



# **ANALYSIS OF THE EFFECTS OF COVID-19 ON THE ECONOMY AND LIVING CONDITIONS OF MARGINALIZED POPULATION GROUPS IN BOSNIA AND HERZEGOVINA**

**SEPTEMBER 2020, SARAJEVO**



**CZECH REPUBLIC**  
**HUMANITARIAN AID**



*This analysis was funded by the Ministry of Foreign Affairs of the Czech Republic. Its contents are the sole responsibility of the authors and do not necessarily reflect the view of the Ministry of Foreign Affairs of the Czech Republic and CARE International.*

***Published by:***

**CARE International in the Balkans  
11 Hasana Kaimije Street, 71000 Sarajevo**

***Authors:***

**Haris Ćatić  
Mirza Pale  
Creative Development and Engineering Solutions (CEDES)**

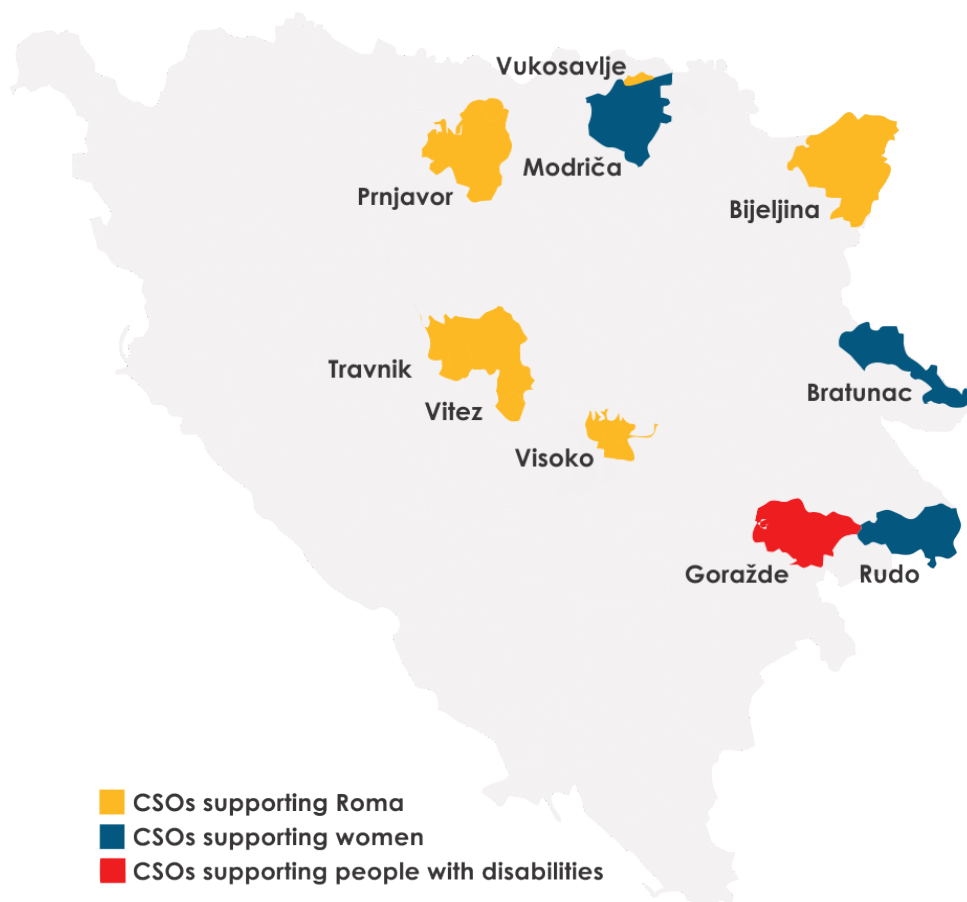
***Contributors:***

**Sumka Bučan  
Azra Junuzović  
Branislav Tanasijević**

# Executive summary

The assessment of the impact COVID-19 pandemic on the BiH economy was conducted to recommend feasible measures to address the socioeconomic effects of the pandemic on the most vulnerable population groups in 10 municipalities of BiH. **The assessment serves as a guideline for stakeholders to design and implement effective measures to assist vulnerable populations.** The focus of the analysis differs for municipalities and activities of partner CSOs operating in specific contexts: The analysis focuses on the consequences of the pandemic on the Roma population in the local self-government units of Bijeljina, Visoko, Prnjavor, Vukosavlje, Vitez and Travnik; on vulnerable women in the municipalities of Modriča, Bratunac and Rudo; and on people with

disabilities is the city of Goražde. Programs aimed at their economic empowerment should enable activities that targeted populations already perform in the household to be commercialized; to enable them to generate additional income without a formal organization (for example, craft company). It is recommended to develop policies and concrete measures at different levels of government in BiH (including local communities) aimed at assisting vulnerable populations and those who work in the informal sector, thus do not have the right to benefit from the employment bureau or other existing formal assistance. **At the state, entity, cantonal and even the municipal level no formal support specifically targeting vulnerable populations was designed.** Unless the government of BiH will not introduce concrete, supportive measure targeting vulnerable populations in BiH, those **populations will continue to depend on non-profit non-state actors such as local CSOs to sustain their basic needs.**



# Content

List of graphs.....	5
List of acronyms.....	5
1. Introduction.....	6
1.1. Methodology.....	6
2. Impact of COVID-19 on the socioeconomic situation in BiH in general.....	7
2.1. The impact of Covid-19 on the socioeconomic status of vulnerable groups....	9
2.2. Measures undertaken by the BiH governments.....	10
3. The impact of Covid-19 on specific vulnerable groups in 10 local partner communities.....	12
3.1. The impact of Covid-19 on the socioeconomic situation of Roma.....	12
3.1.1. Bijeljina.....	12
3.1.2. Vitez and Travnik.....	14
3.1.3. Prnjavor.....	15
3.1.4. Vukosavlje.....	16
3.1.5. Visoko.....	17
3.2. The impact of Covid-19 on the socioeconomic situation of the female population in vulnerable groups.....	18
3.2.1. Modriča.....	18
3.2.2. Bratunac.....	19
3.2.3. Rudo.....	20
3.2.4. The impact of Covid-19 on the socioeconomic situation of persons with disabilities.....	21
4. Recommendations and conclusions.....	23
Recommendations.....	23
Conclusions.....	23
Sources.....	25

---

# List of graphs:

- Graph 1.** Bijeljina Roma population
- Graph 2.** Officially employed – Roma population Bijeljina
- Graph 3.** Vitez Roma population
- Graph 4.** Travnik Roma population
- Graph 5.** Number of employed in the municipalities of Vitez and Travnik
- Graph 6.** Number of employed in the Municipality of Prnjavor
- Graph 7.** Number of employed in the Municipality of Vukosavlje
- Graph 8.** Population age structure of the Municipality of Modriča
- Graph 9.** Number of employed/unemployed members of the CSO Budućnost Modriča – vulnerable groups
- Graph 10.** Population age structure of the Municipality of Bratunac
- Graph 11.** Number of employed/unemployed members of association Maja Kravica – vulnerable populations
- Graph 12.** Population age structure of the Municipality of Rudo
- Graph 13.** Number of employed/unemployed members of the association CSO Luna
- Graph 14.** Persons with disabilities - employed/unemployed of BPK-Goražde

# List of acronyms:

- BHAS** – BiH agency for Statistics
- EU** – European Union
- GDP** – Gross domestic product
- IMF** – International Monetary Fund
- UNDP** - United Nations Development Programme
- ICT** – Information and communication technology
- PWDs** – People (living) with disabilities
- WB** - World Bank
- SME** - Small and medium-size enterprises
- RS** – Republika Srpska
- CA** – Citizens' association
- BAM** – BiH convertible mark
- PI** - Public institution
- BPC** - Bosansko-Podrinjski Canton, Goražde
- PWD** -People with disabilities.
- CSO** – Civil society organization

# 1. Introduction

The project Innovative Approach to Responding to COVID-19 in Vulnerable Communities in Bosnia and Herzegovina includes a comprehensive and inventive methodology for overcoming the current pandemic. To respond to the needs of the most vulnerable groups, an assessment of the impact of the COVID-19 pandemic on the BiH economy and an assessment of the most vulnerable groups were made with the aim of proposing feasible measures to address the socioeconomic effects of the pandemic.

