



The Country Information is part of the Strengthening Tailor-Made Assisted Voluntary Return (STAVR) Project of Caritas International Belgium. Caritas gathers and transfers specific and updated information on reintegration possibilities for potential returnees and their counsellors.

# COUNTRY SHEET BOSNIA AND HERZEGOVINA

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January 2010

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- Vaša prava Bosne i Hercegovine
- Medica Zenica

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# **1. Access to territory (from country of asylum to return area)**

## **1.1 Documentation**

### **1.1.1. Travel documents needed for returnees**

Valid travel documents for the citizens of Bosnia and Herzegovina, Bosne i Hercegovine (BiH), are: Passport, diplomatic passport, service passport, group passport, shipping, that is a maritime card and a travel certificate, unless it is differently defined by the agreements between BiH and neighboring countries<sup>1</sup>.

### **1.1.2 Documents needed in the country of return**

All citizens of BiH returning to BiH must approach the competent institutions in order to register their residence. Citizens may register only one place of permanent residence within the territory of BiH<sup>2</sup>.

Registration and de-registration of permanent residence and home address is done:

In Republika Srpska (RS) in the public security stations within the RS Ministry of Internal Affairs.

In the Federation of Bosnia and Herzegovina (FBiH) in the police administrations within the Cantonal Ministry of Internal Affairs.

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<sup>1</sup> [Http:// www.granpol.gov.ba](http://www.granpol.gov.ba). The webpage contains (among other information such as public announcements, vacancy notices etc) more information on the agreements between BiH and neighboring countries and general information about the necessary travel documents. Law on Travel Documents of Bosnia and Herzegovina („Official Gazette of Bosnia and Herzegovina“ number 4/97, 1/99, 9/99, 32/00, 19/01). Law on Changes and Amendments to the Law on Travel Documents of Bosnia and Herzegovina published in („Official Gazette of Bosnia and Herzegovina“ number 33/08 dated 22.April 2008; Correction of the Law on Changes and Amendments to the Law on Travel Documents of Bosnia and Herzegovina („Official Gazette of Bosnia and Herzegovina number 39 dated 13.05.2008).

<sup>2</sup> Law on permanent and Temporary Residence of Citizens of BiH published in (Official Gazette of Bosnia and Herzegovina number 32/01).

In the Brčko – District (BD) in the Public register of Brčko District Government, sub department for personal documentation.

During registration of permanent residence citizens must provide correct and authentic information. An application for registration of permanent residence must be submitted to the competent authority within 60 days of establishing a permanent residence. An identification card or other documentation for identity must be submitted along with the application.

The ID card is a public document serving as documentation for identity, place and date of birth, permanent residence or temporary residence of a displaced person and citizenship of BiH<sup>3</sup>.

All citizens over 18 years of age must possess an ID card.

### **1.1.3 How to obtain needed documents**

#### **Travel documents - passport**

Citizens residing abroad, who are submitting a claim for issuance of a travel document for the first time must submit a birth certificate and a certificate of citizenship less than 6 months old, one photograph sized 3,5 x 4,5 cm (not from a machine and less than 6 months old) and a document that can prove identity (i.e. travel document, identification card or drivers license issued by CIPS or other valid document with the photograph issued by competent bodies within consular area.)

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<sup>3</sup> Law on Identification Card of Citizens of Bosnia and Herzegovina published in (Official Gazette of Bosnia and Herzegovina number 32/01, 16/02).

With an application for issuance of the ID card a citizen shall submit evidence of BiH citizenship and two photographs of an appropriate size.

An application for the replacement of the ID card shall be filed at the latest 15 days prior to the expiration date of the ID card currently held, and in other circumstances anticipated for replacement of ID card within 60 days after the reason for replacement has occurred. The procedure of replacement and competency of the body for replacement of ID card is the same as with the issuance of ID card.

Diplomatic and/or consular missions of BiH can issue travel documents to citizens who have resided in the area for three months or longer if their passports have expired or if it was damaged, stolen or lost.

Citizens of BiH residing abroad, that have valid travel document that is about to expire, during submission of the claim for issuance of travel document, are not obliged to obtain a birth certificate if their valid travel document contains correct personal identification number.

### **Travel certificate**

In case documents are lost or stolen the theft must be reported to the police and the embassy can be approached with the police report for issuing a travel certificate or if possible a new passport. It is obligatory to prove the identity and citizenship and to invalidate previous travel documents. Travel certificates are issued to citizens of BiH only in emergency cases. Travel certificates are used for one way travel only. The validity of a travel certificate is 20 days. For issuance of a travel certificate it is required to produce a completed claim for issuance of travel certificate, an original certificate on citizenship and birth certificate not older than 6 months, one photograph 3,5x4,5 cm, and a postal money order.

### **ID CARD**

The issuance, annulment and replacement of the ID card are carried out:

In RS in the public security stations within the RS Ministry of Interior.

In the FBiH in the police Administration within the Cantonal Ministry of Interior.

In the BD in the competent authority that functionally acts as a state institution.

#### **1.1.4 Price of necessary documents**

Prices for travel documents:

Passport for adults	241,19 BAM	123,31 Euro
Passport for children up to 16 years of age	148,12 BAM	75,73 Euro
Duplicate passport	426,00 BAM	217,81 Euro
Duplicate of child passport	234,00 BAM	119,64 Euro
Travel certificate	55,00 BAM	28,12 Euro

### ***1.2 Travel to country of origin***

#### **1.2.1 By air**

BiH can be accessed by air through four international airports in Sarajevo, Mostar, Banja Luka and Tuzla.

Flights from the mentioned airports to the countries of Western Europe take between 1 and 4 hours. The prices vary depending on the airline company and time of the year. The airline company takes responsibility for registered baggage, i.e. baggage registered at check in point where the passenger gets a baggage hanger. The passenger is responsible for the hand baggage.

The quantity of baggage that can be transported depends on the airline company and travel class.

All information about crossing the borders related to travel documents, vehicle registration documents or visa requirements can be obtained from officials of the operative center at the Main office of Border Police BiH.

Main office of Border Police BiH

Telephone +387 33 755 300

[www.granpol.gov.ba](http://www.granpol.gov.ba)

See the following webpages for more information concerning travel by air to BiH:

Public company Airport Sarajevo

Tel. + 387 33 289 100,289 267

E-mail: [info@sarajevo-airport.ba](mailto:info@sarajevo-airport.ba)

<http://www.sarajevo-airport.ba>

International Airport Mostar

Tel. + 387 36 350 212, 350 992

E-mail: [info@mostar-airport.ba](mailto:info@mostar-airport.ba)

<http://www.mostar-airport.ba>

International Airport Banja Luka

Tel. + 387 51 535 210

E-mail: [info@banjaluka-airport.com](mailto:info@banjaluka-airport.com)

<http://www.banjaluka-airport.com>

Public company International Airport Tuzla was open for civilian flights on June 12, 2008.

Tel. + 387 35 302 400

### **1.2.2 By land**

The state border of BiH can only be crossed on border crossings (established by the Council of Ministers of BiH) with valid travel documents and at the time designated for border crossing, unless it is differently stipulated by agreements between BiH and neighboring countries. BiH has 52 border crossings: 40 road crossings, 4 air crossings, and 8 railway crossings.

Contact information for the organizational units regarding security at the border crossing:

The Main office of the Border police of Bosnia and Herzegovina Sarajevo

Reufa Muhića 2A

Tel. +387 33 755 300

Field office for security of the airport Sarajevo

Reufa Muhića 2A

Tel. +387 33 755 114

Field office Northeast Bijeljina

Tiršova 9

Tel. +387 55 225 114

Field office Northwest

Bosanska Gradiška

Gradiška Vuka Karadžića bb.

Tel. +387 51 825 664

Field office West

Bosansko Grahovo

Vojislava Ivetića bb

Tel. +387 34 851 015

Field office South

Čapljina Hrvatskih Branitelja bb

Tel. +387 36 811 014

Field office East

Višegrad

Gavrila Principa bb.

Tel. +387 58 633 015

### **1.2.3 By sea**

Not relevant.

## **1.3 Entry procedure**

### **1.3.1 By air**

Travel documents of all passengers have to be checked and stamped when entering BiH. This is the official procedure that represents the registration of a fact of return to BiH. There is no other registration of entry procedure implemented.

Concerning deportation to BiH, a person being deported to BiH can be returned with or without escort. The escort will be taken over by the border police of BiH. Upon arrival to the airport in BiH an official from the border police of BiH will check their database to find out if criminal charges have been initiated against the person for commitment of a criminal act, and if so the official drafts an official report and inform the competent prosecutors office which will take over further procedures.

If there are no criminal charges the border police is not bound to hold the person who instead will be referred to his/her place of residence<sup>4</sup>.

### **1.3.2 By land**

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<sup>4</sup> Information gathered from interview with Robert Perić commander of Border police at airport Mostar and Nijaz Bajat on July 11, 2008.

When bringing a car into BiH it is required to possess documentation for the vehicle registration, ownership of the vehicle and liability insurance which is valid for the territory of BiH.

In order to get approval for crossing the state border, a person (driver) as well as the vehicle has to fulfill the conditions for crossing of the state border.

If a citizen of BiH is entering BiH driving a vehicle of foreign license plates which does not fulfill the requirements prescribed for the border crossing, that person can be allowed to enter BiH, but without the vehicle.

Information about transportation of goods and customs can be obtained from Border police of Bosnia and Herzegovina.

Main office of Border police BiH Sarajevo

Reufa Muhića 2A

Tel: +387 33 755 300

### **1.3.3 By sea**

Not relevant.

## ***1.4 Impact of former acts and statuses upon entry***

### **1.4.1. Impact of former refugee or subsidiary protection status**

The situation is such that there is no relevant data concerning eventual unfavorable influence by the authorities in BiH toward persons returning from the country where they had refugee status or the status of person under subsidiary protection<sup>5</sup>.

#### **1.4.2. Impact of former unsuccessful asylum claim**

There is no information available concerning any problem caused by a former unsuccessful asylum claim<sup>6</sup>.

#### **1.4.3. Impact of former illegal exit from country of origin**

Returnees who left BiH illegally and are now returning under the readmission procedure are not subject to any legal proceedings<sup>7</sup>.

#### **1.4.4. Impact of crime committed outside the country of origin**

Criminal acts or violations committed outside of BiH, as well as verdicts on imprisonment or revoked or served imprisonment sentences, do not affect persons under readmission. Those persons are not going to face any legal consequences in BiH.

### ***1.5 Customs regulations***

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<sup>5</sup> In the attachment: signed statement and approval for publishing of the official of UNHCR Sarajevo and employee of the Ministry for Security of Bosnia and Herzegovina. The statement was signed on August, 2008. Researcher: Nedžmija Kukrićar „Vaša prava BiH“ Sarajevo.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

The border control is performed by the border police at the border crossing, but under special circumstances when the control takes longer time or a person's dignity needs to be protected the control will be performed at a special location within the area of the border crossing<sup>8</sup>. Each traveler is obligated to report all goods that he/she is bringing into BiH, at the request of the customs officer<sup>9</sup>. The citizens of BiH as well as foreign citizens do not face any restrictions on bringing in effective money or other payment assets if the amount is smaller than 10.000,00 BAM (Approx. 5.100 EURO). If the amount is larger, the control of is carried out by customs officers at border crossings.

Citizens of BiH returning from abroad could be exempted from payment of import fees for personal movables which have been in the ownership of that person at least 6 months before de- registration of residence in the country from which he/she is coming and which he/she is relocating from a foreign country to BiH with the intention of using those movables in the place of residence in BiH<sup>10</sup>. If a whole family is returning from abroad, customs privilege is approved to only one member of the family. All items exempted from payment of import fees are also exempted from payment of VAT<sup>11</sup>.

## **1.6 Access to return area**

### **1.6.1 Limitations on internal travel**

There are no limitations on internal travel throughout the territory of BiH. As part of their regular activities, officials of the Ministry of Internal affairs of both Entities are controlling and securing freedom of movement throughout BiH. Also, additional control of the freedom of movement is performed by members of LOT (Liaison Observation Team) houses which were established by EUFOR, and which provide

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<sup>8</sup> Rulebook on manner of border control (Official Gazette of Bosnia and Herzegovina number: 10/06) published on February 14, 2006, entered into force on December 7, 2005 on the day of issuance.

<sup>9</sup> Law on Customs Policy of Bosnia and Herzegovina (Official Gazette of Bosnia and Herzegovina number: 57/04), Law was published on December 16, 2004, entered into force on December 12, 2004; it has been applied since May 1, 2005.

<sup>10</sup> More information at Main office of Border police BiH Sarajevo, Reufa Muhića 2A, Tel. +387 33 755 300.

<sup>11</sup> Law on Value Added Tax (Official Gazette of Bosnia and Herzegovina number: 9/05), Law was published on February 24, 2005, came into force on March 11, 2005, and it has been implemented since July 1, 2005.

field information on their internet site  
<http://www.euforbih.org/eufor/index.php>.

### **1.6.1.1 Administrative restrictions**

In BiH there are no administrative restrictions on the movement of people and things. The official identification card or valid travel document is required documents, which are used to document citizens' identity and place of residence.

### **1.6.1.2 Practical obstacles**

Daily traffic in BiH is carried out without any practical obstacles. All information about traffic road conditions, traffic restrictions and stoppages throughout BiH can be obtained on the internet site of BiH Automobile Club  
<http://www.bihamk.ba/mapa/news.aspx>.

## **1.6.2 Territories impossible or dangerous to approach**

BiH is the most mine polluted country in the region of Southeast Europe, with a total mined area of 1755 km<sup>2</sup> which represents 3,42 % of the total territory. It is estimated that demining of the existing mine fields is going to be completed by 2019. Information about mined areas and activities on demining is available on the site of BH MAC  
<http://www.bhmac.org/ba/stream.daenet?kat=1>.

## **1.6.3 Means of internal travel**

Railroad transportation in BiH is carried out by two public companies: The Railways of the Federation of BiH with headquarters in Sarajevo and The Railways of Republika Srpska with headquarters in Banja Luka. Railway infrastructure is managed by the BiH Railway Public Corporation. Main railway lines are: Ploče-Mostar-Sarajevo-Zenica-Doboj-Bosanski Šamac-Vinkovci (crossing in Republic Croatia) and further toward Central and East Europe. Bosanski Novi (with connection to Croatia)–Bihać-Prijedor-Banja Luka- Doboj Tuzla (with separation for Brčko District/Luka Brčko-Zvornik-Republic of Serbia).

Contact information on railway services:

Railways of BiH main office Mostar

Ivana Krndelja 1

Tel. +387 33 312 194

Railways of FBiH Sarajevo

Musala 2

Tel. + 387 33 657 313

Railways of Republika Srpska A.D. Doboj

Svetog Save 71 74000 Doboj Republika Srpska, BiH Tel.:+387 53 241 368, 209 000

Fax: +387 53 222 247, 224 743

The Automobile Club of Bosnia and Herzegovina (BiHAMK) provides information about traffic road conditions.

Tel. +387 33 212 772, +387 33 207 658, <http://www.bihamk.ba>

50 operative units of Automobile Club of Bosnia and Herzegovina throughout the country provide the following services 24 hours a day:

- Repair of technically defective (broken) vehicles,
- transportation of technically defective vehicles within the borders of BiH

- transportation of vehicles damaged in traffic accident,
- pulling out vehicles,
- removing and pulling out trucks.

Services of the Automobile club of Bosnia and Herzegovina are charged equally throughout BiH. For members of this club services of road assistance and transportation are free of charge.

CALL CENTER (Traffic road conditions)

Tel.: +387 33 1282

Fax: +387 33 282-121

E-mail: [info@bihamk.ba](mailto:info@bihamk.ba)

The Automobile Club of Republika Srpska

Tel. +387 51 1285

Webpage: [ams-rs@blic.net](mailto:ams-rs@blic.net)

Info tel. + 387 51 319 571.

## **2. Physical security in return area**

### ***2.1. On going armed conflicts***

There are no on going armed conflicts in Bosnia and Herzegovina.

### ***2.2. Regions with an extremely high level of crime***

BiH does not have areas of specifically high security risk.

### ***2.3. Crime***

#### **2.3.1. Region with an extremely high level of crime**

There are no areas with extremely high levels of crime in BiH.

#### **2.3.2 Risk of becoming a victim of human trafficking**

Obtaining accurate and reliable data is difficult due to issues of security as well as the fact that human trafficking is an underground criminal activity and that traffickers are using increasingly sophisticated methods which are hard to track. However, a number of common trends in human trafficking in BiH have been recognized, as follows:

- BiH is a country of origin, transit and destination for human trafficking.
- A growing number of victims of trafficking originate from within BiH and there has been an apparent decrease in foreign victims.
- A growing number of minors have been assisted, both as victims of trafficking and as children of victims.

- Although sexual exploitation remains the main form of human trafficking in BiH, there are increasing numbers of individuals trafficked for other purposes, including forced labour and begging.
- An increasing number of victims of trafficking are unable to reintegrate into society in a sustainable way due to weak or non-existent reintegration assistance, in turn finding themselves at repeated risk of domestic violence, being re-trafficked, and/or exploited for labour.
- An increased number of victims of trafficking are in need of specialized psychiatric assistance, drug rehabilitation and other forms of specialized health assistance. Lack of these forms of assistance has a negative impact on the social and economic reintegration opportunities of the VoT.

Analyses of the data available in database of the State Coordinator Office of BiH show that the most vulnerable categories to become Victims of Trafficking (VoT) are underage girls (children<sup>12</sup>) from 13 to 16 years. From the total number of assisted VoT BiH nationals 65 % are children from the above mentioned category. Female citizens of BiH are exposed to risks of becoming victims of human trafficking on a daily basis. In 2007, 44 % out of the total number of identified VoT were underage nationals of BiH<sup>13 14</sup>.

The following people and institutions are involved in combating trafficking in human beings:

Mr. Samir Rizvo, State Coordinator

State Coordinator for Combating Trafficking in Human Beings and Illegal Migrations

The Office of the State Coordinator

Trg BiH 1

71000 Sarajevo

Tel/fax: +387 (0)33 710 530

Tel: +387 (0)33 218 905

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<sup>12</sup> According to the Palermo Protocol all persons under 18 are children.

<sup>13</sup> Report on the Status of Trafficking in Human Beings and Illegal Immigration in BiH, Report on Action Plan for combating Trafficking in Human Beings and Illegal Immigration in BiH-2007, State Coordinator Office for combating Trafficking in Human Beings and Illegal Immigration in BiH-2008

<sup>14</sup> All data is related to VoTs that were sexually exploited. In BiH there is no available data for other forms of human trafficking.

E-mail: [ureddk@BIH.net.ba](mailto:ureddk@BIH.net.ba)

[www.anti-trafficking.gov.ba](http://www.anti-trafficking.gov.ba)

Ms. Saliha Dzuderija

Ministry for Human Rights and Refugees

Department for Human Rights

Tel: + 387 33 206 - 655

E-mail: [ljudprav@mhrr.gov.ba](mailto:ljudprav@mhrr.gov.ba)

[www.mhrr.gov.ba](http://www.mhrr.gov.ba)

More information is available at

<http://www.tuzilastvobih.gov.ba/?id=8&jezik=e&kat=3&opcija=sadrzaj>

Based on experiences of Medica Zenica in 2009 and overall statistics, it is evident that there is an increase in the number of victims of trafficking and they are predominately underage girls, citizens of Bosnia and Herzegovina. "Generally speaking, the cases of trafficking are usually of cross-border nature as presented in the report on the situation of trafficking in BiH. BiH is there usually a transit country or destination for victims coming from Eastern Europe countries. However, in the past few years there appeared a new phenomenon - trafficking in women and girls who are recruited in the chain of human trafficking at the local level, with the aim of sexual exploitation in other parts of the country, while the number of identified foreign victims of trafficking is in permanent decline and the number of female citizens of BiH identified as victims of trafficking in BiH until this year (2009) is constantly growing."

For more information please refer to the **Universal Periodic Review on Situation of Human Rights in BiH**, November 2009, drafted by Ministry of Human Rights and Refugees, and available at: [http://www.mhrr.gov.ba/ljudska\\_prava/upr%20prijedlog%201-English.pdf](http://www.mhrr.gov.ba/ljudska_prava/upr%20prijedlog%201-English.pdf)

More information on victims of trafficking will be available in the report by the Office of the State Coordinator in May-June 2010.

### 2.3.3 Risk of becoming a victim of forced prostitution

Forced prostitution is criminalized through the Criminal Law of Federation of BiH and Brcko District in 2003.

Prostitution as a specific social phenomena is in a “grey zone” of BiH legislation, it is neither prohibited nor legalized. There is only prohibition of forced prostitution and if it is spotted in a public place actors can be taken to the misdemeanor court because they are violating Law on public order.

Prosecution of forced prostitution and human trafficking with the purpose of sexual exploitation is additionally impeded by the changing patterns of exploitation and the fact that all activities are moved into private houses and apartments with strict check of potential clients undertaken by traffickers. In 2007 nongovernmental organizations giving support and protection to victims of human trafficking provided help to more than 50 people. This number included victims of human trafficking identified in the previous years as well as those identified in 2007. Through analysis of information supplied by nongovernmental organizations, law implementation authorities and prosecutor’s office, 41 persons were identified as victims of human trafficking/leading into prostitution. Out of this number 24 persons received accommodation and assistance of safe houses. Out of the total number of newly identified victims 73 % are citizens of BiH<sup>15</sup>.

