of non-majority communities, all RAE and Serbian households that were willing to participate in the survey have been included in the research. The interviews were carried out in accordance with interview protocol developed for the purpose of ensuring uniformity across the survey, and which contained detailed information about the interview procedures and selection of respondents. Once in assigned settlements, interviewers selected randomly the households in which the survey was carried out by using every third house starting on the right from the Starting Point in the settlement.

2.2.2. Pilot Survey
Once the questionnaire was optimized through coordinated feedback collection from all UN Agencies, the project team tested it in the field through a trial/mock survey with 20 respondents. This process served the purpose of checking the questionnaire for adequacy and understandability on the part of respondents.

2.2.3. Field Work
During the course of the research, the consortium applied its standard rigorous management procedures that it applies in all of its researches, while at the same time accommodating the specific aspects of this research exercise within this framework. Before the field work began, the field work team (both surveyors and field controllers) were trained about both the contents of the questionnaire and the specifics of the research sample, as well as, the overall logic of the research. The training included both the theoretical/content related section and the practical exercise (surveyors practiced the interview with one-another).

The survey process was administered under close supervision of the Project Manager and the Quality Control Manager, under the field monitoring from the Field Controllers. Over 10% of all interviews carried out were monitored by controllers.

IQ Consulting engaged a total of 26 field staffs for administering the CVA survey. Surveyors in the field had a specific interview sample broken down by territory/geography, and other stratification criteria indicated above. These individual interview schedules were the grounds for monitoring their performance by the field controllers. The second aspect of monitoring was also carried out by field controllers whereby they screened each questionnaire for quality and whether they have been completed successfully. Each week, the field controllers submitted completed questionnaires to the office and admin staffs who were in charge of data input of in the electronic database.

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5 ECMI. The Ethno-political Map of Kosovo.
6 See Annex for copy of Interview Protocol
7 The starting point was defined as the most important building in the settlement (i.e. hospital, school, municipal building, masque, etc.).
2.2.4. Data Input and Processing

The database in SPSS format used for data input and processing was identical to the questionnaire used in the field. The database has variable names and value labels in English and was also accompanied by a code-book for tabulation of results. In order to ensure that the quality of data input is maintained at highest levels, the database will be designed as such that it encompasses several quality assurance mechanisms:

Data was entered in six different computers, and was merged into one after all questionnaires had been entered. Database processing was done once all data were input in the database. The core group staffs processed/cleaned the database for errors and ran basic screening of responses obtained in the field. The system developed for this quality check is that of assigning unique numbers to each questionnaire, hence making every answer traceable, if needed so.

Database processing/cleaning focused on two dimensions, namely, identifying data input errors, as well as logical errors in the questionnaires. Each problematic/improbable response will be eliminated from the final research results and report, hence, providing for an overview of valid research data.

2.2.5. Data Analysis

The analysis of the data was done by the consortium staffs both in terms of reliability and in terms of possible technical errors. The populated and cleaned database was analyzed carefully by experienced experts proposed for this exercise. The analysis aside from the general overview of results was also done through cross-tabulation of variables to provide a more in-depth overview of results and give meaning to the data collected.

In order to generate detailed analysis of results both at household level and individual members within households, the SPSS database was transposed to allow for such analysis. The transposed database was used to generate the results presented in this report.
3. FINDINGS

This section of the report represents the findings obtained only from the household heads and the individual members segregated into dimensions of the Human Security Multi-Sectorality and Externalities Framework. As such it represents their perceptions and opinions of the household characteristics. The aggregated data from this section of the interviews have been analyzed and tested for statistical relevance. The risks levels are assessed based on their perceptions expressed during the face to face interviews as well as, the observations in the field.

3.1. General Demographic Overview and Access to Basic Services

A total of 2,010 successful interviews were conducted for the purpose of the Community Vulnerability Assessment of which 43.6% (859 households) were done in Obiliq/Obilic, 56.4% (1,151 households) in Fushë Kosovë/Kosovo Polje. The settlements in which the CVA was carried out included urban and rural settlements which varied in terms of the majority ethnic community inhabiting the immediate areas. All settlements dominantly inhabited by ethnic minority communities in the two municipalities were covered by the CVA. The detailed ethnic composition of the sample is provided in the Figure 2 below.

![Ethnic composition of households by municipality](image)

Figure 2. Ethnic composition of respondents by municipality

Men and boys in the households surveyed account for 51.7% (n=4,918 persons) of the sample whereas women and girls represent 48.3% (n=4,597) of the sample, in total resulting with 9,569 survey entries. In terms of ethnicity, the majority of households in the sample are of Albanian ethnicity (60.3%), followed by Ashkali 18.6%, Roma 12.4%, Serb 6.6%, Egyptian 1.9% and 0.1% by Gorani and Bosnian households. Due to low number of Gorani and Bosnian respondents in the total sample the further analysis will not include these two ethnicities.

The age structure of the interviewed households is the same as the one in the last population census\(^8\), whereby the percentage of children under the age of 15 in the sample is 30.5% of the total number of individual household members.

From total of 9,569 cases entered in the database the average age resulted to be 28.58 with SD=19.37. Entries for Male members of the family had an average age of 29.37 with a standard deviation of SD=19.37. The entries for Female members of the family on the other hand, had an average age of 29.03 with a standard deviation of SD=19.33.

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\(^8\) According to the Population census 2011, Fushe Kosove/Kosovo Polje has 28.7%, and Obilic/Obiliq has 29.7% of persons under the age of 15. Available at: [http://esk.rks-gov.net/rekos2011/repository/docs/Te%20dhenat%20kryesore%20demografike%20sipas%20komunave.pdf](http://esk.rks-gov.net/rekos2011/repository/docs/Te%20dhenat%20kryesore%20demografike%20sipas%20komunave.pdf)
Almost one quarter of the family members had personal ID, Birth Certificate and Passport. Similarly one quarter of the family members reported having only birth certificate, and 28.2% report having birth certificate and ID. In terms of ethnicity, Albanians report highest percentages of persons being equipped with all three documents (31.8%), followed by Ashkali with 12.5%, Egyptians 9.7%, Roma 8.7% and only 1% by the Serb households. The low percentage of Serbian respondents having all three documents is believed to be directly linked with the low level of integration of the Serbian community in the institutional life in Kosovo. As far as age composition of respondents is concerned, only 46 children under the age of 15 are reported not to have birth certificates. 19 persons aged 16 – 30 also report not to have birth certificates.

The vast majority or 71% of all family members of the households interviewed have been born in hospitals and 25.5% of them were born at home with no proper professional help. In addition, 3.3% of household members are born outside hospitals but with the help of a professional nurse. When tested this parameter alongside age, it is found that the persons born in hospitals have lower average age (21.1 years), as compared to those born at home without supervision from medical specialists (45.2 years).

Albanians, Ashkali and Roma reported in similar percentages births at home ranging from 24% of Roma to 28% of Albanians who have been born without proper attention from healthcare professionals. Ashkali households with 12.2% and Serb households 6.1% reported lower percentages of births at home.

The highest level of unemployment was reported by Serb household family members with 42.6% being unemployed, followed by Roma 41.9%, than by Ashkali 40.3%, Egyptian 27.8% and with lowest percentage reported by Albanians (23.7%). Highest level of employment again was reported by Albanian households with 25.2%, followed by Serb household family members (14.3) and the lowest level of employment was reported by the Ashkali households with employment level of only 3%. Below, the table represents the employment status by ethnicity.

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Unemployed</th>
<th>Responsible for house full time</th>
<th>Student/school</th>
<th>Retired</th>
<th>Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serb</td>
<td>42.60%</td>
<td>11.70%</td>
<td>19.10%</td>
<td>9.20%</td>
<td>14.30%</td>
</tr>
<tr>
<td>Roma</td>
<td>41.90%</td>
<td>23.60%</td>
<td>20%</td>
<td>5.10%</td>
<td>7%</td>
</tr>
<tr>
<td>Ashkali</td>
<td>40.30%</td>
<td>25.30%</td>
<td>25.40%</td>
<td>1.50%</td>
<td>3%</td>
</tr>
<tr>
<td>Egyptian</td>
<td>27.80%</td>
<td>23.80%</td>
<td>32.50%</td>
<td>3.20%</td>
<td>9.50%</td>
</tr>
<tr>
<td>Albanian</td>
<td>23.70%</td>
<td>13.70%</td>
<td>27.80%</td>
<td>6.80%</td>
<td>25.20%</td>
</tr>
</tbody>
</table>

Figure 3. Employment Status by Ethnicity

In terms of geographic distribution of the respondents by employment status, the two municipalities record similar trends. While the results obtained regarding most of the categories vary in decimal values between the two municipalities, Obiliq/Obilic records 3% more students as compared to F.Kosove/K.Polje. On the other hand F.Kosove/K.Polje records 2% higher unemployment than Obiliq/Obilic. Below, the employment status by municipality is presented in a table format.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Unemployed</th>
<th>Responsible for house full time</th>
<th>School/St student</th>
<th>Retired</th>
<th>Employed but in maternity leave or leave</th>
<th>Helping family farm</th>
<th>Can’t work due to illness</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Obiliq/Obilic</td>
<td>28%</td>
<td>16%</td>
<td>28%</td>
<td>6%</td>
<td>19%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>F.Kosove/K.Polje</td>
<td>30%</td>
<td>16%</td>
<td>25%</td>
<td>6%</td>
<td>19%</td>
<td>1%</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Figure 4. Employment Status by Municipality

In terms of gender, women report significantly lower levels of employment whereby only 18% report to be employed, as compared to 40% of men. On the other hand, the percentage of women responsible for full time house work is
much higher (17%) than that of men (2%). 38% of men consider themselves unemployed as compared to 30% of women who report the same.

Illiteracy is another major risk factor for the communities and individual household members within the communities face. This risk gains weight particularly given the worrying trends of increased rates of school dropouts in the past few years. 86% of the family members for which data was gathered are able to read whereas 14% of them were reported to be illiterate.

Households from Ashkali communities reported highest percentage of not being able to read 30.5%, followed by Roma 24.9%, than by Egyptian households with 21.3%. The lowest percentage of members not being able to read was observed among Serb households with only 3.7%. The gender aspect in terms of literacy of family members was also considered and the statistical analysis indicates that women are reported to score 5% worse than men regarding illiteracy.

![Figure 5. Reading by gender](image)

If compared by municipality, 89% of respondents from Obiliq/Obilic confirm being able to read as opposed to 85% of respondents from F. Kosove/K. Polje who report the same. While the reasons behind this situation remain unknown, higher education trends are also confirmed by the question on employment status, where in Obiliq/Obilic 3% more respondents report to be in school/studying.

The most common education level within the survey group is that of technical/professional school graduates (27.6%) followed by the group with completed primary education (21.9%). University graduates and those with graduate education account for 11.8% of family members, while high school graduates account for 11.1% of the sample. Statistical analysis of results indicates that significant frequency differences are found between men and women in terms of formal education level completed. Women reported lower percentages of those with completed high school and university and post-university education as compared to men.

Ethnicity also appears to be related to the highest education level completed by family members. The survey, however, does not provide for conclusive evidence to what are the reasons behind the ethnicity bias regarding education level. The table below provides the overview of education level within ethnic communities.

<table>
<thead>
<tr>
<th></th>
<th>no formal education</th>
<th>grade 1-4</th>
<th>5-8 grade unfinished</th>
<th>grade 5-8 finished</th>
<th>High school unfinished</th>
<th>Professional/technical school</th>
<th>High school</th>
<th>Higher education 2 years</th>
<th>University unfinished</th>
<th>University and further education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma</td>
<td>17.7%</td>
<td>14.1%</td>
<td>4.1%</td>
<td>39.0%</td>
<td>2.2%</td>
<td>10.4%</td>
<td>6.1%</td>
<td>1.9%</td>
<td>3.2%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Albanian</td>
<td>3.2%</td>
<td>4.2%</td>
<td>.3%</td>
<td>17.5%</td>
<td>2.3%</td>
<td>32.7%</td>
<td>12.5%</td>
<td>3.1%</td>
<td>8.0%</td>
<td>15.9%</td>
</tr>
</tbody>
</table>
Taking into consideration that education is a life-long process in this analysis we included all household members above age of three. All household members above three years were asked whether they are currently enrolled in formal education (at all levels). Those of age 22 and younger not being enrolled in school also were asked to provide reasons for non-attending school. “Illness” as the main reason was mentioned most often by Albanian household members as the factor limiting the ability to attend school with 29.2% of respondents providing it. Similarly, 31.3% of Serb households provide the same reason for not attending school. Financial reasons were the most common reasons provided for not continuing education for the Egyptian households’ members (76.5%).

Mistreatment at school (by either schoolmates or teachers) is not among the key factors influencing the dropouts within the non-majority communities in the two municipalities. Higher percentage of mistreatment by schoolmates was observed for household members from Ashkali community with 10.6%, followed by Egyptians with 9.1% and than for Roma with 6.8%. Lower levels were reported from Albanian households with 2.7% and from Serb households with 1.8%.

Location of the dwelling and the overall conditions and infrastructure in the communities was also assessed during this exercise. The external assessment of living conditions and shelter has been carried out by interviewers through observations during the interview visits. Over 35% of households visited represent new houses in good conditions. An additional 36% of households were described as old, but in good condition. 17.4% of respondents in the sample were interviewed in apartment buildings. Less than 10% of households live in shelters that interviewers have described as bad living conditions. Within what could be categorized as inappropriate shelter, the biggest category of shelters is described as “Damaged house with lack of hygienic conditions (7.4%)”, followed by “Accommodation for IDPs” (1.2%). The situation with living conditions has been presented in the Figure 8, below.
The second aspect that the survey inquired about with regards to the situation in which the communities live is that of access to basic services. The first parameter that was used to generate this overview is that of the physical distance to the location where services are offered. To this end, the closest Family Health Center (FHC) is less than 1 km away for almost 55% of respondents. Around 29% of households live in 1 km – 3 km distance from FHCs, with an additional 12% reporting to live 3 km – 5 km from the nearest such institution. Only 3.3% of respondents have indicated a distance to FHC 5 km – 10 km, and even smaller percentage (1.9%) live further than 10 km from the nearest FHC. Given the size of these municipalities and their distance to the capital, access to health services is not a serious risk for the communities.

The secondary and tertiary health services are even more distant to obtain by the communities where the research has been carried out. Hospitals are at less than 1 km distance for only 4.6% of respondents. An additional 9.4% report to be living 1km – 3 km away from hospitals and 6.4% report distances between 3 km – 5 km. The vast majority of households (around 73%) live further than 5km from the nearest hospital. Access to medicine (pharmacies) appears to be significantly better than that to more advanced healthcare services. 65% of respondents report to have pharmacies within 3 km radius of their households. It should be noted that only 9.5% of respondents indicate distances larger than 10 km to the nearest pharmacy. Comparative perspective of access to healthcare services and facilities is presented in Figure 9.

Figure 8. Type of housing as it appears from outside (%)
The second type of services to which access was assessed is that of social services. Following the declaration of independence in 2008, and the subsequent decentralization process envisaged as part of the process, the only public provider of social services (Centers of Social Work-CSW) were put under the umbrella of municipal authorities. Since then, various reports and analysis have evidenced drawbacks in both the quality and quantity of supply of social services. Depending on the specific location of the dwelling and the respondents’ distance assessment, different responses were provided regarding the distance from CSW. 17% of respondents report distances less than 1 km from the nearest Center for Social Work. Slightly over than 30% of respondents report distances from 1 km - 3 km from the nearest CSW, while almost 17% of respondents claim to live between 3 km – 5 km away from such centers. For 21% of respondents CSW is more than 5 km away. The distance per se cannot be considered a problem for the communities living in Fushe Kosove/Kosovo Polje and Obiliq/Obilic, but if the range of services offered by centers for social work is taken into account, the impact coming from the distance to the nearest service providers in the most vulnerable communities can be significant. To this end, a more feasible and cost effective solution to addressing this vulnerability may come in establishing mobile units for service delivery at the location of the household. In the past CSWs have even reported limited ability to travel in some cases even because of low transportation budgets.

Another important service that is also compulsory to be received according to the Kosovo laws is that of basic education. 60% of respondents interviewed for the purpose of this research, report to live less than 1 km away from nearest primary school facility with an additional 22.8% of respondents reporting to live between 1 km - 3 km. An additional 1.9% of respondents interviewed indicate 3 km – 5 km distance from the nearest primary education institution. 1.2% of respondents claim to live 5 km-10 km away from the nearest school. 2.3% of households interviewed reported more than 10 km distance from the nearest elementary school. As per the basic education regulations currently enforced, children who live 4 km distant from elementary school are supposed to be provided subsidized transportation to school. However, the definition of the level of support for the subsidized transportation is vague and left up to the willingness of municipalities and availability of funding at their disposal. Earlier in 2013, media reported some Pristina Municipality villages protesting against the change of municipality contractor as the new provider had worsened the quality of service and increased the walking distance for children. Assuming that other municipalities may face similar if not bigger challenges than the capital, which has significantly bigger budget than most of the municipalities, maintaining regular transportation for all children may still not be fully affordable for a fair part of Kosovo municipalities. While this research does not provide for evidence of non-performance of the transportation services in Fushe Kosove/Kosovo Polje and Obiliq/Obilic, this risk needs to be closely monitored as if it occurs it can be detrimental to the education of children needing it. Given the worrying dropout rates particularly among the young girls, worsening of this external factor can seriously impact the overall enrollment of students in school for the households living in larger distances from schools. The responses to this aspect are provided in the Figure 10 below.