This analysis is focused on the impact of the COVID-19 pandemic in 10 municipalities of BiH: Prnjavor, Vukosavlje, Vitez, Travnik, Visoko, Bijeljina, Rudo, Bratunac, Modriča and Goražde. To ensure the sustainability of project activities, activities are being upgraded to include the existing structures and networks cooperation with CARE. The project partners with seven civil society organizations (CSOs) working with marginalized groups in the project targeted municipalities:

## **CSOs supporting Roma**

- Otaharin from Bijeljina (also covers Visoko),
- Association of Roma women Romani Cej from Prnjavor (also covers Vukosavlje,
- Zuralipe from Viteza (also covers Travnik).

## **CSOs supporting women**

- Budućnost from Modriča,
- Maja from Bratunac,
- Luna from Rudo.

## **CSOs supporting persons with disabilities**

- Association of Persons with Cerebral Palsy and Muscular Dystrophy from Goražde.

Given that this analysis should serve as a guideline for defining and implementing

appropriate measures to assist vulnerable populations in providing their means of subsistence by defining economic assistance packages for vulnerable populations, the focus of the analysis differs for certain municipalities and activities of partner CSOs operating in specific contexts. Thus, the analysis focuses on the consequences of the pandemic on the Roma population in the local self-government units of Bijeljina, Visoko, Prnjavor, Vukosavlje, Vitez and Travnik. The focus is on vulnerable women in the municipalities of Modriča, Bratunac and Rudo, while the focus of the analysis on people with disabilities is the City of Goražde.

## 1.1. Methodology

The methods used for the implementation of the research are described below.

**Desk research:** The Consultant undertook an in-depth overview of the existing documentation provided by CARE but also major reports produced by official governmental institutions at all levels, including the statistic agencies, employment bureaus, EC, UNDP and also CSOs active in Bosnia and Herzegovina. The list of analyzed documents is presented in the chapter 'References'.

**Focus groups and workshops:** At the initial stage of the process, the Consultant participated in the workshop organized in July by CARE and partner CSOs in order to conduct a focus group discussion. The purpose of the focus group conducted within this workshop was to introduce the concept of research to CARE and partner CSOs and to ensure an adequate response by partner CSOs in the process and to underline the need for close cooperation among partner CSOs and local governments.

**Interviews with the partner CSOs:** Two rounds of semi-structured interviews were conducted with partner CSOs. Interviews were based on semi-structured interview questionnaires, developed by the Consultant

and approved by CARE. The semi-structured interview questionnaires are presented in Annex I to this report. The purpose of these interviews was to gather field information on the specific vulnerable groups that are the focus of this report.

**Interviews with local government officials and institutions:** This process was conducted with the purpose of double checking previously gathered information with the local government officials and representatives of local institutions and to ensure that official reports were provided to the Consultant so that research objectives could be met. Within this process, interviews with municipal officials, centers for social work officials and employment bureau representatives were conducted and official reports were gathered. The full list of responses received from official institutions is available in annex.

**Research and report development:** This report is produced based on the information gathered and presents an overview of the information received from official reports and field information provided by various stakeholders who have direct information about the situation faced by the specific vulnerable groups that are the focus of this report.

## 2. Impact of COVID-19 on the socioeconomic situation in BiH in general

Like Europe and the rest of the world, a recession is also predicted for the Western Balkans in 2020 the extent of which will depend on the duration of the COVID-19 pandemic and the restrictions imposed. This crisis rep-

resents an unprecedented shock that has surprised the world and the global economy. Many governments have imposed restrictions on the population and the economy to reduce population movement in order to slow down the spread of the virus. Nevertheless, governments and societies are facing high human, social and economic costs. The situation will most probably not normalize in a few months because restrictive measures are being eased and reintroduced based on the current epidemiological situation. This disrupts the usual economic activities, leaving frightening consequences for entire countries, economies and citizens.

Globally, the economic impact of COVID-19 is currently reflected as follows:

- disruption of global supply chains, with significant shortages and consequent price increases;
- slower investment and remittances resulting in job losses;
- volatility and stock market collapse due to uncertainty;
- a drop in demand for oil leading to lower oil prices and lower revenue for oil exporting countries;
- decline in international travel, tourism and related industries resulting in job losses;
- unexpected increase in state health expenditure resulting in increased public debt;
- tighter global financing conditions despite monetary policy interventions to reduce interest rates.

BiH's dependence on the economies of the EU states is very high and the crisis in the EU will cause a huge decline in exports and imports, i.e. industry and the economy as a whole through reduced volume of economic exchange. A large drop in revenue is inevitable in tourism, catering and other services and there is already a mention of an 85% reduction in revenue in 2020 compared to 2019, with no signs of improvement. The drop in domestic consumption will certainly generate a large increase in unemployment and the current state aid programmes for maintaining employment are not feasible in the long run. It is expected that poverty levels

will increase in 2021, according to the trends and uncertainties of economic recovery<sup>1</sup>.

The economic situation in BiH experienced a slowdown and negative macroeconomic trends even before the pandemic. However, the outbreak of the virus in Europe, primarily in northern Italy, triggered an economic crisis in BiH that was further affected by the spread of the virus in the country and restrictive preventive measures implemented by the BiH authorities at various levels<sup>2</sup>.

The decline in demand and production together with cuts in the supply chain and disruption to international trade and transport contributed to a decline in demand and supply in BiH. This has had a significant impact on unemployment growth, especially in the service sectors<sup>3</sup>.

Various analyses and scenarios of GDP decline have been conducted. The World Bank projection predicts a baseline scenario decline in annual economic growth of 3.2%, while another pessimistic scenario predicts a 4.2%<sup>4</sup> decline. The IMF predicts a 5% decline in 2020. The actual scenario will depend on the duration of the pandemic and the scale of government programs aimed at stabilizing the economy, which at this point appears to be larger than projected.

The results of the conducted research shows that the impact of the pandemic will be felt more by companies in smaller areas and rural areas than in urban areas. An assessment of the possible impact of COVID-19 on vulnerable groups in the labour market is presented in the UNDP report "Economic Impact Assessment of COVID-19 in Bosnia and Herzegovina" from May 2020. The interpretation of the data according to economic clusters is shown below<sup>5</sup>.

### **Cluster 1 - Other services, Wholesale and retail trade, Accommodation and catering services, Professional**

1 World Bank: "Western Balkans Regular Economic Report No.17, spring 2020. Predictions for the Western

2 Vjekoslav Domljan: "Lessons from the Pandemic" Sarajevo School of Science and Technology, August, 2020.

3 Ibid

4 Ibid

5 UNDP BiH report "Economic Impact Assessment of COVID-19 in BiH", May 2020.

### **activities, Information and communication, Production**

A significant reduction in the employment of women is expected in the service, accommodation and food sectors. In these sectors, with the exception of the manufacturing industry and wholesale and retail, a significant number of layoffs can be expected. Given the lower employment percentage of vulnerable groups, the Roma minority, returnees, unskilled workers and people living below the poverty line in all sectors of this cluster, the possibility impact of the pandemic on them is not emphasized compared to the rest of the population.

### **Cluster 2 - Administrative and additional services**

Minorities and the Roma minority may be at much higher risk of job loss than other parts of the economy and the rest of the population, although certain risks also exist for the groups of returnees, the PWDs and people living below the poverty line. However, in general, the possibility of significant layoffs is very low in this cluster.

### **Cluster 3 - Agriculture, forestry and fishing**

Although the possibility of laying off workers in this cluster is very low, the risk factor for laying off women is high. In addition, any reduction in personal income in this cluster would reflect a significant increase in the number of people living below the poverty line. The impact on returnees, Roma and other minorities in this cluster can also be significant.