Some useful contacts are:

Institution	Contacts
Prosecutor's Office of	Kraljice Jelene br.88, Trg Bosne i

<sup>15</sup> Ibid.

BiH		Sarajevo Chief Prosecutor: Jurčević Marinko Tel:033/707-400 Fax:033/707-463 E-mail: <a href="mailto:info.tuzilstvobih@gov.ba">info.tuzilstvobih@gov.ba</a>	Hercegovine br.1, Sarajevo Tel/fax: 033/710-530 E-mail: <a href="mailto:ureddk@bih.net.ba">ureddk@bih.net.ba</a>
Prosecutor's Office of RS		Vladike Platona bb, Banja Luka Chief Prosecutor:Bukić Amor Tel/Fax :051/316-168 E-mail: <a href="mailto:rjt@inecco.net">rjt@inecco.net</a>	
Public Prosecutor's Office of Brčko District		Trg Pravde br:10 Brčko Tel: 049/217-227 Fax: 049/ 219-088 E-mail: <a href="mailto:jtbd@jtbd.ba">jtbd@jtbd.ba</a>	
Prosecutor's Office of FBiH		Valtera Perića br.15, Sarajevo; Tel/Fax:033/442-614	
SIPA (State Investigation and Protection Agency)		Adema Buće br.102, Sarajevo Tel:033/702-400 Fax:033/702-485	
Border Police of BiH		Vuka Karadžića bb,Lukavica-Istočno Sarajevo Tel:057/320-300 Fax:057/320-340	
Ministry of Security BiH	State Coordinator of BiH	Trg Bosne i Hercegovine br.1, Sarajevo State Coordinator: Rizvo Samir Tel/fax:033/710- 530 <a href="mailto:ureddk@bih.net.ba">ureddk@bih.net.ba</a>	
Department for	Foreigners	Obala Kulina Bana br 4, Sarajevo	

Police Department for Foreigners	Tel:033/563-600 Fax:033/563-632
Federal Police Administration FBiH	Mehmeda Spahe br.7,Sarajevo Tel:033/280-020 Fax:033/207-606
Federal Police Administration RS	Desanke Maksimović br.4,Banja Luka Tel.051/334-306 Fax:051/334-304 E-mail: <a href="mailto:mup@mup.vladars.net">mup@mup.vladars.net</a>
Federal Ministry of Labour and Social Policy	Maršala Tita br.9,Sarajevo Tel:033/664-245 Fax:033/664-246
Ministry of Health and Social Welfare RS	Vladike Platona bb,Banja Luka Tel:051/216-599 Fax:051/216-601 e-mail: <a href="mailto:mszs@mszs.vladars.net">mszs@mszs.vladars.net</a>

#### 2.3.4. Effectiveness of protection

Although there has been some progress over the past few years, corruption and organized crime is taking place in the country, and war criminals are still free<sup>16</sup>. During 2007 only 14 acts of corruption were discovered, which is very few compared to the public perception of this problem<sup>17</sup>.

There is a problem of juvenile delinquency, which is increasing, and juveniles are more frequently participating in hard criminal acts such as homicide and theft.

<sup>16</sup> Addressing of EU Special Representative, Christian Schwarz-Schilling at Second conference in BiH on cooperation of police and prosecutors, published May 23, 2007, accessed on July 24, 2008. <http://www.eusrbih.eu/media/speeches/1/Template.aspx?cid=1025,2,1>

<sup>17</sup> Information about security situation in Bosnia and Herzegovina, published in March 2008, accessed on July 24, 2008. [http://www.msb.gov.ba/home/index.php?option=com\\_content&task=view&id=18&Itemid=36&lang=hr](http://www.msb.gov.ba/home/index.php?option=com_content&task=view&id=18&Itemid=36&lang=hr)

The murder of Denis Mrnjavac in Sarajevo in the beginning of February caused public condemnation and protests of thousands of people<sup>18</sup>.

There are significant omissions in the witness protection procedure, and lack of adequate assistance and protection of victims of sexual violence<sup>19</sup>.

### **2.3.4.1. Police forces**

Police forces in BiH are organized on the level of Entities, Cantons and Brčko District.

The State Investigation and Protection Agency (SIPA) is the first police agency on a state level, which in accordance with the Law on State Investigation and Protection Agency and other regulations, performs the tasks within its jurisdiction throughout BiH. SIPA has had actions aimed at arresting suspected war criminals, investigations of money laundering, organized crime, terrorism, and support and protection of witnesses. SIPA has over 850 employees in 11 organizational units within the headquarters and 4 regional offices<sup>20</sup>.

From March 19 to 30, March 2007 the Delegation of the European Council- Committee for prevention of torture (CPT) made an official visit to BiH in order to check out the conditions for detention and treatment of inmates in numerous prisons within the country. During the visit the delegation gathered a significant number of statements concerning maltreatment by the police, which often included hitting and kicking, as well as hitting with the baton. Most of these cases occurred during interrogation of suspects by the crime inspectors. The Delegation pointed out that baseball bats, metal bars and other inappropriate items must be urgently removed from premises where police question the suspects<sup>21</sup>.

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<sup>18</sup> UNDP First quarterly report January - March 2008, accessed July 25, 2008.  
<http://www.undp.ba/index.aspx?PID=14>

<sup>19</sup> Amnesty International report, published in first half of 2008, accessed on July 8, 2008.  
<http://thereport.amnesty.org/eng/regions/europe-and-central-asia/bosnia-and-herzegovina>

<sup>20</sup> State Investigation and Protection Agency (SIPA), accessed July 8, 2008.  
<http://www.sipa.gov.ba/hr/uvod.html>

<sup>21</sup> Report of the European Council Committee for Prevention of Torture (CPT), published during the second half of 2007, accessed on July 7, 2008.  
[http://www.ecoi.net/file\\_upload/1226\\_1190735846\\_2007-34-inf-eng.pdf](http://www.ecoi.net/file_upload/1226_1190735846_2007-34-inf-eng.pdf)

### 2.3.4.2 Judiciary

The courts in BiH are organized on the level of Entities, Cantons and Brčko District, as well as on the state level.

The Constitutional Court of BiH is the highest and final instance in legal matters. The Court of

BiH has jurisdiction over war crimes, organized crime, white-collar crime and corruption.<sup>22</sup>

Sometimes, in politically sensitive cases, political parties interfere with the work in the courts. At the beginning of July 2007 the High Representative Miroslav Lajčak removed police officials of the RS due to interference of the justice related to cooperation with the International War Crime Tribunal in Hague. Also, in July 2007 the Ministry of Internal Affairs of RS suspended 35 police officers because they were named by the Commission for Srebrenica of the RS Government as persons connected to mass murders in Srebrenica in 1995<sup>23</sup>.

Corruption in the judiciary, police forces and public services represents a significant obstacle to the establishment of the rule of law in BiH. The judges who work independently are exposed to various forms of intimidation<sup>24</sup>.

The courts in BiH have two million unresolved cases. The Ministry of Justice of BiH is the leading coordination body responsible for resolving the problem of numerous pending court cases<sup>25</sup>.

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<sup>22</sup> The Court of Bosnia and Herzegovina, accessed on July 28, 2008.

<http://www.sudbih.gov.ba/?opcija=sadrzaj&id=3&jezik=b>

<sup>23</sup> Country Reports on Human Rights Practices for 2007, Released by the Bureau of Democracy, Human Rights, and Labor, March 11, 2008, accessed on July 4, 2008.

<sup>24</sup> Report on Bosnia ad Herzegovina for 2007, by organization Freedom in the World, published at the beginning of 2008, accessed on July 24, 2008.

[http://www.freedomhouse.org/inc/content/pubs/fiw/inc\\_country\\_detail.cfm?year=2008&country=7357&pf](http://www.freedomhouse.org/inc/content/pubs/fiw/inc_country_detail.cfm?year=2008&country=7357&pf)

<sup>25</sup> Published 2007, accessed on July 28, 2008. <http://www.mpr.gov.ba/hr/str.asp?id=4>

### 3. Social security and protection

Legal acts in BiH, which apply and elaborate the basic principles of social security and protection, are: The Constitution of BiH, The Constitution of the FBiH, the Constitution of RS and the Statute of BD of BiH<sup>26</sup>.

BiH does not have a unique state law, but instead social security and protection are regulated through the system of social protection which is in the jurisdiction of the Entities, that is the Federation of BiH and RS, as well as the BD of BiH.

In the FBiH it is implemented through the Cantonal Laws, while it is on a municipal level in RS, and through legislation of BD in the BD of BiH.

In BiH there are many kinds of social protections. They are not harmonized due to large number of regulations from this field (entity laws, cantonal laws, etc.), but the most frequent kinds of social protection are: financial and other material assistance, training for work and living, placement to different family/household, placement to the institutions of social protection, social and other professional services, home care and assistance in the house, etc.

The situation in BiH concerning social security and protection is very difficult. Beside numerous laws the reasons are inadequate budget assets for this purpose, numerous beneficiaries of social welfare, low social welfare benefits, as well as irregularity in payment of social welfare benefits.

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<sup>26</sup> Constitution of Bosnia and Herzegovina (Annex 4 of General Peace Agreement, initiated in Dayton on November 23, 1995 signed on Paris on December 14, 1995), Article III – Responsibilities of and relations between the institutions of Bosnia and Herzegovina, paragraph 2 Responsibilities of the Entities – point b. Constitution of Federation of Bosnia and Herzegovina („Official Gazette of Federation of Bosnia and Herzegovina„ number: 01/94 dated March 30, 1994.), Article II – Human rights and fundamental freedoms, sub-paragraph A.-general provisions, article 2, paragraph 1, point n. Constitution of Republika Srpska („Official Gazette of Serb people in Bosnia and Herzegovina„ number: 03/92 dated 16.03.1992), Section I – General provisions, article 5, paragraph 1, point 3, Section III – Economic and social relations, article 61. Statute of Brčko District of Bosnia and Herzegovina („Official Gazette of Bosnia and Herzegovina„ number: 9/00 dated April 6, 2000), Section I – General provisions, Functions and authorities of Brčko District, article 9, paragraph 1, point 10. Constitutions of Bosnia and Herzegovina, Federation of Bosnia and Herzegovina, Republika Srpska, and Statute of Brčko District were the subject to numerous changes and amendments, but we are not going to mention them because changes did not affect social protection.

### **3.1 Regions with no reintegration and return opportunities**

BiH does not have regions where return and reintegration are not possible.

After the war 260.388 housing units were reconstructed which is 58 % of all the housing units that were destroyed or damaged during the war conflict. 43.000 families or 135.000 persons are still awaiting return. The problem is additionally complicated due to collective centers which are still accommodating 2.540 families or 7.000 persons<sup>27</sup>. Only 0,3 % of the cases are still unresolved.

The security situation in BiH, from the aspect of unexploded devices, is such that there are still unexploded mines, and there are ongoing activities for their removal, as well as a strategy for removal of mines and unexploded devices until 2019<sup>28</sup>.

The Security situation in BiH, from the aspect of personal security of returnees is good and stable<sup>29</sup>.

In some areas of BiH (especially in remote villages) the issue of the infrastructure has not been resolved, which is one of the things that hinders a return. The biggest restraint on the actual return is nonexistence of so called sustainable return<sup>30</sup>. Sustainable return does not imply only physical return to pre-war property, but also the right to work, employment, health insurance and medical treatment, education, pensions, access to public services, etc. In practice sustainable return is not being entirely implemented, as there are always some rights that returnees can not realize. Most frequently it is

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<sup>27</sup> <http://www.civilnodrustvo.ba/v2/index.php?opcija=vijesti&kat=&id=319>Center for promotion of civil society -News from the first Congress of refugees, displaced persons and returnees to Bosnia and Herzegovina. The Congress was held on June 13, 2007. The researcher found the text on the mentioned address on July 25, 2008.

<sup>28</sup> <http://www.bhmac.org/ba/stream.daenet?kat=1>

New general assessment of mine situation in Bosnia and Herzegovina – Strategy of promotional action for period 2009-2019. Text published during 2007- the exact date of publishing is not marked. The researcher found the text on the mentioned address on July 28, 2008.

<sup>29</sup> [http://www.bih-rss.net/article\\_bezbjednosna\\_situacija\\_u\\_bih\\_stabilna\\_77218.htm](http://www.bih-rss.net/article_bezbjednosna_situacija_u_bih_stabilna_77218.htm).

EUFOR evaluated security situation in Bosnia and Herzegovina as stable. The news published on November 13, 2007. Researcher found the text at the mentioned address on July 27, 2008.

<sup>30</sup> <http://www.sarajevo-x.com/clanak/080620154>

Representative of the General Secretary of United Nations for Human Rights and Displaced Persons Walter Klein, during the visit to Bosnia and Herzegovina stated that government of Bosnia and Herzegovina is making effort, but there are still serious obstacles to sustainable return, and therefore authorities in Bosnia and Herzegovina need to take more responsibility over projects of sustainable return. News published on June 20, 2008. Researcher found the text at the mentioned address on July 28, 2008.

related to reinstatement to work but unequal access to rights can also be manifested in another mentioned fields.

### ***3.2 Housing and accommodation***

During the war and in the post-war period there was a large number of the so called “collective centres” where internally displaced persons were accommodated. From 1995 until present most people have left this kind of accommodation. Some succeeded in returning to their property (if they had any) others moved to specific houses/apartments that were provided for war invalids and families of soldiers killed in the war. Even officials often say that BiH does not have collective centres for internally displaced persons, some of them are still functioning and accommodate (in very bad conditions) mostly elderly people that do not have money to rent or buy a place on their own and do not have anyone to take care of them.

#### **3.2.1 Property restitution and/or compensation**

The General Framework Agreement for Peace in Bosnia and Herzegovina, that is Annex 7 of the Constitution of BiH in Article 1 foresees the right of refugees and displaced persons to freely return to their homes of origin that is to repossess the property of which they were deprived in the course of hostilities since 1991, and the right to be compensated for any such property that cannot be restored to them<sup>31</sup>.

This provision undoubtedly regulated the right to compensation for property which cannot be returned because it was destroyed. However, BiH until this day did not enact the law which would regulate this issue.

The Ministry for Human Rights and Refugees of Bosnia and Herzegovina launched the initiative for revision of a BiH strategy for implementation of Annex 7. In preparation 70

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<sup>31</sup> General Framework Agreement for Bosnia and Herzegovina, Initiated in Dayton on November 25, 1995, signed in Paris on December 14, 1995.

institutions, non- governmental organizations and international institutions are participating. The strategy, among other defines the issue of damage compensation<sup>32</sup>.

The essence of the property laws is the obligation to submit a claim for repossession of an apartment, which had to be submitted to the municipal housing authority within strictly established deadlines, in the Federation before July 4,1999 and in Republic Srpska before June

19, 2000. For apartments which were not officially declared as abandoned by the competent

municipal authority, as well as apartments which were partially or entirely destroyed during the war conflict, and persons that had so called expansion of the housing fund, i.e. exchange of housing units, the deadline for submission of apartment repossession claim was prolonged in the Federation until November 4,1999.

Occupancy right holders who did not submit an apartment repossession claim within the mentioned deadlines permanently lost their occupancy right.

These apartments were disposed by the Municipalities and used for alternative or temporary accommodation for refugees and displaced persons until 2005 when the Law on Return, Allocation and Sale of Apartments<sup>33</sup> was enacted. With this law the municipalities must return.

If the company which is the owner of the apartment has been privatized with more than 51 % of private capital, or was erased from the registry of the companies, then such apartments shall remain at the disposal of the municipality, which can allocate them to family members of killed soldiers, disabled war veterans or socially vulnerable local citizens, in order to provide housing care. In practice, in smaller number of cases, municipalities allocated these apartments to its employees that did not have resolved housing issue.

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<sup>32</sup> <http://sirlbih.org/>

Federation of Associations of refugees, displaced persons and returnees to Bosnia and Herzegovina. Announcement from the meeting in Mostar regarding revision of Annex 7. News published on February 28, 2008. The researcher found the text on July 26, 2008.

<sup>33</sup> Law on Return, Allocation and Sale of Apartments („Official Gazette of Federation of Bosnia and Herzegovina, number:28/05 dated May 11, 2005. effective from May 19, 2005).

It is important to say that this law was enacted only in FBiH, while in RS it is still not enacted. A working group for preparation of the draft law on state owned apartments without occupancy right was formed in RS on May 20, 2008 and once this law is enacted it will regulate the mentioned issues.

There are no deadlines related to the repossession of private real estate. Persons whose property was damaged or destroyed during the war conflict can approach the Ministry for Refugees and Human Rights of BiH or the Entity or Cantonal Ministries with jurisdiction over refugees and displaced persons, directly or through municipal services (in Federation), i.e. through Department of the Ministry for Refugees (in RS). In practice applications for reconstruction are being submitted after having been announced in the newspapers, and with the application are attached documents proving the status of displaced person and the level of damage on the house. The aid for reconstruction can be allocated in the form of free construction material or free construction works by the contractor. In practice, frequently an international organization or non-governmental organization finances part of the reconstruction project, either by financial assistance or construction material, or by financing the construction works. People whose property is partially destroyed or damaged get aid for reconstruction much easier and quicker than persons whose property is completely destroyed because such reconstruction requires a lot more money. Therefore, currently, reconstruction aid is mostly needed by persons whose property is completely destroyed.

At the moment there are numerous ongoing reconstruction projects in BiH. One of the more significant projects is a project worth 24.000 000 BAM (App. 15 401 398 euro), which anticipates reconstruction throughout BiH. The mentioned project is being financed partially by the Development Bank of the European Council and partially by local assets. The priority is going to be given to beneficiaries of collective centers<sup>34</sup>.

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<sup>34</sup> <http://www.fondzapov.gov.ba/projekti2.php>

The Return Fund. The text entered in 2007, without the exact date. The researcher found this text on the mentioned address on July 31, 2008.

### **3.2.2 Housing programmes in return areas**

In BiH there are still displaced persons who did not repossess their property, mostly because it was destroyed or demolished. Returnees from abroad, who did not manage to repossess their property, will lose their refugee status, but they will have the status of displaced person until they repossess their property. Displaced people (displaced persons that never left BiH, and returnees that acquired the status of displaced person) have the right to temporary accommodation. Temporary accommodation can be no longer than 6 months, but can be extended. The right to temporary accommodation is determined by the municipal service for housing issues (in the FBiH), i.e. The Ministry for Refugees (in RS). Apartments which have not been claimed for repossession during the legal deadline and which are still not returned to owners (allocation right holders), apartments which were not claimed within the legal deadline which are at disposal of municipalities, and collective centers could be used for temporary accommodation, and also it can be secured by financial subsidy. Financial subsidy is refunded for payment of the rent for apartment which displaced person rents as subtenant, and it is on the burden of the municipality (in Federation), i.e. The ministry for refugees in RS.

Until the end of 2006 there existed a transitional admission center for citizens of BiH deported from abroad, which was located in the Sarajevo, settlement Stup in municipality Ilidža, but it was closed in November 2006. Therefore, accommodation at the area of return can only be realized in one of the above mentioned ways, and only a small number of people are accommodated in collective centers which will soon be entirely closed down.

### **3.2.3 Opportunities of building a house**

In order to build a house first of all the land must have the qualification of construction land, which is developed or undeveloped land anticipated for construction in accordance with the provisions of the law.

There are two kinds of construction land:

- town construction land, i.e. land in towns which can be privately or state owned
- other construction land, i.e. land which is intended for construction outside the towns.

There are three ways to obtain construction land which can be used for legal construction of a house:

- by allocation of construction land, where the municipality through public tender allocates land to natural or legal persons to be used for construction.
- by sale of privately owned construction land, on the grounds of a signed sales contract between the owner of the land and the buyer, which has to be processed by the notary<sup>35</sup>.
- by converting the land intended for other use into construction land (such as conversion of forest or agricultural land into construction land) with appropriate permits from competent authorities.

Only after the issue of construction land is resolved, a person acquires the right to build on the premises i.e. a house, which size and shape will depend on financial means of the constructor and urban-technical conditions which are issued by the competent municipal body on the basis of urban plan for that area.

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<sup>35</sup> The notary service is a public service which assumed work on May 4, 2007 in Federation of Bosnia and Herzegovina, and in Republika Srpska on March 13, 2008, for validity of legal issues concerning transfer and acquisition of ownership right or other real rights on real property is needed notary processing, in more detail: the Law on Notaries of Federation of Bosnia and Herzegovina ("Official Gazette of Federation of Bosnia and Herzegovina" number 45/02, dated September 20, 2002, effective from September 28, 2002); the Law on Notaries of Republika Srpska, ("Official Gazette of Republika Srpska" number 86/04 dated September 24, 2004, effective from October 2, 2004, and changes and amendments number 2/05 dated December 29, 2004 effective from January 07, 2005, number: 74/05 dated July 26, 2005 effective from August 3 2005, number: 91/06 dated August 30, 2006 effective from September 7, 2006 and number: 37/07 dated May 2, 2007).

### **3.2.3.1 Conditions of obtaining land property**

There are no special conditions for acquisition of property for citizens of BiH, which means that all citizens of BiH can freely acquire the property in accordance with market rules, depending on the offer and financial means of the buyer.

### **3.2.3.2 Relevant approximate prices**

The price of construction land or the house will depend on its location, whether it is in the town, town area, or outside the town, closeness to the infrastructure, and also the prices vary depending in which part of BiH the construction land or the house are located.