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10 Centers for social work are involved in a broad range of areas and services: Family Counseling Services, Child Protection Services, Domestic Violence, Social Assistance Administration, some pension schemes, and many more.

11 Article 5 of the Law on Pre-University Education states: "In favor of regular enrollment and in order to prevent school drop outs, municipality organizes safe and efficient transportation for pupils in compulsory education. Municipality may request payment, but also can offer for free school transportation for: pupils that live within coverage area, but that are within the distance of four kilometers from school, except for pupils with special needs; and pupils that live outside the coverage area.

Another dimension of communities analyzed comes in terms of languages spoken at home. Kosovo legislation provides for a five percent threshold as a qualifying quota for obtaining services in native language. 78.9% of respondents indicate that Albanian is the Primary language spoken in the household. 9.4% of respondents have indicated Roma as the primary language spoken in the household with an additional 9.1% of them stating Serbian as their primary language through which they communicate at home. Moreover, 36.8% of the interviewed households reported that they speak second language in their household. The most often second language spoken was Albanian with 17.4% of households reporting it. 12.2% report Serbian as the second language, followed by less than 1% of households listing Roma, Bosnian and Turkish languages as second spoken languages at home. The official data of MEST indicates that in Fushe Kosove/Kosovo Polje, during the academic year 2011 – 2012, a total of 5,700 pupils were enrolled at basic education level. Of this number, 532 are Ashkali, 37 are Egyptian and only 4 of Roma ethnic origin. A similar situation is found in Obiliq/Obilic Municipality where out of the total 3,667 pupils enrolled in basic education, only 117 are reported to be Ashkali. Given that most of the Ashkali and Egyptian households have reported Albanian as the main language spoken at home, the language barrier does not pose a barrier for the biggest part of the households interviewed.

Responses pertaining to the primary and secondary languages spoken are presented in the figures 11 and 12 below.

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12 Available at: http://www.masht-qov.net/advCms/documents/11052012.pdf
13 Ibid.
3.2. Health Security

Health is the first thematic sector to be covered in this report. The information in this section has been obtained both from household heads and the individual family members (score cards) and the ethnicity cross-tabulations represent the ethnic belonging reported by the household head. Households’ access to a doctor if facing health difficulties was initially assessed from a generalized viewpoint. 34.2% of the households interviewed reported that they have a doctor whom they can visit in case they need and 64.4% of households reported that they don’t have such access. When this health dimension is analyzed alongside ethnic lines, it is found that most of the Albanians (75.8%) in the sample have answered that they do not have a doctor they can visit when they need, followed by Ashkali respondents (82.1%), and Egyptians (69.7%). Contrary to this, almost all Serb respondents (99.4%) have answered that they have a doctor they can visit followed by Roma with 62.4%. Unlike it may be assumed, the majority population reports to have least coverage with health advice in case of need. The full picture of responses is presented in Figure 13.

Another question in the CVA requested the heads of households to state whether they trust the health protection system in Kosovo. Asked whether they believe they will receive health services in case of need, 55.3% stated yes, 34% stated partially depending from the need, and 10.7% stated partially, depending from the member of the family. When analyzed across ethnic lines, the Albanian respondents report to feel the least safe concerning health protection. Only 48.5% of Albanian respondents have answered the question positively as compared to Egyptian (55.9%), Ashkali (55.4%), Roma (62.9%) and 84.2% of Serbs interviewed who have answered with ‘Yes’ to this question. Such composition of responses indicates that minority communities do not perceive that they will be denied public health services on the grounds of ethnicity. Below, Figure 14 and 15, present the responses obtained to this question visually.

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Yes</th>
<th>Partially, depends from the need</th>
<th>Partially, depends from the member of the family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma</td>
<td>62.9%</td>
<td>25.7%</td>
<td>11.4%</td>
</tr>
<tr>
<td>Albanian</td>
<td>48.5%</td>
<td>40.9%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Bosnian</td>
<td>50%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Ashkali</td>
<td>55.4%</td>
<td>29.4%</td>
<td>15.2%</td>
</tr>
<tr>
<td>Egyptian</td>
<td>55.9%</td>
<td>29.4%</td>
<td>15.2%</td>
</tr>
<tr>
<td>Serb</td>
<td>84.2%</td>
<td>14.1%</td>
<td>1.7%</td>
</tr>
<tr>
<td>Goran</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

![Figure 13. Does the Family have a doctor they can visit in cases of need?](image)

![Figure 14. Will you be offered health services in case of need?](image)
Another aspect of the assessment of the health risk is that of the ability to purchase medicines/pharmaceuticals in the last twelve months. Concerning this aspect, 44.4% of respondents stated that they had difficulties to buy medicines in the last year, whereas 55.6% stated not to have had difficulties in affording medicine. In terms of ethnicity, Albanian respondents in the sample represent the group with the least reported difficulties concerning affordability of medicines with only 27% of respondents confirming the difficulties as compared to 80% of the Roma in the sample, 77.7% of Ashkali and 75% of Egyptian households (see figure below).

Given the high impact this risk has on the household, and little or no protection that the vulnerable groups receive from public institutions (often, essential medicines provided for free by Ministry of Health are not available in public health institutions) it should be paid particular attention. Furthermore, given the fact that if no treatment is taken (for most of the health conditions), diagnosis of the problem (supposed to be available because of the responses obtained regarding access to health services) is not sufficient. The results obtained regarding the affordability of medicine indicate that RAE communities in Fushe Kosove/Kosovo Polje and Obiliq/Obilic are the most vulnerable communities pertaining to this risk.

![Figure 15. Difficulties in purchasing the pharmaceuticals](image)

Another dimension of the health risk assessment is the prevalence of health issues and conditions suffered by household members. In terms of most common health issues mentioned by the head of the households, flue was the most common problem with 53.2% respondents indicating it, followed by catching a cold 27.2%, other health problems (11.3%), knee or back pain (4.4%) and even a lower percentage of those reporting other health concerns. Given the composition of responses obtained, the health issues encountered by members of households interviewed in most part are related to light problems and conditions such as flue and cold (jointly account for 80.4%). If these responses are analyzed against those obtained regarding the affordability of medicine, the magnitude of the risk to the health of communities is not of high intensity. Responses on the most common health conditions reported by the family heads are presented in Figure 17.
The question related to most common health problems and concerns was followed by another question on whether those problems are accompanied by a visit to a doctor to which 84.2% of respondents answered positively and 15.8% answered that they didn't visit a doctor. In terms of ethnicity, the highest level of negative answers was provided by Roma 22.3%, Ashkali 20.9% and Egyptian 18.8% households.

In order to more closely observe the phenomenon and assess the health risk more accurately, the respondents answering this question negatively, were requested to provide the reasons for not visiting a doctor in the case of health conditions. The most common reasons provided as justification for not visiting a doctor in cases of health conditions, was that they couldn't afford such visits financially (51.4%), followed by 21.8% who stated that they waited for the health conditions to pass naturally, followed by 7.3% stating that they didn't know any doctor. Of all the responses obtained the most vulnerable category of households is that not being able to afford the basic health services.
their health condition as “satisfactory” with only 4.3% and 1.1% rating it as “bad” and “very bad” respectively. The Figure 19 below shows the responses obtained for individual members in the households interviewed.

When tested against age parameter, it is found that the average age of those that reporting “very good” and “good” health conditions is lower as compared to the average age of those reporting “satisfactory”, “bad” and “very bad” overall health situation. This finding implies that older members of households encounter more health concerns than the members younger in age and that age bias to the health risk should be taken into account when designing public health policies.

In terms of ethnicity, the highest percentage of family members that reported “very good” health status were from Egyptian households (71.2%), followed by Ashkali households (67.8%), and Albanian households with 62%. The percentage of Serb households reporting “very good” health situation is 61.8% and the least percentage of such responses among all ethnic communities is with Roma households (53.5%). The highest percentage of those reporting their family members having “very bad” health are also among Egyptian households (2.8%), followed by Ashkali households with 2.1% and by Roma households with 1.9%.

In terms of gender, overall, male household members were rated with better health status as compared to women. The Chi square analysis yielded significant frequency difference for the reported health status between genders \(\chi^2(4, 8959) = 15.3, p<.004\).

Another health indicator measured through the CVA is the prevalence of chronic illnesses among households members covered in the sample. Overall, the households from Egyptian (17.9%), Roma (16.6%) and Ashkali (14.1%) communities reported higher prevalence of chronic illness among their family members as compared to Albanian (12.7%) and Serb (10.5%) household. The chi square analysis across ethnicity resulted with significant frequency distribution \(\chi^2(7,8058)= 21.5, p<.003\)) for presence and non presence of chronic illness among family members of households of different ethnicities.

In terms of geographic distribution, higher percentage of those that reported chronic diseases amongst the family members were observed in Obiliq/Obilic Municipality with 14.1% as compared to 12.1% reported in Fushe...
Kosove/Kosovo Polje. The frequency distribution between municipalities was significant and statistically relevant with Chi Square \( \chi^2(1, 8160)= 5.09, p<.025 \). Given the presence of the coal-fueled power plants in Obiliq/Obilic, which represents one of the most concerning environmental hot-spots in Kosovo, the higher presence of chronic illnesses in Obiliq/Obilic is to be expected.

Figure 20. Figure - Presence of chronic disease by municipality

The most common chronic illness reported was high blood pressure with 45.2% of the total number of answers obtained, followed by other cardiovascular diseases representing 10.4% of responses, bronchitis (4%), ulcer (3.8%), eye problems (3.2%) and with even lower reported frequency of manifestation of other chronic diseases.

Figure 21. Percentage of chronic illnesses present among all households

The data collected regarding vaccination indicates that 83% of the family members younger than 14 years of age are vaccinated whereas 2.7% of the family members did not receive any type of immunization.

In terms of ethnicity, the lowest level of vaccination is reported with Roma Community households (5.8% not receiving any type of immunization), while the highest of immunization is reported by Albanian Households who state...
that only 0.5% of household members younger than 14 that did not receive any type of vaccination. When asked to provide the reasons for not vaccinating family members 50% of them stated that they forgot the obligation to vaccinate the children, 16.2% stated that they couldn't get the vaccines for free, 15.9% stated that vaccination is not important, 11.1% stated that they didn't have access to health care services, and an additional 6.7% of respondents provided other reasons. When these responses are further analyzed along the ethnicity parameter, it appears that the Egyptian respondents report the highest percentage of those not having access to such services (40%) followed by the significantly lower percentage of Ashkali (15.2%) who claim not to have access to these services. The highest percentage of those stating they could not get the immunization free of charge is among the Albanian households with 22.1% of those not having vaccinated their children report as the reason for not doing so.

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Vaccination is not important</th>
<th>Forgot the obligation to vaccinate</th>
<th>Doesn't have access to health services</th>
<th>Couldn't get free of charge vaccination</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albanian (n=77)</td>
<td>19.5%</td>
<td>46.8%</td>
<td>6.5%</td>
<td>22.1%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Ashkali (n=92)</td>
<td>17.4%</td>
<td>39.1%</td>
<td>15.2%</td>
<td>21.7%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Roma (n=117)</td>
<td>14.5%</td>
<td>55.6%</td>
<td>8.5%</td>
<td>12.0%</td>
<td>9.4%</td>
</tr>
<tr>
<td>Egyptian (n=5)</td>
<td>0.0%</td>
<td>60.0%</td>
<td>40.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Serb (n=2)</td>
<td>0.0%</td>
<td>100.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Chi square analysis resulted with significant frequency differences among ethnicities in terms of regularity of vaccines for the family members younger than 14 at \( \chi^2 (12,4158)= 456.85, p<.001 \)
3.3. Economic Security

This dimension in the Human Security Multi-Sectorality and Externalities Framework appears to be the biggest vulnerability that the communities surveyed are faced with. The communities included in the CVA face immediate risks to their wellbeing that have high probability of occurrence. High unemployment, dependency on social assistance schemes, and high cost of basic food supplies and utilities makes a large part of households surveyed dependent on unstable/extraordinary income coming mainly from remittances or some other form of cash transfers. The vast majority of households interviewed report to spend the biggest part of their household budgets on food, basic supplies and utility payments. The accumulated debt for some public utilities that some respondents report, is also an indicator of the critical situation households are in. Given the high percentage that cost of utilities accounts for in the household budgets, any electricity price increases, would seriously impact the households reporting the lowest income levels. The Serb (44.4%) and Roma (41.1%) households reported in highest percentages of accumulated debt for utilities, as compared to households from other ethnic communities and their debt towards utility providers. Water supply and electricity bills are the main costs that the households report to have unpaid debt for. The households from Egyptian (12%) and Ashkali (10.9%) communities reported the lowest level of debt regarding water supply.

The burden and difficulties in paying debt for public utilities is also confirmed by some reported cases of acquiring loans to pay for debts for either water supply or electricity. This represents a risk of high vulnerability with high likelihood of occurrence given the financial situation of the households included in this survey. If the expected increase in energy prices is taken into account, the impact of such decision on these categories of households would be detrimental. A concrete plan of action for subsidizing the cost increase for the most vulnerable categories should be sought as the increase electricity costs would impact the most vulnerable households across all ethnicities.

Regarding income levels, Ashkali community appears to be the most vulnerable with an average income of only 132.5 EUR/month, while at the same time, the Albanian community households report to be the least vulnerable with an average income of 446.5 EUR/month. When this income is analyzed in terms of the source and type of income received by households, the Ashkali community again surfaces as the most vulnerable one, with an average of only 157.6 EUR/month coming from employment, and the least vulnerable households are those within the Albanian community with an average of 457.8 EUR/month from this source of income.

Different sources of income within the definition of cash transfers were also required to be indicated in value by the heads of households. These sources include salaries, social assistance transfers, and other incomes and from the relatives living abroad. The income reported from salaries ranged from 5.00 Euros – 5,000.00 Euros with average of M=421.90 Euros. Social transfers ranged from 20.00 Euros – 1,000.00 Euros and with average of M=110.7. The average monetary values for all categories of income received during the last month before the survey are reported in the Figure 24.

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15 The question asked was “What is the amount of income (or transfers) that your family has received during the last month?” The interviews were carried out in May, 2013
One way Anova was run to compare the mean differences of the income sources while controlling the ethnicity variable. As observed from the Figure 25 below, on average the Albanian households reported higher averages in all sources of income compared to other ethnic groups. Mean comparison revealed significant mean differences for the incomes from the salaries among ethnicities, for social transfers, for incomes from the other activities among ethnicities and for incomes from relatives from abroad. When analyzing the source of income it is interesting to note that 25.2% of respondents interviewed report to cultivate vegetables, fruits, milk or dairy products, eggs or meat and meat products for household consumption whereas 74.8% do not report such activity.

The average income from salaries as a source of livelihood for the households was reported to be set at 457.00 Euros for Albanian respondents during the last month before the interview (April 2013), 375.00 Euros for Egyptian respondents, 348.00 Euros for Serbian respondents, and the lowest average income level from salaries is reported by Roma respondents with 297.00 Euros for the same period. Such composition of results indicates that the Albanian respondents in the sample are employed in higher paid jobs than the other communities. When compared against the education level of respondents, the results indicate that the higher payment levels can also be linked to the overall higher education levels of Albanian population in the two municipalities as reported by the heads of households. The ethnic Albanian households report higher income values across all categories of income received during the month of April 2013. The ethnic overview of average values of income from different sources is presented in Figure 25.

16 The question asked was “What is the amount of income (or transfers) that your family has received during the last month?” The interviews were carried out in May, 2013
Ashkali (3%) and Roma (7%) report the lowest levels of employment. Least vulnerable appear Albanian community households where 25.2% of family members are employed on average. Vulnerability of the Ashkali community households is also confirmed by the type of employment reported, where only 1.8% and 7.3% of the Ashkali households report full-time employment in public and private sector respectively. On this dimension, the least vulnerable community appears to be the Albanian one with 42.7% employed in public and 28.5% in the private sector on full-time basis. Low levels of formal employment can in the long run have detrimental effect on the overall vulnerability of communities, as in its absence, people are deprived of their legal rights that they enjoy under the applicable law in Kosovo.17 There is no difference in geographic distribution of responses and households in both municipalities report 61% of formal employment among those that are employed.