### **Cluster 4 - Construction, finance and insurance, real estate, transport and storage**

The greatest impact on minorities, the Roma minority and returnees could be in the construction sector where there is a high risk of reduction of employees. Other sectors in this cluster have a relatively large number of employed women combined with a low risk



of mass layoffs and are relatively safe sectors during the crisis in relation to vulnerable groups, especially the unskilled, returnees and the poor.

## 2.1. The impact of Covid-19 on the socioeconomic status of vulnerable groups

The pandemic has already had an adverse direct and indirect impact on companies whose workforce mostly consists of women and so it is expected that such companies are more likely to seek support from the government or other relevant institutions. However, the scale of seeking support does not differ significantly in relation to the gender characteristics of the enterprise. Moreover, the channels through which women-oriented companies seek support do not differ at all from the channels of support to other businesses. It is to be expected that a larger number of women will lose their jobs in the upcoming period as the effects of COVID-19 expand and affect economic trends in BiH.

The constraints and decline caused by the COVID-19 pandemic are not related to whether a particular company employs more young employees or not. However, the likelihood is significant that companies with a majority of young workers will resort to reduced labour costs in the short to medium term. This would mean that, despite the lack of initial differences, younger workers might be more prone to the indirect effects of the COVID-19 pandemic compared to the general population. This is especially true of sectors that employ predominantly younger workers, including ICT and the metalworking industry. These sectors, although initially more resistant to the direct impact, may be exposed to the indirect effects over time because of reduced demand and trade complications

Employees who work on routine tasks that require little formal education and experi-

ence are the vulnerable group most prone to the negative impact of the economic downturn caused by the pandemic. Primary analysis of the data shows that unskilled workers have already been affected and will continue to be disproportionately affected. Companies that employ a significant percentage of unskilled workers were already significantly more likely to either shut down completely or greatly reduce their business activities.

A dramatically negative impact of COVID-19 in BiH could be felt by the population affected by the aforementioned risk factors, such as poverty, unemployment, difficult employability, stigmatization in society, the sensitivity of economic sectors that employ such persons to the consequences of COVID-19, etc. One of the most endangered population groups is the Roma minority in BiH. Many Roma live in poor conditions, lack access to drinking water, basic hygiene and often live in houses without basic public infrastructure. Therefore, common preventive measures such as advising people to wash their hands with warm water are inaccessible to them. Existing social exclusion and segregation further cause unequal access to primary healthcare, despite the high proportion of long-term chronic diseases. The existing low employment rates among marginalized Roma are likely to decline further due to the Coronavirus crisis. The social measures applied by the countries, including BiH, refer mainly to people who have lost their formal or regular jobs. Yet a large number of Roma earn their livelihood through work in the informal sector (seasonal jobs or unregulated contracts) and this means that they are the first to lose their jobs and are unable to access unemployment benefits.

Marginalized Roma communities could be at higher risk of being denied educational opportunities during the pandemic, which would exacerbate the existing inequalities. When schools are closed and they move to online education the children have to rely on home education and a good internet connection. Low-educated or illiterate parents cannot provide the necessary support. The authorities should ensure that educa-

tional institutions and teachers are well prepared to provide distance learning. This requires an appropriate digital infrastructure, teaching materials and qualified teachers and support to deliver online learning effectively. In the current circumstances, not all students can access distance learning, especially those from an unfavourable environment and in remote areas where internet access does not exist.

The absence of a school and classroom environment reflects on the social deprivation of children. Overcrowding is a problem for many Roma living in separate and excluded settlements or ghettos with significantly less space per person than the national average. This makes physical distancing, one of the main preventive measures, almost impossible for many Roma. Living in excluded and isolated environments hinders their effective access to healthcare and makes it difficult to maintain employment. Intergenerational poverty prevents Roma from accumulating financial reserve and because many are active in the informal sector they are excluded completely from the usual response to coronavirus related to social protection. Thousands of people without income or social support are therefore left without funds to buy food.

Of the total population of BiH, PDs make up 8.3%. When you consider their families, it can be estimated that this amounts in some way to close to one-third of the population of BiH. According to the statistical data of the Agency for Statistics of BiH (ASBiH) for 2017, 46,686 adult people with disabilities were beneficiaries of social protection com-

pared to 45,361 in 2016. The largest number belong to the group of physically persons with disabilities of whom, according to the latest data from the ASBiH for 2017, there were 18,619 compared to 16,723 in 2016. This indicator increases constantly year on year. Given the difficult employability of the population group of economically active persons with disabilities and their difficult economic situation without the influence of COVID-19, this group is at particular risk of losing their jobs due to COVID-19. This is additional aggravating factor not only affects large numbers of them personally but also their families.

## 2.2. Measures undertaken by the BiH governments

Bosnia and Herzegovina, like most countries, is trying to amortize the impact of COVID-19 on the local economy through various measures. Yet these measures do not contain special reference to the most vulnerable groups (women, people with disabilities, minorities and especially the Roma minority and unskilled workers) comprised of people already living below the poverty line.

The World Bank (WB) report “Economic and Social Impact of COVID-19”, published in mid-2020, lists short-term measures undertaken by various levels of government in BiH<sup>6</sup>.

---

<sup>6</sup> World Bank, “Western Balkans Regular Economic Report No.17, spring 2020. Predictions for the Western Balkans”, [www.worldbank.org/eca/wbrer](http://www.worldbank.org/eca/wbrer).

FISCAL AND TRADE	MONETARY AND FINANCIAL	WELFARE
<ul style="list-style-type: none"> <li>✓ Coordinating bodies for economic stabilization.</li> <li>✓ Procedure for urgent procurement through a simplified process (public procurement).</li> <li>✓ Deadline extended for tax registration up until April 30 (in RS and FBiH) and for entrepreneurs up until May 31 (FBiH).</li> <li>✓ RS introduced tax deferral (profit tax) until 30 June and payment of subsequent instalments by the end of 2020. Flat-rate tax payment on total income for micro-enterprises (1 or 2 employees) was reduced by 60%.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Investment and development banks introduced a moratorium on loan repayment.</li> <li>✓ Sarajevo Canton reduced the rental fee by 50% for space in its ownership.</li> <li>✓ Guarantee Funds for Economic Recovery in FBiH.</li> <li>✓ Guarantee credit fund for SMEs.</li> <li>✓ The FBiH Development Bank should establish a credit line to increase the liquidity of companies whose operations are affected by COVID-19.</li> <li>✓ The banking agencies announced a six-month moratorium on loan repayment for the restructuring of credit arrangements for households and legal entities that have found it difficult to repay the loan due to COVID-19. RS introduces a three-month moratorium on RBI loan repayments for legal entities and entrepreneurs.</li> <li>✓ The FBiH Government adopted the Law on Mitigating the Negative Economic Consequences of a Pandemic.</li> <li>✓ The FBiH Government adopted the budget revision.</li> </ul>	<ul style="list-style-type: none"> <li>✓ In RS the government has decided to establish a compensation fund to cover taxes and social contributions for March, April and May for 40,000 workers in sectors closed by virtue of a government decision. In the FBiH, the government has decided to establish a stabilization fund to cover minimum wage contributions for those affected by COVID-19.</li> <li>✓ The fund for covering healthcare costs in RS.</li> <li>✓ The fund for assistance to local self-government units in RS.</li> </ul>

Although certain short-term measures have been implemented, there are fears of what might happen when the BiH governments are unable to intervene in this way and that time is approaching. The consequences of this pandemic on the BiH economy are likely to be fully felt in early 2021. Obviously, none of these measures target

vulnerable populations directly in terms of direct support to these groups; however, there is certainly a clear link between the proposed government measures and the state of the economy and thus a correlation with the socioeconomic status of vulnerable groups.

# 3. The impact of Covid-19 on specific vulnerable groups in 10 local partner communities

Given that this analysis should serve as a guideline for defining and implementing appropriate measures to assist vulnerable populations in providing livelihoods by defining economic assistance packages for vulnerable populations, the focus of the analysis is different for individual municipalities and the activities of partner CSOs operating in specific municipalities. The analysis thus focuses on the consequences of the pandemic for Roma in the local self-government units of Bijeljina, Visoko, Prnjavor, Vukosavlje, Vitez and Travnik and the focus is on the group of vulnerable women in the municipalities of Modriča, Bratunac and Rudo, while the focus on people with disabilities is the City of Goražde.

