

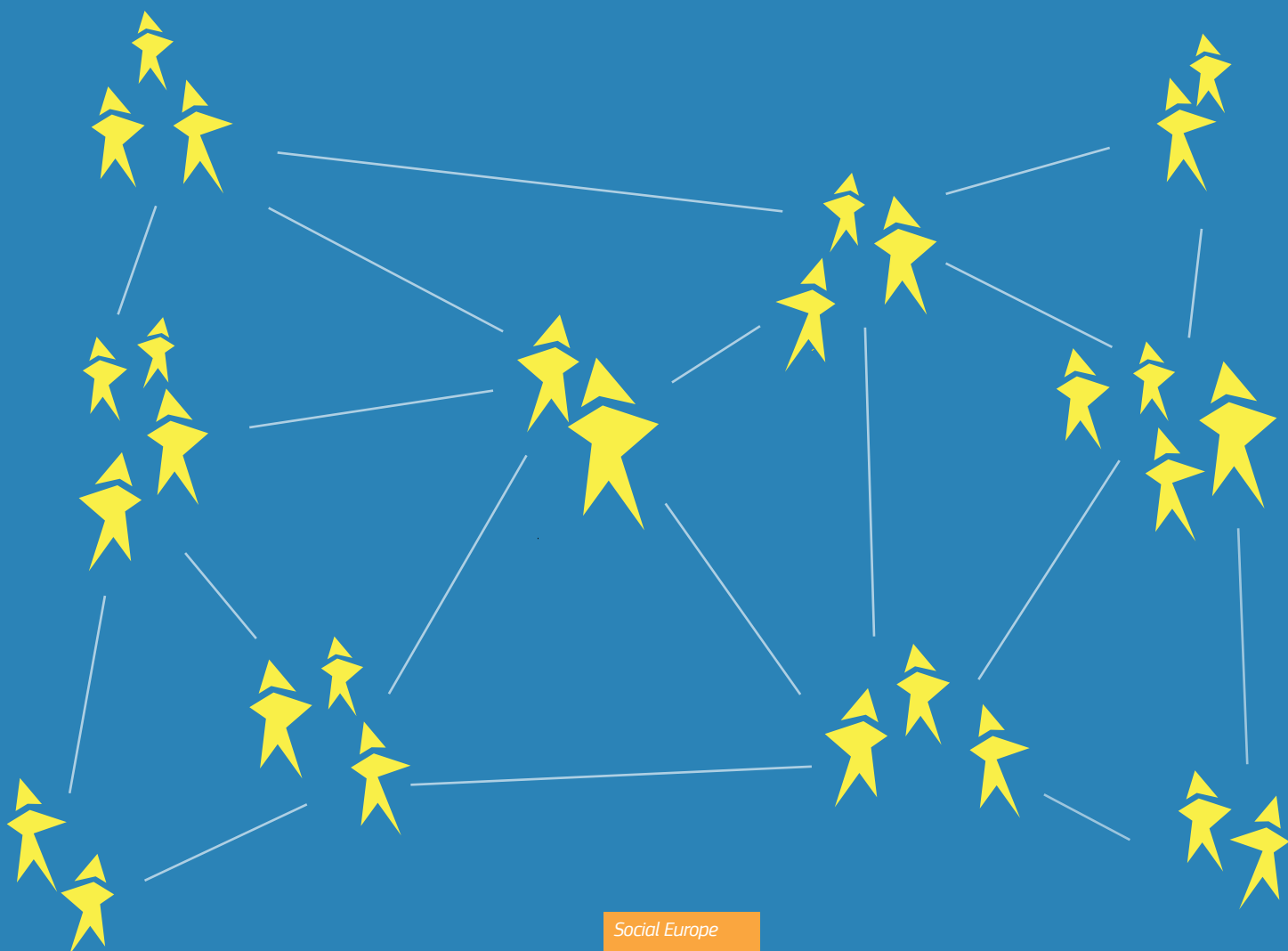


EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to social protection for young people

## Bosnia and Herzegovina

Nikolina Obradović



Social Europe

**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion  
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**European Social Policy Network (ESPN)**

**ESPN Thematic Report:  
Access to social protection for  
young people  
Bosnia and Herzegovina**

**2021**

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## SUMMARY

Young people in Bosnia and Herzegovina face multiple constraints preventing them from being included in the labour market, gaining a sufficient income and starting an independent life and a family. Those constraints are not limited to a lack of employment opportunities and of opportunities for training and gaining practical work skills that could ease their transition into employment: more importantly, there are institutional constraints impeding young people's access to unemployment benefits, sickness benefit and healthcare, maternity, paternity and parental cash benefits, guaranteed minimum income, and housing support.