There is a very small offer of town construction land on the market and such land is being

demanding, due to which the prices oscillate. The price of town construction land which is far from close town area is 100,00 EUR per square meter (1m<sup>2</sup>), and in closer parts of the town the price reaches up to 400,00 EUR per 1m<sup>2</sup>.

The price of 1m<sup>2</sup> construction land outside of towns, varies from 15,00 EUR to 25,00 EUR per 1m<sup>2</sup>, but close to larger towns that price is 50 % higher.

The price of construction of a house, of a reasonable quality, is 400,00 EUR per 1m<sup>2</sup>. House prices depend first of all on location of the house. A house of 100 m<sup>2</sup> in towns is 100 000,00 EUR, but in town areas it is up to 50 % higher.

The prices of houses outside of towns are 50 % lower than in the towns.

### **3.2.3.3 Available credits, subsidies and other forms of help**

In BiH the ministries on the level of state and entities, as well as international humanitarian organizations are allocating construction material and other assets required for construction of houses to refugees, displaced persons and returnees. People that are

interested are invited through announcements in the newspapers to register for allocation of donation. In practice, the priority is given to internally displaced persons in BiH, but it is important to mention that the number of such calls has significantly decreased. The situation is the same regarding social accommodation.

The banks giving credits for construction or purchase of real estate first of all demand that their clients should be employed. The beneficiary of a credit up to 15.384,00 EUR needs to have one or more guarantors in order to get approval of his/her credit claim. For credits exceeding

15.384,00 EUR the beneficiary can apply for a mortgage credit, but the credit beneficiary needs to document the purpose for which the credit is going to be spent. Therefore, if constructing a house, the credit beneficiary needs to have clear documentation from the contractor, all plans and required permits proving that the house is going to be built.

### **3.2.4 Opportunities of buying real estate**

There is a small offer of town construction land at the market, and much larger offer of other construction land which is located outside of towns.

The situation is similar with purchase of the houses, and concerning construction of the houses there are many construction companies available.

#### **3.2.4.1 Legal conditions**

Written form of the sales contract has to be observed during purchase of the real estate for the contract to be valid.

The transfer of ownership right has to be processed by the notary, during which the notary verifies the contract and checks if all legal requirements for validity of the sales contract have been met.

Capital transfer tax is 5 % of the real estate price.

The prices of notary services are

Case Value from EUR	Case Value to EUR	Point prize
0	255,6	75
225,6	511,3	120
511,3	1.278,23	150
1.278,23	2.556,46	200
2.556,46	5.112,92	250
5.112,92	10.225,84	320
10.225,84	15.338,76	400
15.338,76	20.451,68	450
20.451,68	25.564,59	500
25.564,59	30.677,51	550
30.677,51	40.903,35	600
40.903,35	51.129,19	700
51.129,19	76.693,78	800
76.693,78	102.258,38	900
102.258,38	127.822,97	1.000
127.822,97	153.387,56	1.200
153.387,56	204.516,75	1.400
204.516,75	255.645,94	1.600

255.645,94	383.468,91	2.000
383.468,91	511.291,88	2.500

Multiplying points with the coefficient 0,8 gives the amount which the beneficiary has to pay for contract processing by the notary. For example if real estate is worth from 0 to 255,6 EUR, point prize for that real estate is 75. Multiplying 75 with the coefficient 0,8 one gets the amount which the beneficiary has to pay for contract processing by the notary.

After all the above mentioned requirement are met, the buyer can register as the owner of the real estate by submission of the claim for registration at the competent court, and he/she becomes the owner of the real estate after registration into the public books on real estate.

### **3.2.4.2 Eventual obstacles for certain groups**

There are no obstacles to acquire the property in BiH for any of its citizens.

### **3.2.4.3 Relevant approximate prices**

The prices of real estate in BiH rose by 100 % last year, according to experts and owners of real estate agencies.

At the moment a square meter of a newly built apartment in the center of Sarajevo costs up to

2.500 EUR. Old apartments in the center of Sarajevo cost from 1.000 to 2.000 EUR. After Sarajevo, Banja Luka is the most expensive town. Compared to the last year prices

increased significantly, and now a square meter in the old buildings in the town center costs up to 1.000

EUR, smaller apartments up to 1100 EUR. New apartments in the center of Banja Luka cost from

1.400 to 1.500 EUR.

The prices of real estate in BiH in May of 2008 were as follows:

City	Price EUR/m2
Sarajevo	up to 1.000 (old apartments) 1.000 – 2.000 (old apartments in city center) 1.000 – 2.500 (newly built)
Banja Luka	up to 1.000 (old apartments in city center) 1.400 – 1.500 (newly built)
Mostar	600 – 750 (old apartments) over 1.000 (newly built)
Zenica	650 – 750
Tuzla	750 (old apartments) 1.000 (newly built)
Trebinje	around 750 (old apartments) Up to 1.000 (newly built)

#### **3.2.4.4 Available credits and subsidies**

The Investment-Development Bank ("Investiciono-razvojna banka) of the Republic Srpska is managing the property of RS which is disposed in 6 funds. One of these is the

Housing Fund of Republic Srpska. The assets from this fund are distributed in the form of housing credits through eleven banks. The credits are intended for purchase, construction, reconstruction and extension of housing units. The credits are allocated in amounts from 2.500 to 25.000 EUR for reconstruction and extension of housing units, and from 5.000 to 50.000 EUR for purchase and construction of the first housing unit in ownership with a repayment deadline of up to 20 years. Interest rate is 4,00 % for families of killed soldiers, disabled veterans I-IV category, and families with four or more children. Young couples with university degree (both) and families with three children pay an interest rate at 4,70 %, while young couples where one spouse has a university degree and families with two children pay an interest at 5,20 %. All others pay the basic interest rate of 6,00 %.

In the Federation of BiH there are no such subsidies for housing, and therefore the credits have to be obtained directly through the banks where interest rates range from 7,50 % up to 10 % and more.

### **3.2.5. Opportunities of renting a house or apartment**

Due to a large number of displaced persons and migration from village to city the prices of renting a house or an apartment are constantly changing. The real estate is mostly rented on the grounds of a verbal agreement, which means that neither lessor or lessee enjoy full legal protection.

#### **3.2.5.1 Eventual obstacles for certain groups**

There are no obstacles for any certain group to rent an apartment or a house in BiH.

#### **3.2.5.2 Relevant approximate prices**

The prices of rented apartments and houses differ depending on location, size, furnishing and the quality of the real estate. The prices range from 75 to more than 500 EUR per month.

### **3.2.5.3 Available subsidies**

Displaced persons, refugees and returnees whose property is destroyed and still not returned, that have a right to alternative accommodation, receive a subsidy from competent ministries for payment of the rent ranging from 50 to 100 EUR.

### **3.2.6. Temporary – middle-term alternative accommodation**

In BiH there are no official middle-term alternative accommodation opportunities. There is a great number of people belonging to the special category of refugee and displaced families, as well as returnee families who are subtenants. The rent varies throughout BiH and it depends on socio-economic conditions in the country, the type and size of the leased housing unit, location (urban or rural area, larger or smaller city, the canton, the region, the entity...), number of family members, etc.

According to a rough estimate the rent in BiH from 100 KM (51.28 EUR) to 1000 KM (512.82 EUR)<sup>36</sup>.

Among the displaced persons in BiH, the greatest number of people are living in other people's private properties and the second greatest number are beneficiaries of collective centres. The vast majority of families are using specified-purpose built apartments for the

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<sup>36</sup> Listed information was taken over from interviews conducted with refugees and returnees in BiH in July 2008. The content of interviews as well as the names of interviewees is available in the data base of Medica Zenica.

accommodation of displaced persons in BD, and then socially-owned/unclaimed apartments and other persons' private property<sup>37</sup>. More information is available at

<http://www.mhrr.gov.ba/PDF/UporednaAnalizaHrvatski.pdf>

or

<http://www.mhrr.gov.ba/PDF/UporednaAnalizaEngleski.pdf>

In 2008 there were approximately 45,000 requests for restoration of housing units which means more than 140,000 people are wanting to return and waiting for help. More information is available at <http://www.bh-hchr.org>.

The Ministry for human rights and refugees has announced that "Accommodation for social cases is a three-year pilot project, with the budget being over 3.5 million EUR, and it will provide apartments for at least 130 families in three municipalities in BiH". More information available at <http://www.fojnica.ba/2008/07/25/crs-projekat-socijalno-stanovanje-u-BiH.html>.

Information on conditions of return to BiH as well as on conditions of return in the municipalities is available at the following Ministries, departments and institutions:

Relevant Ministry at state level:

Ministry for Human Rights and Refugees

Sector for refugees from BiH and displaced persons in BiH, tel. +387 33 665 899

Sector for programmes and projects, tel. +387 33 443 015

Sector of Human Rights, tel. +387 33 206 655

More information available at <http://www.mhrr.gov.ba>.

Relevant Ministries at the level of FBiH:

Ministry for displaced persons and refugees of FBiH

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<sup>37</sup> Brochure "Comparative analysis on Access to rights of refugees and displaced persons" published by the Ministry for Human Rights and Refugees BiH, Sarajevo, December 2005 is the only completely systematic source that was available to Medica Zenica on the issue of refugees, displaced persons and returnees in BiH. This source is available on the Ministry for Human Rights and Refugees web site, thus it can be concluded that the Ministry still considers this source relevant, having in mind that the information was published in December 2005 and was available to the public at the beginning of 2006 and used ever since. Last accessed on February 17, 2010.

Tel:+387 33 667 977

E-mail: cabinet@fmroi.gov.ba

[Http://www.fBIHvlada.gov.ba](http://www.fBIHvlada.gov.ba)

Ministry of Health

tel: +387 33 664 245; 664 246

E-mail: kab.moh@BIH.net.ba

Ministry of Education and Science

Mostar, tel. +387 36 355 700;

Office in Sarajevo, tel: +387 33 276 380

E-mail: fmonks@BIH.net.ba, fmon@BIH.net.ba

Conditions and possibilities of return for older people

Accommodation in daily centres in BiH

Daily centres are social-gerontological institutions, open type, whose mission is to provide complete community integration to elderly people, assist them in developing their functional capabilities and work on fulfilling their needs<sup>38</sup>. There are three centres in Banja Luka, Dubrave and Trebinje. More information about the three centres is available at the following web sites: <http://www.forumgradiscanaca.org/vijesti.htm>

<http://www.csr-trebinje.com/prava.html> <http://www.csrbl.org/Latinica/vijesti/vijesti44.html>

Accommodation in nursing homes in BiH

Many people are on the waiting lists for accommodation in the nursing homes. The price for a one-month stay amounts from 370KM (189.19 EUR) to 650 KM (332.34 EUR).

More information is available at

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<sup>38</sup> "Daily centres for senior citizens in BiH and their financing" by prof. dr. Vahid Kljajić, Iliđža 2005

<http://www.nezavisne.com/nedjeljne/vijesti/17026/Staracki-domovi-prepuni-liste-cekanja-sve-duze.html>

In Bosnia and Herzegovina there are 17 Nursing homes for older and ill people. They are placed in Sarajevo, Zenica, Tuzla, Novi Tarvnik, Travnik, Goražde, Sanski Most, Goražde, Mostar, Jablanica, Banja Luka, Prijedor, Istočno Sarajevo, Jablanica, Tomislavgrad, Nova Bila. More detailed information on admission criteria and accommodation in nursing homes is available at:

Nursing Home for Social and Health Care, Sarajevo, tel. +387 (0) 61 484 996,

Nursing Home for Senior Citizens, Zenica, tel. +387 (0) 32 406 022,

Retirement home Tuzla, tel. +387 (0) 35 270 002,

Public Institution, Nursing home Goražde, tel. +387 (0) 38 228 443,

Nursing home, Mostar, tel. +387 (0) 36 576 361,

Social-geriatric Centre Banja Luka, tel. +387 (0) 51 305 399,

Retirement and nursing home, Istočno Sarajevo, tel. +387 (0) 57 342 980.

#### Accommodation in private housing

A vast number<sup>39</sup> of displaced persons in BiH use houses, parts of houses or apartments that are private property of other persons. Their families have got that housing unit for temporary use for example until the conditions for the owner to sell a housing unit are created. Some families have got housing units for temporary use from their relatives and friends until conditions for their return are created. Families maintain that housing unit which otherwise would be empty, abandoned or unattended.

#### Ongoing projects aimed at sustainable return in BiH:

- SWISS Assisted Vulnerable Return (SWISS AVR), provides organization of the return travel to BiH, accommodation in BiH (temporary or long term), assistance to

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<sup>39</sup> This number is very difficult to determine in actual terms, because it is changing during the process of return and in accordance with available sources there is no recent information.

employment or small business start up, particularly requested medical treatment, getting the pension and health care services.

- Temporary return of high qualified BiH nationals (TRQN) permanently residing in the Netherlands and transfer of their knowledge to BiH companies, NGO's and institutions.
- The "Kruh sv. Ante", besides house and family farms rehabilitation programme (cattle, farming machinery etc.) also provides returnees with basic things for life.  
More information at [http://www.kruhsvante.org/hr/pomoc\\_povratnicima.html](http://www.kruhsvante.org/hr/pomoc_povratnicima.html).

More information on projects for returnees as well as on the issues of the return of refugees and displaced persons in BiH is available at <http://www.unhcr.org/48fdecbf2.html>

Ministry for Human Rights and Refugees of BiH Sector for Programmes and Projects,  
Tel. + 387 33 443 – 015  
[Http://www.mhrr.gov.ba](http://www.mhrr.gov.ba)

Ministry for Displaced persons and refugees,  
Tel: +387 51 338 642  
E-mail: [mirl@mirl.vladars.net](mailto:mirl@mirl.vladars.net)

### **3.2.7. Temporary shelters**

There are 12 safe houses for women and children, victims of trauma and violence in BiH (Sarajevo, Doboju, Mostar ( 3 safe houses), Tuzla, Zenica, Bihac, Bijeljina, Modriča, Banja Luka and Prijedor). If returnee women and children are victims of trauma and violence they can be sheltered in one of 12 safe houses.

Services provided by safe houses to women and children victims of violence<sup>40</sup>:

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<sup>40</sup> 40 Shortly listed services provided by the mentioned safe houses have been taken over from the report "Analysis of the status and work of safe houses in BiH" written in June 2008 with the information supplied by the NGOs which own safe houses. Some of the information in this section was obtained by direct telephone interviews with representatives (leaders and other employees) of safe houses in the period from July 14 to 28, 2008. The aforementioned report is available in the data base of Medica Zenica.

Association “Women BIH” Mostar (Udruženje “Žena BIH” Mostar):

Tel/fax: +387 (0) 36 550 – 339

Contact person: Azra Hasanbegović, Executive director

[Http://www.zenabih.ba](http://www.zenabih.ba)

Shelter for unfortunate women and children “Mirjam” – Mostar (“Mirjam” Mostar)

Tel number: +387 (0) 36 328 – 916

Contact person: Mirjana Vlaho

Therapy and rehabilitation centre “Vive Women” – Tuzla (“Vive žene” Tuzla)

Tel number: +387 (0) 35 224 – 310

Contact person: Jasmina Zečević, Director

[Http://www.vivezene.ba](http://www.vivezene.ba)

Association “Women from Una” BIHać (“Žene sa Une” Bihać):

Tel/fax: +387 (0) 37 220 – 855

Contact person: Hatidža Pečenković, Executive director

[Http://www.zenesaune.ba](http://www.zenesaune.ba)

“Local Democracy Foundation” – Sarajevo:

Tel: +387 (0) 33 237 – 240

Contact person: Jasmina Mujezinović, Executive Director

[Http://www.fld.ba](http://www.fld.ba)

Citizens’ Association Medica Zenica (Udruženje građana Medica Zenica):

Direct support and protection at the counselling centre and safe house

Tel number: +387 (0) 32 463 – 920

Contact person: Sabiha Husić, Director

[Http://www.medicazenica.org](http://www.medicazenica.org)

International forum Solidarity Doboju-Jug and Sarajevo

Office in Gračanica: Tel. +387 (0) 35 726 020

Office in Tuzla: Tel. +387 (0) 35 310 601, fax: +387 (0) 35 310 600

Office in Sarajevo: Tel. +387 (0) 33 715 235, fax: +387 (0) 33 715 236

[Http://www.mfs-emmaus.ba](http://www.mfs-emmaus.ba)

Citizen Association "Future" Modriča (U.G. "Budućnost" Modriča):

Tel number: +387 (0) 53 820 – 700

Contact person: Gordana Vidović, Executive Director

"Associated women"-Banja Luka ("Udružene žene" -Banja Luka)

Tel: + 387 (0) 51 462 – 146

Contact: Nada Golubović, President

[Http://www.unitedwomenbl.org](http://www.unitedwomenbl.org)

"Foundation for education, development and social care"- Prijedor ("Fondacija za obrazovanje, razvoj i socijalnu zaštitu" –Prijedor)

Tel: + 387 (0) 65 828 – 524

Contact: Milka Lončar

Foundation for prevention of trafficking in human beings "La Strada" - Mostar

Tel: + 387 (0) 36 557 – 191

Contact: Fadila Hadžić, Director

[Http://www.lastrada.ba](http://www.lastrada.ba)

Women's Association "Lara" Bijeljina, Organizacija žena "Lara" Bijeljina

Tel: + 387 (0) 55 220 – 255

Contact: Radmila Žigić- Director

[Http://www.online-lara.com](http://www.online-lara.com)

Psycho-social and social support for victims survivals of war torture within NGO's sector

“Vive Women” (Vive žene)- Tuzla, “Medica Zenica” (Medica Zenica) and the Centre for victims of torture are non-governmental organizations whose target groups are victims survivors of war torture, war rapes and other forms of war trauma experience. Vive Women and Medica Zenica have at their disposal safe houses where, if necessary, victims of war trauma can be accommodated. Contact:

Centre for victims of torture-Sarajevo, Centar za žrtve torture – Sarajevo,

Ul. Branilaca Sarajeva 11/1

71 000 Sarajevo

Tel. +387 (0) 33 222-867

E-mail: [ctvmost1@bih.net.ba](mailto:ctvmost1@bih.net.ba) or [ctvmost2@bih.net.ba](mailto:ctvmost2@bih.net.ba)

[Http://www.ctvbih.com/](http://www.ctvbih.com/)

SOS telephones in Bosnia and Herzegovina

There are two SOS telephone lines in Bosnia and Herzegovina. SOS telephone line 1264 is a unitary phone line on the territory of RS and SOS line 1265 is a unitary line on the territory of the FBiH. Both SOS telephone lines cover issues of violence in family and community<sup>41</sup>.

All non-governmental organizations (NGO) on the whole territory of BiH within their scope of operating have safe houses for women, girls and children victims of violence and within their mission they provide services for displaced persons and returnees in BiH. Non-governmental organizations, whose one of the target groups is victims of trafficking in human beings, also provide their services to international female citizens. In addition the International Forum Solidarity possesses a shelter for old and feeble persons and

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<sup>41</sup> Information was taken over from the material “SOS telephones used in Bosnia and Herzegovina” - information intended to be used for preparation of the bill on the status of violence in family, based on gender and sexual harassment, in Bosnia and Herzegovina”. This material was made in July 2008 by the representatives of NGOs in BiH that in their systems have SOS telephones. Material is available in the data base of Medica Zenica.

homeless people, with a range of activities for self-sustainability and workshops for young people.

The situation in Safe houses in BiH remains uncertain to this day, due to lack of institutional financial support. In 2009, Draft on standards for support to victims of violence and torture was developed at state level and it recommends systematic and institutional support to Safe houses.

The initiative “Gender responsive budgeting” was launched to raise awareness about the responsibility of the government with regard to gender-budgets at local and national levels. For more information please visit <http://www.fgenderc.com.ba/bh/aktuelnosti.html>

Several NGOs took part in the research “Financing safe houses” in 2009 and made a draft model of financial support to safe houses by the Federation of BiH Government. More information is available at <http://www.unitedwomenbl.org/docs/Sigurne-kuce09.pdf>

### ***3.3 Livelihood – basic “survival”***

#### **3.3.1 Employment**

##### **3.3.1.1 Unemployment**

An unemployed person is a person that meets the legal requirements and who is registered with one of the Employment Bureaus. There were 493.765 registered unemployed people in BiH (governmental institutions of Entities and District) on May 31, 2008<sup>42</sup>. It is assumed that around 150.000 persons are registered with employment agencies as unemployed, but some of them are registered only to get unemployment benefits while they are actually employed in informal (black) economy.

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<sup>42</sup> Labor and Employment Agency of Bosnia and Herzegovina <http://www.agenrzbh.gov.ba/bosanski/statistike.html>.

Competent employment agencies conducted additional surveys of workforce in BiH, on the basis of which it was concluded that from more than 2.7 million persons of working age, around 1.2 million is classified as economically active, and around 1.6 million as economically inactive, the rate of inactivity of 43 % is very low according to international standards<sup>43</sup>.

Taking into consideration the international instruments and regional standards, it can be stated that around 50 % of residents of BiH (in both Entities and the District) are „poor or almost poor“, and therefore prone to poverty if their income decreases or job opportunities decrease. General facts suggest that real unemployment rate is probably closer to 30 % than 40 %. For a large part of the workforce in BiH, it could be said:

- That they are just above the poverty line, overcoming difficulties by various insecure survival strategies,
- that they have insecure jobs or work in unofficial sector without job security,
- that they work on very localized labor markets with little stability in development,
- that they have small chances of increasing their income,
- that they are jeopardized by privatization, loss of local market, decrease of payments through direct transfers from international community or loss of investors' trust.