## 3.1. The impact of Covid-19 on the socioeconomic situation of Roma

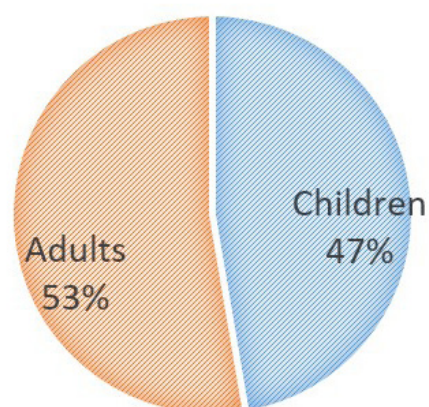
### 3.1.1. Bijeljina

The City of Bijeljina is one of the local communities with a significant number of Roma. The Ministry of Human Rights and Refugees of BiH estimates that between 1,000 and 1,200 Roma live in the City of Bijeljina. Frequent seasonal migrations cause this number to change significantly from season

to season. Current estimates of the CSO Otaharin (September 2020) show a slightly smaller number of Roma in the City of Bijeljina, about 185 families, with 729 members of the community of which 345 are children (see Graph 1).

**Graph 1.** Bijeljina Roma population

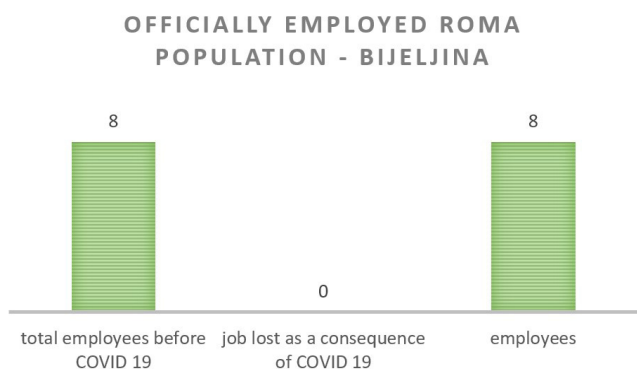
### BIJELJINA - ROMA POPULATION



After the outbreak of the COVID-19 pandemic, one of the first activities undertaken by the CSO Otaharin was to assess the needs of service recipients of Otaharin as well as the entire Roma community. The analysis shows that about 30% of Roma families are extremely vulnerable, 60% are at risk and only 10% of families living in the Roma community in Bijeljina are not at risk

In addition to the often overlooked high degree of marginalization, the key problems of the community are the high rate of unemployment and poverty for a large number of families and the substandard housing units. Poverty and marginalization directly affect education and children staying in the education system, especially bearing in mind that the educational needs of Roma are largely unrecognized.

**Graph 2.** Officially employed – Roma population Bijeljina



According to the data of the RS Employment Bureau for 2019, the Bijeljina Branch registered 201 members of Roma nationality in the records of this institution of which 107 were women.

Less than 1% of the population were employed in the non-governmental sector (8 of them). In addition to those officially employed in the civil sector, other members of the community were engaged in seasonal work and the collection of secondary raw materials. Through economic assistance packages, it is possible to support people who do seasonal work and people who collect secondary raw materials as well as community members registered as unemployed and having certain entrepreneurial skills.

Those officially employed persons from the Roma minority had not lost their jobs because of the consequences of COVID-19. Yet most Roma families survived by collecting secondary raw materials or through seasonal jobs, which stopped completely during the state of emergency. These families continue to struggle for survival during the pandemic because the economic situation has generally worsened.

When it comes to the possible employment of Roma women, most of them are interested in qualifying to provide some service occupations such as hairdresser or beautician. What further complicates the situation of Roma women in Bijeljina is the fact that most of them live in large and multi-generational families in which the burden of provid-

ing for the household falls on them.

In 2017, the CSO Otaharin founded the socially responsible limited company Agroplan, through which about 30 women received training on greenhouse production and organic vegetable growing. Currently, the company employs 4 Roma women and 1 Roma man; the company plans to further expand its capacity. What would contribute to the development of this social enterprise is to support Roma families to establish their own greenhouse production and organic vegetable growing as subcontractors. This would also have a positive effect on the number of Roma families that would increase household income.

Otaharin, with the support of donors and the City Administration, is implementing a program of economic empowerment of Roma women who are employed in this socially responsible company. The Roma community received 40 food packages and 360 vouchers (one-time assistance) from the City Administration as a form of support.

COVID-19 affected all marginalized people and clients of the Centre for Social Work since like the rest of the population they faced a new challenge and fear for their health and existence. Given that this is a population in a state of social need and under constant burden due to the uncertainty of their existence, Covid-19 has further complicated the already difficult situation of families in a state of social need. In 2019, the Centre for Social Work had 3,062 beneficiaries of which 229 were beneficiaries of financial assistance (permanent) and 822 beneficiaries of one-time financial assistance; the rest of the the beneficiaries used their right for the care and assistance through personal disability benefits and family accommodation for someone else. It is indicative that the number of beneficiaries of financial assistance (permanent) in 2020 shows an increasing trend and that the projected number of beneficiaries by the end of 2020 is 332 (following the trend in the first 8 months of 2020), while the number of beneficiaries of one-time financial assistance will be at the same level as in 2019. This indicates an in-

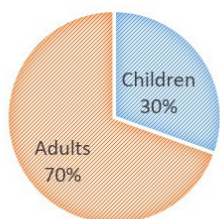
crease of almost 50% in the number of beneficiaries of permanent financial assistance. What still needs to be emphasized is that these are mostly hard-to-employ groups (ill people, foster children, people with disabilities and the elderly).

### 3.1.2. Vitez and Travnik

According to estimates, 151 Roma families with 482 members live in Vitez of which 147 are children and 335 are adult members. What is noticeable is the very small number of community members aged 15 to 18, only 9 of them, which indicates a very high mobility of the Roma population at that age. Roma in Vitez live in two Roma settlements (see Graph 3).

**Graph 3.** Roma in Vitez

#### VITEZ - ROMA POPULATION

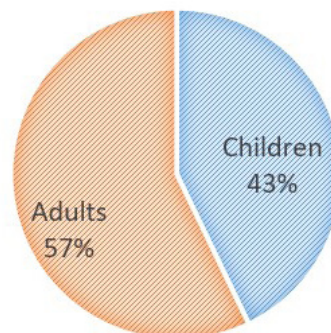


It is estimated that 48 Roma families with 147 members live in Travnik of which 63 are children and 84 adults (see Graph 4).

The citizen's association that provides support to the Roma population in the territory of these municipalities is the CSO Zuralipe, which currently focuses its activities on the municipality of Vitez where there is a large concentration of Roma.

**Graph 4.** Roma in Travnik

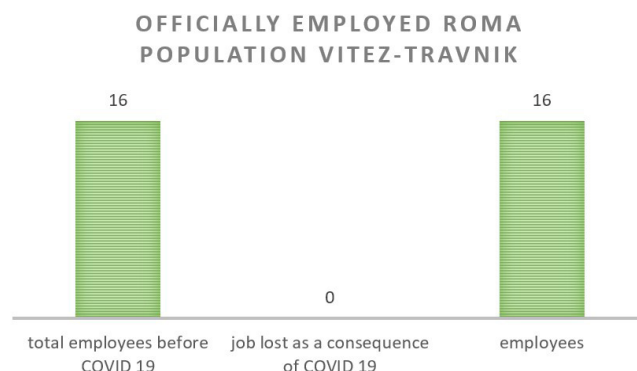
#### TRAVNIK - ROMA POPULATION



The key issues of the Roma population in the Municipality of Vitez and the Municipality of Travnik are as follows:

- difficult access to public institutions and difficult communication with the administration, e.g. submitting a simple request for one-time assistance;
- lack of support and assistance in overcoming the difficult economic situation, especially the situation resulting from the Covid-19 pandemic;
- problems with registering children in the birth register;
- problems with employment and the small number of employed women, although a sewing course was organized in previous years, the number of employed women remained relatively small;
- problems in obtaining a market sale permit.