Social assistance scheme represents the only institutional mechanism for addressing the risk of poverty. The most vulnerable community regarding the impact from social transfers appear to be Ashkali community households where social transfer account for a larger percentage of their total income as compared to other communities. Social assistance scheme in Kosovo is, among other, conditioned by socio-demographic factors of the household, namely, having a child younger than 5 years of age or elderly above the age of 65.18 As such, the exclusion of families from social assistance can be abrupt leaving some households without one of their main sources of income.

The respondents were also asked whether their incomes for the last month were at similar levels, have downsized or have increased, as compared to the last three months of the past year. The vast majority of household heads reported that the incomes were similar to previous year (81.6%), followed by 11.8% of households reporting increase of income as compared to previous years and 6.7% reported to have less income compared to previous months. The responses obtained give a very clear illustration of the difficulty of breaking the cycle of poverty and increasing the income levels for vulnerable households. Despite the numerous government and non-government interventions and programs aimed to alleviate the situation with regards to income generation particularly among the most vulnerable groups, there is very little effect reported on the ground. Their disadvantaged situation with regards to education, and the low chances of improvement in the near future, puts the majority of the households surveyed at continuous risk of worsening of their financial situation. Usually having one major source of income for the entire family, if for some

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17 An example of the chain effect can be identified with health insurance scheme (expected to start in the short-term future), pension, paid leave, and other related benefits of formal employment.

reason the source is discontinued, the income levels of households drop abruptly and have considerable impact on the households’ financial situation. While 11.8% of respondents report increased levels of income as compared to previous periods, 6.7% of respondents indicate deterioration with regards to their income levels. The last category is particularly important to take into consideration as they represent the most vulnerable category of households in terms of income.

![Figure 25. Change in the income levels as compared to same month of previous year](image)

Aside from the progression/regression in terms of income levels, the household heads were also asked to evaluate their overall financial situation. On this topics, 25.3% of the households reported that they have major financial difficulties (including problems securing food), 35.3% reported some difficulties especially in payment of utilities, whereas 36.8% reported they do not have any major financial difficulties. Viewed alongside ethnic lines, it can be noted that households within the Albanian community report the highest percentage of responses “no significant financial problems” (50%), followed by almost 40% of K-Serb respondents interviewed who report the same. The third highest percentage within ethnic groups that report no major financial difficulties is within the Egyptian community (26%), with the fourth and fifth place being reported by Roma (14%) and Ashkali (12%). The significant differences within the ethnic communities’ sub-samples are also revealed by the Chi Square analysis where members of communities from Egyptian, Roma, and Ashkali reported significantly higher percentages of households having difficulties in purchasing food items. As it can also be noted in the Figure 27, Roma households represent the most vulnerable group in terms of financial situation, as 66% of the respondents within this sub-group, report difficulties in satisfying the needs for food and basic supplies, followed by Ashkali sub-group with 48% of households within this ethnic community in the two municipalities. The lowest percentages of households reporting difficulties in affording food and basic supplies are reported by the K-Serbian households interviewed.

![Figure 26. Financial situation by ethnicity](image)
The household heads were also requested to provide specific information on the category of expenses they have difficulties covering. The following section of the results presents the findings on whether the households have difficulties covering the expenses for food, water, energy, clothing, transportation and schooling the findings are presented for each issue separated and compared by ethnicity. Statistical analysis across ethnic lines indicates that households from the Roma, Ashkali and Egyptian communities provided more ‘yes’ responses as compared to Albanian and Serb households across all categories. Supply of food for the family is problematic for 77% of Roma, 63% of Ashkali, 61% of Egyptian households as opposed to 32% of households within Albanian and Serbian communities.

If analyzed across municipal distribution, Municipality of Obiliq/Obilic appears to report greater vulnerability in terms of satisfying the food needs of the households, as compared to F.Kosove/K.Polje. A total of 45% of households in Obiliq/Obilic as compared to 39% of them in F.Kosove/K.Polje report to face difficulties in covering food consumption costs of their members.

The situation pertaining to the difficulty of paying water bills follow a same pattern with that of food supply. For this category, similarly to food, chi square analysis revealed significant differences within ethnic communities, whereby households from the Roma, Ashkali and Egyptian communities reported higher percentages of those answering the question positively as compared to Albanian and Serb households. A similar situation is portrayed also with regards to energy, schooling costs for children, whereby statistical tests indicate the higher level of vulnerability of Roma, Ashkali and Egyptian communities. Nevertheless, as compared to the previous categories of expenses, the percentage of households reporting difficulties in covering energy expenses within the Albanian and Serbian subgroups is higher in comparison to categories discussed above. Responses are presented visually in Figure 30.
The composition of answers with regards to difficulties in covering transportation costs show a slight difference in distribution within ethnic communities as compared to the patterns compared to food, water and energy items. Chi square analysis revealed significant differences where households from the Roma, Serb and Ashkali communities reported difficulties in higher percentages as compared to Albanian and Egyptian households. A similar situation with that of transportation is found also concerning schooling costs. 72.1% of Roma households report to have difficulties in covering schooling costs for household members, hence marking the highest percentage from all communities. The lowest percentage within ethnic communities to report difficulties in paying for schooling costs is within Egyptian community (32.1%) and within Albanian community (32.9%).

In order to accurately assess the situation with regards to the real weight that different categories of expenses represent for households, the heads of households were requested to provide an approximate distribution of household budget for the previous month. The vast majority of them (75.3%) reported that the largest expenditure in their household’s budget during April 2013, is dedicated to satisfying the households’ food needs, followed by the cost for energy (17%). The households from the Roma community reported highest level of expenditures on food compared to other ethnicities. Ashkali, Albanian and Egyptian households all reported averages higher than 75% of their total April 2013 budget that they dedicate to satisfying the food needs of the households. The second biggest expenditure for most of the households interviewed was expenditures on energy. Given the anticipated increases in the price of energy in the coming years, the second largest expenditure category may become impossible to afford for a considerable portion of the households interviewed. The distribution of expenditures by categories and ethnicity is presented in table below.

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Food</th>
<th>Water</th>
<th>Energy</th>
<th>Clothing</th>
<th>Transport</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma</td>
<td>90.0%</td>
<td>1.3%</td>
<td>6.3%</td>
<td>1.3%</td>
<td>0.0%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Ashkali</td>
<td>77.8%</td>
<td>2.8%</td>
<td>13.9%</td>
<td>2.8%</td>
<td>0.0%</td>
<td>2.8%</td>
</tr>
<tr>
<td>Albanian</td>
<td>77.2%</td>
<td>1.7%</td>
<td>17.2%</td>
<td>2.8%</td>
<td>4%</td>
<td>7%</td>
</tr>
<tr>
<td>Egyptian</td>
<td>75.0%</td>
<td>25.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Serb</td>
<td>55.2%</td>
<td>9.9%</td>
<td>23.8%</td>
<td>.6%</td>
<td>7.2%</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

Aside from asking about the percentages that different expenditure categories represent for their overall family budget, the assessment also inquired about monetary value of those categories. The highest financial burden to the households interviewed comes from food expenditures. The average spending of households for this category of

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19 Textbooks, supplies, transportation if any, housing, and all associated costs.
20 The question was asked “How much money has your family approximately spent during the last month in the following articles?” The survey took place in May 2013.
expenses is 151.53 EUR. Utilities with an average of 60.00 EUR per month represent the second biggest category of expenses encountered by the households. Clothing and Transportation come as third and fourth most expensive categories of expenditures with 53.33 EUR and 46.65 EUR respectively. Alcohol and cigarettes rate slightly lower than transportation with an average of 42.69 EUR per month. Pharmaceuticals / health issues, sanitary products and social events are the categories to which the households dedicate least part of their budget with 37.29 EUR, 29.98 EUR and 28.26 EUR per month respectively.

When analyzed alongside ethnic variable, some categories of expenses indicate significant differences between households of different ethnicity. Serb households resulted with lowest average spending on food with 103.40 EUR per month, while the Albanian households scored the highest with 173.70 EUR per month. Statistical testing (One Way Anova) resulted with significant mean difference of monthly expenditures for food between households of different communities.

Albanian and Serb households reported slightly higher averages in cigarette and alcohol expenditures of the household 44.10 EUR and 41.00 EUR on average per month as compared to households from the other communities. Households from Ashkali community reported higher averages of monthly expenditures on clothing as compared to households of other ethnicities with 67.10 EUR, while the lowest spending for clothing as an expenditures category were reported by Egyptian households with an average of 37.10 EUR per month.

Households from Albanian community reported higher averages of monthly expenditures on utilities (67.20 EUR), followed by Serb households with average of 50.50 EUR. The lowest spending reported on utilities comes from Roma households with an average of 38.50 EUR per month. The reported expenditures also represent a perfect match with the sources of energy used for heating and cooking reported by households, which represent the largest energy consumption need for the household.

One of the budget expenditures categories specifically inquired about is education. The question regarding the expenditures for education was framed to inquire about how much the families spent in total for school payments, school book, and other education materials, clothes, transport and accommodation. The highest averages spent in education-related costs were reported by the Albanian households with average of 717.30 EUR for the last year, while the lowest average was reported by Ashkali households with average of 181.50 EUR spent on education during the last year. This information can indicate both that Albanian households have more funding available to invest in education and it can also reflect the higher perceived importance as compared to Ashkali households. The CVA does not provide for conclusive evidence to this end, however, the gap between the two indicates that the current education gap between communities can be expected to remain the same or increase further in the future.

21 All interviews were carried out in May 2013.
Entrepreneurship seems to be not a very favorable approach to pursue higher incomes. While there is evidenced economic activity among the most low income categories (most often in collecting recyclable materials), there is very little or no formal business activity. Only 8.6% of the households reported that one of their family members have tried to start a business during the last year. Out of this percentage, 44.4% reported that their business was still registered, 41.6% that the business was never registered and 14% of respondents state that the business was not registered any longer. In terms of ethnicity, it is interesting to note that the Serbian households report the highest percentage of start-up businesses attempted by their household members in the last year with 20% of households providing this answer within this ethnic community. In terms of type of businesses started, 32% of respondents indicate trade, followed by those reporting agriculture activities (18.7%), while service and construction types of businesses were reported by 14.2% and 10.3% respectively.

The level of usage of bank services is also an indicator of vulnerability of the households as it also directly implies the access to finances for the households. Different types of bank product or services also signify the type of financial activity on the part of the households. Furthermore, some products are also an indication of employment, property ownership and at least two employed persons serving as guarantors before the bank\textsuperscript{22}.

The first product inquired about is that of savings account. It should be noted that possession of savings account requires two basic pre-conditions, income surplus after covering the expenditures of the household, and willingness to save. But at the same time, possession of savings accounts also implies stability, greater financial safety net, even in cases when temporary unemployed. In the long run, possession of savings account implies greater chance of property ownership, quality education and other potential commodities for the household. The majority of Albanian households (55.4%) reported that they have saving accounts, while the lowest rates were observed among Roma households. Egyptian and Ashkali households reported in higher percentage that they have saving accounts compared to Serb households.

In the absence of own savings accounts and/or inability to save, households become vulnerable from any unplanned event/risk. When asked to indicate a source they would turn to for urgent repairs in the house if needed, the vast majority of respondents indicate friends and family as the first source. Given that vulnerability is present across all communities and in both municipalities, the availability of this safety net represented by friends and family is not certain. While the safety net may exist as a social structure, the ability of the close ones to aid in case of need may also be very limited. Lack of savings accounts indicates very low ability of the part of households to absorb shocks that may arise for them on their own and make them dependent from outside factors.

The second bank product inquired about in the assessment is that of debit cards. The majority of Albanian households (71.6%) reported that they have debit card accounts, followed by Egyptian households (21.4%), the Serb households (18.2%), Roma with 17.2% of households that have debit cards and lastly by Ashkali 6.3% who mark the lowest rate of possession for debit cards. As debit card accounts are a pre-condition for any other banking product (aside from savings), it should be taken as a solid indicator of limited access to finances that is noted above. The

\textsuperscript{22} Commercial banks in Kosovo require most or all of the criteria noted above for issuing any loans or other types of borrowing products.
Another banking product which was considered as indicative of the households’ financial situation is the loans. Having or not having loans, aside from indicating the level of social and financial stability (employment, property, etc), it also is an indicator of the level of debt within the communities. To this end, a total of 28.7% of the households interviewed reported having a loan whereas 66.7% negated using this bank product. In terms of ethnicity of the households, Serb households reported the highest percentage of loan possession (35.3%), followed by Albanian households with 34.7% and Roma 20.4%. Significantly lower level of loan possession is reported by Ashkali and Egyptian households who report 12.4% and 6.3% respectively. The vast majority of respondents reporting to have loans (84.1%) state to have acquired them through commercial banks. The second most popular source for acquiring loans reported by households with 7% is friends and family. Other sources have been reported by 4.9% of respondents followed by Microfinance Institutions with 3.4% of borrowers in the survey. Only 3 families reported borrowing money from non-formal lenders.

The households responding positively to having loans were also requested to provide information on the size of their loans and the size of monthly payments to repay it. The average size of loan for 473 households reporting to have loans was 4,823.60 Euros with a range of loans reported from 50.00 Euros – 120,000.00 Euros. The monthly payments for the loans averaged at 174.33 Euros and a range of monthly payments from 20.00 Euros – 3,000.00 Euros. In terms of ethnicity, it appears that Albanian households have larger loans with an average value of 5,781.00 Euro and lowest size of loans is reported by Egyptian households with an average of 1,500.00 Euros. One Way Anova test on the average size of loans showed significant mean differences among the ethnicities. In order to get a more complete overview of the households’ needs in terms of financing, the households confirming to have loans were also asked to state the reasons for acquiring it.

The most common reason for acquiring loans as reported by the respondents is improvement of living conditions (house reconstruction), a reason provided by 60.5% of the households currently having loans. It should be noted that only around 6% of respondents have used the borrowed money to finance income generation activities, with all other reasons being related to consumption or covering for living expenses or unexpected occurrences. The fact that 13% of confirmed borrowers have indicated family matters (deaths, illness, wedding, etc) as the reason for acquiring loans, testifies to the vulnerability of all communities with regards to addressing urgent situations.

The quality of living and economic security of communities was also assessed by taking into account shelter security and housing costs for the households interviewed. The majority of households interviewed for the purpose of this assessment (91.7%) report to own the shelter (house/apartment) where they live, 3% reported that the house/apartment is owned by the extended family. Slightly over 3.2% of respondents indicate living in state property with all other categories of shelter being selected by less than 1% of the total number of respondents. Furthermore, from total of 1,731 valid cases only 7.6% (n=131) of households reported that they pay rent and 92.4% (n=1,600) claim to live rent free. In terms of ethnicity, the Albanian community households reported the highest percentage of those paying rent (9.1%), followed by Egyptian community households with 6.9%. The Roma households that pay rent represent 5.3% of the total number of Roma in the sample, followed by even lower percentages of Ashkali households (5.2%) and the lowest percentage on rent payment was reported by Serb households with 4.2%. Of those currently paying rent, only 5.7% are ‘very concerned’ that someone might drive them out of the existing shelter. An additional 2.2% of the respondents state to be ‘concerned’, and 2.5% ‘concerned to certain extend’. The vast majority of respondents (85.5%) state not to be concerned with this aspect. As it can be seen in the figure below, risk of losing shelter as expressed by the level of concern expressed by respondents is moderate and it affects a small number of households within the sample.
Possession of equipment, furniture and appliances was the second aspect of assessing the quality of living. The following section of results presents (in percentages) the ethnic distribution of responses regarding the possession of specific home appliances in their houses. Given the fact that the survey required about eighteen different sets of appliances and household possessions, the analysis of scores has been done on the basis of an index developed for this purpose. The index range is from 0 – 18 appliances which were covered in the survey. The same index was compared by the ethnicity of the households and as seen from figure below the Albanian households resulted with higher averages compared to others, with the lowest average observed among Roma households. The results obtained show significant statistical relevance when tested for ethnicity variable.

In terms of the basic conditions of the housing, and access to public utilities, 15% of the households reported that they don’t have a toilet inside the house, 8% reported that they don’t have bathrooms inside the house, 7.7% reported that they don’t have shower inside, 6.4% reported not connected to sewage and 3.1% not connected to the electricity. Lack of access to these basic conditions within their households, represents a major risk for the households reporting it.
Figure 35. Figure - Basic living conditions within houses
3.4. Personal and Community Level Security

Personal security is essential to all other aspects of security elaborated upon. It is the basic pre-condition for achievement of all other forms of security and the long-term wellbeing of vulnerable communities. For assessing the most common threats to personal security, the team applied seven likert-type questions that jointly attempted to measure the level of security, all seven items had range of response from 1 to 5 from “strongly disagree” to “strongly agree”. In the sections below, higher scores indicate higher security and lower scores are indicative of lower perception of security. All heads of households were asked to rate the following statements: The neighborhood/village/ settlement is reasonably safe to walk without fear of harm from anyone at all times; The Kosovo police is reliable and protects people regardless of their ethnicity; I feel confident to call KP and report harm or fear of harm; The courts take decisions without prejudice and impartially from ethnicity, race, religion, etc.; I feel safe talking in my mother tongue when waiting in line for receiving service or product; I feel safe to go and work with people of other ethnicity; Children (in my household) are safe to go to school, or play outdoors without fear of harassment or abuse. The minimum score was 7 which meant low level of security and maximum score of 35 which meant high level of security.