Main categories in risk of poverty in BiH are:

- Returnees to areas of minority return
- Roma,
- Persons with disability,
- Young and old persons<sup>44</sup>.

### Employment of youth

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<sup>43</sup> Center for promotion of civil society and UNDP: Analysis on unemployment in Bosnia and Herzegovina, Sarajevo, May 2007

<sup>44</sup> United Nations Development Program (UNDP): Human Development Report for Bosnia and Herzegovina, Sarajevo 2007

According to estimates, 60 % of young people and 30 % of teenagers and younger adults were unemployed in 2007<sup>45</sup>.

### **3.3.1.2 Labour market programmes**

The active employment policy, as one of the key functions of employment bureaus and agencies in BiH (as government institutions), is implemented in accordance with existing legal regulations in the entities and BD, in the Employment Bureau of RS, the Federal Employment Bureau and the Employment Bureau of BD, which are further organized through cantonal services, field offices and agencies. The coordinating body is the Employment Agency of BiH<sup>46</sup>.

In RS tasks related to employment such as mediation in employment, counseling during selection of occupation and training and preparation for employment, besides The Employment Bureau, can also be performed by another person qualified for those jobs (Employment Agency)<sup>47</sup>. In this entity a project for co-financing employment of unemployed persons is active in 2008. The project encompasses the categories of demobilized veterans of RS Army, and persons whose family household members are unemployed<sup>48</sup>.

In order to support sustainability of return in BiH the Ministry of Labor and Social Policy together with the Federal Employment Bureau, is implementing a project of self employment and employment of unemployed persons (returnees) by co-financing employers. The project foresees co-financing of returnees in order to encourage self-employment, as well as co-financing of returnees and other unemployed persons establishing agricultural activity and village tourism<sup>49</sup>. There is also another project of

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<sup>45</sup> Employment Bureaus, 2007.

<sup>46</sup> Employment Agency of Bosnia and Herzegovina, Sarajevo, July 2008 <http://www.agenzrbh.gov.ba/bosanski/koordinirajuca.html>.

<sup>47</sup> Law on Employment, "Official Gazette of Republika Srpska" number: 54/05 dated June 1, 2005, effective from June 10, 2005, and changes and amendments number: 64/06 dated June 14, 2006, effective from the same day [http://www.zzrs.org/zakoni/zakon\\_02.asp](http://www.zzrs.org/zakoni/zakon_02.asp).

<sup>48</sup> Employment Bureau of Republika Srpska <http://www.zzrs.org/pozivi/POZIV2008/POZIV2008.asp>.

<sup>49</sup> Brazda – Bosnia and Herzegovina web portal, July 5, 2008 <http://www.brazda.ba/Arhiva/tabid/81/articleType/ArticleView/articleId/7610/Program-samozapoljavanja-i-zapoljavanja.aspx>.

support to employment, called SESP which is related to co-financing of employment, co-financing of self-employment, financing training, financing public works. The project implies employment of 2.000 unemployed persons at the area of FBiH<sup>50</sup>.

As part of implementation of the program of active employment policy of BD, and the enforcement of the working program, The Employment Bureau of BD is implementing two projects of co-financing employment of persons from the bureau<sup>51</sup>.

The present mixture of active programs on the labor market in both the Entities and the District is very limited, with emphasis on programs such as subsidies of salaries and crediting of companies. International experiences show that those two kinds of programs are the least profitable programs. At the same time, simpler and more profitable programs, such as counselling during job selection and basic tasks of linking employers and unemployed did not exist or were disregarded<sup>52</sup>.

#### Programs of self-employment

Other services supported by the Employment Agency of Bosnia and Herzegovina are vacant positions offered at employment fairs or through virtual employment agencies. Virtual employment agencies are a trend; they are offering information on employment in the country and the region. There is a possibility of direct employment with the employer.

Additional education and training (prequalification) is organized in cooperation with schools accredited for high quality training in skills and knowledge, which can provide certificates for the competent level of training.

### **3.3.1.3 Labour conditions**

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<sup>50</sup> Federal Employment Bureau [http://www.fzzz.ba/onama/program/Mjere\\_sufinasiranja\\_SESP.htm](http://www.fzzz.ba/onama/program/Mjere_sufinasiranja_SESP.htm).

<sup>51</sup> Employment Bureau of Brčko District, April 30, 2008  
[http://www.bdcentral.net/Members/zzaposljavanje/Vijesti/JavniPoziviZZ30042008?set\\_language=bs](http://www.bdcentral.net/Members/zzaposljavanje/Vijesti/JavniPoziviZZ30042008?set_language=bs).

<sup>52</sup> Center for promotion of civil society and UNDP: Analysis of unemployment in Bosnia and Herzegovina, Sarajevo, May 2007.

As in other countries, in BiH contributions and payroll taxes have to be paid. The laws are regulated on the level of both entities and BD.

	Republic Srpska	Federation of Bosnia and Herzegovina	Brčko District
Average salary for May 2008/ BAM	758.00 <sup>53</sup> = 387,56 EUR	751.82 <sup>54</sup> = 384,4 EUR	740.29 <sup>55</sup> = 378,50 EUR
Total contributions rate	42-57 % <sup>56</sup>	69 % <sup>57</sup>	47 % <sup>58</sup>

Provisions of the Labor Law of the District and Entities of Bosnia and Herzegovina, observed international standards from the Convention of International Labor Organization. These laws regulate:

- Legal grounds of labor relation is employment contract between employee and employer, and therefore the form and compulsory contents of the employment contract are established,
- working hours (40 hours a week), brakes, leave and absence from work (at least 18 working days a year), forms of protection of women and maternity, as well as special protection of disabled individuals.

The employer is bound to pay the salary to employee, which shall not be lower than the salary guaranteed by the collective agreement. An employee is entitled to salary compensation during annual holidays, state holidays, and temporary incapacity to work due to injury at work or a professional disease.

<sup>53</sup> Republic Statistics Bureau, Monthly statistic overview, Banja Luka, May 2008 <http://www.rzs.rs.ba>.

<sup>54</sup> Federal Statistics Bureau, Sarajevo, May 2008 <http://www.fzs.ba>.

<sup>55</sup> Statistics Agency of Bosnia and Herzegovina, Senija Fačić, supervisor at field office Brčko, July 17, 2008, tel. +387 (0) 49 218 952.

<sup>56</sup> Center for Investigative Reporting, "Employers break the law with approval from authorities", February 2, 2007, Sarajevo [http://www.cin.ba/Stories/P11\\_Labor/?cid=691,2,1](http://www.cin.ba/Stories/P11_Labor/?cid=691,2,1).

<sup>57</sup> Ibid.

<sup>58</sup> Ibid.

Employees are entitled to, at their own discretion, organize a trade union. The employee has a right to strike in accordance with international standards immanent in the Laws on Strike.

An employee is a person of general health. A person must be at least 15 years old and meet other relevant requirements for the specific position which are regulated by the law and requirements of the employer. The employment contract could be for an indefinite or definite period of time. If the employment contract is for a definite period of time and is extended over a period of 24 months with the same employer, the contract becomes a contract for an indefinite period. For each calendar year, the employee (who has been employed for at least 6 months of continuous work) is entitled to at least 18 working days of annual leave off.

During the absence from work due to public holidays, annual holidays, paid absence from work, temporary incapacity for work due to injury at work or professional disease, interruption of work due to the employer's failure to enforce security measures, the employee is entitled to a full compensation of salary.

The employee is entitled to a salary increase of at least 30 % for overtime work. In accordance to the law employees under 18 years of age, pregnant women, mothers with a child under 3 years, single parents or adoptive parents of a child under 6 years of age may not be ordered to work overtime. Night work is prohibited for people under 18 years, women more than 6 months pregnant and mothers with one child.

#### Social security for employed mothers

A woman employed in BiH is entitled to 12 months of maternity leave. During that period, an employed woman is entitled to full salary compensation or salary compensation determined by legal regulations of RS, the cantonal governments in FBiH and BD of BiH.

Unfortunately, some cantons are not allocating assets for payment of maternity leave, and therefore maternity leave in those cantons is not secured<sup>59</sup>.

General information about the differences in the right to maternity leave in BiH in 2007<sup>60</sup>:

	Duration of leave (months)	Amount of average compensation (% of the salary)
Republic Srpska	12	100
Una-Sana Canton	12	50
Posavski Canton	-	-
Tuzlanski Canton	12	90
Zeničko-dobojski Canton	12	80
Bosansko-podrinjski	12	80
Srednjobosanski Canton	12	80
Hercegovačko-neretvanski Canton		
Zapadno-hercegovački Canton	12	70
Canton Sarajevo	12	60
Herceg-bosanski Canton	12	80
Source: Research ALDI on the basis of information from competent services		
Brčko District of Bosnia and Herzegovina <sup>61</sup>	12	100

Labor Laws in both Entities are declaratively protecting rights of women during pregnancy and upon birth, but in practice employers are frequently violating those rights<sup>62</sup>.

<sup>59</sup> "Who is violating our rights" report on development in Bosnia and Herzegovina in observance and development of economic and social rights in 2007 within EU integrations with recommendations, ALDI (Agency for Local Development Initiatives) with assistance of the Fund Open Society of Bosnia and Herzegovina, February 28, 2008, Goražde <http://www.aldi.ba>.

<sup>60</sup> Ibid.

<sup>61</sup> Labour Law of Brčko District of Bosnia and Herzegovina, ("Official Gazette of Brčko District of Bosnia and Herzegovina" 7/00 dated November 2, 2000, effective from November 10, 2000, and changes and amendments number: 08/03 dated April 14, 2003 effective from April 21, 2003, number 33/04 dated September 8, 2004 effective from September 15, 2004, number 29/05 dated October 31, 2005 effective from November 8, 2005, and number 19/06 dated July 17, 2006 effective from July 25, 2006) [http://skupstinabd.ba/sr/index.php?option=com\\_weblinks&catid=28&Itemid=30](http://skupstinabd.ba/sr/index.php?option=com_weblinks&catid=28&Itemid=30).

## **Employment of foreigners**

A work permit may be issued to an alien upon request of the employer. Depending on the place of residence and the headquarters of the employer, a work permit is issued by the body with jurisdiction over the employment of aliens in the Federation of Bosnia and Herzegovina, Republic Srpska or Brčko District of Bosnia and Herzegovina. A work permit is issued for a specific position and/or specific kind of work. The validity of a work permit can not be longer than one year.

An foreigner cannot start working on the basis of a work permit before the approval of a temporary residence in BiH has been given. A temporary residence will cease within the deadline of 15 days upon the expiry of a work permit, if the temporary residence was approved on the basis of work permit<sup>63</sup>.

## **Income tax**

In RS income tax is regulated by the law on income tax. Personal wages subject to income tax payment are the net salary and all financial and non-financial revenues, compensations and profits which the taxpayer produces on any grounds whatsoever, unless they have been exempted under this law, or taxed otherwise<sup>64</sup>.

The FBiH is momentarily in the procedure of passing a new law on income tax, according to which salaries higher than 300 BAM should be taxed uniformly by the rate of 10 % from January 2009<sup>65</sup>.

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<sup>62</sup> "Protection of maternity", Dragišić Goran, Magazine Vaša prava, September 2006 <http://vasaprava.org/Home.htm>.

<sup>63</sup> Law on Movement and Stay of Aliens and Asylum ("Official Gazette of Bosnia and Herzegovina no. 18/08 dated April 16, 2008 effective from April 24, 2008.)

<sup>64</sup> Law on Income Tax ("Official Gazette of Republika Srpska" number: 91/06 dated August 03, 2006, effective from January 1, 2007. and changes and amendment number 128/06 dated 21.12.2006., effective from the same day) <http://www.narodnaskupstinars.net/lat/zakoni/arhiva.php>.

<sup>65</sup> Employment agency, March 14, 2008, Sarajevo

In RS there is no tax applied to the annual income amounting up to the twelve lowest salaries established under the General Collective Agreement. Annual income exceeding 12 lowest salaries, and up to the amount of 4 average annual net salaries in the previous year, is applied the tax rate of 10 %. The tax rate of 15 % is applied to annual income above the amount of 4 average annual salaries.

Annual tax on a person's income must be paid in accordance with the annual tax declaration of the income realized in that calendar year<sup>66</sup>. In general there is fiscal disharmony between the Entities. Therefore, harmonization of basic rate for contributions and fiscal policy can be expected in the time to come<sup>67</sup>.

#### **3.3.1.4 Accessibility of short-term/occasional jobs**

Available temporary job opportunities are announced thorough media by employers or employment agencies and public employment services.

#### **3.3.1.5 Lack (high demand) in specific professions**

There is a demand for:

- Construction workers (bricklayers, carpenters, steel-bender and other),
- Ceramists,
- Plumbers for central heating,
- Professional welders.

With regard to university qualifications there is a demand for:

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<http://www.pokreniposao.ba/index.php?user=8b519f088cc9b6418c3e005b27e47ff2&ID=516&katID=1&pkatID=0&off=0>.

<sup>66</sup> Law on Income Tax ("Official Gazette of Republika Srpska" number: 91/06 dated August 31, 2006, effective from January 1, 2007. and changes and amendments to the Law on Income Tax ("Official Gazette of Republika Srpska" number: 128/06 dated December 21, 2006, effective from January 1, 2007).

<sup>67</sup> International Monetary Fund, Bosnia and Herzegovina, Article IV Consultation July 23, 2007, Sarajevo <http://www.vijeceministara.gov.ba/srpski/saopstenja/index.php?clanak=827>.

- Pharmacists,
- Civil Engineers,
- Electronics or telecommunications engineers,
- Geodetic engineers.

Demand in seasonal occupation relates to:

- Sales specialists,
- Sellers and tourist profession
- Waiters and cooks<sup>68</sup>.

### **3.3.1.6 Practical and contact information**

As in other countries the task of the Employment Offices in BiH is to register unemployed people, regulate insurance in case of unemployment and implement active programs on the labor market for the unemployed. Other agencies can also mediate in finding employment, do counseling related to the selection of a profession and training and preparation for employment. Those agencies can not charge the unemployed person for their services.

Labor and employment agency of Bosnia and Herzegovina

Đoke Mazalića 3

71000 Sarajevo

E-mail: [agenrbh@agenrbh.gov.ba](mailto:agenrbh@agenrbh.gov.ba) <http://www.agenrbh.gov.ba>

Activities: Coordinates the work of the Entity and Cantonal employment services. On this website you can find the addresses of all entity and cantonal employment agencies and the employment agency of Brčko District in Bosnia and Herzegovina.

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<sup>68</sup> Independent Newspapers, interview with the director of the Employment Service of the Federation of Bosnia and Herzegovina, Mr. Miralem Šarić, June 21, 2008 <http://www.nezavisne.com/nedjeljne/vijesti/24930/Nemoguće-spriječiti-nelegalni-odlazak-radnika-u-inostranstvo.html>.

Civil Service Agency of the Federation of Bosnia and Herzegovina

Dola 15

71000 Sarajevo <http://www.adsfbih.gov.ba>

Civil Service Agency

Vladike Platona bb, 78000 Banja Luka,

<http://adu.vladars.net/cyrl/?page=82>

Relevant websites:

Looking for a job?

<http://www.konkursi.ba>

Better Job Association for Internet Marketing d.o.o.

Ramiza Jašara 17., 71210 Ilidža - Sarajevo

E-mail: [bih.support@boljiposao.com](mailto:bih.support@boljiposao.com) Tel. +387 (0) 33 773 331 <http://bih.boljiposao.com>

Spektar, Employment mediation agency

Vase Pelagića 18, 78000 Banja Luka

E-mail: [info@agencijaspektar.com](mailto:info@agencijaspektar.com)

Tel. +387 (0) 51 321 930 <http://www.agencijaspektar.com> Development Studio d.o.o.,

[Posao.ba](http://Posao.ba) Hamdije Čemerlića 2/10, 71000 Sarajevo E-mail: [info@posao.ba](mailto:info@posao.ba)

Tel. +387 (0) 33 703 877 <http://www.posao.ba>

Zaposlite.ba

Dejzina Bikića 14-L, 71000 Sarajevo Tel. +387 (0) 33 201 215 <http://www.zaposlite.ba>

### **3.3.2 Contact information relevant to the issue of recognition of degrees**

The process of validation of a diploma obtained somewhere else than in BiH are different in the entities and the BD.

The Republic of Srpska

The Ministry of Education and Culture of the Republic of Srpska<sup>69</sup>

Trg Republike Srpske br.1

Tel. + 387 (0) 51 338 474

Fax: + 387 (0) 51 338 893

E-mail: s.miljkovic@mp.vladars.net

The Federation of BiH

University in Sarajevo, <http://www.unsa.ba>, tel. +387 33 6682 50 – adequate faculty

University in Tuzla, <http://www.untz.ba>, tel. +387 35 300 500 – adequate faculty

Universities in Mostar, <http://www.unmo.ba>, tel. +387 36 570 727; <http://www.sve-mo.ba>,  
tel:

+387 36 310 778 – adequate faculties

University in Zenica, <http://www.unze.ba>, tel. +387 32 444 420 – adequate faculty

University in Bihać, <http://www.unbi.ba>, tel. +387 37 222 022 – adequate faculty

In the Ministry of Education and Culture of the RS in the procedure is the adoption of the new By-law by which the taxes for validation of diplomas obtained abroad should be about 200,00 BAM.

In the FBiH the validation of diplomas is regulated by the old law from 1988 according to which the competent bodies are the faculties or the University. If the decision to validate a foreign degree is negative the appeals are addressed to the Ministry. The costs of validation are determined by the responsible cantonal ministries. The cost of validation of a master diploma in BiH is currently about 1.000,00 BAM<sup>70</sup> (511, 30 EUR).

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<sup>69</sup> Government of the Republic of Srpska, February 17, 2010  
<http://www.vladars.net/sr-sp-cyrl/vlada/ministarstva/mpk/Pages/Splash.aspx>

<sup>70</sup> Article "The master abroad and elementary school graduate in BiH", Independent Newspapers, April 14, 2008  
<http://www.nezavisne.com/nejelne/vijesti/8500/Magistar-u-inostranstvu-osnovac-u-BiH.html>. - last accessed on February 17, 2010

The diploma validation process in the FBiH should take maximum 60 days but in practice the process takes more than a year and a half in some faculties of the University in Sarajevo<sup>71</sup>.

#### Validation of diplomas that are obtained abroad

Majority of cantons/counties in the FBiH have passed their own regulations, which regulate issues of equivalence and validation of foreign education documentation (documentation that is issued outside of BiH).

The Federal Ministry of Education and Science conducts procedures of validation of foreign school diplomas for returnee children and foreign citizens who are continuing their education or looking for employment on the territory of Sarajevo Canton, Zenica-Doboj Canton and Bosnian- Podrinje Canton. The procedure of documentation validation is conducted in accordance with the provisions of the Law on Validation and Equivalence of Foreign Education Certificates - revised text<sup>72</sup>.

In accordance with the provisions from Article 10 of the Law on Validation and Equivalence of Foreign Education Certificates -revised text (Official Gazette SR BiH, No. 7/88), a person applying for validation of certificate, apart from the application form for validation/recognition of school certificates, needs to submit the following documents:

1. Original school transcript or its duplicate or any other copy that will integrally substitute the original in accordance with the provisions of the country where the transcript was issued. Every document must be verified by the apostille stamp.
2. Verified translation by the authorized court interpreter – original or verified copy of the school transcript issued abroad (3 copies).
3. School transcript issued in BiH before education abroad.
4. Copy of the identification document.

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<sup>71</sup>"The opinion about the state and problems related to the diploma validation procedure ", Zijad Pašić, Minister of Education in the Federation of Bosnia and Herzegovina, December 2006, Sarajevo.

<sup>72</sup> The Law on validation and equivalence of foreign school certificates -revised text, Official Gazette of SRBiH, No.7/88, Official Gazette of RBiH, No. 22/93.

### 3.3.3 Education and retraining programmes

In BiH there is no relevant ministry in the field of education at the state level. According to the Constitution of BiH, the organization and coordination of the educational system in BiH is decentralized to the level of the entities and the BD. The Federal Ministry of Education and Science is authorized for the field of education in the FBiH. It determines the policy for this field and coordinates the work of the 10 Cantonal Ministries of Education at the level of FBiH.

The Ministry of Education and Culture is authorised for the field of education in the RS which is also authorised for monitoring, planning and executing the policy.

The Government of the BD is authorised for the field of education in the BD – Department for Education.

By signing the Interim agreement on accommodation of specific needs and rights of returnee children<sup>73</sup> and passing the framework law<sup>74</sup>, relevant education authorities have made a significant step in enabling refugee and returnee students to completely exercise their rights to education. All principles determined by the Framework Law and further defined at lower levels of authority function towards realising and protecting the right to education for all children, including refugees and returnees.

Some of the following problems are found in practise concerning education in BiH

- The systemic and continuous studying of a national group of subjects is not provided in areas where the number of students is below the pedagogical standards.
- The practice of transportation of students to mono-ethnic schools outside their school catchment area (school district) has not yet been cancelled.

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<sup>73</sup> The Interim agreement on accommodation of specific needs and rights of returnee children – signed on March 5, 2002 in Banja Luka.