**Graph 5.** Number of employed Roma in the municipalities of Vitez and Travnik



Currently, 16 Roma persons are employed in the municipalities of Vitez and Travnik of which only one is a Roma woman. The key problems faced by members of the Roma community in Vitez and Travnik are discrimination, distrust of the Roma population and lack of education (poor educational structure of the population).

Currently, 16 Roma persons are employed in the municipalities of Vitez and Travnik of which only one is a Roma woman. The key problems faced by members of the Roma community in Vitez and Travnik are discrimination, distrust of the Roma population and lack of education (poor educational structure of the population).

One part of the Roma population is engaged in begging, while others work on the collection of secondary raw materials or are engaged in market sales or seasonal jobs; one family is engaged in animal husbandry and a dozen families run certain craft activities.

COVID 19 had a significant impact on the Roma population, especially those involved in market sales and services. They were severely affected because they were unable to obtain an official market license, due to the delay in the Federal Employment Agency's procedure (self-employment of Roma). In addition, a good part of the Roma population earned from seasonal jobs and many were left without this type of income due to the consequences of COVID -19.

When it comes to social programs in the territory of the Municipality of Vitez and the Municipality of Travnik, there is a program of employment/self-employment of Roma funded by the Federal Employment Agency. In 2019, the Centre for Social Work Travnik had 1,535 beneficiaries of which 178 were beneficiaries of financial assistance (permanent) and 45 beneficiaries of one-time financial assistance; the rest of the beneficiaries used their right to healthcare, benefits for civilian victims of war, child allowance and compensation for working mothers. It is indicative that the number of beneficiaries of financial assistance (perma-

nent) in 2020 shows an increasing trend and that the projected number of beneficiaries by the end of 2020 is 240 (following the trend in the first 8 months of 2020), while the number of beneficiaries of one-time financial assistance will be at the same level as in 2019. This indicates an increase of almost 35% in the number of beneficiaries of permanent financial assistance. What still needs to be emphasized is that these are mostly hard-to-employ groups of the population.

In 2019, the Centre for Social Work Vitez had 732 beneficiaries of which 677 were beneficiaries of financial assistance (permanent) and the rest were beneficiaries that used their rights that are within the competence of the Centre. It is indicative that the number of beneficiaries of financial assistance (permanent) in 2020 shows a trend of significant decrease and that the projected number of beneficiaries by the end of 2020 is 284 (following the trend in the first 8 months of 2020). This indicates a decrease in this type of support of about 58% of beneficiaries of permanent financial assistance, mainly due to the lack of funds for this type of support. The Centre for Social Work of the Municipality of Vitez introduced the practice of distributing food packages in 2020 and it is expected that about 236 food packages will have been distributed by the end of 2020. What still needs to be emphasized is that the population that exercises its rights through the Centre mostly belongs to the hard-to-employ groups of the population.

### 3.1.3. Prnjavor

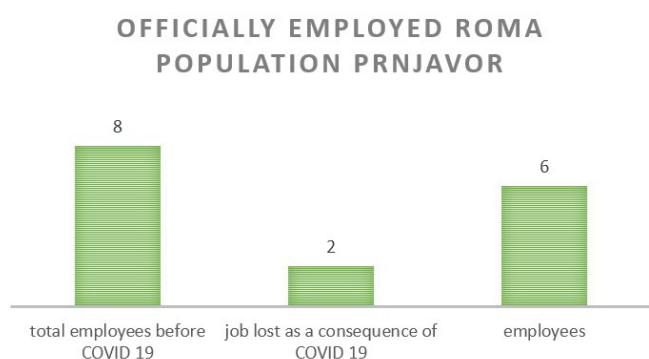
About 40 Roma families with about 180 members live within the territory of the Municipality of Prnjavor. The CSO Romani čej is active in the territory of the municipality and provides support to the Roma population.

The key issue of the Roma population in the territory of the Municipality of Prnjavor does not differ much from the issues in other parts of BiH:

- Roma suffer from poor access to education, healthcare, employment, inadequate housing and infrastructure (lack of sewerage, water and electricity), domestic violence, lack of interest among employers to employ Roma as well as people with disabilities, lack of educated staff and unemployed victims of violence.

- In September 2020, 8 Roma men and women were officially employed in the territory of the Municipality of Prnjavor. As a consequence of Covid-19, 2 persons (Roma minorities) were laid off in 2020. In absolute terms, this does not seem like much and yet when low employment is taken into account it follows that 20% of employed Roma workers have lost their jobs.

**Graph 6.** Number of employed Roma in the Municipality of Prnjavor



Typical economic activities of the Roma population in the Municipality of Prnjavor:

- collection of secondary raw materials, maintenance and cleaning of buildings, houses, restaurants and institutions;

- physical work for per diem, construction work, seasonal work, agricultural production, including land cultivation and poultry farming, etc.;

- work on the market selling clothes, seedlings of vegetables, flowers, fruits and vegetables.

In the territory of the Municipality of Prnjavor, there is a program for employment of Roma men and women run by the RS Employment Bureau. The program co-finances

the employment of Roma with 6,000 BAM per year per person employed. There is also a self-employment program for Roma men and women.

In 2019, the Centre for Social Work Prnjavor had 2,190 beneficiaries of which 142 were beneficiaries of financial assistance (permanent) and 500 beneficiaries of one-time financial assistance; the rest of the beneficiaries used their right to care for someone else (personal disability benefits and extended social protection rights).

The number of beneficiaries of financial assistance (permanent) in 2020 shows a decreasing tendency and the projected number of beneficiaries by the end of 2020 is expected to be 114 (following the trend in the first 8 months of 2020), while the number of beneficiaries of one-time financial assistance will be 10% higher than in 2019 amounting to 550 users. What still needs to be emphasized is that these are mostly hard-to-employ groups (ill people, foster children, people with disabilities and the elderly).

### 3.1.4. Vukosavlje

About 70 Roma families with about 400 members live in the territory of the Municipality of Vukosavlje. In the territory of the Municipality of Vukosavlje, there is an active CA "Romani čej" that provides support to the Roma population.

The key problems faced by the Roma population in the Municipality of Vukosavlje are as follows:

- difficult access to education, healthcare, employment, inadequate housing and infrastructure conditions (sewerage, water, electricity), inadequate support for the prevention of domestic violence and assistance to victims of violence;

- low level of education of Roma men and women and dropping out of education by Roma children in primary school;

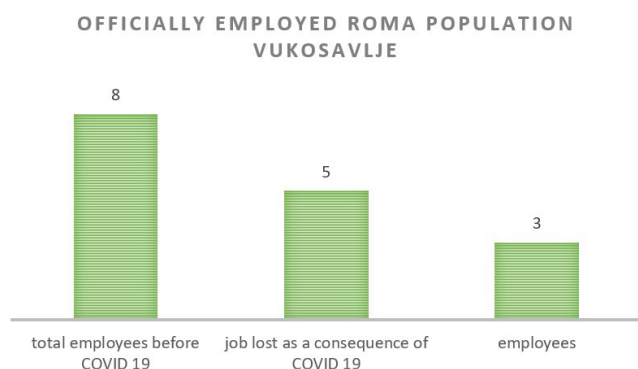


- lack of interest among employers to employ persons of Roma nationality as well as persons with disabilities and prejudices and/or stereotypes among employers about the Roma population;

- discrimination in employment has led to the fact that only 2 Roma men and women are employed in this municipality, with an employer who is a Roma in a company that deals with the purchase of secondary raw materials and only 1 police officer in the Modrica police station.

Currently, only three persons belonging to the Roma minority in the territory of the Municipality of Vukosavlje are employed and five of them lost their jobs due to the consequences of Covid-19, i.e. about 60% of the officially employed Roma population lost their jobs (see Graph 7).

**Graph 7.** Number of employed Roma in the Municipality of Vukosavlje



Roma in the territory of the Municipality of Vukosavlje are most often engaged in the following economic activities:

- collection of secondary raw materials,
- begging.