The results show that highest scores for the index were scored from the heads of family from the Albanian households with 30.14, followed by Egyptians head of households 28.02, than by Ashkali 27.37, Roma with 27.36 and lowest level of index of security were scores by Serb households with 20.46. Anova mean comparison for ethnicity for the security index resulted with significant mean differences for the ethnicity variable. Below these results are presented into detail.

![Index of level of security averages based on ethnicity](image)

Another security dimension assessed is the perception on the most problematic security issues in their community. Security and protection of marginalized groups is considered by most of the respondents in the sample as the top security concern. All ethnic communities except for Ashkali, and Egyptian ones have indicated this challenge as the most important one. The two communities have chosen public safety in the evening as their top security threat. Public safety at night manifests itself considerably also as the second or third priority, indicating importance across the entire sample. The table below presents the top security issues. Second and third priority issues also follow a similar pattern of distribution of responses.

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Security and protection of marginalized groups</th>
<th>Safety in traffic</th>
<th>Public safety in the evening</th>
<th>Ensuring transportation (securing free transportation)</th>
<th>Illicit substances</th>
<th>Arms</th>
<th>Radical religious groups</th>
<th>Prostitution and human trafficking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma</td>
<td>57.4%</td>
<td>14.2%</td>
<td>13.2%</td>
<td>7.6%</td>
<td>2.0%</td>
<td>2.5%</td>
<td>2.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Albanian</td>
<td>34.7%</td>
<td>24.1%</td>
<td>23.6%</td>
<td>5.6%</td>
<td>5.7%</td>
<td>2.5%</td>
<td>5%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Ashkali</td>
<td>28.3%</td>
<td>33.5%</td>
<td>29.8%</td>
<td>2.6%</td>
<td>4.2%</td>
<td>.5%</td>
<td>.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Egyptian</td>
<td>27.6%</td>
<td>11.1%</td>
<td>44.4%</td>
<td>11.1%</td>
<td>0.0%</td>
<td>5.6%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>
Discrimination and prejudice were also measured as part of the CVA. There was a set of questions related to certain categories of individuals that the household heads would not like to have living in the neighborhood. This section confirms unfriendly attitude towards different social groups. There is clear dislike towards having other groups, by the respondents interviewed. The majority of respondents would not prefer having other ethnic communities living in the neighborhood, divorcees, rehabilitated convicts, single mothers, or gay persons. The composition of these answers is very indicative of conservative mindset and more rigid moral norms system that is quite limiting for persons belonging to any of the groups listed above.

In general, personal security is at satisfactory level, whereby even households from Serbian community, which in the past has been the most skeptic one concerning personal security, displays high level of confidence and is free of fear for their own and/or their households security.

Community safety and security remains the most important security challenge noted by all ethnicities. This type of security in Kosovo is offered by the local authorities, who after the decentralization process are responsible for appointing local commanders of the Kosovo Police. As such security concerns with regards to community level security should be addressed at the local level.

In order to assess the level of presence of stereotypes toward the RAE community and address them effectively, nine statements were presented to the respondents for their evaluation. The ranking of statements was done on a scale 1 – 3, where 1 = “are not at all justifiable”, 2 justifiable and 3 totally justifiable. Minimum score was 9 and maximum score 27. Higher scores indicate higher stereotypes toward RAE community. The statements used for measuring stereotypes were: […] are happy and enjoy life; prefer individual freedom instead of success in life; are dirty/not clean; appreciate family and kids; are lazy; steal; abuse the system; can get away with some actions with which others cannot; are very different, therefore cannot adapt in society.

Another set of four questions were asked to respondents, with the aim of exploring the acceptability of favorable treatments (affirmative action) for several hypothetical situations: additional support for a child in school if he/she does not speak instruction language/language of teaching in school; scholarships for children who come from poor families; specification in the law for the number of students accepted in high schools and universities from the discriminated groups (quote on education of discriminated groups); specification in the law for the minimal number of employed from the discriminated groups, employed in the public sector (quote on public employment of discriminated
groups). The rating scale of favorability was 0 - 5 where 0 = "completely unacceptable" and 5 = "very acceptable". Thus minimum score achieved was 0 and maximum score was 5.

Serb respondents resulted with higher average scores on favorable treatment index (4.38) compared to Roma with 3.89, Albanian with 3.66, Egyptian 2.3 and Ashkali with 2.13.

Figure 39. Average score on index of favorable treatment

Political security and freedom of association is a right guaranteed by the Kosovo Constitution. The ethnic minorities are further ensured their rights in the basic legal document through representation quotas both in civil service and elected bodies (legislative branch of government). Communities can and do utilize the right of political representation and are free of harassment when doing so.
3.5. Environment Security

This section addresses the last category of risks of the vulnerability assessment framework, that of clean environment to live. Climate related risks do not represent threats to the communities included in the household, unless subject to major rainfalls or other major events, in which case communities could be affected by potential floods. This risk however, given the past track record of precipitation is not likely to occur.

One of the most concerning environmental aspects in both municipalities is the coal-fueled power plant in Obiliq/Obilic. Kosova A power plant is considered to be one of the biggest pollutants in Kosovo and is scheduled for decommissioning in 2017. Aside from the air pollution, which is highly influenced by the power plant, reclamation of ash dumping grounds, disposal of toxic waste accumulated in past gasification processes in the power plant, also represent serious environmental issues that need to be addressed. The only more serious attempt to address the environmental concerns related to electricity generation has been undertaken by the World Bank who through its “Cleanup and Land Reclamation Project” has largely succeeded in addressing the environmental legacy issues related to open dumping of ashes on land.

According to the World Bank Environmental Assessment for Kosovo, the air emissions from the power plants are much higher than the European Commission (EC) Directive for Large Combustion Plants allow (table 2.1), though the Particulate Matter emissions from Kosovo B are a factor 3-6 times lower than those of Kosovo A.

In order to accurately assess the environmental vulnerability of communities, the CVA evaluated the perceptions of households about the environmental parameters within the soil, air, water sources as well as exposure to pollutants that are hazardous to the environment and human health.

The first parameter to be inquired about was the quality of drinking water, as the main source of disease, if polluted from the environmental factors. To this end, Egyptian households reported the highest percentage of high-quality safe water coming from water supply systems (75.7%). This percentage of responses is not surprising given the fact that most of the Egyptian community households live in urban areas where the coverage with public water supply system is higher. The Albanian households appear to be mostly risked from water sources as they report the lowest percentages of households being supplied by tap water in their homes with only 42% of households having access to public water systems. The Albanian households’ heads report the highest percentages of those using wells for supply of water (15.9%) as well as the highest percentage of respondents that buy water (17.4%).

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Piped within the apartment</th>
<th>Pipes till yard</th>
<th>Public water</th>
<th>Well</th>
<th>Water from natural source</th>
<th>Buys water</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma</td>
<td>67.9%</td>
<td>20.2%</td>
<td>4.6%</td>
<td>6.0%</td>
<td>0.0%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>Albanian</td>
<td>42.2%</td>
<td>19.1%</td>
<td>1.3%</td>
<td>15.9%</td>
<td>7%</td>
<td>17.4%</td>
<td>2.4%</td>
</tr>
<tr>
<td>Egyptian</td>
<td>75.8%</td>
<td>12.1%</td>
<td>3.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0%</td>
<td>6.1%</td>
</tr>
<tr>
<td>Serb</td>
<td>70.7%</td>
<td>4.9%</td>
<td>1.1%</td>
<td>20.1%</td>
<td>0%</td>
<td>3.3%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Figure 40. Source of Drinking water in the family

However, if analyzed into more depth, most of the households across all ethnic communities display dissatisfaction with either the quantity or the quality of water they use at home. Within sub groups, Serbian and Ashkali households display the largest percentages of respondents that are unhappy with both the quality and quantity of water supply with over 63% of respondents reporting it. Smaller but still significant percentages of respondents within all ethnic communities are not happy with the quantity of supply, whereas they have no remarks on the quality of supply.

23Project information available at: [http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/ECA/2012/10/06/A70F1317DE70AA7685257A8F006DCCDB/1_0/Rendered/PDF/ISR0Disclosabl006201201349553558617.pdf](http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/ECA/2012/10/06/A70F1317DE70AA7685257A8F006DCCDB/1_0/Rendered/PDF/ISR0Disclosabl006201201349553558617.pdf)

24Study available free of charge at: [https://openknowledge.worldbank.org/bitstream/handle/10986/13216/750230ESW0P1310LJC00Kosovo0CEA0Rpt.pdf?sequence=1](https://openknowledge.worldbank.org/bitstream/handle/10986/13216/750230ESW0P1310LJC00Kosovo0CEA0Rpt.pdf?sequence=1)
Figure 41. Quality and quantity of the water

When asked specifically to rate the quality of water supply in their households, the most dissatisfied appear to be the Serbian households who have rated it on average with 2.0 on a total scale of 5. Given the sources of water indicated in the section above, and lack of coverage of public water supply in some Serbian inhabited areas, the results are to be expected. The most satisfied households with the quality of water are within the Albanian and Ashkali communities where the average score given is 2.84. Such score places the average satisfaction level with the Albanian and Ashkali Communities with the quality of water to 'neither good nor bad' level.

The following section presents the average results of the evaluation of air, soil, water and presence of toxic materials by ethnicity. The respondents could respond from 1 = “very bad” to 5 = “very good”. The responses obtained are presented chronologically.

Roma respondents have given the worst average values rating the quality of air from all communities with an average value of responses at 1.71. The main reason for this is believed to be that there were more Roma households in Obiliq/Obilic Municipality that were included in the interview, hence, contributing to the lower scores due to slightly worse situation pertaining to quality of air in this municipality. The analysis along geographic lines indicates higher values in Fushe Kosove/Kosovo Polje than in Obiliq/Obilic, but the difference between the two is not very big. The causes of this are believed to be twofold. Firstly, most of the territory of both municipalities is affected by the Power plants in Obiliq/Obilic, particularly when favored by wind masses and there is little difference between the air quality in Obiliq/Obilic and Fushe Kosove/Kosovo Polje. Second to this, the latest investments in installing electro-filters in Kosovo A plant, has significantly improved the quality of air and lowered the presence of particles. This improvement is noted in the responses of the Obiliq/Obilic households who do not rate the overall quality of air very poorly. The recent improvements in the air quality were also noted by the municipal officials met during the visits for field work.
The perceptions of respondents about the quality of soil in their immediate environment are more positive than their outlook on the quality of air. The Roma sub-group has provided lowest average scores to the quality of soil. The main reason affecting the scores in this sub-group is believed to be the considerable population size living in Plementin settlement where contamination of soil is much higher.

Assessment of the situation pertaining to the presence of toxic substances indicates grimmest outlook of the households interviewed as compared to all environment indicators discussed in this section. The worse assessment comes from Roma households, which for reasons elaborated above, have scored lower than other communities. However even within the Roma sub-group presence of toxic substances is rated worse of all parameters asked for. Ashkali community household appear to be the most satisfied with regards to the presence of toxic waste. Given the concentration of Ashkali community in urbanized settlements, the more positive outlook is to be expected.
Figure 44. Evaluation of presence of toxic substances
4. CONCLUSIONS AND RECOMMENDATIONS

The most relevant risk to be addressed is that of economic/financial security. Given the low levels of employment and formal participation in the economy. Sustainable job creation is the only long-term solution for decreasing the vulnerability for the households interviewed. Income generation appears to be key to reducing risks across all other parameters. Health and education related risks are also associated with financial implications (cost of schooling and or treatment), hence addressing this risk inevitably lead to the alleviation of other risk factors. Given the low education levels particularly among the Roma, Ashkali and Egyptian communities, the outlook for their employment is not very favorable. Given that there is already economic (though informal) activity in the recycling sector, more efforts should be made to formalize the engagement in this sector. The arguments in favor of formalizing employment, is that such step would also contribute to the increased access to finances from commercial banks.

The financial/economic vulnerability for the communities analyzed comes from two aspects, insecure, instable, insufficient supply of income and the ever increasing cost of food, supplies and utility costs. The pressure from these two aspects on the communities is the most concerning financial risk for municipalities of Fushe Kosove /Kosovo Polje and Obiliq/Obilic. These two risks can be addressed only through increased formal participation in economic activity, through which aside from financial gains, social security benefits are also obtained. The most concerning aspect that makes the economic/financial risk the most pressing one is the inability of the communities surveyed to absorb potential shocks due to the lack of savings.

Within the health dimension, two aspects appear to be more problematic, one pertaining to the affordability of treatment and medicine, and the other pertains to immunization. Poor financial situation is also an obstacle to visiting doctors and specialists for routine check-ups. Aside from the affordability aspect and its dependency, both risks require intervention at the central level in order to be addressed. In addition to improved supply of medicine from the list of essential medicine approved by MoH, campaigns for immunization should also be carried out continuously. With regards to immunization, creative solutions to remind parents of immunization dates should be sought. Negligence of dates appears to be an important factor for non-immunization. The supply with standard vaccines in all FHC free of charge should also be improved.

Personal and collective security appears to be assessed differently by respondents in the survey. While at the personal level, respondents appear to be generally satisfied with the level of security in the settlement they live in, the ratings of collective rights for the marginalized groups are quite lower. To this end, municipal authorities in cooperation with local police forces should combine efforts in creating a friendlier environment for members of non-majority communities. The increased presence of KP in the field would directly improve the sense of security for communities. At the political level, representation of all communities in local government institutions is essential of creating a shared ownership and trust in the system.

Within the environment dimension the most poorly rated indicator was that regarding the presence of toxic substances in the immediate environment. To this end, ongoing monitoring of concentration of toxic materials should be done and health parameters of the local population measured periodically to ensure that the lives of citizens are not endangered. The measurements should be done by specialized agencies with the necessary know-how and equipment to carry out the monitoring process in ongoing basis.

In terms of concrete interventions, decommissioning of the Kosova A power plant which is anticipated to occur in 2017, will improve all environmental parameters significantly. When combined with ash removal processes and removal of toxic waste from past gasification processes, the environment risk is expected to be reduced.

Economic risk is also closely linked to education risks namely, affordability of education for the most vulnerable. In terms of education, the most frequent reason provided among the Roma, Ashkali and Egyptian communities for all persons under 22 years of age not attending formal education was financial difficulties in covering the costs associated with it. If analyzed into detail across the ethnicity variable, Roma (74%) report the highest percentage of
households reporting to have difficulties in covering the education costs of the households. Ashkali households report the second highest percentage of households having difficulties in covering educations costs (50%) followed by Serbian (47%) and Egyptian households (41%) who report the same difficulty. The lowest percentage of households experiencing difficulties in covering education costs is reported by Albanian households, whereby 35% of households within this group report to face this challenge. Below detailed overview is provided regarding the ethnic distribution of responses.

To this end, aside from the arranged transportation, which is a legal obligation for municipalities, scholarship schemes should be established to prevent dropouts from school, particularly among the Roma, Ashkali, and Egyptian communities. The scholarships/programs should cover all levels of education as the difficulty of covering for costs associated with it proportionally increase with the level of education.

Although not evidenced in this assessment to be a major risk factor affecting the enrollment in schooling for the communities, language aspect should be given particular attention. Supplementary language classes should be offered for pupils with problems in learning due to language barriers should such phenomena be identified. This recommendation is the most financially affordable one, as given the small number of students from some ethnic communities makes it impossible to offer education in all languages of the communities.
BIBLIOGRAPHY


http://www.mdocinc.org/sites/default/files/resources/Community%20Based%20Vulnerability%20Assessment.pdf
ANNEX 1: CVA Questionnaire

Questionnaire, Final Version

Part I

Management Section

M-1 ID# of Respondent __ __ __ __
M-2 Date of interviewing conclusion: __ __
M-3 ID# of Interviewer: __ __ __ __ __
M-4 Interview concluded with:
   1. … first home visit,
   2. … second home visit, or
   3. … third home visit?

M-5 Municipality __ __ __ __ __
M-6 Neighborhood __ __ __ __ __
M-7 Type of environment the family lives in
   1. Capital city
   2. Regional Center
   3. Urban
   4. Rural
   5. Unregulated region
   6. Other (specify)……………………..

M-8 External evaluation of the family house
   1. New Apartment block
   2. New house in good condition
   3. Old house in relatively good condition
   4. Destroyed or unhealthy house
   5. Accommodation for refugees (camp/adapted building)
   6. Other (specify)……………………..