<sup>74</sup> Framework Law on Education - signed on June 30, 2003 – Official Gazette, No. 18/03; available at <http://www.oscebih.org/documents/14-eng.pdf>. - last accessed on February 17, 2010.

- A consistent implementation of legal provisions on ethnic composition of school boards has still not been provided.
- There are still collective and transit centres in which there are school children that are difficult to include into the regular educational process.
- The procedures of recognition of foreign education documentation are still complex and uneven.
- An example of still present discrimination of students in practice (even refugee and returnee students) is the existence of a great number of so called “two schools under one roof” (out of 52 schools in the FBiH only 2 high schools are administratively and legally united).
- According to the population census from 1991, 8,864 Roma lived in BiH. Roma non- governmental organizations have collected information that this number figures from 60,000 to 80,000 of Roma in BiH. Roma, who are the largest minority in BiH are vulnerable in terms of education and employment. 60 % of the Roma population is illiterate, 90 % of the Roma population does not have health insurance and 80 % of the Roma population does not have any qualifications.

For information on the education reform in the BD please see the report prepared by the OSCE Mission to BiH, Education Department (October 2007), available at <http://www.oscebih.org/documents/9994-eng.pdf>.

### **3.3.3.1 By Government**

Preschool education is an integral part of the educational system. It is regulated in detail through entity, canton, and BD legislation in accordance with the principles and standards prescribed in the Framework Law on Primary and Secondary Education.

Elementary education is compulsory for all children. Compulsory education starts in the calendar year where a child is six years old by April 1st and continues in a period not shorter than eight years.

Nine-year primary education became a reality in both of BiH's entities in September 2004, as part of the reforms, when the FBiH began to implement the system, which was launched in RS at the beginning of the previous school year.

Compulsory education is free of charge. Free elementary education is ensured to all children. Secondary education is available according to the reached level of success in elementary school, personal interest and possibilities. Secondary education in public institutions is also free of charge.

Educational institutions in BiH<sup>75</sup>

There are 8 public (6 in FBiH and 2 in the RS) and 6 private universities (1 in FBiH and 5 in the RS) in BiH. Apart from that there are 11 private faculties and junior colleges (3 in FBiH and 8 in the RS). Within the public universities in BiH there are 96 faculties and junior colleges. Approximately 95 % of the total number of students are enrolled in public universities.

For detailed information on universities and faculties in BiH and admission fees please visit:

<http://www.sus.ba/ba/publikacije.php>

A person applying for validation/recognition of a foreign education transcript has to pay a federal administration fee amounting to 35 KM (17.94 EUR)<sup>76</sup>.

The Federation of BiH has received a grant from the International Development Association (IDA) for the employment/self-employment/training of unemployed persons over 40 years who are registered at the cantonal/municipal employment agencies<sup>77</sup>.

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<sup>75</sup> Prof. Dr. Mustafa Omanović „Status visokog obrazovanja“, Organization, methods and assessment of scientific research and development work, 2004 Zenica. This source is used because it is evaluated as relevant and objective.

<sup>76</sup> To be paid to the budget account of the FBiH, No. 3389002211529491, income type 722112 in accordance with the heading number 56 of the Law on Federal Administrative Fees-Charges and the Tariff of the Federal Administrative Fees (Official Gazette of the FBiH, No. 6/98 and 8/00).

<sup>77</sup> <http://www.fzz.ba/onama/> – February 17, 2010..

Retraining/additional education programmes and possibilities are very poor in BiH, as there are no general legislations on that issue. Currently BiH employment agencies are implementing a project funded by World Bank that consider some programmes of retraining for the persons between 40 and 45 years in order to help them to achieve requirements for the pension<sup>78</sup>.

#### Education and retraining at Employment agencies (The Federal Employment Office)<sup>79</sup>

The Federal Employment Office announces public invitation for participation in the Programme of Self-employment and Employment of Returnees in 2008.

The programme will include unemployed persons - returnees to the pre-war place of residence on the territory of the FBiH, who are registered in the register of unemployed in the FBiH at least 30 before they make a claim. The goal of this programme is to encourage self-employment and employment of returnees who are on the register of unemployed in FBiH and also to encourage a sustainable return on the whole territory of BiH.

In November 2009 the Federal Employment Office announced a call for applications to the Program for subsidizing employment for persons with disabilities and women victims of war as specific categories of unemployed persons. In February 2010, the Steering Committee of the Employment Office announced their decision on allocating 1.402.800 KM for this type of subsidies.

In late 2009, the Federal Employment Office remitted 50% of the total amount of funds necessary to start realizing the program of training and retraining for unemployed persons. The purpose of this program, which will be implemented by cantonal Employment Agencies, is to train and build capacity of unemployed persons to fit better into the labor market and provide them with new knowledge, skills, vocations and qualifications.

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<sup>78</sup> Information supplied by the IOM BiH and received by Stevan Jugović in charge of Support for voluntary return and reintegration, July 15, 2008. Information is available in the data base of Medica Zenica.

<sup>79</sup> [http://www.fzzz.ba/onama/program/Program\\_povratnika.htm](http://www.fzzz.ba/onama/program/Program_povratnika.htm), self-employment and employment of returnees, February 17, 2010.

For more information please refer to the article available at: [http://www.biznis-monitor.com/biznis/bhnovosti/fzz\\_obuka\\_dokvalifikacija\\_i\\_prekvalifikacija\\_nezaposlenih.html](http://www.biznis-monitor.com/biznis/bhnovosti/fzz_obuka_dokvalifikacija_i_prekvalifikacija_nezaposlenih.html)

### 3.3.3.2 By private firms

Education in “Mercator”

Mercator is one of the biggest supermarket chains in South-Eastern Europe. Occupational profiles that Mercator BH is interested in hiring:

- Salespersons, butchers, bakers, cooks, waiters/waitresses,
- managers in retail sale,
- administration staff,
- professionals – accounting managers, IT experts, food engineers.

To qualify employees, Mercator provide regular additional training, retraining and study-as-you-work-courses. High-grade introduction to the working environment under professional leadership of the lecturers, trainers, advisors and instructors is provided for the newcomers. There are frequent trainings in different fields such as education and economy and the like. One of those trainings is located in Sarajevo Canton and it deals with the subject titled “Starting a private business”. 95 unemployed persons have successfully completed this kind of training. The training in the field of informatics is in progress for 400 persons who are on the register of unemployed. The first group consisting of 100 persons started training on September 17, 2007<sup>80</sup>.

For more information on Mercator please visit <http://www.mercator.ba/>.

BHM Zenica is a private enterprise that has done business since 1994. With a main focus on education, consulting and application of computers in different fields. Since the foundation of BHM Zenica, one of their most important business activities is training<sup>81</sup>.

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<sup>80</sup> <http://www.ks.gov.ba> - February 17, 2010.

<sup>81</sup> <http://www.bhm.ba> - February 17, 2010

Training in IT skills includes teaching and testing for ECDL certificate (European Computer Driving Licence) and ECDL Start. Other courses they organize are: English, German and Italian language courses. For more information on BHM Zenica please visit <http://www.bhm.ba/>.

### 3.3.3.3 By international organisations or NGOs

Some of the international organisations and local NGOs have education and retraining activities for specific target groups (minorities, women in rural area, and victims of domestic violence). Mostly they provide language and PC courses, only few of them give their beneficiaries adequate vocational training. For the 15th year in a row Medica Zenica is organizing vocational training in tailoring and sewing, upholstering and hair dressing. The training is for women and girls and it lasts for 6 months. After 6 months of training the participants are required to take the final exam after which they receive a certificate. The certificate is issued by the employment agency of Zenica – Dobož Canton and is recorded into the employment record card<sup>82</sup>.

Other international organizations, NGOs and non-profit organizations that offer training:

- Training and Consulting Organization “Izbor Plus” <http://www.izborplus.ba>
- Research and Organizational Development Association <http://www.rod-a.com>
- ABF The Workers’ Educational Association in Zenica and Busovaca
- Youth Centre (Dom Mladih) Zenica <http://www.domladih.zenica.ba>
- Women’s Initiative Foundation BiH <http://www.bhwifoundation.com.ba>
- Agency For Local Development Initiatives ALDI <http://www.aldi.ba/>
- Taldi Training and Consulting Services <http://www.taldi.ba/index.php?id=9>
- Center for Youth Development PRONI <http://www.pronibrcko.ba/index.php>

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<sup>82</sup> Medica Zenica, Vocational training courses – tailoring, sewing, upholstering, hair dressing; information obtained from Medica Zenica staff on August 16, 2008

“RAZRED - Development of the community through work and education”<sup>83</sup> provides training for an ECDL certificate (European Computer Driving Licence), which is a confirmation of IT skills. The centre is located in Brcko, and the address is Ulica Branislava Nušića 24. Other training programmes are “Education of superintendents in apartment buildings” (certified education and retraining) and “Young Entrepreneur”, establishing youth enterprises.

More information available at: <http://www.razred.org>.

In 2009 Medica Zenica implemented a project of economic empowerment of women and girls in rural areas together with psychological support and legal aid. Women and girls have been offered to attend vocational training courses, after which they received certificates which were then recorded into their work cards. For more information please refer to [www.medicazenica.org](http://www.medicazenica.org)

### 3.3.4 Starting a new business

#### 3.3.4.1 Legal conditions

Registration Requirements:

No	Procedure	Time to complete	Cost to complete
1.	Stipulate a founding act and have it notarized in the municipality office	7 days	BAM 300 (Approx. 150 Euro)
2.	Obtain a statement from commercial bank that full amount of the capital has been paid in; pay the registration fee to the budget account of the	1 day	No charge

<sup>83</sup> <http://www.razred.org> - accessed on July 17, 2008

	cantonal court		
3.	Obtain the statement of tax authorities that the founders have no tax debts	1 day	No charge
4.	Court registration with Municipal Courts	15 days	BAM 405 (Approx. 202 Euro)(registration fee) + BAM 150 (Approx. 75 Euro)(publishing fee)
5.	Buy a company stamp	1 day	BAM 40 (approx. 20 Euro)
6.	Application for resolution on intended activities to the competent municipality	1 day	BAM 300- 1000
7.	Application for utilization permit to the canton ministry of commerce	15 days	BAM 150 (approx. 75 euro)
8.	Apply for company identification number with the competent tax office	15 days	No charge
9.	Open a company account with commercial bank	1 day	No charge
10	Enroll the employees in pension insurance with Pension Insurance Institute (Zavod za penziono osiguranje)	1 day	BAM 1 (approx. 0.5 Euro) (application form)
11	Enroll the employees in health insurance with Health Insurance Institute (Zavod za zdravstveno osiguranje)	1 day	BAM 1 (approx. 0.5 Euro) (application form)
12	Adopt and publish a rule book on matters of salary, work organization,	1 day	No charge, KM 250 minimum if made by a

	discipline, and other employee regulations.		lawyer, depending on complexity
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The System of Notary, The Law on Enterprises of FBiH<sup>84</sup>; The Law on Notary of FBiH<sup>85</sup> was introduced in May 2007. The amended Law on Enterprise determines that all legal entities are required to harmonize business activities in accordance with a new Standard Classification of Activity. The Law on Notary requires all documentation needed for registration of a company to be prepared and certified by the notary public. Companies are automatically registered for membership in the chambers of economy at the state, entity, canton, and regional levels. Since 2004 a membership in the Chamber of Economy of the Federation of Bosnia and Herzegovina and the Chamber of Economy of the Republic of Srpska is voluntary.

The application for a utilization permit should be submitted to Canton Inspections (all the inspections are centralized at one place), and depending on the company's scope of business, the relevant inspectors perform control at the company's business premises and issue the "approval to perform business."

For detailed information please visit:

<http://www.doingbusiness.org/ExploreTopics/StartingBusiness/Details.aspx?economyid=26>.

### 3.3.4.2 Credits and subsidies and access to them

Due to a difficult economical situation, crediting access is not easy. Banks require minimum two guarantees and an income that is at least 3 times bigger than the credit rate. Additionally, each state funded crediting line is only for budget beneficiaries<sup>86</sup> and only those whose salary is over some specified limit. In that way, state credit lines<sup>87</sup> are not available to returnees and internally displaced persons. Micro crediting organizations,

<sup>84</sup> The Law on Enterprises of FBiH ("Official Gazette" of the Federation of BiH, No.2/95 and 8/96).

<sup>85</sup> The Law on Notary of FBiH ("Official Gazette" of the Federation of BiH No.45/2002).

<sup>86</sup> Budget beneficiaries refer to the government ministries and other state administrative bodies, state government agencies and others that are financed by the budget.

<sup>87</sup> Credit line for long-term loans.

as presented in a big number are not as demanding as banks, however, their grants and credit lines are far smaller. There are no easements focused to help reintegration of the returnees in BiH society.<sup>88</sup>

On September 30th 2007, 32 banks<sup>89</sup> were operating in BiH. Out of 32 banks, 29 are private banks and 3 are public banks. Granted loans in total are in this percentage: population 50 %, private businesses – 45%, public firms - 2%, governmental institutions – 1% and other sectors – 2%. The average interest rate for purpose credit at commercial banks was: 8.99%-10.49 % - without mortgage and 8% - with mortgage.

Please see the most recent bank presentations at:

Sparkasse Bank dd BiH

Web site: <http://sparkasse.ba/>

Raiffeisen Bank d.d. BiH

Web site: <http://www.raiffeisenbank.ba>

Investicijska banka Federacije BiH

Web site: <http://www.ibf-BiH.ba/>

Hypo Alpe Adria Bank d.d. Mostar

Web site: <http://www.hypo-alpe-adria.ba>

Volksbank BH d.d.

Web site: <http://www.volksbank.ba>

Komercijalna banka a.d. Banja Luka

Web site: [www.kombank-bl.com](http://www.kombank-bl.com)

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<sup>88</sup> Ibid.

<sup>89</sup> <http://cbbh.ba> – last accessed February 17, 2010.

Pavlović International Bank a.d. Bijeljina

Web site: [www.pavlovic-banka.com](http://www.pavlovic-banka.com)

Another way of obtaining the necessary funds is by credit loans from microcredit organizations. These organizations started developing in the post-war period as a part of programmes implemented for urgent assistance in employment and economic rehabilitation through microcredit loans. Beneficiaries of micro-crediting organizations enjoy quick and simple access to the credit as one of the main characteristics, more important than the credit rate and other conditions.

For more information please visit the web site of the Association of Microfinance Institutions in Bosnia and Herzegovina at: [www.amfi.ba](http://www.amfi.ba)

Development Bank of FBiH<sup>90</sup>

The Development Bank of the FBiH will start working on July 1, 2008 as a legal adherent of the Investment Bank of the FBiH d.d. Sarajevo. It will stimulate the development of the economy and society in general. Within 3 years the bank will have around 500 million KM (253.16 million EUR) at its disposal. The Development Bank of the FBiH will have more favourable interest rates and cheaper bank capital than the commercial banks. This bank will extend loan payment deadlines. The bank will not use social policies as an instrument, but it will support real development projects. The Protocol "New credit investments in agriculture" was signed in May 2008.

The Ministry for Human Rights and Refugees BiH issued an appeal to refugees, displaced persons and returnees in BiH for registration of applications for receiving reconstruction and return support. All information can be obtained at the web site.<sup>91</sup>

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<sup>90</sup> <http://rbfbih.ba/razvojna/bs/index.php#> February 16, 2010.

<sup>91</sup> [http://www.mhrr.gov.ba/PDF/javni\\_poziv.pdf](http://www.mhrr.gov.ba/PDF/javni_poziv.pdf). -last accessed February 2010.

“An entrepreneur who collects all the necessary funds for starting a new business is still faced with other challenges. Business registration is expensive and may take months to complete. Approximately 54 days and over 4000 KM (2000 EUR) are necessary for registration procedure.

This doesn't include the purchase or lease of the work space, nor the construction permit or the urbanistic permit.”<sup>92</sup>

For more information on registration requirements please visit:

<http://www.doingbusiness.org>

[http://www.acips.ba/bos/index.php?option=com\\_content&view=article&id=247:qvodi-za-registraciju-mikrobiznisag&catid=6:publikacije&Itemid=14](http://www.acips.ba/bos/index.php?option=com_content&view=article&id=247:qvodi-za-registraciju-mikrobiznisag&catid=6:publikacije&Itemid=14)

Until recently, the Laws on Corporate Income Tax of FBiH and the RS were not harmonised. The corporate income tax rate in the Republic of Srpska is 10 % according to the Law on Corporate Income Tax of the Republic of Srpska<sup>93</sup>, and in the FBiH it used to be 30 %. The FBiH government enforced a new law on corporate income tax<sup>94</sup> from January 1, 2008 which stipulates a corporate income tax of 10 %. One of the purposes of this law was to enable almost equal conditions for legal entities no matter what part of BIH they are doing business in.

Beginning this year, the Federal Tax Administration issued an announcement in accordance with the Law on Income Tax referring to tax deductions for natural persons based on life insurance, medical expenses and mortgage interest rate for first time buyers. More information available at <http://www.pufbih.ba/vijest.php?id=269>

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<sup>92</sup> Quote from an online article “The gloomy atmosphere for starting a new business in BIH” by the Center for Investigative Reporting, December 17, 2007; complete article available at [http://www.cin.ba/Stories/P16\\_SME/?cid=783,2,1](http://www.cin.ba/Stories/P16_SME/?cid=783,2,1) last accessed February 17, 2010.

<sup>93</sup> The Law on Corporate Income Tax, Official Gazette of the RS, No. 25/01, 80/02, 43/03 and 84/04.

<sup>94</sup> The Law on Corporate Income Tax, Official Gazette of the Federation of BIH, No. 97/07 and 14/08.

### 3.3.5 Social security

BiH has developed a system of social protection that includes basic pension insurance and payments for unemployed, health and social protection and children protection.

The following table shows the percentages of the pay that is paid to different kinds of social protection.

	Republic of Srpska	Federation of Bosnia and Herzegovina	Brčko District
Pension and disability insurance (PIO)	24 %	35.30 %	≈ 24 % <sup>95</sup>
Children protection	2 %	-	0 %
Health	15 %	25 %	12 %
Unemployment insurance	1 %	3.68 %	1.5 %
Tax on income	0 – 15 %	5 %	10 %
Total contribution rate	42- 57 % <sup>96</sup>	69 % <sup>97</sup>	47 % <sup>98</sup>

<sup>95</sup> The amount of the provision for pension-disability insurance depends of which fund it is paid and for the Republic of Srpska currently it is 24% of the net salary and in the Federation of Bosnia and Herzegovina it is 17+7 of the gross salary (calculated by the coefficient 1.55. Directorate for Finances of Brčko District, Chief of the Central register, Mr. Esef Jusufovic, July 23, 2008, Brčko.

<sup>96</sup> Centre for investigative reporting, "Employers make violations of law with approval of the authorities", February 2, 2007, Sarajevo [http://www.cin.ba/Stories/P11\\_Labor/?cid=691,2,1](http://www.cin.ba/Stories/P11_Labor/?cid=691,2,1).

<sup>97</sup> Ibid.

<sup>98</sup> Ibid.

### 3.3.5.1 Unemployment benefit and access to it

A person from 15 to 64 years of age that perform no activity for which they could get a salary or compensation and who are actively looking for a job have the status of unemployed persons and as such within have the right to some level of social protection.

#### MONEY SUBVENTIONS

Brčko District in Bosnia and Herzegovina<sup>99</sup>

An unemployed person has a deadline of 30 days to register in the Employment Office of Brčko District in BiH from the first day of termination of labor relation or termination of insurance. An unemployed person whose labor relation, in terms of the Labor Law, was terminated without his/her request, absence or guilt or whose insurance was terminated on another manner and which has at least 8 months of uninterrupted work period in the last 12 months or has interruptions in the work period within the last 18 months has the right to:

- Subvention,
- Health insurance,
- Pension-disability insurance.

The subvention depends of the length of employment:

- Up to 5 years of employment – 3 months of subvention,
- From 5 to 15 years of employment– 6 months of subvention,
- From 15 to 25 years of work employment - 9 months of subvention,
- Over 25 years of employment – 12 months of subvention.

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<sup>99</sup> Law on Employment and Rights during unemployment („Official Gazette of Brčko District in Bosnia and Herzegovina“, number: 33/04, dated 08.09.2004, effective since January 1, 2005) [http://skupstinabd.ba/sr/index.php?option=com\\_weblinks&catid=86&Itemid=30](http://skupstinabd.ba/sr/index.php?option=com_weblinks&catid=86&Itemid=30).

The subvention also depends of the amount of the average salary of the unemployed person in the last 3 months of his/her work:

- A person that has up to 10 years of employment receives 35 % of salary,
- Person that has over 10 years of employment receives 40 % of salary.

The subvention amount cannot be lower than 20 % of the average net salary paid in the District or higher than the amount of one average net salary paid in the District for the previous month.

The Federation of Bosnia and Herzegovina<sup>100</sup>

An unemployed person submits a request for recognition of the right to subvention before the competent Cantonal Employment Office within 30 days from the day when the labor relation was terminated. The Federal Employment Office coordinates the work of the Cantonal Employment Offices. If an unemployed person has had at least 8 months of uninterrupted employment or 8 months of interrupted employment within the last 18 months before the termination of the labor relation, the unemployed person acquires the right to:

- Subvention,
- Health insurance contributions,
- Pension insurance contributions.