The social protection systems in Bosnia and Herzegovina organised at the level of the separate entities – the Federation of Bosnia and Herzegovina (FBiH) and Republika Srpska (RS) – do not provide sufficient support for young people. Contributory schemes that take into account the number of years of social insurance payments, such as unemployment insurance, offer unemployment assistance benefits of very short duration to those with fewer years in insurance. Other contributory schemes, such as health insurance in general and maternity/paternity benefits in the RS, have a strong solidarity component for those covered by the schemes. However, the eligibility conditions for entering the schemes may exclude many young people. In the FBiH, maternity/paternity benefits are financed from cantonal budgets. The eligibility conditions and benefits formulae determined by each canton independently create inequalities and exclusionary policies based on residence, employment status, and household income, among other things. Moreover, young people are generally excluded as potential beneficiaries of guaranteed minimum income schemes because of their work ability, even if their income is below subsistence level. Due to exclusionary eligibility conditions, many young people are left without access to any income benefits.

Active labour market measures are non-contributory components of unemployment insurance schemes, accessible to all unemployed people registered at public employment services. Both entities have programmes for youth employment and training, whereby the funding allocated for people aged below 30 is implemented through specific programmes, such as gaining first work experience, apprenticeship and support for start-ups. However, priority access is granted to children of war veterans based on the entities' war veteran legislation. Most employment programmes have never been evaluated, and there is very little evidence of their effectiveness.

Both entity governments finance housing credits for young people that are available through some commercial banks. These credits are offered at favourable interest rates to particular categories of young people, based on government-defined criteria. However, the general criteria for obtaining a housing credit for young people are the same as for housing credits in general. Those are stable employment and stable income, which a small share of young people fulfil. These credits probably have significant crowding-out effects because the credits are given to young people who would be eligible for a housing credit from commercial banks.

Although the current reform agenda places an emphasis on youth policies, little progress has been made thus far. The focus has primarily been on active labour market measures, albeit with unknown results, while young people's interests under other schemes have mostly been neglected. National debates about young people's access to social protection have been altogether missing. Despite ever increasing funding for employment subsidies, the entity parliaments have never discussed these programmes.

The eligibility conditions that exclude young people under all social protection schemes should be revised and adjusted to ensure coverage of at least the most vulnerable categories. Young people must have access to the minimum guaranteed income, unemployment benefits, maternity/paternity benefits, healthcare and sickness benefit, and affordable housing.

# 1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE

## 1.1 Distribution of young people (aged 15-29) by main activity status

**Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Bosnia and Herzegovina, % 15-29 and 30-64)**

	Bosnia and Herzegovina											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	22.3	23.5	27.4	29.3	31.0	32.7	45.8	46.5	48.6	49.1	51.2	54.7
<i>Paid employment**</i>	85.9	88.6	85.2	86.6	87.9	91.5	76.1	75.1	76.3	79.5	76.8	81.6
<i>Self-employment**</i>	9.1	6.6	10.0	8.5	7.9	5.9	20.9	22.0	20.5	17.6	20.9	15.4
<i>Contributing family work**</i>	5.0	4.8	4.8	4.9	4.2	2.6	3.0	2.9	3.2	2.9	2.4	3.0
UNEMPLOYMENT***	51.4	46.8	39.6	34.2	32.0	29.9	21.2	19.7	15.9	14.7	12.6	12.4
INACTIVITY****	54.2	55.8	54.7	55.4	54.4	53.3	42.0	42.0	42.2	42.4	41.5	37.5
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83	83.3	83.7	84	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work**</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22	21.6	21	20.6	20.2	20.5

Notes: (\*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports production for the market. (\*\*) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (\*\*\*) The inactivity rate is expressed as a share (%) of the total population in the age group.