M-9 What is the prevailing ethnic identity in the neighborhood the family lives in?
   1. Roma
   2. Albanian
   3. Bosnian
   4. Ashkali
   5. Egyptian
   6. Serbian
   7. Turkish
   8. Goran
   9. Other (specify)……………….

M-10 What is the approximate distance of the household following? (Closest option)

<table>
<thead>
<tr>
<th></th>
<th>Less than 1 km</th>
<th>1-3 km</th>
<th>3-5 km</th>
<th>5-10 km</th>
<th>More than 10 km</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Primary medical center</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>(ambulance)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b) General Physician</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c) Polyclinic</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d) Hospital</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e) Pharmacy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f) CSW</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
M-11 Code of Supervisor: __ __
M-12 Note of interviewing timescale: __ __ (interviews that take more than 99 min, note 99)

Good morning/Good day/Good evening, I am __________ and I work for IQ Consulting, which is contracted by the United Nations Development Program (UNDP). We are undertaking a research with vulnerable communities in Fushe Kosove/Kosovo Polje and Obiliq/Obilic, the purpose of which is to understand the conditions of the peoples’ lives in order to make future plans in Kosovo. The information you will give is confidential. You or your household members will not be identified by name or address in any of the reports we plan to write.

Part II
Questionnaire on house level – Questions are directed to the family head

Section 1: Household Profile

Q-1a What is the first/main language you speak at home?

Q-1b What other languages you use at home?

<table>
<thead>
<tr>
<th>Language</th>
<th>Q-1a</th>
<th>Q-1b</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma language</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Albanian</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Bosniac language</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Serbian language</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Turkish</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Other (specify)</td>
<td>98</td>
<td>98</td>
</tr>
<tr>
<td>Refused/Does not know</td>
<td>99</td>
<td>99</td>
</tr>
</tbody>
</table>

INTERVIEWER, FILL IN ‘DEMOGRAPHIC PROFILE’ (CHART A) FOR EACH FAMILY MEMBER
INTERVIEWER, FILL IN ‘EDUCATION PROFILE’ (CHART B) FOR EACH FAMILY MEMBER
### A. Chart of Demographic Profile (to be filled in for all family members)

<table>
<thead>
<tr>
<th>List number of family members</th>
<th>A-1 First name of family member (for internal identification purposes)</th>
<th>A-2 Gender Only one answer</th>
<th>A-3 Age. How old was he/she on the last birthday? (In years)</th>
<th>A-4 Relation with head of family Only one answer</th>
<th>A-5 Civil Status Only one answer</th>
<th>A-6 In what year was he/she married? (first time if there were more marriages)</th>
<th>A-7 Ethnicity Only one answer</th>
<th>A-8 Where was he/she born? Only one answer</th>
<th>A-9 Does he/she have the following documents? Only one answer</th>
<th>A-10 How was he/she born? Only one answer</th>
<th>A-11 Employment status Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td>2. Female</td>
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</table>

A household members is a person who lives with the family more than 3 months a year, sharing the money with other family members and eating at least one meal per day together with other family members. Exceptions for shorter periods of time: workers’ and students’ dormitory, military institutions, freed from prison, babies, new couples, etc.
B. Chart of Education Profile (to be filled by all family members from 3 years of age and above)

<table>
<thead>
<tr>
<th>LIST CODE (From Chart A)</th>
<th>B-1 Can the family member write and read?</th>
<th>Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. Yes</td>
<td>99. R/DK</td>
</tr>
<tr>
<td></td>
<td>2. No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>99. R/DK</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B-2 What is his/her highest obtained certificate/diploma?</th>
<th>Only one answer</th>
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<table>
<thead>
<tr>
<th>B-3 How many years of school has he/she completed?</th>
<th>Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years</td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>B-4 Is the family member attending kindergarten, primary, school or training?</th>
<th>Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Yes → Go to B-6</td>
<td></td>
</tr>
<tr>
<td>2. No → If from 3 to 22 years of age, go to B-5, (otherwise continue with the next member in this chart)</td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B-5 (FOR FAMILY MEMBERS OF AGE 3-22) What is the main reason he/she does not attend school now/interrupted in this level of school?</th>
<th>Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Illness</td>
<td></td>
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<tr>
<td>2. High costs of school (payments, transport, books, etc.)</td>
<td></td>
</tr>
<tr>
<td>3. Need to work/has found a job</td>
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</tr>
<tr>
<td>4. Has not passed the entry exam or has failed in the previous level</td>
<td></td>
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<tr>
<td>5. Has finished a level of schooling does not need to attend education any longer/further</td>
<td></td>
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<tr>
<td>6. Problems with language</td>
<td></td>
</tr>
<tr>
<td>7. Marriage</td>
<td></td>
</tr>
<tr>
<td>8. Has been bullied or abused by other students in school</td>
<td></td>
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<tr>
<td>9. Distance from school</td>
<td></td>
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<tr>
<td>10. Concerns regarding security</td>
<td></td>
</tr>
<tr>
<td>11. Lack of personal documents</td>
<td></td>
</tr>
<tr>
<td>98. Other (specify)</td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B-6 What type of education institution does he/she attend?</th>
<th>Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. State/Public</td>
<td></td>
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<tr>
<td>2. Private</td>
<td></td>
</tr>
<tr>
<td>3. Religious</td>
<td></td>
</tr>
<tr>
<td>4. Technical or professional training</td>
<td></td>
</tr>
<tr>
<td>5. Other → all of the above Go to B-8 → Go to B-7</td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B-7 Reason for attending the special school</th>
<th>Only one answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The child has mental disability</td>
<td></td>
</tr>
<tr>
<td>2. The child has physical disability</td>
<td></td>
</tr>
<tr>
<td>3. The family is very poor and cannot feed the child</td>
<td></td>
</tr>
<tr>
<td>4. The child will have a secure life (clothes, food and accomodation)</td>
<td></td>
</tr>
<tr>
<td>5. The school program is easier (the child will understand easier; he/she has had problems with schooling)</td>
<td></td>
</tr>
<tr>
<td>98. Other, specify</td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
</tr>
</tbody>
</table>
B-8a What is the ethnic identity of his/her class friends?
- Only one answer
  1. Most of them have the same ethnic identity as he/she
  2. Most of them have another ethnic identity
  3. Mixed
  99. R/DK

B-8b What is the ethnic identity of his/her school friends?
- Only one answer
  1. Most of them have the same ethnic identity as he/she
  2. Most of them have another ethnic identity
  3. Mixed
  99. R/DK

B-9 How regular is his/her attendance at school or kindergarten?
- Only one answer
  1. Every day
  2. Absent once per week
  3. Absent more than 4 days per month
  4. 4 days per month
  99. R/DK

B-10 How far from the house is the school OR or kindergarten he/she attends?
- Only one answer
  1. Less than 1 km
  2. From 1 to 3 km
  3. From 3 to 5 km
  4. From 5 to 10 km
  5. More than 10 km
  99. R/DK

B-11 How does he/she usually go to school or kindergarten?
- Only one answer
  1. Walks
  2. Bycicle
  3. Bus/mini-bus
  4. Car
  98. Other
  99. R/DK

B-12 Has he/she ever been abused by other students in school during the last year?
- Only one answer
  1. Yes
  2. No
  99. R/DK
Section 2: Health

Q-2a Does the family have a doctor they can visit in cases of need?
   1. Yes
   2. No
   99. Refused/Does not know

Q-2b Do you feel safe concerning health protection – do you believe you will receive service in cases of need?
   1. Yes
   2. Partially, depending on type of need
   3. Partially, depending on household member who has the need
   99. Refused/Does not know

Q-3 Have there been cases during the last 12 months when your family could not afford medicine prescribed by the doctor for any of your family members?
   1. Yes
   2. No
   99. Refused/Does not know

Q-4 What is the most serious illness that any of your family members has suffered during the last 12 months? ONLY ONE ANSWER

1. Cold
2. Flu
3. Back/ knee pain
4. Injuries
5. Hepatitis
6. Diarrhea
7. Poisoning
8. Lice
9. Psychological problems
10. Pneumonia
11. Tuberculosis
12. Scabies
98. Other (specify)......................
99. R/DK

Q-5 Has he/she visited a doctor?
   1. Yes \( \rightarrow \) Go to Chart C
   2. No \( \rightarrow \) Go to Q-6
   99. R/DK

Q-6 What has been the main reason for not visiting a doctor? ONLY ONE ANSWER

OPEN ANSWER, WHERE THE INTERVIEWER CODES THE CLOSEST ANSWER

1. We could not afford to pay (very expensive)
2. Long line of waiting for treatment/check-up
3. Could not take leave from work
4. Could not go for family reasons (had to take care of the child/elderly/other family members)
5. Very far, I had no means of arriving there
6. Was afraid of the doctor/hospital/check-up/treatment
7. I wanted to wait and let itself heal up
8. I did not know any good doctor/specialist
9. I asked for help from other people (for example: alternative treatment)
10. The healthcare providers/professionals refused to treat me

98. Other________________________
99. R/DK

INTERVIEWER, FILL IN “HEALTH PROFILE” (CHART C) FOR EACH FAMILY MEMBER
<table>
<thead>
<tr>
<th>LIST CODE (from Chart A)</th>
<th>SAVE CODE FOR EACH INTERVIEWED PERSON!</th>
<th>C-1 How would you rate his/her health condition in general?</th>
<th>C-2 Does he/she have any chronic disease?</th>
<th>C-3 Which chronic illness does he/she suffer from? (only one answer – the heaviest)</th>
<th>C-4 How many days of everyday activity (work) did he/she miss due to an illness during the last 12 months? (any disease, not only chronic)</th>
<th>C-5 Do you think he/she has received all standard vaccinations? (only one answer – open answer, where the interviewer codes the closest answer – the first that is mentioned)</th>
<th>C-6 Why hasn’t he/she received all vaccines?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Very good</td>
<td>Only one answer</td>
<td>1. Yes</td>
<td>1. High blood pressure</td>
<td>1. Yes, all</td>
<td>1. Vaccination is not important</td>
<td>1. Vaccination is not important</td>
<td></td>
</tr>
<tr>
<td>2. Good</td>
<td></td>
<td>2. No</td>
<td>2. Ulcer (stomach ulcer)</td>
<td>2. Has not been reminded of the vaccination obligation</td>
<td>2. Has not been reminded of the vaccination obligation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Satisfactory</td>
<td></td>
<td>→ Go to C-4</td>
<td>3. Bronchitis</td>
<td>3. Does not have access to health services</td>
<td>3. Does not have access to health services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Bad</td>
<td></td>
<td></td>
<td>4. Arthritis</td>
<td>4. No free of charge vaccination available in the area</td>
<td>4. No free of charge vaccination available in the area</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Very bad</td>
<td></td>
<td></td>
<td>5. Diabetes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
<td></td>
<td>6. Other heart diseases</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>7.. Other gastric illnesses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>8. Other skin diseases</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>9. Other diseases related to ailments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>10. Other illnesses related to sight and hearing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>11. Cancer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>98. Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>99. R/DK</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Section 3: Employment, unemployment and generation of money

Q-7 During the year does your family cultivate and produce any of the following items consumption:

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Vegetables</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>b) Fruits</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>c) Milk and dairy products</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>d) Eggs</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>e) Meat and meat products</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
</tbody>
</table>

Q-7a. If yes, indicate the portion that went for sale (as opposed to own consumption) ___%  

Q-8a. What is the amount of income (or transfers) that your family has received during the last Month?  
__ __ __ __ [amount in EUR]

Q-8b Please tell me, what was the amount, approximately, for each of these income for the last 12 months (or transfers)?

<table>
<thead>
<tr>
<th>Income category</th>
<th>Amount in EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Salaries from employment</td>
<td>__ __ __ EUR</td>
</tr>
<tr>
<td>b) Social transfers</td>
<td>__ __ __ EUR</td>
</tr>
<tr>
<td>c) Income from other work activities</td>
<td>__ __ __ EUR</td>
</tr>
<tr>
<td>d) Assistance received from friends or family living outside Kosovo</td>
<td>__ __ __ EUR</td>
</tr>
</tbody>
</table>

Explanations for the interviewer:

a) All types of salaries, income, bonuses, the income of all family members from business or any other work activity  
b) (Pensions, disability pensions, state transfers for children, including benefits of vacation and pregnancy and children assistance; benefits of assistance for the poor and those local. Stipends and scholarships  
c) (income from sale of house products or other agricultural products, sale or mortgage of other personal things, or accumulated secondary materials; Money from non-formal personal activities, such as, gambling, begging, fortunetelling, etc.

Q-8c Compared to the same months of the previous year, the income/transfers received during the last month is …?

1. Almost similar to other months  
2. More than previous months  
3. Less than previous months  
99. R/DK

Q-9 How does your household; overall, get along in financial terms on a scale form 1 to 3 (read out options for 1 to 3):

1. No relevant financial problems  
2. Some difficulties (late payment of bills)  
3. Severe impact on household and the life of household members (no money for food or basic items)

Q-10 Does your household have problems to afford paying for:

<table>
<thead>
<tr>
<th>Item</th>
<th>Affordability</th>
<th>Yes</th>
<th>No</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Food</td>
<td>Yes</td>
<td>No</td>
<td>R/DK</td>
<td></td>
</tr>
<tr>
<td>2. Water</td>
<td>Yes</td>
<td>No</td>
<td>R/DK</td>
<td></td>
</tr>
<tr>
<td>3. Energy</td>
<td>Yes</td>
<td>No</td>
<td>R/DK</td>
<td></td>
</tr>
<tr>
<td>4. Clothing</td>
<td>Yes</td>
<td>No</td>
<td>R/DK</td>
<td></td>
</tr>
<tr>
<td>5. Transport</td>
<td>Yes</td>
<td>No</td>
<td>R/DK</td>
<td></td>
</tr>
<tr>
<td>6. Education</td>
<td>Yes</td>
<td>No</td>
<td>R/DK</td>
<td></td>
</tr>
</tbody>
</table>
Q-11 What is the household need that consumes the highest budget? (repeat 1 to 6 above)

Q-12 What is the household need that most often cut if there is no money (repeat 1 to 6 above)?

Q-13 Has any of your family members attempted to start his/her own business?
1. Yes → Go to Q-14
2. No → Go to Q-17
99. R/DK

(INTERVIEWER: personal business includes any money-making activity more or less full time, formal or informal, with the condition that the person is not an employee of someone else)

Q-14 Has/is this business registered?
1. Yes – still registered
2. Was registered but not anymore
3. No, was never registered
99. R/DK

Q-15 In which economic sector does/did this business operate?
ONLY ONE ANSWER – OPEN ANSWER, WHERE THE INTERVIEWER CODES THE CLOSEST ANSWER

- Industry or mining
- Construction
- Transport
- Trade
- Agriculture and forestry
- Communication
- Other entertainment services (tourism, restaurants Cafes etc.)
- Trade
- Industry or mining
- Construction
- Transport
- Trade
- Agriculture and forestry
- Communication
- Other entertainment services (tourism, restaurants Cafes etc.)
- Finance
- Field of police and security

Q-16 WHAT HAPPENED WITH THE BUSINESS?
ONLY ONE ANSWER – OPEN ANSWER, WHERE THE INTERVIEWER CODES THE CLOSEST ANSWER

- It has grown and developed
- It has remained the same, hasn’t grown nor shrunk
- It has not been going well
- It was sold to someone outside the family
- It did not go well and had to be closed
98. Other (specify)………………………………..
99. R/DK

Q-17 Does your family use any of the following banking services?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Savings account</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>b. Debit/payment card</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>c. Timed deposit</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
</tbody>
</table>
d. Money transfers

Q-18a Does your family have a loan or has it borrowed money?
1. Yes → Go to Q-18b
2. No → Go to Chart D
99. Refused → Go to Chart D

Q-18b If yes, where from? (more than one answer – all that are mentioned)
1. Commercial Bank
2. Microfinancial Institution
3. Friends and family
4. Informal lender
98. Other (specify) ………
99. R/DK

Q-19a What is the total amount of loans/borrowings you have currently?
__ __ __ __ __ amount in EUR R/DK

Q-19b How much do you have to pay monthly to return the load?
__ __ __ __ __ amount in EUR R/DK

Q-20 What was the purpose of the biggest loan/borrowing that you have currently?
ONLY ONE ANSWER – OPEN ANSWER, WHERE THE INTERVIEWER CODES THE CLOSEST ANSWER

1. Activities generating income
2. House renovation (construction)
3. Purchase of consumption articles
4. Family reasons (death, marriage, urgent medical costs)
98. Other (specify) ………
99. Refused/Does not know

INTERVIEWER: PLEASE, FILL IN THE CHART ON “EMPLOYMENT” (CHART D) FOR EACH FAMILY MEMBER, FROM THE AGE OF 10 AND ABOVE
### D. Chart on Employment Profile (to be filled for all family members from the age of 10 and above)