Regarding the employment support programs, there is a program for the employment of Roma men and women through the RS Employment Service yet its effectiveness is questionable.

In 2019, the Centre for Social Work in Vukosavlje provided support to 8 beneficiaries from the Roma minority of which 5 were

beneficiaries who exercised the right to financial assistance. Following the trends in the first eight months of 2020, it can be concluded that the number of beneficiaries of financial assistance from the Roma minority will be reduced to 3 beneficiaries representing the total number of beneficiaries from the Roma population. During the past period during the Covid-19 pandemic, the public institution the Centre for Social Work Vukosavlje, in cooperation with the Red Cross, repeatedly distributed food and hygiene packages to the endangered group.

### 3.1.5. Visoko

In the territory of the Municipality of Visoko, Roma families have lived for more than 200 years in the communities of Križ, Ljetovik, Moštre, Gračanica and the city part. These are approximately between 2,500 and 3,000 Roma living in inadequate accommodation with more than 70% of Roma living in houses that do not have minimum hygiene living conditions (kitchen, bathroom, toilet, etc.).

The biggest problems the Roma population in Visoko faces relate to housing, health insurance, unemployment and the problem of schooling.

In the territory of the Municipality of Visoko, there are about 180 Roma children attending primary school and there are 30 students from the Roma population in secondary schools in Visoko and 7 university students from the Roma minority population.

The number of Roma men and women (declared) in the records of the Employment Bureau is about 370 of which about 189 are Roma women. The Visoko Labour Bureau currently does not have data on the number of employed Roma men and women during this year but the Bureau believes that there is a problem with employment due to nationality and the level of education among Roma.

Currently, less than 1% of the Roma popu-

lation is officially employed. The Roma population in Visoko is mainly engaged in the collection of secondary raw materials and a relatively small number of them are active in agricultural production, while most work for a living on farms or other physical jobs. Although many members of the Roma minority graduate from secondary schools and a small number from colleges, it is very difficult for them to find employment.

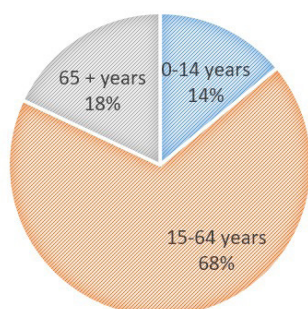
## 3.2. The impact of Covid-19 on the socioeconomic situation of the female population in vulnerable groups

### 3.2.1. Modriča

According to the 2013 census (whose data has not been officially confirmed), the municipality of Modriča has 25,720 inhabitants. The most numerous inhabitants in the territory of the Municipality of Modriča are aged between 15-64 (68%), while 18% of the inhabitants are in the group of elderly and 14% of the inhabitants are children under 15 years of age. The gender structure in the municipality is almost equal, i.e. 51% of the population is female.

**Graph 8.** Population age structure in the Municipality of Modriča

**POPULATION AGE STRUCTURE  
MUNICIPALITY MODRIČA**

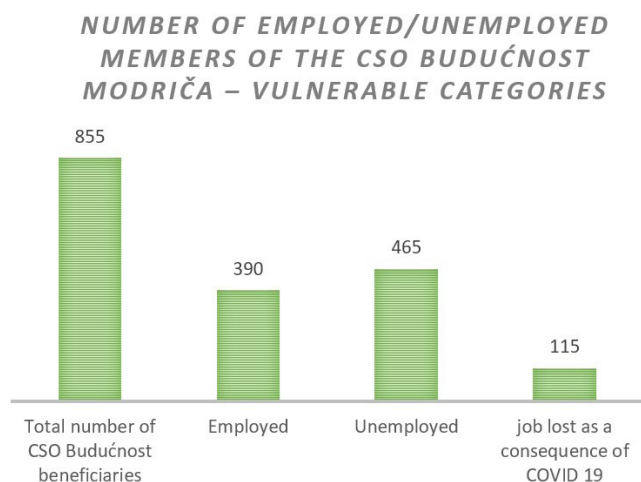


The organization that is active in terms of support for vulnerable groups (vulnerable women) in the territory of Modriča is the CSO *Budučnost*, which through various support programs includes 1,620 people of which 855 are women, 701 men and 64 children. Its focus is to help female victims of domestic violence and improve their economic status. *Budučnost* works primarily with women; however, it has also developed activities for a target group that includes men and children. Significant work is being done with men on the psychosocial treatment of perpetrators of violence and the development of social skills for integrating into the local community.

When we talk about the vulnerable female population in the territory of the Municipality of Modriča, the key problems of that population are domestic violence and gender-based violence. Given that the degree of frequency of domestic violence and gender-based violence relates directly to the economic position of the victims of violence, it is necessary to work on addressing the economic situation of the victims of violence.

The largest number of adult beneficiaries (groups of vulnerable women and male perpetrators of violence) are unemployed and come from socially weakened environments. Women are mostly housewives and do not have formal employment or employment with the minimum wage. Men are employed in the private sector with low incomes. A common feature of these groups is work in the grey zone, whereby doing various jobs allows them to earn at least a minimum income but also means that they are not registered in accordance with the law. The problem of employment in this group is caused by the general reduction in demand for labour within the labour market and the current crisis due to Covid-19, while a lack of the required level of education to some extent plays a role (typically for Roma and extremely poor non-Roma).

**Graph 9.** Number of employed/unemployed members of CSO Budućnost Modriča – vulnerable populations



Within the current number of services and activities proved by the CSO Budućnost, out of the total number of women 855,390 are employed and 465 are unemployed. When it comes to men, 701,410 are employed and 291 unemployed.

The most common occupations of women from the vulnerable populations are housewives or workers in the leather and textile industry, a significant number of them are in trade and a small number works in other industries. The most common economic activities of male perpetrators of domestic violence are workers in production activities, agricultural processing and construction.

Covid-19 has had a dramatic impact on vulnerable women (women victims of domestic violence). From March to September 2020, 115 users (80 from the footwear factory and 35 from other industries) and 45 men (from various industries) lost their jobs. The deterioration of their economic status will certainly have an impact on the increase of the risk factors that lead to domestic violence. The very fact that about 30% of women who have suffered violence have lost their jobs due to Covid-19 is very worrying.

There are no specific social programs for this target group in the territory of the Municipality of Modriča, but there are general employment and self-employment programs implemented by the RS Employment Service and

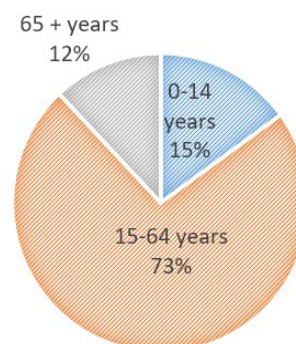
the Modriča Bureau as well as incentives for agriculture and entrepreneurship implemented by the Municipality of Modriča.

In 2019, the Centre for Social Work in Modriča had 685 users of which 100 used their right to financial assistance and four users the right to one-time financial assistance. Projections for 2020 show an increase in the number of beneficiaries of up to 754 wherein the number of beneficiaries of financial assistance will be around 95 and the number of beneficiaries of one-time financial assistance will increase significantly to 37 beneficiaries. Other beneficiaries use other forms of rights such as care and assistance, personal disability allowance, foster families and the service of help at home.

### 3.2.2. Bratunac

According to the 2013 census, the Municipality of Bratunac had 20,340 inhabitants. The most numerous inhabitants in the territory of the Municipality of Bratunac are aged 15 to 64 years of age (73%), while 12% of the population is in the group of elderly over 65 years of age and 15% of the population are children under 15 years of age. The gender structure in the municipality is almost equal, i.e. 50.4% of the population is female (see Graph 10).