The amount of the subvention is 40 % of the average net salary paid in the FBiH in the last three months before termination of the unemployed person's labor relation which is published by the Federal Office of Statistics.

Subvention is paid to the unemployed person as follows:

- A person insured from 8 months to 5 years – 3 months of subvention,
- A person insured from 5 to 10 years – 6 months of subvention,
- A person insured from 10 to 15 years – 9 months of subvention,

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<sup>100</sup> Publication „Rights arising from unemployment“ published by the Federal Employment Office, <http://www.fzzz.ba>.

- A person insured from 15 to 25 years – 12 months of subvention,
- A person insured from 25 to 30 years – 15 months of subvention,
- A person insured from 30 to 35 years – 18 months of subvention,
- A person insured for more than 35 years – 24 months of subvention.

#### The Republic of Srpska<sup>101</sup>

Employment Agencies deal with employment issues and their work is coordinated by the Employment Office of the Republic of Srpska. An unemployed person is a person whose labor relation, in terms of the Labor Law, was terminated without his/her request, approval or guilt and who has at least 8 months of uninterrupted insurance period in the last 12 months or 12 months of insurance period with interruptions in the last 18 months. An unemployed person must register in the Employment Office within 30 days. In case of failure to register within the deadline that person will achieve the rights starting from the date of registration in the Employment Office. The unemployed person has the right to:

- Subvention,
- Health insurance,
- Pension and disability insurance.

Subvention is paid to the unemployed person as follows:

- A person insured for up to five years – 3 months of subvention,
- a person insured from five to 15 years- 6 months of subvention,
- a person insured from 15 to 25 years – 9 months of subvention,
- a person insured for more than 25 years – for 12 months of subvention.

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<sup>101</sup> Law on Employment, („Official Gazette of the Republic of Srpska”, number: 54/05, dated June 1, 2005, effective since June 10, 2005, and changes and amendments number: 64/06, dated June 14, 2006, effective the same date)  
[http://www.zzrs.org/zakoni/zakon\\_02.asp](http://www.zzrs.org/zakoni/zakon_02.asp).

The base for calculation of the contributions is 20 % of the average net salary paid in the Republic of Srpska in the month before the decision is made.

### 3.3.5.2 Sickness benefits and access to them

In the FBiH following sickness benefits exist<sup>102</sup>

a) Financial and other material assistance that consists of permanent financial allowance, financial allowance for care and assistance by the third person and other kinds of material assistance.

A person/family that satisfies the following requirements has the right to permanent financial allowance and other kinds of material assistance: they are unfit for work, or prevented in exercising the right to work<sup>103</sup>, they do not have an income sufficient for sustaining themselves, and they do not have family members who are legally obliged, or are incapable of, providing for their sustenance.

Regarding access to these rights very often in practice it happens that the persons which file requests for permanent financial allowance are granted one-time financial allowance<sup>104</sup>, as the allowance which includes the lowest payment and its value in the

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<sup>102</sup> Official Gazette of the Federation of Bosnia and Herzegovina number: 36/99 published September 6, 1999 and effective since September 14, 1999, Law on changes and amendments to the Law on principles of social protection, protection of civil victims of war and protection of families with children published in the Official Gazette of the Federation of Bosnia and Herzegovina number: 54/04 on April 16, 2004 and is effective since January 1, 2005, number: 39/06 published July 26, 2006 effective since September 1, 2006.

<sup>103</sup> The following persons are considered unfit for work, or prevented in exercising the right to work: men older than 65 years of age, or women older than 60 years of age, women during pregnancy, during or after giving birth, parents, stepfather, stepmother, or adopted parent, who are caring for one or more children younger than one year of age, provided that this person does not have family members or relatives who are legally obliged to provide for his/her sustenance, or if he/she has them, that they are not capable of fulfilling this legal obligation, children younger than 15, or in case that he/she is a full-time student, younger than 27 years of age, person with arrested physical and/or mental development, person in the family which is caring for disabled person or seriously ill person, if it has been determined that the person they are caring for is in need of care and assistance by the third person, see Article 23 of the Law on principles of social protection, protection of civil victims of war and protection of families with children of the Federation of Bosnia and Herzegovina published in the Official Gazette of the Federation of Bosnia and Herzegovina number: 36/99 published September 9, 1999 and effective since September 14, 1999, Law on changes and amendments to the Law on principles of social protection, protection of civil victims of war and protection of families with children published in the Official Gazette of the Federation of Bosnia and Herzegovina number: 54/04 on April 16, 2004 and effective since January 1, 2005, number: 39/06 published on July 26, 2006 and effective since September 1, 2006.

<sup>104</sup> [http://www.avaz.biz/index.php?option=com\\_content&task=view&id=8718&Itemid=229](http://www.avaz.biz/index.php?option=com_content&task=view&id=8718&Itemid=229). accessed August 20, 2008.

cantons in the Federation of Bosnia and Herzegovina is not higher than 100 BAM (51,13 EUR<sup>105</sup>).

b) Education for life and work

The right to education for life and work can be exercised by children with developmental handicaps and adults with reduced capability, disregarding the cause of impairment, that is incapability for work, if that right is not exercised on some other basis, and who can be trained for work.

c) Placement in another family

Placement in another family can be provided to the children and adult persons who are in need of permanent assistance and support in order to provide for their sustenance, and they are incapable of realizing them in their own families or in some other way<sup>106</sup>.

d) Placement in a social protection institution

Placement in a social protection institution may be obtained by children and adults in the need of permanent protection and support to satisfy their needs of life, and they may not obtain them in their own or some other family or through home care and assistance at home.

e) Home care and assistance at home

Home care and assistance at home is an organized way of providing different services such as: feeding, housework and other works as needed and maintaining the personal hygiene to the persons older than 65 (man) i.e. 60 (women) and persons with permanent disturbance in physical and mental development, if these persons are unable to take care of themselves.

f) Basic rights of persons with disability

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<sup>105</sup> www.xe.com

<sup>106</sup> This right is achieved in accordance with the provisions of the Articles 32 and 40 of the above mentioned Law.

Disabled persons and persons with arrested physical or psychological development are entitled to the following rights:

- 1) Personal disability payment,
- 2) allowance for the care and assistance by another person,
- 3) Orthopaedic allowance,
- 4) Financial support to cover the costs of treatment and procurement of orthopedic aids,
- 5) Vocational training (professional recovery, pre-qualification and additional qualifications),
- 6) Preferential treatment concerning employment.

Personal disability payment is determined corresponding to the extent of the impairment based on medical findings and opinion of the medical panel in accordance with the international classification of impairments, disability and handicap of the World Health Organization. In recognition of these rights to disabled persons it is evident that the procedure itself lasts longer than it is regulated by the Law on administrative procedure of the Federation of Bosnia and Herzegovina<sup>107</sup>, and there are situation that the period from the date of filing the request to the date of decision making in the first instance is even longer than one year and payment of the allowances is made retroactively even for up to 15 months.

In accordance with the provisions of the Law on social protection of the Republic of Srpska<sup>108</sup>, benefits arising from sickness are as follows:

a) Right to allowance for assistance and care of another person

Persons with serious physical or sense problems, persons with difficulties in mental development, partial or full, persons with the combination of these problems, persons with autism and person with chronically mental disability and with no working capacity that cannot move and meet their basic life needs without care and assistance of another person who need assistance and care of another person to satisfy their basic life

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<sup>107</sup> Law on administrative procedure of the Federation of Bosnia and Herzegovina („Official Gazette of the Federation of Bosnia and Herzegovina“, number: 2/98 dated January 20, 1998, effective since January 28, 1998 and changes and amendments number: 48/99, dated December 3, 1999, effective since December 11, 1999) – this Law regulates that the special investigation procedure lasts 60 days the longest and after expiration of that deadline the first instance decision is made.

<sup>108</sup> Official Gazette of the Republic of Srpska number: 5/93 dated April 30, 1993, effective since May 8, 1993, and changes and amendments number: 19/96 dated July 8, 1996, effective since July 16, 1996, number: 110/03 dated December 20, 2003, effective since December 28, 2003 and number: 33/08 dated April 10, 2008, effective since April 18, 2008.

need have the right to allowance for assistance and care of another person under the condition that they cannot achieve this right on another grounds and are not using the right to accommodation into the social protection institution. This right is recognized based on medical finding and opinion of expert medical panel and is determined in the monthly amount of 41 BAM (20,96 EUR) for an individual.

b) Right to assistance for vocational training

Right to assistance for vocational training is provided to children and youth with difficulties in mental or physical development, capable of being trained for specific work in accordance with their mental and physical capabilities and age and cannot realize that right on any other basis.

c) Right to home based care, placement into social welfare institution or into foster family

Right to home based care, placement into social welfare institution or into foster family is granted to a person whose family is not able to provide the appropriate assistance to a person with no family care and when the appropriate protection cannot be provided in another way Beneficiaries of these rights participate in bearing of costs of accommodation in the social protection institution and placement into foster family through their income, reduced by the amount necessary for satisfying personal needs of the beneficiary.

### **3.3.5.3 Family allowances and access to them**

The right to permanent financial allowance and other kinds of material assistance have the persons and families that satisfy the following requirements: that they are unfit for work, or prevented in exercising the right to work, that they do not have income sufficient for sustaining themselves, that they do not have family members who are legally obliged, or are incapable of, providing for their sustenance. The allowance for care and assistance of another person may be obtained by elderly and sick persons who due to the permanent changes in their health are very much in need of permanent assistance and care of another person in order to satisfy their basic needs of life Income based on permanent

financial assistance for an individual is ranging from 50 BAM (25, 60 EUR)<sup>109</sup> to 120 BAM (61, 36 EUR)<sup>110</sup> in the cantons of the Federation of Bosnia and Herzegovina. Other material support, is a temporary one-time or other financial support or support in goods to materially uncared for persons or families in need of social protection due to the special circumstances caused by forced migration, repatriation, natural disaster, death of one or several family members, return from medical treatment, after serving prison sentence or re-education measure. Furthermore, basic rights achieved by family with children in the FBiH are as follows: right to child allowance; pregnancy allowance as compensation for the working mother during her absence from work due to pregnancy<sup>111</sup>, giving birth to a child, and care for the child; financial assistance during pregnancy and giving birth to a child for an unemployed mother; one-time assistance for purchase of accessories for a new-born child; assistance in nourishment of a child up to six months and supplementary nourishment of breastfeeding mothers; accommodation of children with ensured meals in the pre-school educational institutions; ensuring one meal during classes in the elementary school and tuition fee and scholarship for pupils and students<sup>112</sup>.

The Law on Social Protection of the Republic of Srpska<sup>113</sup> also foresees the right to financial assistance as well as the right to one-time financial assistance. Person that is incapable for work and has no income and relatives that, in accordance to the Family law of the Republic of Srpska, are obliged to provide for him/her or if that person is living in a family that has income under the social security level. One-time financial assistance for persons that found themselves in the need of social welfare due to war, impossibility to find employment, natural disaster, migration, repatriation, death of one or several family members, medical treatment in the health institution as well as persons that served sentence is paid two times a year for a household and cannot be higher than five amounts of permanent financial assistance in total except in cases where, due to special

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<sup>109</sup> For example. Unsko-Sanski Canton, Hercegovacko-Neretvanski Canton, Zeničko-Dobojski Canton

<sup>110</sup> Sarajevo Canton.

<sup>111</sup> See points 3.3.1.3., <http://www.bljesak.info/content/view/13833/158/>, accessed August 20, 2008.

<sup>112</sup> Article 90 and Article 93 of the Law on principles of social protection, protection of civil victims of war and protection of families with children of the Federation of Bosnia and Herzegovina, see footnote 94.

<sup>113</sup> Law on Employment and Rights during unemployment („Official Gazette of Brčko District in Bosnia and Herzegovina“, number: 33/04, dated 08.09.2004, effective since January 1, 2005), [http://skupstinabd.ba/sr/index.php?option=com\\_weblinks&catid=86&Itemid=30](http://skupstinabd.ba/sr/index.php?option=com_weblinks&catid=86&Itemid=30).

circumstances, it is necessary to approve higher amount when the head of the body that makes decisions on this right has to make the decision.

### **3.3.5.4 Other benefits in the social welfare system**

Laws of the entities in BiH include the list of social protection beneficiaries and criteria for achievement of the basic rights those beneficiaries are entitled to<sup>114</sup>.

According to the laws of the entities a civil victim of war is a person who has become at least 60% disabled during the war due to the injury sustained or other form of torture which includes also mental damage or disappearance or death of that person. Basic rights these persons and members of their families are entitled to in sense of the mentioned laws are as follows: right to personal disability allowance, allowance for care and assistance by another person, orthopedic allowance, family disability allowance, assistance in covering medical treatment costs and procurement of orthopedic aid, vocational training, priority in employment, housing care, psychological and legal aid.

In the FBiH as well as in the RS the status of a civil victim of war is determined after submission of evidence in written form including also medical documentation that has to be issued by the competent institutions immediately after the impairment of the body occurred. In the FBiH civil victims of war that sustained body impairments were obliged to enclose medical documentation about medical treatment after sustaining the wound or injury with the request for recognition of the right also and the latest within three months from the date when the Law entered into force, i.e. till December 6, 1999.

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<sup>114</sup> Law on principles of social protection, protection of the civil victims of war and protection of families with children of the Federation of Bosnia and Herzegovina published in the Official Gazette of the Federation of Bosnia and Herzegovina number 36/99 on September 6, 1999, effective since September 14, 1999, Law on changes and amendments to the Law on principles of social protection, protection of the civil victims of war and protection of families with children of the Federation of Bosnia and Herzegovina published in the Official Gazette of the Federation of Bosnia and Herzegovina number 54/04, on October 16, 2004 that entered into force on October 17, 2004, effective since January 1, 2005, Law on changes and amendments to the Law on principles of social protection, protection of the civil victims of war and protection of families with children of the Federation of Bosnia and Herzegovina published in the Official Gazette of the Federation of Bosnia and Herzegovina number 39/06, on July 26, 2006, that entered into force on August 2, 2006, effective since September 1, 2006; Law on protection of civil victims of war published in the Official Gazette of the Republic of Srpska number 25/93, on December 30, 1993, effective since January 6, 1993, Law on changes and amendments to the Law on protection of civil victims of war published in the Official Gazette of the Republic of Srpska number 32/94, on December 31, 1994, effective since January 07, 1994, Law on changes and amendments to the Law on protection of civil victims of war published in the Official Gazette of the Republic of Srpska number 37/07, on February 28, 2007, effective since March 8, 2007, Law on changes and amendments to the Law on protection of civil victims of war published in the Official Gazette of the Republic of Srpska number 60/07, on June 27, 2007, effective since July 4, 2007.

The Law on civil victims of war in the RS foresees that the guaranteed rights cannot be achieved by persons that were members of the enemy formations i.e. enemy helpers what is the obvious example of discrimination.

The request for recognition of rights arising from body impairment in the Republic of Srpska can be filed within 5 years from the date when the person sustained the impairment. The request for

recognition of the right arising from killing or death of a person can be filed within 5 years from the date when that person was killed or died.

The request for recognition of the right arising from disappearance of a person can be filed within 5 years after the date when the person disappeared i.e. the date of termination of circumstances under which the person disappeared or within one year from the date of exhumation and identification of the remains of the missing person.

### **3.3.5.5 Special benefits for returnees**

In BiH the special benefits for returnees are not foreseen. The national law and the laws of the entities determine basic rights of returnees and the manner of achievement of those rights<sup>115</sup>.

### **3.3.6 Charity organisations with a general scope (services, contact information)**

The following charity organization operate in BiH:

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<sup>115</sup> 118 Law on refugees from Bosnia and Herzegovina and displaced persons in Bosnia and Herzegovina published in the Official Gazette of Bosnia and Herzegovina number 23/99, on December 23, 1999, effective since December 30, 1999, Law on changes and amendments to the Law on refugees from Bosnia and Herzegovina and displaced persons in Bosnia and Herzegovina published in the Official Gazette of Bosnia and Herzegovina number 21/03, on July 24, 2003, effective since July 31, 2003, Law on changes and amendments to the Law on refugees from Bosnia and Herzegovina and displaced persons in Bosnia and Herzegovina published in the Official Gazette of Bosnia and Herzegovina number 33/03 on November 5, 2003, effective since November 12, 2003, Law on displaced persons, returnees and refugees in the Republic of Srpska published in the Official Gazette of the Republic of Srpska number 42/05, on April 26, 2005, effective since May 3, 2005. Law on displaced persons and returnees to the Federation of Bosnia and Herzegovina and refugees from Bosnia and Herzegovina published in the Official Gazette of the Federation of Bosnia and Herzegovina number 15/05, on March 16, 2005, effective since March 23, 2005.

RED CROSS OF THE FEDERATION OF BOSNIA AND HERZEGOVINA

Address: Titova 9A/V

71000 Sarajevo

tel / fax: 033 207 513

033 213 907

033 206 439 [www.ckfbih.co.ba](http://www.ckfbih.co.ba)

e-mail: [hqrcfbih@bih.net.ba](mailto:hqrcfbih@bih.net.ba)

General secretary: Namik Hodžić

CANTONAL RED CROSS:

UNSKO-SANSKI CANTON RED CROSS Branislava Đurđeva bb

77000 Bihać

tel/fax: 037 226 087

e-mail: [cckantus@bih.net.ba](mailto:cckantus@bih.net.ba)

Secretary: Senka Vuković

POSAVSKI CANTON RED CROSS II Ulica 2a

76270 Orašje

tel/fax: 031 754 876

e-mail: [ckzuppo@tel.net.ba](mailto:ckzuppo@tel.net.ba)

Secretary: Pejo Doknjaš

TUZLA CANTON RED CROSS Džafer mahala 15

75000 Tuzla

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Secretary: Jadranka Duraković

ZENIČKO-DOBOJSKI CANTON RED CROSS Zmaja od Bosne 40

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Secretary: Zoran Nikolić

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e-mail: ckszuphb@tel.net.ba

Secretary: Stjepan Vidović

THE REPUBLIC OF SRPSKA RED CROSS

Dobrovoljnih davalaca krvi,

057/223-533, 223-534 www.crvenikrstrs.org

71 420 Pale, Bosnia and Herzegovina

In Bosnia and Herzegovina there are also many Associations of Roma<sup>116</sup> as the biggest national minority.

Association of Roma citizens that belong to the Center for support, information and joint activities - Kakanj:

Center for support, information and joint activities in Kakanj

Person in charge: Mirsad Sejdić

Tel/fax: 032/558 632

E-mail: sekis2003@yahoo.com URL: www.roma.com.ba Šehidska 5

BiH – 72240 Kakanj

EUR „Romalen“– Kakanj President: Mujo Fafulić Mob: 061/801 759

E-mail: romalekakanj@yahoo.com

V divizija NOP-a br. 124, BiH - 72240 Kakanj

„Roma youth association – ROMAS“ – Sarajevo

President: Dragiša Radić

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<sup>116</sup> Directory of Roma Associations in BiH, the directory can be found on. <http://www.budimojprijatelj.com>, accessed on July 21, 2008

Mob: 061/241 882

Tel/mob: 033/202 870

E-mail: romas\_sa@yahoo.com

Salke Lagumdžije 1

BiH - 71 000 Sarajevo

„Association of Roma women“ – Zavidovići

President: Nusreta Bajrić

Mob: 061/321 363

Tel: 032/866 337

E-mail: uzr.romkinja@gmail.com

Pinkasa Bandta b.b.