Reading note: In 2020, in Bosnia and Herzegovina, 32.7% of people aged between 15 and 29 were in employment, compared to 54.7% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Bosnia and Herzegovina was 29.9% of the 15-29 age group and 12.4% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Bosnia and Herzegovina in the 15-29 and 30-64 age groups were 53.3% and 37.5%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [lfsa\_eegais], [lfsa\_egaps], [lfsa\_pganws] and [lfsa\_igan]. Data downloaded on 24 May 2021, except Montenegro (17 July 2021). Agency for statistics of Bosnia and Herzegovina, LFS data received upon request on 26 July 2021..

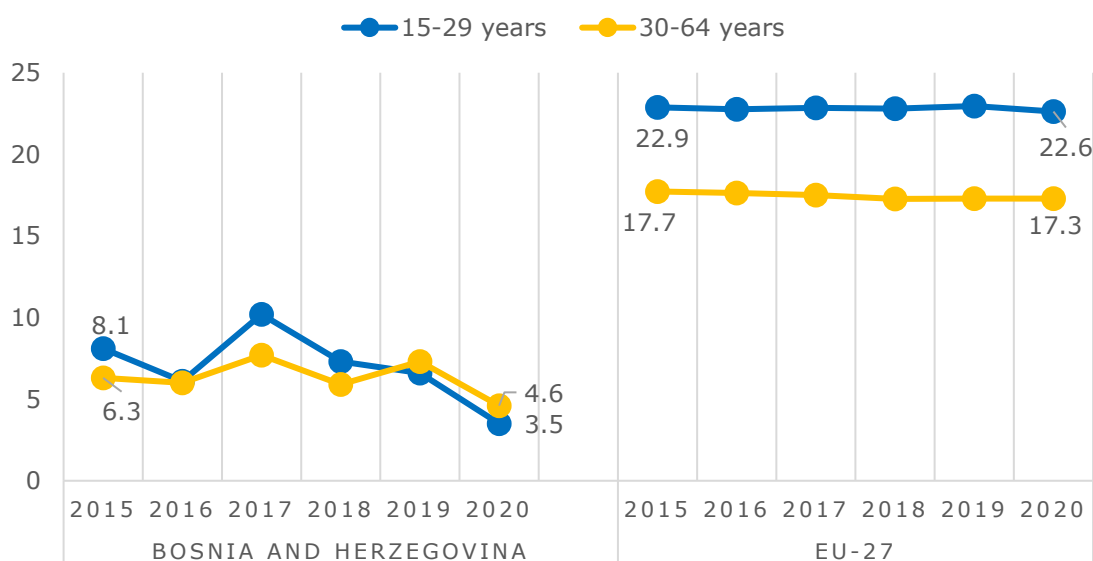
**Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Bosnia and Herzegovina, ratios 15-29/30-64)**

	Bosnia and Herzegovina						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.49	0.51	0.56	0.60	0.61	0.60	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.13	1.18	1.12	1.09	1.14	1.12	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	0.44	0.30	0.49	0.48	0.38	0.38	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	1.67	1.66	1.50	1.69	1.75	0.87	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	2.42	2.38	2.49	2.33	2.54	2.41	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	1.29	1.33	1.30	1.31	1.31	1.42	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above.

Reading note: In 2020, in Bosnia and Herzegovina, 32.7% of people aged between 15 and 29 were in employment compared to 54.7% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.60. In the EU-27 as a whole (see Table 1a), these figures were 46.1% and 74.9% respectively (ratio 0.62).

Source: See Table 1a.