<table>
<thead>
<tr>
<th>Code</th>
<th>Question</th>
<th>Options</th>
<th>Code</th>
<th>Question</th>
<th>Options</th>
<th>Code</th>
<th>Question</th>
<th>Options</th>
<th>Code</th>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>D-1</td>
<td>During the last month, has he/she earned any income from any source, as cash or non-monetary means, apart from the amount he/she has acquired from other members as petty cash?</td>
<td>1. Yes → Go to D-2a 2. No → Go to D-9 → if aged 10-16 this is the end of Chart D</td>
<td>D-2a</td>
<td>From what source he/she earned the MOST during the last month?</td>
<td>(Code)</td>
<td>D-2b</td>
<td>Has he/she paid/contributed to the pension fund? (ASK THOSE WHO ARE THE SOURCE OF THE INCOME from 1 to 5 in D-2a)</td>
<td>1. Yes 2. No 99. R/DK</td>
<td>D-3a</td>
<td>What SECOND SOURCE has he/she had during the last month? (Second biggest source of income)</td>
<td>(Code)</td>
</tr>
<tr>
<td>D-7</td>
<td>In what field of economy has he/she worked last month? (If on vacation or ill, ask for usual work)</td>
<td>(Code)</td>
<td>D-8</td>
<td>What was his/her profession last month?</td>
<td>(Code)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>LIST CODE</th>
<th>SAVE CODE FOR EACH INTERVIEWED PERSON</th>
<th>D-9 for how long has he/she been unemployed?</th>
<th>D-10 Is he/she registered with employment services in any capacity?</th>
<th>D-11 Has he/she attempted to find work or establish a business during the last 4 weeks?</th>
<th>D-12. What additional activities has he/she undertaken to find work?</th>
<th>D-13. Has he/she looked for a job?</th>
</tr>
</thead>
</table>
| (in years; if never employed, Code 888) | 1. Yes                                 | 1. Has contracted privat agencies for employment | MORE THAN ONE (MAX. 3) SPONTANEOUS ANSWER, INTERVIEWER CODES THE CLOSEST ANSWER | 1. Has contracted privat agencies for employment  
2. Applied in a public institution/private company  
3. Has approached friends, family or other contacts  
4. Has announced or replied to a newspaper or internet ad  
5. Has been checking newspaper or internet ads  
6. Has undergone a test or exam or is subjected to an interview  
7. Has sold land or building or equipment to start up his/her business  
8. Has requested permission, license or financial source to start up his/her business  
9. Is expecting results of a job application  
10. Is expecting a call from the Public Employment Office  
11. Has waited the results from a recruitment competition in the private sector  
98. Other  
99. R/DK | 1. Will start a new job within the next 3 months  
2. Waiting to be called again to work for the same employer  
3. Waiting for the “appropriate” season  
4. On and off work  
5. Is tired of looking, thinks there are no jobs available  
6. Is attending university/another education institution  
7. Has retired  
8. Housewife/housemen/full-time (24 hour) caretaker of another family member  
9. On maternity leave  
10. Has not been looking because of an illness or disability  
11. Working on a farm or family business (unpaid family worker)  
98. Other  
99. R/DK |
### Codes for questions D-2a & D-3a

1. Regular salary from state work/municipal or company/state enterprise
2. Regular pay from work in a company or private organization
3. Per diem from on-and-off work in institutions or state companies
4. Per diem from on-and-off in companies or private organizations
5. Income from personal business (trade, construction, sale of personal agricultural items, etc.)
6. Pension, including disability benefits, illness and benefits for veterans
7. Unemployment benefits
8. Child support, birth benefits, parent payments

98. Other (specify) ………………………
99. Refused/Does not know

### Codes for questions D-7

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Heavy industry or mining</td>
</tr>
<tr>
<td>2.</td>
<td>Construction</td>
</tr>
<tr>
<td>3.</td>
<td>Transport</td>
</tr>
<tr>
<td>4.</td>
<td>Trade</td>
</tr>
<tr>
<td>5.</td>
<td>Agriculture and Forestry</td>
</tr>
<tr>
<td>6.</td>
<td>Communications</td>
</tr>
<tr>
<td>7.</td>
<td>Hospitality services (tourism services, restaurants, cafes etc.)</td>
</tr>
<tr>
<td>8.</td>
<td>Public services</td>
</tr>
<tr>
<td>9.</td>
<td>Education and science</td>
</tr>
<tr>
<td>10.</td>
<td>Culture and art</td>
</tr>
<tr>
<td>11.</td>
<td>Health</td>
</tr>
<tr>
<td>12.</td>
<td>Non-governmental sector</td>
</tr>
<tr>
<td>13.</td>
<td>Finance</td>
</tr>
<tr>
<td>14.</td>
<td>Field of security</td>
</tr>
</tbody>
</table>
| 98.  | Other, (specify) …………..

### Codes for questions D-8

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Owner of self business</td>
</tr>
<tr>
<td>2.</td>
<td>Enterprise manager, Division</td>
</tr>
<tr>
<td>3.</td>
<td>Professional</td>
</tr>
<tr>
<td>4.</td>
<td>Office worker</td>
</tr>
<tr>
<td>5.</td>
<td>Technician</td>
</tr>
<tr>
<td>6.</td>
<td>Qualified worker</td>
</tr>
<tr>
<td>7.</td>
<td>Unqualified worker</td>
</tr>
<tr>
<td>8.</td>
<td>Semi-qualified worker</td>
</tr>
<tr>
<td>9.</td>
<td>Military</td>
</tr>
<tr>
<td>10.</td>
<td>Civil servant (teacher, police officer)</td>
</tr>
<tr>
<td>11.</td>
<td>Worker without land</td>
</tr>
</tbody>
</table>
| 98.  | Other, (specify) …………..
| 99.  | Refused/Does not know |
Section 4: Levels of the standard of living and economic security

Q-21 a How big in square meters is the space you live in currently? __ __ __ (write exact m2)
Q-21 b How many rooms do you have? __________ (write exact no. of rooms)

Q-22 Who is the owner of the place you live in? ONLY ONE ANSWER (can be a perception)

1. My family/family member
2. My relatives
3. Property of someone else (no relation to family)
4. Municipality/State
5. Collective center/camp
6. Unknown property
98. Other (specify)……………………………
99. Refused/Does not know

Q-23a Do you pay or do you have to pay rent for the apartment/house/space you live in?
1. Yes → Go to Q-24b
2. No → Go to Q-26
99. R/DK

Q-23b How much is the rent per month?
__ __ __ __ [write exact amount in EUR]
99. Refused/Does not know

Q-24 Please tell me, from the scale of 1 to 5, how concerned are you that someone might drive you out of the apartment (‘1’ not concerned at all, and ‘5’ very concerned)?

<table>
<thead>
<tr>
<th>“1” I am not concerned at all, to “5” very concerned</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Q-25 I will read you a list of household appliances and items. Could you tell me whether your family possesses these items, does not have it/them because there is no need, or does not have it/them because it cannot afford it/them?

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No need</th>
<th>Cannot afford</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Radio</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>b. Refrigerator</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>c. Stove</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>d. TV</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>e. Telephone</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>f. Bicycle</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>g. Motor Bike</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>h. Car</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>i. CD player</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>j. Computer</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
</tbody>
</table>
k. Internet access
l. Satellite antenna
m. Mobile telephone
n. Washing machine
o. Bed for each member, including babies
p. more than 30 books
q. electricity generator

Q-26 Does the apartment you live in have…?

Yes     No     R/DK
a. Kitchen inside
b. Toilet in the apartment
c. Bathroom
d. Sewage system
e. Shower or bath inside the house
f. Electricity supply

Q-27a What do you cook with in your family?  ONLY ONE ANSWER

Q-27b How do you usually heat your house?  ONLY ONE ANSWER

Q-27a Cooking  Q-27b Heating

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>99</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas Bottle</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supply with gas pipes</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coal</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wood</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)……..</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oil</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supply with central heating</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refused/Does not know</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q-28 How much money has your family approximately spent during the last month in the following articles …

<table>
<thead>
<tr>
<th></th>
<th>amount in EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Food</td>
<td></td>
</tr>
<tr>
<td>b. Alcohol and cigarettes</td>
<td></td>
</tr>
<tr>
<td>c. Clothes (including shoes)</td>
<td></td>
</tr>
<tr>
<td>d. House bills (rent and public services)</td>
<td></td>
</tr>
<tr>
<td>e. Medicine and health care services</td>
<td></td>
</tr>
<tr>
<td>f. Daily items for house, e.i.:</td>
<td></td>
</tr>
<tr>
<td>hygine, sanitary products, etc.</td>
<td></td>
</tr>
<tr>
<td>g. Transport</td>
<td></td>
</tr>
<tr>
<td>h. Social events, Cafes, etc.</td>
<td></td>
</tr>
</tbody>
</table>

Q-29 Compared to previous months of last year, the money your family has spent during the last month has been …?

1. Almost similar to other months
2. More than other months
Q-30 How much money has your family spent in education during the last year? In total, including school payments/tuition fees, school books, stationery, clothes, transport, and accommodation if there was such?

__ __ __ __ __ [amount in EUR]

Q-31 Do you have debts/large payments for...

<table>
<thead>
<tr>
<th>Q-31_1 Do you have a debt?</th>
<th>Q-31_2 For how many months?</th>
<th>Q-31_3 What is the amount that you owe for this?</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.) Water supply?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Yes → Go to Q-29_2</td>
<td>__ __ __ months</td>
<td>__ __ __ [EUR]</td>
</tr>
<tr>
<td>2. No → Go to next item</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.) Electricity supply?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Yes → Go to Q-31_2</td>
<td>__ __ __ months</td>
<td>__ __ __ [EUR]</td>
</tr>
<tr>
<td>2. No → Go to next item</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c.) Other house services, example: heating, telephone payments, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Yes → Go to Q-31_2</td>
<td>__ __ __ months</td>
<td>__ __ __ [EUR]</td>
</tr>
<tr>
<td>2. No → Go to next item</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d.) Mortgage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Yes → Go to Q-31_2</td>
<td>__ __ __ months</td>
<td>__ __ __ [EUR]</td>
</tr>
<tr>
<td>2. No → Go to next item</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e.) Loan for house equipment or furniture (consumption loan)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Yes → Go to Q-31_2</td>
<td>__ __ __ months</td>
<td>__ __ __ [EUR]</td>
</tr>
<tr>
<td>2. No → Go to Q-30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f.) Rent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Yes → Go to Q-31_2</td>
<td>__ __ __ months</td>
<td>__ __ __ [EUR]</td>
</tr>
<tr>
<td>2. No → Go to 32</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q-32 During the last month, has anyone from your family fallen ill due to famine because you could not afford to buy enough food for them? ONLY ONE ANSWER

1. Never
2. Once
3. A few times (2-3)
4. Many times (4 and more times)
99. Refused/Does not know

Q-33 In which of these situations do you feel you are treated with prejudice?

MORE THAN ONE ANSWER. NOTE WITH √

<table>
<thead>
<tr>
<th>√</th>
<th>The respondent does not want to disclose</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Health care</td>
<td>0</td>
</tr>
<tr>
<td>b) Education (Public schools)</td>
<td>0</td>
</tr>
<tr>
<td>c) Workplace</td>
<td>0</td>
</tr>
<tr>
<td>d) Employment office</td>
<td>0</td>
</tr>
</tbody>
</table>
### Section 5: Perceived Levels of security

Q-34 How would you rate the following statements regarding safety and security in your dwelling?

<table>
<thead>
<tr>
<th>Statement</th>
<th>I strongly agree</th>
<th>I agree</th>
<th>Neither agree nor disagree</th>
<th>I disagree</th>
<th>I strongly disagree</th>
<th>Don’t know / Refuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) The neighborhood/village/settlement is reasonably safe to walk without fear of harm from anyone at all times</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>b) The Kosovo police is reliable and protects people regardless of their ethnicity</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>c) I feel confident to call KP and report harm or fear of harm</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>d) The courts take decisions without prejudice and impartially from ethnicity, race, religion, etc.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>e) I feel safe talking in my mother tongue when waiting in line for receiving service or product</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>f) I feel safe to go and work with people of other ethnicity</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
</tbody>
</table>
9) Children (in my household) are safe to go to school, or play outdoors without fear of harassment or abuse | 1 | 2 | 3 | 4 | 5 | 99

Q-35 Which of the following represents the issues of highest importance for the security in your community/dwelling? Please rank top 3 priorities.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Physical security / protection of marginalized groups</td>
<td>____</td>
</tr>
<tr>
<td>2. Traffick security (signs, signaling, sidewalk)</td>
<td>____</td>
</tr>
<tr>
<td>3. Public safety at night (public lights in streets)</td>
<td>____</td>
</tr>
<tr>
<td>4. Travel safety (free transportation for more remote areas, especially after dark)</td>
<td>____</td>
</tr>
<tr>
<td>5. Illicit substances (illegal drugs/narkotics)</td>
<td>____</td>
</tr>
<tr>
<td>6. Weapons/guns</td>
<td>____</td>
</tr>
<tr>
<td>7. Radical religious groups</td>
<td>____</td>
</tr>
<tr>
<td>8. Illegal prostitution and trafficking</td>
<td>____</td>
</tr>
<tr>
<td>9. Other, specify________________</td>
<td>____</td>
</tr>
</tbody>
</table>

Q-36 Which of the following people would you NOT like to have as your neighbors?

MULTIPLE RESPONSE; MARK WITH √

<table>
<thead>
<tr>
<th>Category of people</th>
<th>√</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family / relatives</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Work colleagues</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Romas*</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Ashkali*</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Egyptians*</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Serbs*</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Albanians*</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>People from other communities living in Kosovo</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>People with a different religion</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Drug addicts</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Homosexuals</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Divorced</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Unmarried couples living together</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>People living with HIV</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Immigrants/foreign workers</td>
<td>99</td>
<td></td>
</tr>
</tbody>
</table>
Police officers | 99
Former convicts | 99

* if asking for the same ethnicity as stated in A-6 add “other” in front

Section 6: Environment

Q-37a Which of the following sources is the main water source supply for your family? ONLY ONE ANSWER

1. Water tube supply inside the apartment
2. Water tube supply in the yard
3. Public pipe
4. Covered well
5. Surface water from the source
6. Rain water
7. Cisterns/Trucks
8. Buys fabricated water
98. Other (specify) ………………………
99. R/DK

Q-37b Is the water supply provided to your household adequate regarding quality and quantity?

1. Adequate quantity and quality
2. Adequate quantity but quality is inadequate
3. Adequate quality but quantity is inadequate
99. R/DK

Q – 38 How would you rate the following aspects of the environment around your dwelling/ settlement/ village?

<table>
<thead>
<tr>
<th>Environmental aspect</th>
<th>Very good</th>
<th>Good</th>
<th>Neutral</th>
<th>Bad</th>
<th>Very bad</th>
<th>Don’t know / Refuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Quality of air (smell, dust, dirt)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>b) Quality of land (pollution, vicinity to landfills, sewage, etc)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>c) Quality of water (public water supply, well, cisterns, etc.)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
<tr>
<td>d) Presence of dangerous (poisonous/toxic) substances</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>99</td>
</tr>
</tbody>
</table>

Part III

Questionnaire for individuals – grown up (18+), selected randomly from the family members (18+) – method of closest birthday with the day of the interview (From Chart A of Demographic Profile)
Q-0 Code of Individual from Chart A __ __

Q-1 Think of a situation which requires for example, for you to find money for urgent home repairs for you to find money for urgent home repairs. Who would you rely on in such a situation?
Please, mention first three possibilities that come to your mind.

MULTIPLE SPONTANEOUS ANSWERS – interviewer does not read possibilities, but codes answers in the below list with 1, 2 and 3 for the first choice, second and third respectively.