(old municipal building) BiH - 72220 Zavidovići

UG „Bahtale Roma“ – Zavidovići

President: Burdalić Zijad

Mob: 061/605 954

Malikovac 13;

BiH - 72 220 Zavidovići

UG „Independent Roma organization“ - Kakanj

President: Ramić Idriz

Mob: 061/763 482

V divizije NOP-a 162

BiH - 72 240 Kakanj

UG „Roma Youth Initiative“ - Kakanj

President: Mirsad Sejdić

Mob: 061/297 542

Tel/fax: 032/558 632

E-mail: sekis2003@yahoo.com

Šehidska 11

BiH - 72 240 Kakanj

UG „Roma Youth Initiative – Be my friend“ – Visoko

President: Halilović Osman

Mob: 061/413 136

Tel/fax: 032/733 667

E-mail: ugorivbmp1@yahoo.com

Zanatski centar

Sebilj 26

BiH - 71300 Visoko

UG „Roma Road“ – Vitez President: Osmanović Fehim Mob: 063/910 945

Tel/fax: 030/710 534

E-mail: fehim.osmanovic@tel.net.ba

Sofa bb,

BiH – 72250 Vitez

UG „Roma and friends“ – Ilijaš

President: Raif Alimanović

Mob: 061/246 124

E-mail: romi\_2003ilijas@hotmail.com raifalimanovic@hotmail.com

Ivana Frane Jukića 2

BiH - 71 380 Ilijaš

UGR „Bahtale Roma“ – Turbe President: Seferović Rizvan Mob: 061/758 865

Bešlije bb,

BiH - 72283 Turbe

UGR „Welcome Roma“ – Kakanj

President: Nurija Fafulić

Mob: 061/448 665

V divizije NOP-a 16; BiH - 72 240 Kakanj

UGR „Roma prosperity“ - Sarajevo

Contact person: Ramiz Sejdić

Mob: 061/522 396

Tel/fax: 033/202 870

Dajanli Ibrahim bega 19

BiH – 71000 Sarajevo

UGR „Romano centro“ – Zenica

President: Salko Musić

Mob: 062/149 347

Tel/fax: 032/407353

E-mail: romskicentar@gmail.com

Kindergarten „kanarinac“ Crkvice 28

BiH - 72 000 Zenica

Directory of the Association that belong to the Center for support, information and joint activities - Tuzla:

Center for support, information and joint activities in Tuzla

Person in charge: Biberović Muradif

Mob: 061/943 400

E-mail: muradif.b@bih.net.ba URL: [www.romskicentar-tk.org/](http://www.romskicentar-tk.org/) Bosanski kulturni centar

Bosne Srebrene bb

BiH – 75000 Tuzla

NVO „Sa e Roma“ – Tuzla President: Šaban Mujić Mob: 061/735 605

Tel/fax: 035/278 563

E-mail: sae.roma@bih.net.ba

URL: [www.saeroma.org](http://www.saeroma.org)

Ulica Džafer Mahala br. 4  
BiH - 75000 Tuzla

„Association of Roma returnees“ – Tuzla

President: Husein Biberović

Mob: 061/675 351

Tel: 035/211 775

E-mail: ugr.povratnika@bih.net.ba

Envera Šiljka 29

BiH - 75 000 Tuzla

„Association of Roma from Gračanica“ – Gračanica

President: Muratović Mujo

Mob: 061/858 588

Donja Orahovica

BiH - 75 320 Orahovica

„Association of Roma women – better future“ – Tuzla

President: Indira Bajramović

Mob: 061/739 740

Tel/fax: 035/286 441

E-mail: uzbb@hotmail.com

Meše Selimovića 75

BiH - 75 000 Tuzla

UG „Bahtalo ilo“ - Banovići President: Mehmed Mehić Mob: 061/143 128

Tel/fax: 035/874 086 premises E-mail: bahtaloilo@bih.net.ba Branilaca Banovića 27,

BiH – 75290 Banovići

UG „Roma european road“ - Tuzla

President: Mehmed Mujić

Mob: 061/651 613

Tel: 035/228 685

E-mail: mesa\_saeroma@yahoo.com ep.roma@bih.net.ba

Omladinskih radnih brigada 37

BiH – 75211, Kiseljak near Tuzla

UG „Happy Roma“ – Tuzla President: Biberović Osman Mob: 061/649 393

Tel: 035/228 248

E-mail: admirbiberovic@yahoo.com

Zlatana Mešića 108; BiH - 75 000 Tuzla

UG „Roma“ – Živinice President: Biberović Muradif Mob: 061/943 400

Tel/fax: 035/772 186

E-mail: muradif.b@bih.net.ba

Stara pruga bb

BiH - 75270 Živinice

UG „Roma“ – Kalesija President: Alimanović Alaga Mob: 061/960 151

Kalesijska ulica bb

BiH - 75 260 Kalesija

UGR „Dželem-Dželem“ – Tuzla

President: Zineta Jusić

Mob: 061/638 374

Zlatana Mešića 120

BiH - 75 000 Tuzla

UGR „New Roma hope“ – Lukavac

President: Mahić Enes

Mob: 061/964 541

Tel/fax: 035/556 636, 035/555 890

E-mail: obajric@bih.net.ba

Prva ulica 12

BiH - 75 300 Lukavac

UGR „Roma dream“ – Tuzla

President: Mujić Ahmet

Mob: 061/380 814

UR „Euro Roma“ – Tuzla President: Jusić Nedžad Mob: 061/294 992

Tel: 035/228 884

E-mail: eurorom\_bih@yahoo.com

Bosne Srebrene bb (SKPC Mejdan stand A) BiH - 75 000 Tuzla

UR „Poljice“ – Poljice (Lukavac)

President: Mujić Nazif

Mob: 061/429 853

Tel: 035/540 242

Svatovac bb, Poljice

BiH - 75303 Poljice (Lukavac)

UR „Roma brothers“ – SkoLić President: Fadil Ferhatović Mob: 061/411712

Orašje 21,

BiH - 75000 Tuzla

Directory of the citizens association of Roma from the RS, Bihać, Mostar and Brčko District:

„Association of Roma in the Republic of

Srpska“ – Gradiška President: Saša Mašić Mob: 065/566 213

Tel/fax: 051/860 060

E-mail: norrs@blic.net

Brezik Laninci 155  
BiH - 78418 Gradiška

„Association of Roma in Gradiška“ - Gradiška

President: Saša Mašić

Mob: 065/566 213

Tel/fax: 051/860 060

E-mail: norrs@blic.net

Brezik Laninci 155

BiH - 78418 Gradiška

„Association of Roma in Prnjavor municipality“ - Prnjavor President: Mirković Nenad

Mob: 065/773 615

E-mail: udruzenjeroma@hotmail.com

Cara Dušana 29

BiH - 78430 Prnjavor

„Association of Roma of the Republic of

Srpska“ – Bijeljina President: Hamdija Husić Tel: 055/205 219

Mob: 065/692 857

27. marta 193

BiH - 76300 Bijeljina

UR „Roma Modriča“ – Modriča President: Tahirović Ševko Mob: 065/720 383

sent letters addressed to n/r Tahirović

Ševko

Vukosavlje municipality

BiH - 74470 Vukosavlje

UR „Roma dream“ – District Brčko

President: Sabit Muratović

Mob: 061/288 584

Tel: 049/520 224

Prutače bb, Rahić near Brčko

BiH - 76000 District Brčko

UR „Happy hill“ – Banja Luka Vice-president: Šaha Ahmetović Mob: 065/432 645

Fax: 051/370 050

E-mail: saha.ahmetovic@yahoo.com

Novaka Pivaševića 16

BiH – 78000 Banja Luka

UR „Happy Roma“ – Prijedor President: Ramo Selešević Mob: 061/589 617

Tel/fax: 052/215 577

E-mail: veseliromi@prijedor.com

Rudnička bb

BiH - 79200 Prijedor

UR „Neretva“ – Mostar President: Šemsi Supnaj Mob: 062/228 330

E-mail: supnaj@hotmail.com

Road to Opine 8

BiH - 88000 Mostar

UR „Roma“ – Bihać President: Sead Džemaili Mob: 061/809-096

Grabeška bb.

BiH - 77000 Bihać

In the RS there are several active associations<sup>117</sup> assisting women that are victims of domestic violence, SOS line for the victims of domestic violence is 1264.

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<sup>117</sup> Center for woman in the Republic of Srpska, taken from the website <http://zenskiforum.com>, accessed July 21, 2008

Center for woman – Trebinje

Novi Tržni Centar Lamela 17a i 16

Fax: +387-59-225 767

Trebinje

Wish, Skelani(Srebrenica) Skelani – Srebrenica

Fax: +387-56-471 400

Associated woman, Banja Luka Kralja Petra I Karađorđevića 70/II Fax: +387-51-206 894

Bridge, Višegrad

Vidovdanska br. 11

73 240 Višegrad

Lara, Bijeljina

Beogradska 38

Fax: +387-55-220-255; 220-251

76 300 Bijeljina

Helsinki citizen's parliament (hca) Banja Luka

Petra Rađenovića 25

Fax: +387-51-301 526

78 000 Banja Luka

Forum of woman Bratunac

Svetog Save bb

Fax: +387-56-882 143

75 420 Bratunac;

Future Modriča

Vidovdanska br. 14

Fax: +387-53-810 200

One of the significant international organizations in Bosnia and Herzegovina is the UNDP Bosnia and Herzegovina.<sup>118</sup>

Maršala Tita 48

71000 Sarajevo

Bosnia and Herzegovina

Tel: +387 (33) 563 800, 801

Fax: +387 (33) 552 330 e-mail: info@undp.ba

UNDP Banja Luka

Gundulićeva 24

Banja Luka

Bosnia and Herzegovina

Tel: +387 (51) 303 318

Fax: +387 (51) 311 041

UNDP Srebrenica – Srebrenica regional recovery program

Srebrenickog odreda bb

Building of the Srebrenica Municipality

75430 Srebrenica

Bosnia and Herzegovina

Tel: +387 (56) 441 000

Tel: +387 (56) 440 779

Fax: +387 (56) 440 337

In Bosnia and Herzegovina there are also charity associations established by the Religious communities.

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<sup>118</sup> UNDP Bosnia and Herzegovina, official website: <http://www.undp.ba/>, accessed on July 25, 2008

Muslim charity society "Merhamet" Bistrik 2

71000 Sarajevo

Bosnia and Herzegovina

Tel.033 534 609 Fax 033 236 527

E-mail: merhcent@bih.net.ba

Sarajevo

Azize Šaćirbegović 112

Tel. 033/526-101

Zenica

Zmaja od Bosne 13

Tel. 032/402-510

Fax. 032/402-797

E-mail: merh.zdk@bih.net.ba

Travnik

Erika Brandisa zvijezda III Tel. 030/512 169

Podrinje

Vase Jovanovića 12

Srebrenica

Tel. 056/386-711, 061/146-673

Tuzla

Patriotske lige 18

Tel. 035/252-149

Banja Luka

Skendera Kulenovića 81

Tel. 051/211-479, 212-206

Bihać

Bosanskih banova 2

Tel. 037/227-106

Livno Kalajdžinica bb Tel. 034/200-634

Maglaj

Aleja Ijiljana bb

Tel. 032/603-202

Mostar

Doljanka 5

Jablanica

Tel. 061/542-379

Caritas

Of the Bishop's conference Bosnia and Herzegovina Mehmed bega Kapetanovića Ljubušaka  
6

71000 Sarajevo

tel.+38733 206441

+38733 206442 fax +38733 206668

E-mail: carbkbih@bih.net.ba

### **3.3.7 Useful data to calculate the cost of living (price of petrol, basic food etc.)**

On the state level the responsible authority for organizing and implementation of statistical research in Bosnia and Herzegovina is the Agency for statistics of Bosnia and Herzegovina<sup>119</sup>, and on the entity levels those are the Federal Office of statistics<sup>120</sup> and

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<sup>119</sup> Agency for statistics of BiH, official website <http://www.bhas.ba/>, accessed July 24, 2008.

<sup>120</sup> Federal Office of statistics, official website <http://www.fzs.ba/>, accessed July 24, 2008.

the Republic Institute of statistics of the Republic of Srpska<sup>121</sup>. According to the data of the federal Office of statistics the average net salary for October in the Federation of Bosnia and Herzegovina was 679,14 BAM =347,24 EUR, while the November consumer goods basket was 538,05 BAM= 275,10 EUR. In the Republic of Srpska the consumer goods basket for November was 540,49 BAM= 276,35 EUR, while the average net salary was 607 BAM=310,35 EUR, leaving only 66,51 BAM =34 EUR for other needs of the four members family. Due to continuous increase of prices of oil and other consumer goods many people in BiH cannot satisfy their basic needs for living. Social programs almost do not exist and about 18 % of citizen is poor<sup>122</sup>.

For example, bread costs from 0,46 EUR to 1,53 EUR; vegetables from 0,15 EUR up to 2,55 EUR for one kilogram, fruits from 0,76 EUR up to 4 EUR for one kilogram. Prices of petrol often vary and currently do not exceed 1 EUR per 1 liter.

### **3.4 Health**

#### **3.4.1 General health situation by regions (epidemics etc.)**

Since there is no framework law on health protection and no relevant ministry at state level, the Ministry of Civil Affairs of BiH (Department for health care) is authorized for coordinating activities and plans made by bodies of authorities in the entities and defining strategies in the field of health care in BiH at the international level.

#### **Federation of BiH**

The Federal Ministry of Health is authorized for this field. All citizens are compulsory insurance in terms of their occupation, status and other circumstances.<sup>123</sup> Returnees

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<sup>121</sup> Institute of statistics of the Republic of Srpska, official website <http://www.rzs.rs.ba/latinica.htm>

<sup>122</sup> Article with the title „Food in BiH more expensive than in the EU countries“ taken from the website <http://www.dw-world.de/popups/popup>, accessed on July 24, 2008.

<sup>123</sup> The Law on Health Insurance, Articles 19-29, Official Gazette of the FBiH, No30/97 and 7/02

enjoy the right to basic health care<sup>124</sup> based on the piece of evidence of their status issued by the municipal body of authority. The medical institution, where the person is examined, charges the funds from the relevant body of authority for refugees and displaced persons.

#### Republic of Srpska

The Ministry of Health and Social Welfare in the RS is authorized for this field. Only those persons (and this includes refugees and returnees) who have a status as an insured person determined by the Health Care Fund or those, whose tributaries pay contributions in accordance with the law, exercise the rights from the compulsory health insurance.

#### **Brcko District**

The Government of Brcko District of BiH is authorized for this field – Department of Health Care and other services<sup>125</sup>. Returnees exercise the right to a health insurance by the return to pre-war homes and place of residence certificate.

In the presentation of the analysis of health care conditions made by the Centre on Humane Policy in mid 2008 and partially reported by “Start BiH” magazine, the following statistics are given: 700,000 BiH citizens are without a right to health care, 33 % of uninsured persons in the RS and 25 % of uninsured persons in the FBiH. On the other hand there is a completely new notion of “additional insurance” for citizens which provides them with a possibility to pay for health services, which are not part of the basic package, on their own or get additional, expanded or private health insurance.

In August 2009, the FBiH Government adopted the Draft Law on Health Care by which public health care will be provided on the level of the Federation, cantons, municipalities, employers and individuals. For more information please see the article available at

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<sup>124</sup> The Law on Refugees from BiH and Displaced Persons in BiH, Article 18, Official Gazette of BiH, No.23/99, 21/03 and 33/03,

<sup>125</sup> The Law on Social Protection of Brcko District, Official Gazette of BiH Brcko District”, No. 1/2003,

[http://www.upubih.org/new/index.php?option=com\\_content&view=article&id=120%3Askupina-fbih-usvojila-nacrt-zakona-o-zdravstvenoj-zatiti&catid=47%3Ahealth-news&Itemid=37&lang=hr](http://www.upubih.org/new/index.php?option=com_content&view=article&id=120%3Askupina-fbih-usvojila-nacrt-zakona-o-zdravstvenoj-zatiti&catid=47%3Ahealth-news&Itemid=37&lang=hr)

### **3.4.2 Drinking water and sanitation by regions; heating systems (if relevant)**

Even though BiH has significant water resources, drinking water quality in some parts of the FBiH does not meet the necessary requirements. Potential pollution is still a threat to health due to old and damaged plumbing and irregular chlorination. Water quality control does not meet the requirements especially in the rural zone, where people are supplied with water from their own wells. On the territory of the Federation of BiH, in accordance with the preliminary results of the MICS3 survey (Multiple Indicator Cluster Survey), 73.2 % of households is connected to the central water-supply system (water supply line) where the water is mostly continuously controlled on health validity.

The majority of citizens from the city of Sarajevo and Sarajevo Canton are supplied with drinking water from the central system "Sarajevo Water Supply Line". Analyses have shown that this water is of good quality and of good sanitary quality measured by physical-chemical parameters and microbiological parameters. A smaller number of citizens of Sarajevo are supplied with drinking water from local water supply systems and private water-supply installations (wellsprings with and without filters, wells, tanks etc.), which very often are not adequately equipped; they do not have completely defined zones of water-protection and do not have installed chlorinators etc.

On the territory of Una – Sana Canton, Herzegovina – Neretva Canton, Zenica-Doboj Canton, Bosnian-Podrinje Canton, Tuzla Canton, West Herzegovina Canton, Herzegovina Canton and Posavina Canton, hygienic-sanitary condition of the water-supply installations and the system of public health drinking water control do not meet the requirements.

A unitary register of water-supplies installations does not exist in BiH which precludes a complete insight into the water-supply system as well as adoption of criteria in order to

improve water supply. Public drinking water control does not meet all the requirements. In most local water-supply installations (wells, wellsprings, tanks and rainwater tanks) the water is not controlled for health quality.

There is a constant threat of pollution of land, ground waters and surface water courses due to the fact that liquid and solid waste materials are not disposed of in a sanitary manner. The existing places for waste disposal are small in comparison to the quantity of produced waste. As the outcome of this, significant amounts of waste are disposed at forbidden places. These places are a threat for ground waters from where the citizens are supplied with drinking water and by that they are a threat to human health during the erosion and leakage of waste materials.

A unitary system of detection and measurement of main air pollutants (SO<sub>2</sub>, smoke and nitrogen oxides) still does not exist on the territory of the Federation of BiH. Continuous measurements of the air pollutants are conducted in Sarajevo, Tuzla, Zenica and Mostar while the measurements in other places are not conducted due to the insufficiency of sophisticated equipment. Microbiological and chemical food contaminations are very common cause of the infections and food poisoning. Alimentary toxic infections are on the list of ten main infectious diseases on the territory of the FBiH.

The Institute for Public Health of the Federation of BiH controls the radioactivity in the environment by monitoring in accordance with previously determined Programme for every year. This control includes sampling and measurements of the radionuclide contents in land, river water, drinking water, air, human and cattle food. One of the components of the annual monitoring of the radioactivity in the environment is monitoring done on the territory of Hadžići which is related to the depleted uranium. At the beginning of every year, the Institute for Public Health submits a written version of the annual report on relevant ministries and relevant institutions on the territory of the FBiH<sup>126</sup>.

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<sup>126</sup> The information was taken over from the Report on Health Status of the citizens and health protection in the FBiH, made by the Institute for Public Health of Bosnia and Herzegovina for year 2006 and it was published in July 2007. ;

Based on the information given by the Federal Meteorological Institute of BiH, the monitoring of sulphur dioxide and smoke concentrations restarted in 2002. Comparing the measurement results from the period between 2002 and 2005 with the measurement results from the period between 1900 and 1991, it is evident that sulphur dioxide concentrations are lower and does not exceed high exposure indices (C98-240 micrograms/m<sup>3</sup>) while smoke concentrations are higher and exceed high exposure indices (C98-60 micrograms/m<sup>3</sup>). In contrast to Sarajevo, SO<sub>2</sub> concentrations in Tuzla are higher while the smoke concentrations are lower. In 2006, the measurements in Tuzla were not continuous and according to that there are no valid figures<sup>127</sup>.

### **3.4.3 Health care system (including psychological care)**

In accordance with distribution of legislative and other competencies set by the Constitution of BiH, health care, including its regulation and implementation is under jurisdiction of the Entities of BiH. Due to such system there are numerous differences in health insurance and therefore, from the aspect of BiH citizens various difficulties in accessing health care services.

The main legal framework in FBiH includes: the Law on Health Care<sup>128</sup> and the Law on Health Insurance.<sup>129</sup>

The main legal framework in Republic Srpska includes: the Law on Health Care<sup>130</sup> and the Law on Health Insurance<sup>131</sup>.

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<sup>127</sup> Ibid.

<sup>128</sup> Law on Health Care of Federation of Bosnia and Herzegovina („Official Gazette of Federation of Bosnia and Herzegovina“, number: 29/97, dated May 28, 1997, effective from June 5, 1997).

<sup>129</sup> Law on Health Insurance of Federation of Bosnia and Herzegovina („Official Gazette of Federation of Bosnia and Herzegovina“, number: 30/97 dated May 28, 1997, effective from June 5, 1997, and changes and amendments number: 7/02 dated February 20, 2002., effective from February 21, 2002).

<sup>130</sup> Law on Health Care of Republika Srpska („Official Gazette of Republika Srpska“, number: 18/99 dated July 16, 1999, effective from July 25, 1999, and changes and amendments number: 23/99 dated September 15, 1999, effective from September 23, 1999, 58/01, number 62/02 dated October 7, 2002, effective from October 16, 2002).

<sup>131</sup> Law on Health Insurance of Republika Srpska (Official Gazette of Republika Srpska, number: 18/99 dated July 16, 1999., effective from July 25, 1999, and Changes and amendments number: 51/01 dated October 16, 2001, effective from October 25, 2001,

Entity regulations on health care regulate general principles of health care provision by various health institutions, health care organizations and its implementation. Beside these regulations which are relevant for the majority of residents in BiH, Entities have special regulations on realization of the right to health care by specific categories such as: disabled war veterans, families of killed soldiers, displaced persons and refugees.

### **3.4.3.1 Health care infrastructure by regions (hospitals, equipment, etc.)**

Sarajevo, Tuzla, Banja Luka and Eastern Sarajevo have Clinical Centres as final destinations where patients who cannot get effective treatments in the locally set up Health Centres are treated. Far distanced villages are equipped by ambulance outposts (offices where is possible to get medical treatment once or several times per week, depending on situation).

The system of health care in the FBiH is decentralized which means that the cantons have a certain degree of independence on passing decisions related to health care on their territory, while the Federal level is authorized coordinate and pass strategic guidelines. The system of health care is in transition and the goal of the reform is to increase efficiency and rationalize health care by empowering primary health care which causes rationalization of the specialist- consulting and clinical health care.

Health care is organized and conducted at the level of primary, specialist-consulting and clinical health care and rights of the citizens prescribed by the Law are mostly financed from the funds of the compulsory health insurance.

List of hospitals and primary health care centers<sup>132</sup> by Cantons in the Federation of BiH:

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number: 70/01 dated December 31, 2001, effective from January 9, 2002, number: 51/03 dated 01.07.2003, effective from July 10, 2003., number:57/03, - correction of the law dated July 16, 2003, and number: 17/08 dated February 26, 2008, effective from March 6, 2008).

<sup>132</sup> List of the Primary Health Care Centers by cantons can be taken from: <http://zdravstvo.com/informacije/dz.htm>, accessed on February 16,2010.