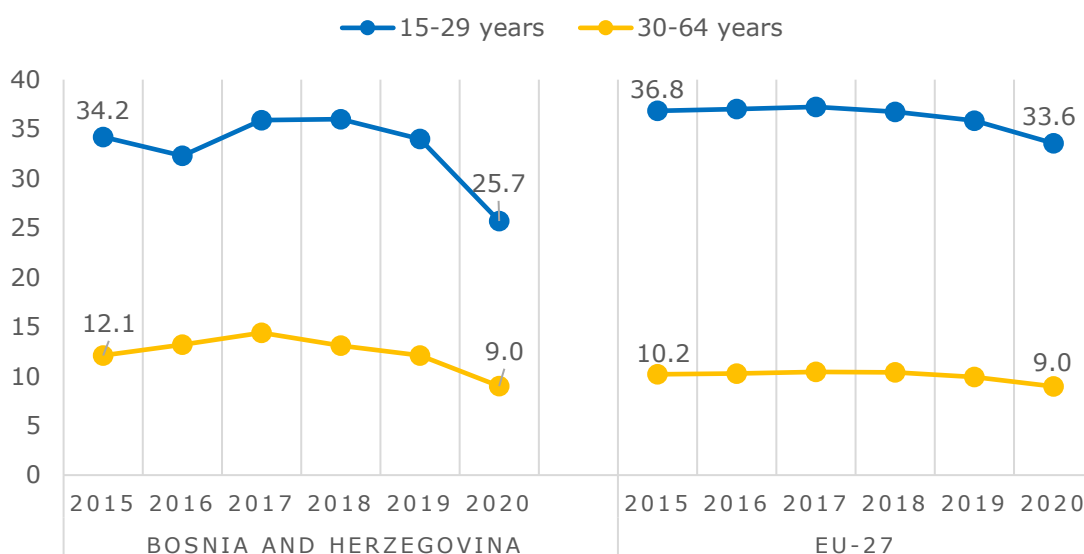
**Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Bosnia and Herzegovina)**

Reading note: In 2020, in Bosnia and Herzegovina, the share of part-time employment in total employment was 3.5% for the 15-29 age group and 4.6% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa\_epgn62]. Data downloaded on 24 May 2021. Author's calculations based on Agency for statistics of Bosnia and Herzegovina LFS data received upon request on 19 May 2021.



**Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Bosnia and Herzegovina, %)**

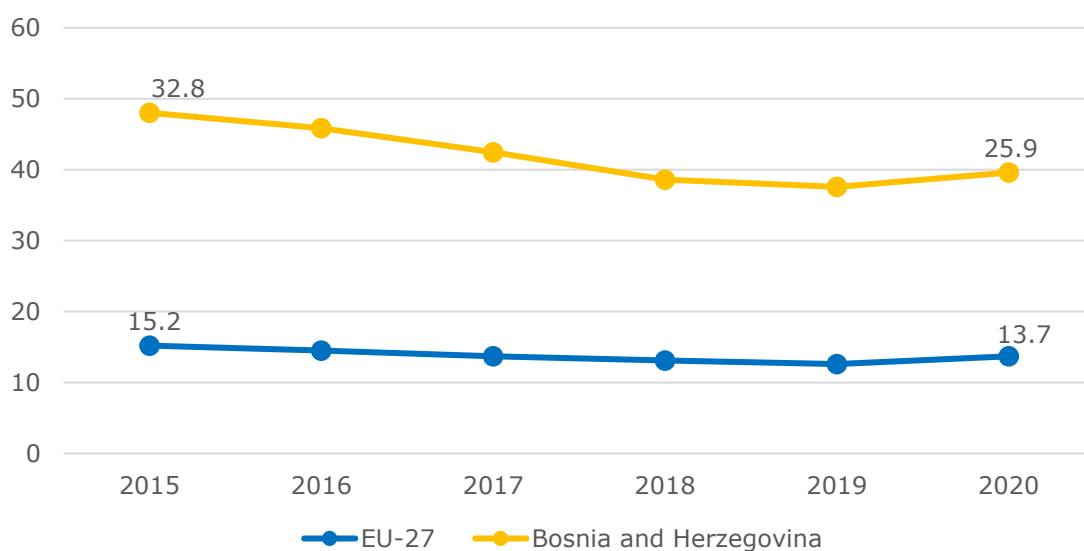


Reading note: In 2020, in Bosnia and Herzegovina, the share of temporary workers among employees was 25.7% for the 15-29 age group and 9% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [lfsa\_epgn62] and [lfsa\_egaps]. Data downloaded on 24 May 2021. Author's calculations based on Agency for statistics of BiH LFS data received upon request on 19 May 2021.