<table>
<thead>
<tr>
<th>Possibilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) a friend</td>
</tr>
<tr>
<td>b) a family member/relative</td>
</tr>
<tr>
<td>c) employer</td>
</tr>
<tr>
<td>d) a rich person in the community</td>
</tr>
<tr>
<td>e) institution for social assistance</td>
</tr>
<tr>
<td>f) a bank</td>
</tr>
<tr>
<td>g) a microfinancial institution</td>
</tr>
<tr>
<td>h) Local NGO</td>
</tr>
<tr>
<td>i) no one</td>
</tr>
<tr>
<td>Does not mention any of the above possibilities</td>
</tr>
</tbody>
</table>

Q-2 I will mention some institutions. For each, could you tell me which one has helped you improve your life? (Read and code answer for each column):

<table>
<thead>
<tr>
<th>Institution</th>
<th>Helpful</th>
<th>Neutral</th>
<th>Not helpful</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Church/Religious leaders</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>b) Community leaders</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>c) Media (print/TV/Radio internet)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>d) Syndicates</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>e) Police</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>f) Education institutions</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>g) Central government (in the capital city)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>h) Local government (in your municipality)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>i) Political parties</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>j) Parliament</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>k) Large companies</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>l) Women organizations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>m) Charity or humanitarian organizations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>n) The European Union</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>o) The United Nations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
</tbody>
</table>
Q-3  Below is a list of situations which reflect inclusion and participation of various groups in society. Please tell me for each of them how important they are for Roma/Ashkali/Egyptian to be equal members of society. [For communities use Roma, Ashkali or Egyptian according to ethnicity described in question A-7; for non-RAE sample use RAE]

<table>
<thead>
<tr>
<th>Situation description</th>
<th>Very important</th>
<th>Important</th>
<th>Not important</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) To have a minister from the communities [RAE]</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>b) To have a mayor or deputy mayor [RAE] in the municipality where a large number of RAE live</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>c) To have a large number of [RAE] who have finished university</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>d) [RAE] to serve as police officers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>e) [RAE] to work as doctors</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>f) [RAE] to work as teachers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>g) [RAE] to work in the public administration</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>h) All children [RAE] to finish at least elementary education</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>i) [RAE] to have same income as the majority of population</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>j) [RAE] to have the same lifestyle as the majority of population</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>k) Boys from the majority of population to marry [RAE] girls</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>l) Girls from the majority of population to marry [RAE] boys</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>m) [RAE] to learn fluently the official language</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
<tr>
<td>n) [RAE] to reside in settlements where the majority of populations resides</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
</tbody>
</table>

Q-4 What do you think is a satisfactory level of education attainment for a child? (to be answered also by persons who have no children) – AN ANSWER FOR EACH: GIRL AND BOY

<table>
<thead>
<tr>
<th>Level of education</th>
<th>a) Boy</th>
<th>b) Girl</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Low elementary (1-4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. High elementary (5-8)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. High professional school/technical/arts/medicine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. General high school (Gymnasium)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Associate (2 years) university</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. University or higher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Special school for disabled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>99. R/DK</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Q-5 Below is a number of statements which reflect specific opinions and stereotypes for [...]. Tell us please which ones you consider justifiable and which not [for communities use Roma, Ashkali, or Egyptian according to ethnicity described in question A-7; for non-RAE sample, use RAE]

<table>
<thead>
<tr>
<th>Statement</th>
<th>Not at all justifiable</th>
<th>Justifiable</th>
<th>Totally justifiable</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) […] are happy and enjoy life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>99</td>
</tr>
</tbody>
</table>
b) [...] prefer individual freedom instead of success in life 1 2 3 99

c) [...] are dirty/not clean 1 2 3 99

d) [...] appreciate family and kids 1 2 3 99

e) [...] are lazy 1 2 3 99

f) [...] steal 1 2 3 99

g) [...] abuse the system 1 2 3 99

h) [...] can get away with some actions with which others cannot 1 2 3 99

i) [...] are very different, therefore cannot adapt in society 1 2 3 99

Q-6 How acceptable do you think are the following favorable treatments:

<table>
<thead>
<tr>
<th>Treatments</th>
<th>Acceptable</th>
<th>Unacceptable</th>
<th>R/DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) additional support for a child in school if he/she does not speak instruction language/language of teaching in school</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>b) scholarships for children who come from poor families</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>c) financing someone with the purpose of employing a person from the discriminated groups</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>d) specification in the law for the number of students accepted in high schools and universities from the discriminated groups (quote on education of discriminated groups)</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
<tr>
<td>e) specification in the law for the minimal number of employed from the discriminated groups, employed in the public sector (quote on public employment of discriminated groups)</td>
<td>1</td>
<td>2</td>
<td>99</td>
</tr>
</tbody>
</table>

Q-7 In what age approximately you think it is fair to (to be answered by man and woman): (Code 888 for never, code 99 for R/DK)

<table>
<thead>
<tr>
<th>Q-14_1 Age for women</th>
<th>Q-14_2 Age for men</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Stop schooling</td>
<td></td>
</tr>
<tr>
<td>b) Start work to earn money</td>
<td></td>
</tr>
<tr>
<td>d) Start sexual life</td>
<td></td>
</tr>
<tr>
<td>e) Get married</td>
<td></td>
</tr>
<tr>
<td>f) Have children</td>
<td></td>
</tr>
<tr>
<td>g) Move out of parents’ house</td>
<td></td>
</tr>
</tbody>
</table>

Q-8 Which of the following is the way through which your personal situation would improve?

MULTIPLE ANSWERS (MAX. 3)

1. Get a job in agriculture
2. Get a job in industry
3. Get a job in the services or trade sector
4. Increase my education level
5. Get financial support from state institutions
6. Get financial support from international organizations
7. Get financial support from relatives living abroad
8. Go abroad to work
9. Go abroad to study
10. Satisfied with my personal situation; I have no need to improve it
98. Other (specify) ………………………………..
99. R/DK

INTERVIEWER, PLEASE WRITE TIMESCALE OF THE INTERVIEW, M-16 TOP OF THE QUESTIONAIRE

Read concluding Statement: "Thank you for your participation in the research. Do you have any questions? In the coming days my supervisor might contact you to verify the quality of my work and answer any questions you might have regarding the interview. In order to assist him/her to do this, can you give us your phone number?"

Information of the interviewed person:
Name:__________________
Address:__________________
Tel. No.__________________

Certification of interviewer:
"I declare I have concluded this interview in accordance with the instructions given to me by …"

Name:__________________
Signature:__________
Date:______________

Part I
MANAGEMENT SECTION

M-13 Interviewer: Code number of people present during the interview, including yourself and the person interviewed:

___ ___

M-14 Interviewer (Only for sub-sample RAE): According to your opinion what group does the respondent belong to?
1. Roma
2. Albanian
3. Bosnian
4. Ashkali
5. Egyptian
6. Serbian
7. Turkish
8. Goran
98. Other (specify)…………………………
M-15 **Interviewer:** Please list the following aspects from "1" as Very Bad, to "5" as Very Good.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Quality of information</td>
<td></td>
</tr>
<tr>
<td>b) Mood during the interview</td>
<td></td>
</tr>
<tr>
<td>c) Interior of the house-property</td>
<td></td>
</tr>
<tr>
<td>d) Exterior (and surrounding)</td>
<td></td>
</tr>
</tbody>
</table>

**To be completed by the Supervisor:**

M-16 **Interview, part of Back Check/Control**

1. Yes
2. No

M-17 **Method of Back-check/Control**

1. Direct supervision during the interview
2. Direct Back-check from the supervisor
3. Back-check with telephone from the supervisor of head of office
4. It is not part of back-check
ANNEX 2: Terms of Reference for the Assignment

Building a better future for citizens of Fushë Kosovë/Kosovo Polje and Obiliq/Obilić: Participation, Protection, and multi-ethnic Partnerships for improved education, health and sustainable livelihoods
Community Vulnerability Assessment (CVA)

Duration: 12 weeks

Expected Starting Date: As soon as possible
Duty Station: Kosovo

Background:

Through the joint project “Building a better future for citizens of Fushë Kosovë/Kosovo Polje and Obiliq/Obilić”, the UN Kosovo Team (UNKT) aims to empower and fully mobilize all communities in the municipalities of Fushe Kosove/Kosovo Polje and Obiliq/Obilić by providing support to the most vulnerable among the Roma, Ashkali, Egyptians, Albanian and Serb communities, as well as IDPs and other groups who experience multiple dimensions of human insecurity and are at risk of social exclusion. The objective of the planned interventions is to decrease the vulnerability and human security risks that these communities face. By using the Human Security Multi-Sectorality and Externalities Framework as a strategic tool that supports relevance and coherence among interventions, the project contributes to improving the living conditions of concerned communities, promotes a tolerant and multi-ethnic climate, self-reliance, participation, protection, as well as access to education, health, and sustainable livelihoods.

The project focuses on multiple critical human security challenges (economic, health, environmental, and community security) by using three main entry-points:

(i) Stimulating livelihood opportunities for those least able to participate in the labour market (with a focus on those most at risk of labour market exclusion among vulnerable groups, such as RAE, youth and women), by promoting work-readiness, learning skills and improved social protection;
(ii) Improving the health prospects of those most at risk from environmental and lifestyle hazards in two of Kosovo’s most polluted and poorest municipalities;
(iii) Providing immediate benefits to communities (such as support to livelihood generation) which will be balanced with longer-term preventative measures in health, education and participatory decision making to ensure sustainability through capacity-development, partnership, and ownership.

The multi-ethnic context in which the project operates (see Table 1) is characterized by socio-economic indicators that point in the direction of fragile human development, with recurrent insecurity and the need to promote more equity and sustainability in the results.
Kosovo institutions have made a commitment to the promotion and protection of the rights of communities offering them new opportunities for improved governance and institutional arrangements, also through the process of decentralization. The UNKT supports this overall effort. Furthermore, together with participating UN agencies, the project enhances municipal competencies through internal and external communication, coordination, and inter-municipal partnerships among target municipalities. The tools and approaches developed through this project can be transferred to other areas where there is UNKT presence and where focus on human security needs to be enhanced.

In this context, the UNKT intends to commission a Community Vulnerability Assessment (CVA), in order to develop broad and relevant baseline data about environmental and social vulnerability and exclusion in Fushe Kosove/Kosovo Polje and Obiliq/Obilić. As the project emphasizes the social and environmental challenges (both of which feed into the health assessments) in the communities, the data would be extremely useful for assessing the linkages between social determinants and environmental inequality.

Moreover, the provision of reliable baseline information will support the articulation of a detailed Monitoring and Evaluation Framework for the project, guide implementation, and facilitate the impact assessment of other future interventions in these communities.

1. **Overall Objective of the Community Vulnerability Assessment**

The Community Vulnerability Assessment (CVA) is meant to serve as a tool to support multi-stakeholder planning of the strategies and responses needed to address multidimensional challenges related to inequality, poverty, and social exclusion in the two target municipalities. Social exclusion in this context is understood as a result of multiple and mutually reinforcing deprivations in the main Human Security dimensions: Economic, Food, Health, Environmental, Personal, Community and Political. Social exclusion limits the opportunities of individuals to exercise the full range of their choices and thereby constraints their access to rights. The Community Vulnerability Assessment will follow the Human Security Analytical Framework to Needs/Vulnerabilities and Capacity Analysis. It will map insecurities based on actual vulnerabilities and capacities, establish priorities through vulnerability and capacity analysis, and identify the root-causes of insecurities and their inter-linkages.

According to the Human Security Analytical Framework to Needs/Vulnerabilities and Capacity Analysis, the goals of the analysis, mapping and planning phase are to:

(i) Collectively identify the needs/vulnerabilities and the capacities of the affected communities and develop project priorities in consultation with the affected communities;
(ii) Identify the root causes of insecurities and their inter-linkages across sectors, and establish comprehensive responses that generate positive externalities for the affected communities.
(iii) Ensure coherence on the goals and the allocation of responsibilities among the various actors; and
(iv) Include short, medium, and long-term strategies.

<table>
<thead>
<tr>
<th>Minority</th>
<th>Fushë Kosovë</th>
<th>Obiliq</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma</td>
<td>1.3%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Ashkali</td>
<td>9.3%</td>
<td>2.7%</td>
</tr>
<tr>
<td>Egyptian</td>
<td>0.84%</td>
<td>0.13%</td>
</tr>
<tr>
<td>K-Serb</td>
<td>0.92%</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

Data from Kosovo census 2011
In line with these goals, a CVA needs to be designed to provide reliable quantitative and qualitative base-line data on key indicators related to social and environmental vulnerability and exclusion in the selected municipalities. The CVA will provide data that can be matched with contextual information and validated by qualitative information that will be gathered from the Municipality institutions. The CVA data will allow an estimation of the risk of social exclusion (based on the Human Security individual vulnerability criteria), and an understanding of the contextual “drivers” of poverty and exclusion. Based on the mapping, the inter-linkages and dynamics among the various threats, vulnerabilities and capacities are identified.
Table 2: Conditions threatening survival, livelihood and dignity in the target municipalities: perceptions of people

<table>
<thead>
<tr>
<th>Type of security</th>
<th>Fushë Kosovë</th>
<th>Obiliq</th>
<th>Local capacities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic security: Persistent poverty, unemployment</td>
<td>51.5% of respondents see unemployment as the main problem facing their municipality.</td>
<td>38.0% of respondents see unemployment as the main problem facing their municipality.</td>
<td></td>
</tr>
<tr>
<td>Food security: Hunger, famine</td>
<td>24.5% cannot afford a meal with meat once a week. 53% cannot afford to go to a restaurant once a month.</td>
<td>40.5% cannot afford a meal with meat once a week (highest in Kosovo). 85.5% cannot afford to go to a restaurant once a month.</td>
<td></td>
</tr>
<tr>
<td>Health security: Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care</td>
<td>91% have a doctor within max. 30 min distance (on foot or public transportation).</td>
<td>80% have a doctor within max. 30min distance (on foot or public transportation).</td>
<td>Health security on an adequate level according to statistics.</td>
</tr>
<tr>
<td>Environmental security: Environmental degradation, resource depletion, natural disasters, pollution</td>
<td>6.0% see environmental pollution as a main problem. 22.5% see poor water supply as the main problem. 63.5% have problems with air quality. 38.0% consider their municipality as dirty.</td>
<td>18.5% see environmental pollution as a main problem. 9% see poor electricity supply as the main problem. 84.5% have problems with air quality. 41.5% consider their municipality as very dirty, and 31.5% as dirty.</td>
<td></td>
</tr>
<tr>
<td>Personal security: Physical violence, crime, terrorism, domestic violence, child labor</td>
<td>Lack of street lights: 27.0% feel very unsafe (43.0% somewhat safe).</td>
<td>Lack of street lights: 42.0% feel very unsafe (29.5% somewhat safe).</td>
<td></td>
</tr>
<tr>
<td>Community security: Inter-ethnic, religious and other identity based tensions</td>
<td>N/A see inter-ethnic relations as the main problem.</td>
<td>N/A see inter-ethnic relations as the main problem.</td>
<td></td>
</tr>
<tr>
<td>Political security: Political repression, human rights abuses</td>
<td>73.0% think that municipal problems can be solved by local authorities.</td>
<td>66.5% think that municipal problems can be solved by local authorities.</td>
<td>Relatively high trust in local authorities, which is contradictory to the voting satisfaction.</td>
</tr>
</tbody>
</table>
2. Methodology for the Community Vulnerability Assessment

The methodology for the CVA shall consist of a combination of different tools and approaches, including desk research, focus groups, and surveys.

Steps in the CVA could include:
1) Interviews/survey with residents, focus groups and review of existing analysis (such as Kosovo Mosaic 2012) in each community to prepare a narrative of how they interpret their situation with regard to each dimension of Human Security;
2) Based on the narratives, preparation of a vulnerability analysis framework (needs/capabilities)
3) Based on steps 1) and 2) above, select some useful and reliable indicators and variables.

Indicators and variables should be identified to measure exposure, sensitivity and adaptive capacity aspects of vulnerability. These indicators and variables should be considered useful and reliable by both communities and institutions as they are built from the narratives developed with them.

At a minimum, the CVA should provide information on the following variables and parameters:

Table 3: Parameters and Variables to be included in the CVA

<table>
<thead>
<tr>
<th>Type of security</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic security:</td>
<td>Household income</td>
</tr>
<tr>
<td>Persistent poverty, unemployment</td>
<td>- Literacy level</td>
</tr>
<tr>
<td></td>
<td>- Educational attainment</td>
</tr>
<tr>
<td></td>
<td>- Access to second chance programmes</td>
</tr>
<tr>
<td></td>
<td>- Access to employment programmes</td>
</tr>
<tr>
<td></td>
<td>- Recipient of remittances</td>
</tr>
<tr>
<td></td>
<td>- Family status</td>
</tr>
</tbody>
</table>
The Community Vulnerability Assessment will target individuals most at risk of social exclusion. The primary units of analysis and the units of observation are the households and local institutions.

| Food security: Hunger, famine | - Access to transport  
- Previous working experience  
- Duration of unemployment  
- Participation in social assistance schemes  
- Deficits of productive employment |
|-----------------------------|--------------------------------------------------------------------------------|
| Health security: Deadly infectious diseases, unsafe food, malnutrition, lack of access to basic health care | - Owning land  
- Renting land  
- Having been relocated  
- Able to make own living / produce own food based on own land/farming/cattle |
| Environmental security: Environmental degradation, resource depletion, natural disasters, pollution | - Diagnosed diseases and mortality of surveyed households (including children!), especially diarrhoea, respiratory infections, allergies, asthma, COPD, poisoning, cancer  
- Malnutrition  
- Health care access situation  
- Insurance coverage  
- Cost of health care |
| Personal security: Physical violence, crime, terrorism, domestic violence, child labor | - Exposure to water pollution  
- Exposure to air pollution, split up by sources (traffic, industry, KEK, agriculture)  
- Exposure to noise  
- Exposure to contaminated land/soil  
- Need to grow food on contaminated land/purchase contaminated food items  
- Exposure to dangerous/polluted working conditions  
- Schools located in polluted areas  
- Exposure to disasters in recent years (flooding, landslides etc.) |
| Community security: Inter-ethnic, religious and other identity based tensions | - Age (especially to identify children)  
- Sex  
- Ethnicity  
- Household size (number of persons)  
- Number of children in household  
- Disability  
- Migration history (living here since more than 10 years or moved to current place within last 10 years) |
| Political security: Political repression, human rights abuses |
The Community Vulnerability Assessment survey will be based on face-to-face interviews (a specifically designed questionnaire to be elaborated along with other survey and administrative data collected by relevant institutions. A local, Kosovo-based company will be contracted to develop the questionnaire and conduct entire Community Vulnerability Assessment survey. The WHO Program on Environmental Exposures and Risks will directly contribute to the development and design of the questionnaire with a set of questions that will be incorporated by the selected company for this assignment.