**Graph 10.** Population age structure of the Municipality of Bratunac



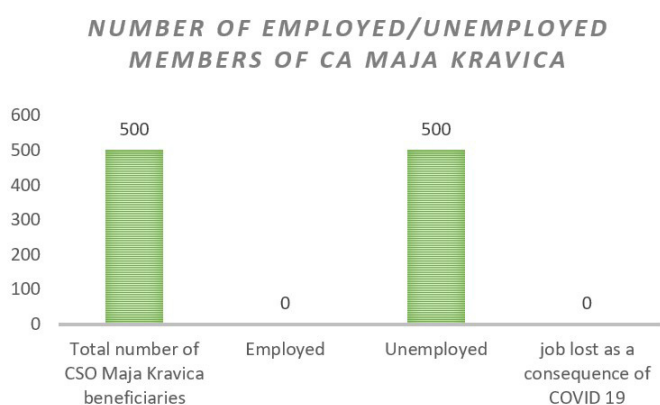
Among the organizations that are active in terms of support for vulnerable groups (vulnerable women) in the territory of Bratunac,

the CSO Maja Kravica stands out because of its various support programs that include from 320 to 500 women. These are women from marginalized groups coming from rural areas, with poor financial status, victims of violence, women victims of war, women with impaired health, unemployed women and women with disabilities.

When it comes to employment of this group of women these are groups that are difficult to employ, those with a low level of education, women who used to work but remained without additional work experience and are now not competitive in the labour market and those that cannot be employed because they are the holders of their husband's pension and are of younger age.

Vulnerable women in this group do not have permanent employment and the economic activities they engage in are seasonal jobs in agriculture and per diem labour. Many members of their families lost their jobs due to the consequences of Covid-19, which further complicates the socioeconomic status of that population.

**Graph 11.** Number of employed/unemployed members of the CSO Maja Kravica



implemented through the Centre for Social Work (child allowance for a third child 35 BAM (17.5 EUR), social assistance 120 BAM (60 EUR) provided that the beneficiary has no land or income and one-time financial assistance received twice a year (60 + 60 BAM).

Achieving this type of assistance is very complicated for most women in the group of vul-

nerable women due to the complex administration and the set of required documents that are very expensive. Out of 316 beneficiaries of UG Maja Kravica in 2019, only 8 of them exercised their rights through the Centre for Social Work Bratunac.

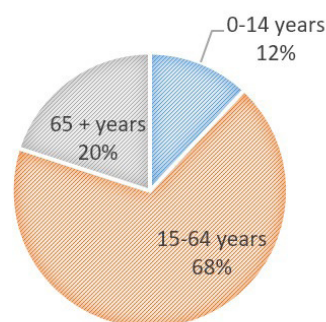
The Centre for Social Work Bratunac provided support to 700 beneficiaries in 2019 of which 66 were beneficiaries who received financial assistance, while 100 of them received one-time financial assistance. Following the trends in the first eight months of 2020, it can be concluded that the number of financial assistance beneficiaries will remain at the same level whereas the number of beneficiaries of one-time financial assistance will be reduced by 30%. The projected number of total users of the Centre for Social Work Bratunac for 2020 is slightly lower compared to 680 in 2019.

### 3.2.3. Rudo

According to the 2013 census, the Municipality of Rudo had 7,963 inhabitants. In the territory of the Municipality of Rudo, the most numerous inhabitants are aged between 15-64 (68%), 20% of the inhabitants are in the group elderly over 65 years of age and 12% of the population are children under 15 years of age. The gender structure in the municipality is almost equal, but there is still a slightly higher male population, i.e. 49.4% of the population is female.

**Graph 12.** Population age structure of the Municipality of Rudo

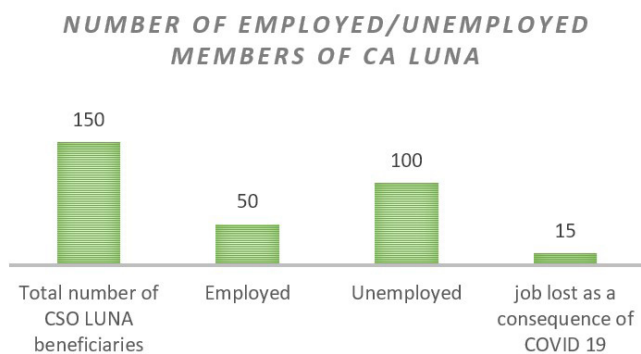
POPULATION AGE STRUCTURE OF MUNICIPALITY RUDO



The CSO Luna assists vulnerable populations of women, which are mostly younger women from within the territory of the Municipality of Rudo. In 2019, about 150 of them were active through the association or received some support from the association. The work of this association focuses on the economic empowerment of women.

The key issue of the target population is the high unemployment rate, especially among women from rural areas who have a much bigger problem in employment. About 30% of women (50 of them) gathered around the work of this association are employed women. The impact of Covid-19 on their employment status was such that 10% of them (i.e. 15 women) from this target group lost their jobs.

**Graph 13.** Number of employed/unemployed members of the CSO Luna



Women in this target group (rural women) are economically active as housewives or engaged in agricultural production. This group of vulnerable women can exercise their right to support and assistance through the activities of the Centre for Social Work Rudo or through certain projects financed by the Municipality of Rudo and non-governmental organizations.

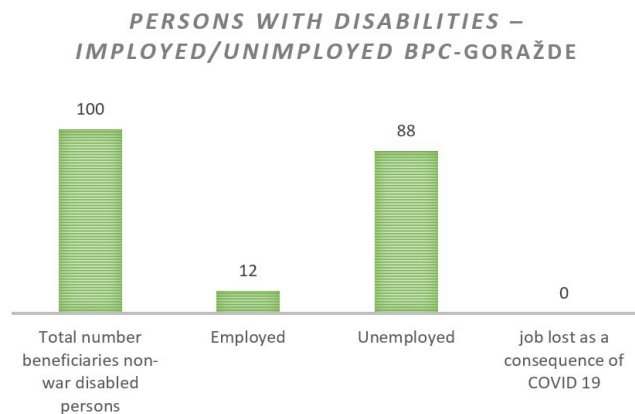
In 2019, Centre for Social Work in Rudo has provided support for 496 beneficiaries whereby 110 beneficiaries received financial assistance and the rest of the beneficiaries benefitted from other rights such as allowance for assistance and care of other person, personal disability allowance or placement in institutions, foster care, day care, home help or health insurance. Fol-

lowing the trends in the first eight months of 2020, it can be concluded that the number of beneficiaries of financial assistance will decrease down to 95 beneficiaries (a reduction of 14%) and that the total number of beneficiaries of the Centre for Social Work Rudo will be about 466 beneficiaries (reduced by 6% compared to the number of users from 2019).

### 3.2.4. The impact of Covid-19 on the socioeconomic situation of persons with disabilities

The interests of persons with disabilities and persons with disabilities not caused by war in Goražde and the municipalities of the Bosnian Podrinje Canton (BPC) are articulated through the Association of Patients with Cerebral Palsy and Muscular Dystrophy of the BPC. Currently, in material terms, the association assists about 100 members.

**Graph 14.** Persons with disabilities – employed/unemployed BPC-Goražde



So far, the BPC has employed about 12 people with disabilities. This represents about 12% of this population. These people most often work in the textile industry, office work or in education. So far, no employee in this group has lost his or her job in the BPC.

The key problems that this vulnerable group faces are as follows:

- impossibility of employment;
- problems in schooling;
- prejudice;
- architectural barriers that prevent the movement of these persons;
- denial of information, sign language;
- lack of signs for the movement of blind people in public places;
- existing regulations are not implemented fully and there is a lack of regulations that would create and provide a supportive environment for the employment of PWDs;
- insufficient competitions for funds that enable employment of persons with disabilities;
- accommodation in a nursing home is very difficult to achieve;
- social protection and disability benefits in order to eliminate discrimination on the grounds of disability and territorial discrimination;
- an active approach to the employment of PWDs who can be employed with the determination of criteria for full or partial retention of disability benefits.

So far, the Centre for Social Work has provided assistance in terms of basic supply for this group when it comes to the impact of Covid-19. There were no other support programs for this group in the territory of the BPK.