## 1.2 Young people (aged 15-29) neither in employment nor in education and training (NEETs)

**Figure 3: People aged 15-29 neither in employment nor in education and training (NEETs) (2015-2020, EU-27 and Bosnia and Herzegovina, %)**

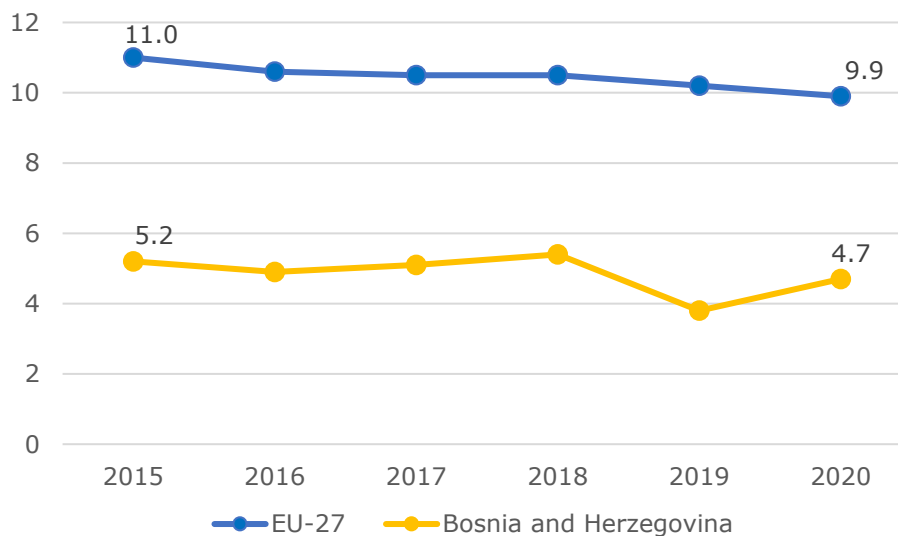


Reading note: In 2020, in Bosnia and Herzegovina, 25.9% of the 15-29 neither in employment nor in education and training (NEET) compared to 13.7% for the EU-27 as a whole.

Source: Eurostat, LFS - Indicators [lfs\_e\_20]. Data downloaded on 24 May 2021. Agency for statistics of Bosnia and Herzegovina, LFS data received upon request on 19 May 2021.

### 1.3 Early leavers (aged 18-24) from education and training

**Figure 1: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Bosnia and Herzegovina, %)**



*Reading note:* In 2020, in Bosnia and Herzegovina, 4.7% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.

*Source:* Eurostat, LFS - indicator [edat\_lfse\_14]. Data downloaded on 24 May 2021. Agency for statistics of Bosnia and Herzegovina, data received upon request 19 May 2021.

## 2 ACCESS TO UNEMPLOYMENT BENEFITS

Access to unemployment benefits is organised through public employment services (PESs) organised at the level of entities and Brčko district<sup>1</sup>. The systems are financed primarily through payroll insurance contributions for unemployment (2.0% of gross salary in the FBiH and 0.6% of gross salary in the RS). In the FBiH, the system is managed by the Federal Employment Institute (at the entity level) and 10 canton PESs with their respective municipal employment bureaux. The RS Employment Institute is a centralised institution whose work is organised through municipal employment bureaux at the local level. Although the systems in both entities inherently belong to contributory schemes, thereby offering benefits only to those with paid contributions, both systems have non-contributory components: active labour market measures, such as employment subsidies and training programmes for the unemployed, are accessible to all unemployed people, irrespective of beneficiaries' contribution records. Active labour market measures in the RS are financed by the entity government, and in the FBiH mainly from PES revenue (it is the third funding priority, after PES operational costs and expenditure on contributory unemployment benefits).

### 2.1 Contributory unemployment benefits

Under the Law on employment mediation and social security of unemployed people (FBiH Official Gazette No 55/00, 41/01, 22/05 and 9/08, RS Official Gazette No 30/10, 102/12 and 94/19), unemployed people in both entities, irrespective of their age, but under certain

<sup>1</sup> Brčko district is a special administrative unit under the sovereignty of Bosnia and Herzegovina, with a total population of around 83,000 inhabitants. Because of word limit requirements, the system in Brčko district is generally omitted in this report.

conditions, have a right to unemployment assistance benefit and health insurance. The benefits are paid by the RS PES and in the FBiH by cantonal PESs.