2.1. CVA survey instrument

The Community Vulnerability Assessment will cover the Fushe Kosove/Kosovo Polje and Obiliq/Obilić municipal areas. The survey instrument will build on the Human Security Analytical Framework to Needs/Vulnerabilities and Capacity Analysis.

2.2. Sampling methodology

The selected company should propose a relevant sampling methodology ensuring a representative sample for each municipality. Individuals will be sampled (at a minimum 1,000 per each municipality) but data shall be collected at household level using the respondents as the mean to enter the household. Health data should be collected for each household member.

2.3. Pilot survey

After the draft version of the questionnaire has been assembled, and translated into local languages, it will be tested in the field. A pilot Community Vulnerability Assessment should be conducted in order to test the questionnaires. Approximately, 30 pilot interviews should be conducted. Based on the results of the pilot survey, in collaboration with UNKT, the final version of the survey questionnaires will be prepared.

2.4. Field work

The contracted company shall ensure that sufficient number of interviewers and supervisors are being involved in the survey for conducting the field work in a timely manner and demonstrating a high level of quality.

In order to ensure the high quality of the collected data, field work control will be conducted. Quality control Report will include back-check by control with at least 20% of interviews in order to check whether interviews took place according to standards. The contracted company will provide the UNKT Program Coordinator and UNKT Program Technical team with the materials and the field work control report.

2.5. Data processing

The selected company will be responsible for data entry and data processing (preferably through SPSS or SPSS-compatible software). The contracting company will produce output statistical tables as defined by UNKT Project Coordinator and UNKT Project Technical team.

2.6. Analysis of the data and elaborating of the final report

Analysis of the findings of the CVA will be done by highly qualified team of experts representing all relevant fields of expertise together with the UNKT Agency members. In this respect, the Community Vulnerability Assessment final report will provide reliable quantitative and qualitative base-line data on key indicators related to social vulnerability and exclusion in the selected Municipalities along with multidimensional analysis of social exclusion.
2.7. Future Use of Data

The completed dataset will be the property of UNKT. The contracted company may not use the data for their own purposes, nor license the data to be used by others, without the written consent of UNKT.

3. Deliverables

The contracting company will deliver the following (all deliverables provided in electronic and paper copies):

1. Final Community Vulnerability Assessment questionnaire in electronic form (English, Albanian and Serbian language)
2. Complete dataset (in electronic format only)on CD in SPSS software.
3. Quality control Report will include back-check report-20% of response
4. Technical report (Frequency distributions, tables and graphs) with stratified data based on age, gender, ethnicity, education, employment, etc (see Table 3).
5. Separate Municipal profile reports with divided data sets, stratified data based on age, gender, ethnicity, education, employment, etc (see Table 3).
6. Report on conducted activities, including the report on field work quality control
7. The overall final combined technical and narrative report describing the process and results of the conducted research,

4. Schedule

The work should proceed along the following schedule within the 3-month period:

• Week 1 (after signing the contract): completion of the questionnaire in its source version; completion of sampling design
• Week 2: translating the questionnaire into the relevant local languages including modification and fine-tuning of the versions in different languages; ; preparation of the pilot testing
• Week 3: Pilot testing of the survey questionnaire; final modifications of the questionnaire; printing of the modified questionnaires;
• Weeks 4-8: data gathering (questionnaires, sample groups, interviews)
• Week 9: data processing (entry, cleanup, logical checks)
• Week 10: focus groups and collection of qualitative information
• Week 11-12: final submission of deliverables

5. Eligibility Criteria

The contracted company is required to have:

• Demonstrated experience with similar multi-dimensional surveys
• Previous successful experience in implementing of at least Kosovo wide/region wide surveys
• A well-developed and actively maintained network of highly qualified interviewers across Kosovo
• A well-functioning system of field work control (good performance previously demonstrated)
• Good record in working with vulnerable groups, including RAE communities
• The data collection team should have proven experience in successful conduction of similar surveys
• Proven experience of personnel in development of survey questionnaires, Sampling methodology and data processing
• Demonstrated ability to operate in English, Albanian and Serbian languages

Team Leader (TL)

• Masters degree in social science or relevant field
• The TL must have expertise and experience in statistical systems
• The TL must have strong skills of overseeing and monitoring similar surveys with the aim of achieving the maximum quality of outputs, through provision of:
  
c) Quality control of field work
  d) Quality check of data entry and analyses

• Proven experience of report writing in English

Request for Proposals:

For applications to this RFP, the applying organization should submit two separate offers, one for Technical Proposal and one for Price.

Technical Offer should include the following documents:

1. Expertise of institution/ organization
The brief background of the organization, not more than 1 page.

2. Proposed Work Plan and Approach
A proposal of the work-plan for the conducting one survey and writing the report. Work-plan should include:

   Process of sampling
   Process of conducting the survey,
   Quality check,
   Data entry and analyses
   Preliminary report writing
   Work plan should indicate the activity, input, and dates for corresponding activity (timeline).

3. Personnel
The proposed team names and CV’s of candidates for the team and their position within the team are required.

Price Offer should be in the separate envelope and should indicate the budget for the entire project.
Offers should be delivered in two separate enclosed envelopes to UNDP Kosovo Office by the 23rd of January 2013.

Payment and Contact:

The successful company/organization will enter into an institutional contract with UNDP Kosovo and be paid according to the terms of contract and agree upon price. All offers should be quoted in Euros.

Introduction

You have been selected as one of the interviewers for implementing the Community Vulnerability Assessment in Kosovo. This survey will provide UNDP with information about the vulnerability of communities in municipalities of Fushe Kosove/Kosovo Polje and Obiliq/Obiliq.

Survey Description

Topics covered

Given that welfare is broken down into different dimensions, the survey includes several topics that need to be investigated upon. The topics include information about expenses, property ownership, education, health, environment, security, employment and discrimination. Furthermore, each of the individual aspects of welfare of a household cannot be understood properly without being put into the overall framework for analysis. This information can only be obtained by household members through interviews at their home.

The survey includes several sections:

- Section 1: Household profile (Demographics)
  - Card A: Demographic Profile
  - Card B: Education Profile
- Section 2: Health
  - Card C: Health Profile
- Section 3: Employment, Unemployment and income generation.
  - Card D: Employment Profile
- Section 4: Standard of living and economic security

The part for Individuals

- Section 5: Perceived level of Security
- Section 6: Environment

Implementing Agency

Community Vulnerability Assessment was commissioned by UNDP in Kosovo and is being implemented by IQ Consulting.

The survey will be carried out in Fushe Kosove/Kosovo Polje and Obiliq/Obiliq. The research sample includes 2,000 households (1,000 in each municipality). According to ethnicity, the sample is stratified as follows:

**Fushë Kosovë/Kosovo Polje**

- Albanian (400 households)
- RAE (450 households)
Serb (150 households)

Obilqq/Obilic

- Albanian (400 households)
- RAE (450 households)
- Serb (150 households)

The survey should be completed in a two-week period. You are one of the 26 interviewers that will carry out the field work. Your work will be monitored in the field by the Field Controller. The additional role of the Field Controller is to assist you in resolving problems that can be potentially encountered during field work.

Research Sample

Inclusion in the survey

You and your colleagues will be working in predetermined zones during the field work. Households suitable for inclusion in the survey include all people living in private, urban or rural zones.

Within the selected households, you are to collect information about all their members in the questionnaire sections that require doing so. However, please bear in mind that some of the questions in the survey need to be completed only by some of the members of the family (depending on the age and gender). Overall, it is the Household head, supported by other members of the household that needs to provide the answers at the household level.

Exclusion from survey

Respondents that are NOT to be included in the survey are the following:

- All persons living outside the pre-determined zones (be that urban or rural)
- All persons living in non-private settlements (i.e. hospitals, prisons, military barracks).

Selection rules

A Household can be a person that lives alone or a group of persons with or without kinship ties that live as one unit (meaning: they share or rely on a joint budget). A standard definition of a household is “A group of persons living together, that pool their income and eat at least one meal together on daily basis”. In most cases, the person not living in the household at the time when the interview is conducted is not considered as a household member. This category of persons includes all persons formerly living in the household, but who have left it without an intent to return (i.e. Transferred after getting married, transferred to another location to find work, etc.)

It is important to note that household members are not necessarily linked to one-another through kinship and/or marriage. Furthermore, not everyone that are linked to one-another and live in the same settlement should be considered as one single household. Two brothers that may live in the same settlement with their wives and children, may or may not represent one household, depending whether they share budgets. If they are not, they should be considered as two separate households.
You should differentiate between a family and a household. The first refers to a social relation, blood connection, and marriage. The latter (in our case) is used to identify an economic unit. Although families and households are often the same thing, it is not always like that. You need to be careful and use the given criteria to determine membership in the households.

*The Household Head* is the person considered by the other members as their head. Usually, the Head provides for the biggest source of income and is the main decision-maker in the household, but you need to accept the decision of household members on who is their leader. There should be only ONE household head. If more than one individual within a household pretends that he/she is the head, or when members disagree on who is the Head of the Household, there is great likelihood that the unit represents more than one household.

After determining who is the household head, you can proceed with determining the household members. It is important to note that individuals living in the household for more than three months and live together with other members under the guidance/leadership of the Head, are to be considered as members of the household, even if they are not family-related. Nevertheless, servants or workers, as well as tenants, (persons paying rent to live in the house) should not be considered as members of the household if they have share costs of living with other households.

**Selection of the Households**

Always write down the number of the house where the interview is carried out. (If you were supposed to interview the fifth household, but you were only able to interview the eighth, write down 8th).

**Determining starting point.** The main entry point in the neighborhood/settlement. The starting point remains the same even when you return to the community/neighborhood for the second time.

**Moving around the isolated communities/settlements, and those situated in the suburbs of concentrated neighborhoods.**

- **Step 1:** Find a starting point, the correct side of the street and the direction in which you are supposed to continue. Orient yourself in the street besides the first house facing the interview zone. Choose the side of the street on your right and walk towards the end of the street.

- **Step 2:** Find the first door to knock. This will be the third house/apartment. Start count from the starting point. Every house that is not more than 20 meters from the street is included in the count. Those further than 20 meters should not be considered as being in the same street.

If a house has more than one entries, you will
use the one that is in the main street. If there is no such entry, you will use the one on your right hand side.

In the case of apartment buildings, one apartment is counted as one household. Go to the top floor of the building. Go to the apartment closest to the stairs in your right hand side – that will be apartment 1. Find the third apartment by moving counterclockwise in the floor. Always start the count from the stairs (even in cases when you use elevator).

- **Step 3: Proceeding with identifying the other households.** Continue counting the households on your right hand side. If you reach an intersection, turn right, stay on the right hand side and continue numbering. It can occur that you will return to the starting point. In such case, continue to Moon Street (see illustration) and continue with the right hand side rule. If you have exhausted all possibilities and still need households, go to the starting point, but this time, change the every-third house rule. So that other households can be interviewed.

Do not turn left or go to the left hand side of the street. There is only one exception to this rule: dead-end streets, (dead-end streets are also streets that go outside towns, or those that cross the boundaries between town and suburbs). In such cases proceed as instructed in the illustration. When you exit the dead-end street, continue on your right.

**Moving around communities, informal and isolated settlements**
In this case, the direction is the line from the starting point and closest house on the right hand side. Walk to the end of the zone. Always look for houses on your right hand side. At the end, you will turn and walk to the first house on the right hand side (or intersection) and turn right. Continue as the first time. If are finished with the zone, we determine a new direction B as shown in the figure above.

**Replacing a house.** While working in the field, it may occur that some households will not want to participate in the survey. If you are not able to interview the houses in the lists you should immediately contact your supervisor.

A house can be replaced if:

- Members refuse to participate
- Feel threatened
- A household member is drunk and can interrupt the interview
- Someone in the house is sick with flu, cold, or other contagious disease
- Visit the household three times and you do not find anyone there.

You need to notify your supervisor in order to replace a household.

**Completing the questionnaires**

These instructions should be the first place you check, when seeking for a solution to potential problems in completing the questionnaire.

**Format of the questionnaire**

The questionnaire has been built horizontally. **Information about one household member should be continuously added in the same line for every card.** One ID Number is assigned to each individual in the household, when Card A is completed. The same number should be used for that individual in all other Cards.

**Administering the questionnaire**

Before you start from the selected house, you need to ensure that you are ready for the interview —you look decent, you know how will you commence the interview, you have at least two pens and a spare questionnaire if needed and you have the numbers and codes of the settlements with you.

The place where the interview is carried out should provide for privacy. Some of the questions asked are personal and private. You need to respect the privacy preferences of respondents. This is particularly important when discussing about the people’s health.

No one aside from your supervisor or other IQ Consulting staff can accompany you in interviews. If you are accompanied by an IQ Consulting staff, you need to ensure that proper introductions are made and explain the reasons for his/her presence. In most cases, the staff of IQ Consulting will be present to monitor the quality of your work and is not interested in the answer respondents provide, except when responses indicating the quality and effectiveness of your work.
Any other person (not associated with IQ Consulting or with the household being interviewed) should not be present during the interview. If someone else is present when you start your interview, you should ask them to leave to respect the privacy of the questionnaire completion. If they cannot leave, then you should postpone the interview for a latter period, when more privacy is available.

Questions are for every member of the household above 10 years of age. Every person above 10 years old should be asked directly. If you need to collect information for children younger than 10 years old, they need to be asked in the presence of their parent/guardian. Do not collect information from small children. Also, you should not ask these children about other members of their household.

In general, if you encounter an atypical or unusual case during the interviews, and are not sure how to proceed, write down all the details in the back of the questionnaire. After completing the interview consult the manual and supervisor for guidance.

**Behavior with respondents**

Above all, your behavior in the presence of the respondents should be respectful. You should be patient and kind to them. Always behave in such manner to guarantee respect and cooperation on the part of the interviewee.

Try to answer all questions that the interviewees may have in relation to the reasons why they are being asked about the topics in the questionnaire.

The survey is long. Try to complete the interview within one session. Nevertheless, if needed, you can split the interview with the members of the family in several short interviews.

At the beginning of the interview you need to make sure that the interviewee does not have other business to attend within one or two hours. If there is enough time only for some parts of the questionnaire, than start asking and complete what you can within the time available. If the respondent needs to leave before the interview is completed, schedule a meeting within two days to complete the rest of the interview. TRY TO COMPLETE THE INTERVIEW IN ONE MEETING.

During the interview, if the respondent clearly understands the question, you need to accept any answering choice he/she provides. The function of the interview is not verifying information, but its collection. When the respondent does not understand the question, you may explain him/her the meaning with other words, but without influencing the content of the question.

Interviewers ignoring and/or changing the answers of respondents or show lack of respect will be penalized.

**General guidelines for completing the questionnaire**

In the questionnaire, there are three types of questions.

1. Interviewer does not read the question to the respondent. You collect information through observation or from previous answers of respondents.
2. Interviewer asks the question, but not the answering options.
3. Interviewer reads the question and answering options.

Answers of the respondents need to be written down in the questionnaire with blue or black pen. Do not use pencils. All answers need to be put down in clearly readable writing.

If you make a mistake marking the right answer in the questionnaire, strike through with line over the wrongly selected text and mark the correct answer on the side of the question.

The category “other”. In order to include all possible answers as well as answers that have not been pre-coded, some of the questions allow for the answer “Other”. When selecting this answer, write down a specific answer as well.

Respondents

There will be cases when the person being identified as the Head of the Household cannot be interviewed. As noted above, the Head does not necessarily need to reside in the house, during the interview period. In such cases you need to interview persons that appear to be the most informed about the different sections of the survey.

It may also happen that you find it impossible to interview the head of the household because he/she lives in the house but is very busy and may not have time to dedicate to you. You should make every effort to schedule an interview with the Head of the Household at their convenience. However, if after several attempts you have still not managed to complete the interview with the Head, interview persons that appear to be the most informed about the different sections of the survey.

Notes

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