The activities of the public institution the Centre for Social Work of Goražde shows an almost constant number of beneficiaries in 2020, while compared to 1,990 in 2019 it is projected to be 1,972 beneficiaries according to various types of rights. A total of 154 users received permanent financial assistance in 2019, while the projection for 2020 is 150 users. The number of beneficiaries of care and assistance by another person is projected to decrease from 197 in 2019 to the projected 188 in 2020 (a decrease of about 5%). In the past period, the Centre has provided food assistance for individuals and families through

domestic or international non-governmental organizations. Previously, the focus of the Centre's work was on the beneficiaries of social protection rights and services for those on the Centre's records as well as other persons who first applied to the Centre for a certain type of assistance. The expressed needs are mainly the provision of basic food and funds to buy food and medicine for the elderly due to their inability to leave their homes. A certain number of people found themselves in a state of social need at some point due to job loss. The number of people introduced to social rights has not increased, but one-time assistance activities have increased significantly (through the distribution of food packages, etc.).

According to reports from the BPC Employment Service, the number of unemployed (which in the previous two years ranged from around 3,050 to 3,300, depending on the month) increased to about 3,515 in July 2020, which represents a significant increase in unemployment apparently attributable to the Covid-19 pandemic.

# 4. Recommendations and conclusions

## Recommendations

- **For Roma families in Bijeljina it is recommended to provide financial support packages for agricultural activities** because there is already a social enterprise 'Agroplan' that works with Roma population in the field of agriculture and supports self-employment through certain services that interest Roma women such as hairdressers and beauticians.

- **The Roma population in the municipalities of Travnik, Vitez, and Vukosavlje need economic strengthening programs** aimed at supporting trade activities, service activities and to some extent agricultural production (poultry, vegetables etc.).

- **The Roma community in the municipality of Visoko needs economic strengthening programs supporting agricultural production activities, service activities** and give particular focus to younger, business oriented and educated members of the Roma community.

- Given that many **vulnerable women in the municipality of Modrica** have lost their jobs due to the pandemic, stakeholders should support women in the field of agricultural production or craft services.

- **In the municipality of Bratunac**, the focus on supporting the economic strengthening should be on agricultural production, handicrafts, food processing and possibly in the field of services or craft activities.

- **In the municipality of Rudo**, women in rural areas of the municipality constitute a particularly vulnerable group. The economic

strengthening should therefore be directed at **supporting agricultural production, handicrafts, food processing** and artisan services as income/generating activities.

- **People with disabilities in Gorazde** need support for economic strengthening focused on agricultural production, social entrepreneurship or in the field of craft services.

- **When creating support for the economic empowerment of vulnerable groups, it is necessary to consider their skills and capacities.** This relates to their employment or self-employment. Programs aimed at their economic empowerment should enable commercialisation of activities that these persons already perform within their households in order to make it possible for them to generate additional income.

- **It is recommended to develop policies and concrete measures at different levels of government in BiH (including local communities)** that support measures aimed at assisting vulnerable populations and those who work in the informal sector, thus do not have the right to benefit from the employment bureau or other existing formal assistance.

## Conclusion

**The COVID-19 pandemic will have significant consequences for the BiH economy.** Projected GDP reduction ranges from 3.2% in optimistic scenarios to around 5% in the IMF scenario, which is a significant problem for BiH's fragile open economy. **It will generate several socioeconomic consequences and certain vulnerable societal groups will be affected as the number of the population living below the poverty line is expected to rise.** The population affected by a number of risk factors, such as poverty, unemployment, difficulty in finding employment and stigmatization in society, and the sensitivity of the economic sectors in which they work will severely experience negative impact of COVID-19.

The sectors mostly affected are tourism, catering and other service industries, but the situation is similar in other sectors that are also recording strong decline. A decline in domestic consumption will certainly generate a large increase in unemployment and the current subsidies for maintaining employment could not be possible in the long run. **A sharp rise in poverty will follow in 2021, judging by the trends and uncertainty related to economic recovery.** Measures implemented by government at higher levels, state and entity governments, predominantly fiscal and trade measures and monetary and financial measures, have very limited scope as well as limited and uncertain sources of funding.

According to projections on the impact on economic activities and subjects in BiH, **companies employing predominantly female labour will be more affected as will companies employing unqualified or low qualified workforces.** Consequently, the female and low qualified workforces will be and even now are more affected as a result of the economic downturn caused by the pandemic.

**The constraints and decline caused by the COVID-19 pandemic do not relate to whether a particular company employs more young employees.** Yet there is the significant likelihood that companies with a majority of young workers will resort to reducing labour costs in the short to medium term, including ICT and the metalwork industry. These sectors, although initially more resistant to the direct impact, may be exposed to indirect effects over the longer period because of reduced demand and trade complications.

**The severely negative impact of COVID-19 in BiH is likely to be felt by the population affected by risk factors such as poverty, unemployment, difficult employability, stigmatization in society.** One of the most threatened populations in BiH is the Roma minority. Existing social exclusion and segregation cause further unequal access to primary healthcare, despite the high proportion of long-term chronic diseases. **The existing low employment rates among mar-**

**ginalized Roma are likely to decline further due to the Coronavirus crisis.** The social measures applied by the government in BiH refer mainly to people who have lost their formal and regular jobs. However, **many Roma provide a livelihood through work in the informal sector (seasonal jobs and unregulated contracts) and they are the first to lose their jobs and at the same time cannot access unemployment benefit.** Intergenerational poverty prevents Roma from accumulating financial reserves and because many are active in the informal sector they are excluded completely from the usual measures of social protection and those in response to coronavirus. **Without income or social support, thousands of people are left without funds to cover their basic needs.**

Persons with disabilities make up 8.3% of the total population of BiH. **Given the difficult employability of this category of the population and their difficult economic activities, even without the influence of COVID-19 the category of economically active persons with disabilities is at particular risk of losing their job due to COVID-19.** This creates an additional aggravating factor that not only affects them personally in large numbers but also their families.

**At the state, entity, cantonal and even the municipal level there are no specialized support programs for vulnerable populations** (Roma population, women victims of violence, women in rural areas, people with disabilities and similar groups). By observing the activities of the Centres for Social Work at the municipal level, the number of beneficiaries in 2020 is likely to remain or even decrease compared to 2019. The reason for this is reduction of the financial resources. The CSOs play a crucial role in supporting vulnerable population groups – in both short- and long-term – who have lost their jobs due to the pandemic. **The government thus must introduce concrete, supportive measures targeting vulnerable population groups in BiH in order to reduce the dependency of those groups on non-profit non-state actors such as local CSOs to sustain their basic needs.**



# Sources of information

Employment Bureau Report BiH

Social work centre reports BiH

Partner organization reports

World Bank, Western Balkans Regular Economic Report No.17, spring 2020. Predictions for the Western Balkans. Available from [www.worldbank.org/eca/wbrer](http://www.worldbank.org/eca/wbrer).

The UNDP BiH report Economic Impact Assessment of COVID-19 in BiH, May 2020.

Vjekoslav Domljan, Lessons from the Pandemic, Sarajevo School of Science and Technology, August, 2020.

[http://www.zzzrs.net/images/uploads/javni\\_pozivi/Javni\\_poziv\\_Program\\_Romi\\_2020.pdf](http://www.zzzrs.net/images/uploads/javni_pozivi/Javni_poziv_Program_Romi_2020.pdf)

Federal Bureau of Statistics, Census of Population, Households and Dwellings in Bosnia and Herzegovina in 2013. Available from <https://docs.google.com/gview?url=http://fzs.ba/wp-content/uploads/2016/12/Konacni-rezultati-Popisa-2013.pdf>.

Agency for Statistics of Bosnia and Herzegovina, Census of Population, Households and Dwellings in Bosnia and Herzegovina, 2013. Available from [https://www.popis.gov.ba/popis2013/doc/RezultatiPopisa\\_BS.pdf](https://www.popis.gov.ba/popis2013/doc/RezultatiPopisa_BS.pdf).

SHADOW REPORT on the implementation of measures envisaged by the relevant Action Plans in the fields of Education, Health, Housing and Employment with special reference to Discrimination and anti-Gypsyism, Bijeljina, December 2019.