CANTON	Hospital
Bosansko-podrinjski	Cantonal Hospital Goražde
Hercegovačko neretvanski	Regional Medical Center "Dr.Safet Mujić", Mostar General hospital, Konjic
Posavski	General hospital, Orašje
Sarajvski	Clinical Center of the University Sarajevo, Klinički centar Univerziteta u Sarajevu State Hospital Sarajevo- Državna bolnica Sarajevo Psychiatric hospital "Jagomir"
Srednje bosanski	Cantonal hospital, Travnik Croatian hospital, Nova Bila
Tuzlansko podrinjski	University clinical center, Tuzla Medical Center, Brčko Medical center, Gradačac
Unsko sanski	Cantonal hospital "Dr.Irfan Ljubijankić", Bihać
Zapadno-hercegovački	County hospital, Livno
Zeničko-dobojski	Cantonal hospital, Zenica General hospital, Tesanj

Contact information:

The Ministry of Health of Federation of Bosnia and Herzegovina

Titova 9

Sarajevo

Tel. + 387 33 664 245; 664 246

Fax + 387 33 664 245; 664 246

E-mail kab.moh@bih.net.ba

The Ministry of Health of Republika Srpska

Vladike Platona bb

78000 Banja Luka

Tel: 051/348-348

Fax: 051/348-346

E-mail: [ministarstvo-zdravlja@mzs.vladars.net](mailto:ministarstvo-zdravlja@mzs.vladars.net)

Health Insurance and Re-insurance Fund of Federation of Bosnia and Herzegovina

Trg Heroja 14

Sarajevo

Tel.: +387 33 651317

Fax: +387 33 655877

[Http://:www.for.com.ba](http://www.for.com.ba)

e-mail: [fedzzo@bih.net.ba](mailto:fedzzo@bih.net.ba)

Health Insurance Fund of Republic of Srpska

Street. Zdrave Korde br. 8

Tel.: +387 51 216377

78 000 Banja Luka

Brcko District BiH

Subdivision – Primary care<sup>133</sup> delivers health care at the primary level to the population of the Brcko District, and to the population of the surrounding municipalities. Legislative subdivision – Sub-department of Primary health care delivers medical services to all citizens of Brcko District and those citizens temporarily being on the territory of Brcko

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<sup>133</sup> Taken over from <http://www.bdcentral.net/Vlada/Members/zdravstvo/PrimarnaZastita/PrimarnaZastita.htm> on February 17, 2010.

District and in need of medical treatment. There are 241 health professionals providing primary health care. Primary health care is provided through three health centres: in Brcko, Maoča and Bijela, then in the Mental Health Centre, Specialist-consultant Service and Dental Service.

Review of the situation in the field of health and sanitary-hygienic conditions in certain cities of BiH.

#### Neum<sup>134</sup>

Health care delivery is not satisfactory especially during the summer. Citizens are provided with health care at the health centre where they can receive emergency medical treatment, general practitioner services, family medicine services, gynaecology, epidemiology, dental care and services of industrial/occupational medicine. There are five doctors and two dentists working at the health centre. These doctors visit regional outpatient clinics in Hutovo, Gradac, Brstanica and Cerovica on a weekly basis. A radiologist comes to the health centre two times a week to do x-ray and ultrasound patient examinations. There are two pharmacies in Neum. Citizens receive specialist medical services in Mostar.

#### Bratunac<sup>135</sup>

Citizens of Bratunac do not have equal access to health care. The record of 9,000 citizens of Bratunac who do not possess any kind of insurance clearly illustrates the situation of the right to health care in this area. Returnee Bosnians, domicile and displaced Serbs point out law discrepancy and holes in the system. Bosniacs emphasize that there are no Bosniac doctors in Bratunac. Secondary health care is delivered to citizens of Bratunac in Zvornik, Banja Luka, Bijeljina, Tuzla and Sarajevo. Due to

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<sup>134</sup> Facts and data concerned with the health care of population / returnees, as well as with the infrastructure and sanitary conditions of the cities mentioned herein, were taken from the Annex of the Report on the Status of Human Rights in BiH analysis for the period of January-December 2007. The annex is titled: Fact Finding Mission on the Status of Human Rights – reports with recommendations (January-December 2007) from Helsinki Committee for Human Rights in BiH. The mission required 3-4 representatives and members of the Helsinki Committee to work on field and interview representatives of local community institutions, nongovernmental organizations, various associations, religious communities and the like. The noted dates mark the time of the visit to the particular city. The annex of the aforementioned report was received by email on July 18, 2008 directly from the Office of Helsinki Committee in BiH located in Sarajevo. The report is available in the data base of Medica Zenica.

<sup>135</sup> Ibid.

discrepancies over health care and exercising other rights, many Bosniac returnees are registered in Bratunac as only temporary residents.

#### Modriča<sup>136</sup>

There are no medical specialists in Modriča, so the inhabitants have to go to Doboj for this purpose.

#### Odžak<sup>137</sup>

The citizens are not satisfied with the possibilities of exercising the rights to health care because the nearest hospital is in Orašje, 50 km away, and there is no regular bus line to this destination.

#### Zavidovići<sup>138</sup>

Primary health care is delivered to citizens at the health centre. Still, Zavidovići residents are born in Zenica, and all specialist examinations, tests and treatment is done in Zenica or other cantons and neighbouring municipalities in Republic of Srpska. All of this requires exhausting procedures, a lot of time and money.

#### Travnik<sup>139</sup>

The following medical institutions operate on the territory of Travnik Municipality: Cantonal hospital Travnik, Clinic for lung diseases, Hospital "Dr. Fra Mato Nikolić", one health centre and five regional outpatient clinics. Hence, there is enough capacity but the problem is that a vast number of citizens are not adequately covered by health insurance, or they don't have one at all.

#### Livno, Glamoč, Drvar, Bosansko Grahovo

Branko Ivković, Director of the Institute for Health Insurance in Livanjska Županija, stated that retired returnees in this county could lose their right to free health care from January 1, 2007 if the Pension-Disability Fund of Republic of Srpska didn't pay their dues to the

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<sup>136</sup> Ibid.

<sup>137</sup> Ibid.

<sup>138</sup> Ibid.

<sup>139</sup> Ibid.

Institute. Ivković further noted that the RS Fund owes 280,000 KM (143,589.74 EUR) to the Livno Institute for Health Insurance for the health insurance contributions for retired returnees in the following municipalities: Drvar, Bosansko Grahovo, Glamoč and Livno. He explained that if the debt is settled 2100 returnees who claim their pension rights in the RS and their health care rights in Hercegbosanski County would lose the right to health care. Ivković went on saying that RS Fund debts for retired persons who claim their health care rights in this county amounted to 350,000 KM (179,487.18 EUR) in 2005, and 120,000 KM (61,538.5 EUR) in 2006. According to him, in 2006, the RS Pension-Disability Fund paid only a segment of the total debt, or approximately 190,000 KM (97,435.89 EUR).

#### Rogatica and Žepa<sup>140</sup>

On the issue of claiming health care rights Alija Pavica, chairman of the Association for Return in

Rogatica, says the following:

“Since the year 2000, when the return to Rogatica Municipality started, until now approximately

1000 pre-war residents of Rogatica Municipality have returned to their homes. The greatest problem is that not all of the returnees are registered, meaning not all of them own identification cards issued by CIPS (Citizens Identification Protection System). “(...) At this moment, health care is most important because we are aware that the majority of the returnees are elderly and ill people. Some places and villages on the territory of Rogatica Municipality are as much as 10 km away from the city which makes it hard to transport those people. Then there’s the fact that they cannot receive medical treatment in Rogatica but in the Federation. At this moment this is the most important issue (...)”.

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<sup>140</sup> Radio Slobodna Evropa (Free Europe) broadcast made on October 29, 2007

Dnevni list<sup>141</sup> (Daily journal) has carried out a survey in all ten cantons/counties in the FBiH, Banja Luka and BD with the question: “Are you satisfied with the health care services provided in BiH?” The survey was made in Sarajevo, Mostar, Zenica, Tuzla, Goražde, Livno, Široki Brijeg, Travnik, Orašje, BiHać, Banja Luka and Brčko and the results were mostly the same in all cities. In fact, the majority of examinees replied that they are not satisfied with the services of BiH health. Citizens mostly point out the lack of equipment in hospitals and other medical institutions. In a vast number of cities surveyed citizens say that there are a lot of capable and honest medical practitioners in the country but still the degree of corruption in the health system is high.

In Srajevo, Tuzla, BiHać and Brčko the majority of examinees express satisfaction with medical practitioners and point out that considering the overall situation in the country, health system is at a reasonable level. Examinees from Sarajevo Canton consider their canton to have the best-organized health system not only in BiH, but also in the region. They say that the Clinical Centre of Sarajevo University is known as the leader in providing medical services on the Balkans. The majority of examinees claim that the services were improved thanks to investments and modern equipment. Others, however, are of the opinion that the situation in the health system has room for improvement...”

### **3.4.3.2 Eligibility criteria and access to health care services**

All citizens, including refugees, displaced persons and returnees are legally entitled to the same health care rights regardless of their ethnic and religious affiliation, and their different social statuses. Another issue in accessing health care is the existence of economic obstacles. These obstacles exist in both entities. In FBiH health care expenses are recorded as the second most important reason for not seeking medical services, and the absence of health insurance is mentioned as the fourth reason in line. Lack of employment possibilities and difficulties in claiming pension rights is still one of the obstacles to accessing health care rights for this population category. Fractured and

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<sup>141</sup> “Dnevni list” is a daily newspaper published in Mostar, and distributed in all other areas of BiH; Events column, August 23, 2008; Article: “Citizens are disturbed by the poor health services and lack of equipment in BiH hospitals”. Research done by D. Bradvica and M. Hodžić. Taken over from [http://www.dnevni-list.ba/?mdls=1&mdls\\_tip=2&nid=23192](http://www.dnevni-list.ba/?mdls=1&mdls_tip=2&nid=23192) on August 25, 2008.

non-transferable health insurance coverage (between entities, cantons and municipalities) is causing problems in accessing health care rights. For example, in some areas the closest approachable medical institution may as well be under the competency of a different "Health Care Registration" and having in mind the absence of coverage transfer, some patients are liable for the full medical fees or at least for the transportation to the competent medical institution which would accept their health insurance. Thus one of the problems in accessing health care is the absence of functional cooperation between entity and cantonal health care systems.

For the purpose of solving the problem and regulating the ways and procedures in accessing health care by health insurance consumers outside the canton or entity in which they are registered agreements have been signed<sup>142</sup>.

The most significant accomplishment in the field of health insurance is considered to be the foundation of the Solidarity Fund of the Federation of Bosnia and Herzegovina with the FBiH Health Insurance and Re-insurance Fund.

This Fund is currently used for financing the most complicated priority types of health care in certain specialist fields, as well as some upright health care programs of Federal interest. In the second phase of federal solidarity, after determining basic health care rights, the intention is to allocate funds to cover these basic health care rights equally in all cantons. Only 4 % of citizens, consumers of the compulsory health insurance, is completely aware and informed of their rights to health care. 50 % of citizens, consumers of health insurance, are insufficiently or not at all informed of their rights to health care. The assumption is that these figures would be even worse if the actual awareness of health insurance consumers were tested<sup>143</sup>.

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<sup>142</sup> The Agreement on Manner and Procedure of Using Health Care Services outside the Jurisdiction of the Cantonal Health Insurance Institute to which the Insuree belongs, "Official Gazette FBiH", No. 41/01 and The Agreement on Manner and Procedure of Using Health Care Services of Insurees in the Territory of Bosnia and Herzegovina Outside the Territory of the Entity, including Brcko District, in Which They Are Not Insured, "Official Gazette FBiH", No. 30/01 signed on December 12, 2001 and began implementing on January 1, 2002.

<sup>143</sup> Taken over from "Start BiH" Magazine dated July 22, 2008, No. 251. Article: "Analysis: Is there a cure for BiH health system?" (First part), author – Samir Šestan. .

### 3.4.3.3 Costs of healthcare (costs of treatment, medicaments, bribes for doctors)

Beneficiaries of the health care system have a possibility to get treatments and medicaments free of charge, but there is a charge for around 5-10 % of the overall costs in order to support Health Care Funds. Persons that are not included into the health care system pay total costs of the medical treatments and medicaments. In practice, the participation, or costs incurred for medical treatment, is determined by the Parliament of the Federation of BiH which will also outline maximum costs to be paid directly by insured persons for specific medical treatments<sup>144</sup>. For these reasons, the amount of participatory fee is not fixed for the entire territory of the Federation; it varies from canton to canton. An example of costs for secondary health care services for insured persons paid by relevant Ministry of Health is as follows: internal medicine specialist examination – 10.40 KM (5.33 EUR), ECG – 4 KM (2.05 EUR), pediatrician specialist examination – 16 KM (8.2 EUR), gynecologist examination - 9.60 KM (4.92 EUR), basic blood count (lab) - 9.60 KM (4.92 EUR), without disease day at gynecology department – 99 KM (50.76 EUR), without disease day at neurosurgery department – 124 KM (63.58 EUR), while the patients pay direct participation for: specialist examination – 4 KM (2.05 EUR), specialist follow-ups – 2 KM (1.02 EUR), lab test results – 2-4 KM (1.02-2.05 EUR), ultrasound – 7-10 KM (3.58-5.12 EUR), hospital cost/day from 1-15 days – 5 KM (2.56 EUR)/day and over 15 days – 2.5 KM (1.28 EUR)/day.<sup>145</sup> Medical treatment costs for uninsured persons depend on the type of specialist examination and services. For example: gastroenterology specialist examination – 153 KM (78.46

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<sup>144</sup> Law on Health Insurance, "Official Gazette of the Federation BiH", No. 30/97 adopted on December 25, 199 and Law on Modifications and Amendments to the Law on Health Insurance, "Official Gazette of the Federation BiH", No. 7/02.

<sup>145</sup> Information and figures were received through an interview with the head of financial department of Zenica-Doboj Canton, Fatima Bajramović. The interview was made on July 20, 2008 and is available in more detail in the data base of Medica Zenica. Costs of medical services for insured persons vary from canton to canton and in entities.

EUR) and higher, gynaecological examination – 22 KM (11.28 EUR) and ultrasound – 52.20 KM (29.77 EUR)<sup>146</sup>.

### 3.4.3.4 Discrimination in health care system (ethnic, religious, social, etc.)

The analysis of the Centre for Humane Politics (CHP) showed that citizens covered by compulsory health insurance identified several problems influencing their satisfaction with and possibility of accessing the health insurance rights<sup>147</sup>:

Problems identified		
Rank	Name	Description
1.	Drugs	Generally expensive drugs, majority of necessary drugs are paid by full price, insufficient number of drugs on the Essential Drugs Lists, avoidance of prescribing drugs from the EDLs, unavailability of EDL drugs in sale, difficulties in exercising the right to compensation for substitute drugs etc.
2.	Waiting	Waiting for several months for diagnostics services, crowds and lines in waiting rooms for general and specialist examinations
3.	Impoliteness	Impoliteness of medical staff when requiring or giving general or additional information on medical conditions

<sup>146</sup> Information obtained through the interview with an administrative worker at the financial department of Zenica-Doboj Canton, Mujičić Sejada. The interview was made on July 20, 2008 and is available in more detail in the data base of Medica Zenica. Costs of medical services for uninsured persons vary from canton to canton and in entities.

<sup>147</sup> Taken from the article "Analysis: Is there a cure for BIH health system?" (Second part), author – Samir Šestan, "Start BIH" Magazine No. 252 dated August 5, 2008. .

4.	Corruption	All-around corruption which influences the speed and quality of service provision
5.	Poverty	Poor citizens have difficult access to health care due to the inability to pay additional costs
6.	Public and private <sup>148</sup>	Medical practitioners in the public sector often refer patients to or suggest using medical services in private institutions, inability of using or non-existence of certain medical services in the public sector, requirement for the same treatment of the public and private sectors
7.	Rural and urban	Rural population has difficulties in accessing health care due to lack of transportation, loss of time, additional expenses etc.
8.	Family medicine	Discontent with often changes in staff, inability to ensure adequate protection for children
9.	Participation	Paying participatory fees is a problem for the poor, proposal for abolishing participation
10.	Equipment non- availability	Medical institutions in the public sector do not have all the necessary modern equipment

<sup>148</sup> 154 List of medicines that may be prescribed and issued in the range of compulsory health insurance and after a public procurement procedure. They're created with the aid of the WHO Model List of Essential Medicines. The lists vary from canton to canton.

For information on the content of the Essential Drug List please visit <http://www.fBIHvlada.gov.ba/bosanski/zakoni/2002/odluke/111%20bos.htm>

The fact that patients in different cantons do not have equal access to medicines is evident due to a discrepancy between Essential Drug Lists from canton to canton. There is a campaign initiated by an NGO in Tuzla to develop a unique Drug List for the Federation of BiH which would be available to all patients, and it will inevitably lower the cost of medicines. For more information please visit

[http://www.hrotuzla.org.ba/bh//index.php?option=com\\_content&task=view&id=72&Itemid=1](http://www.hrotuzla.org.ba/bh//index.php?option=com_content&task=view&id=72&Itemid=1)

#### **3.4.3.5 Services of non-state agents in health care (international, NGO, church)**

Even though the number of registered private health institutions at different levels of health care is increasing on the whole territory of BiH there is no adequate data on their work. Based on the Law on Health Protection (Article 125) and the Law on Record in the Field of Health, all health institutions, in public and private ownership, are obliged to regularly inform authorized health institutions on their work. However, private health institutions, that deliver services to a rising number of people, mostly do not submit reports on their work or they submit partial reports. This is important considering that in 2006 there were over 700 registered private medical institutions providing all levels of health care in the FBiH<sup>149</sup>.

List of some private medical institutions which provide health care in BiH:

- Radiology Diagnostic Centre - Sarajevo
- Policlinic "Medicus" - Sarajevo
- Physical Medicine and Rehabilitation Centre „Praxis“ – Sarajevo
- Private medical institution „Karabeg- Zenica

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<sup>149</sup> Ibid.

- Private hospital „Medicus”- Tešanj
- Policlinic „Plava poliklinika” – Tuzla
- Policlinic „Intermedik”- Banja Luka
- Policlinic „Dr.Akšamić”- Brčko District

List of some non-governmental organizations which provide health care in BiH:

- “Medica” Zenica
- “Ruhama” Zenica
- Humanitarian Charitable organization “Kruh svetog Ante”- Sarajevo
- Policlinic “Merhameta”- Mostar
- Red Cross of the Federation BiH
- Red Cross of the Republic of Srpska
- Epilepsy Association- Sarajevo

Many of the NGOs that used to provide medical services have ceased to do so due to lack of funding, which directly reflects on beneficiaries in need of medical care which is difficult to get in health centers.

### **3.4.3.6 Diseases which cannot be effectively treated in the country**

There is no official list of diseases that cannot be treated in the country but based on long term experience, diseases treated abroad are mostly malignant diseases such as leukaemia (bone marrow transplantation), adrenal gland cancer, stomach cancer, lung cancer etc.

The health condition of the population in BiH is in continuous danger due to the war consequences, socioeconomic situation, unemployment, migration, unhealthy way of living and long-term Post-Traumatic Stress Disorder.<sup>150</sup> The most common cause of death in BiH is circulatory system disease (53.7 %). The second most common cause is neoplasm (19.2 %) and almost two-thirds of all diseases are from these two

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<sup>150</sup> Information was taken from the Report on health condition of citizens and health protection in the FBiH made by the Institute for Public Health of the Federation of BiH for 2006, and published in July 2007. - the complete report is available in the data bases of Medica Zenica.

categories. Endocrine and metabolic diseases are also significant causes of death (4 %).

Mental health disorders are in constant gradual increase. Main diseases in the primary health care are neurotic, stress related and somatic disorders (43 %) and affective mood disorders (24 %).

### **3.4.3.7 Supply with standard medicines**

Only 46 % of citizens with covered health insurance may exercise the right to supply or purchase free of charge medicaments or by paying the participation, while 54 % of citizens with covered health insurance pay full or most of the price for prescribed medicaments. More than a half of the medicament needs of the citizens, who have compulsory health insurance in BiH are not completely covered by insurance nor for the most part<sup>151</sup>. Decrease of morbidity of all diseases that can be prevented with immunization in the past four-year period is evident thanks to successful implementation of the Compulsory Immunization.

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<sup>151</sup> Ibid.

## LIST OF ABBREVIATIONS

BD	Brčko District
BiH	Bosnia and Herzegovina
BIHAMK	The Automobile Club of Bosnia and Herzegovina
CIPS	Citizens Identification Protection System
CHP	Center for Humane Politics
CPT	European Committee for the Prevention of Torture and Inhuman and Degrading Treatment or Punishment
ECDL	European Computer Driving License
EDL	Essential Drugs List
EUFOR	European Military Force
FBiH	Federation of Bosnia and Herzegovina
IDA	International Development Association
ID card	Identity card
LOT	Liason Observation Team
MICS	Multiple Indicator Cluster Survey
OSCE	Organization for Security and Co-operation in Europe
RS	Republika Srpska
SESP	Second Employment Support Project
SIPA	State Investigation and Protection Agency
SWISS AVR	Swiss Assisted Vulnerable Return
TRQN	Temporary Return of High Qualified Nationals
UNDP	United Nations Development Programme
VAT	Value Added Tax
VoT	Victims of Trafficking

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