### **2.1.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the schemes in Bosnia and Herzegovina as far as young people are concerned are the following.

#### **a) Age**

15 is the legal minimum age for starting employment and registering as unemployed with the PES.

#### **b) Activity status requirement**

All unemployed people registered with the PES must actively seek employment. Trainees and apprentices<sup>2</sup> who are not in employment might be eligible for these benefits if they fulfil conditions concerning their contributory history.

#### **c) Contributory history required to access the scheme**

At least eight successive months of work (with paid unemployment insurance contributions) or, in case of interruptions, eight months of work over the last 18-month period.

#### **d) Waiting period**

No waiting period is required.

#### **e) Replacement rate/benefit level**

The benefit level calculation is not age-specific. In the FBiH, the unemployment assistance benefit is flat-rate, while in the RS it depends on years of contributions. This benefit calculation method is not favourable to young people, who, in general, have limited access to registered employment, and therefore a limited number of years covered by social insurance contributions.

The benefit in the FBiH is limited to 40% of the average net salary (currently KM 398 or €204), while in the RS it depends on the beneficiary's previous earnings. For people with less than 15 years of insurance, the replacement rate is 45% of an individual's average last three salaries. However, unemployment assistance in the RS cannot be lower than 80% of the minimum salary (currently KM 432, or €221.50).

#### **f) Duration**

It is not age-specific, but it depends on the number of years of contributions. It is not favourable to young people because of their limited access to registered and stable employment. Only a minority of young people have more than a few years of contributions.

Based on the FBiH law, unemployment benefits are paid for only three months in cases where the unemployed person has between eight months and five years of insurance, and six months where they have 5-10 years of insurance. In the event of reoccurring unemployment, the PES will count only insured periods after the last use of benefits. Similarly, in the RS, an unemployed person with up to 12 months of insurance receives the benefit only for one month; those with between one and two years of insurance receive it for two months; those with between two and five years of insurance receive it for three months; and beneficiaries with 5-10 years of insurance receive it for six months.

### **2.1.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for the entity schemes in Bosnia and Herzegovina are the following.

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<sup>2</sup> Trainees and apprentices who are in education cannot be registered as unemployed.

### **a) Main gaps in access for young people**

Very few young people qualify for unemployment assistance, because very few of them have had access to registered employment and have paid social insurance contributions. In March 2021, only 18,011 unemployed people, 4.4% of the total, received unemployment assistance (Labour and Employment Agency of BiH, 2021). There is no information about the number of people aged below 30 receiving unemployment assistance. However, we can assume that this number is meagre, because most young people receive unemployment assistance for a short time (since most have a low number of years in insurance). For instance, trainees and apprentices may have the right to unemployment assistance benefit if they had an employment contract which stipulates payment of payroll contributions: thus, if the apprenticeship employment contract lasted one year, a person in the RS would have the right to unemployment assistance for one month, and in the FBiH for three months.

People generally excluded from unemployment assistance are those who had worked under temporary, special services and freelance contracts. That is because these types of contracts do not envisage payment of full payroll social insurance contributions<sup>3</sup>, whereby payment of unemployment insurance is completely excluded. There have been reports about the misuse of special service and occasional and temporary contracts in both entities. Such contracts are intended for occasional and short-term contracts for jobs that are not performed regularly: however, employers often use them to fill regular positions because of lower costs (i.e. reduced rates of contribution payments, and the flexible nature of these contracts).

### **b) Main obstacles in access for young people**

People without work experience who register at the PES for the first time do not have the right to unemployment insurance benefits. However, those registering for the first time after completing education in the FBiH have the right to health insurance (for more information, see Section 3).

In general, the eligibility conditions for unemployment assistance exclude everyone who does not have at least eight months of paid contributions. For instance, people in registered employment but whose unemployment insurance was not paid by their employer cannot receive unemployment assistance. Although the FBiH Supreme Court in 2007 (FBiH Supreme Court Rulings, 2007) ruled that an unemployed person has the right to unemployment benefits irrespective of unpaid contributions, this decision has not been respected by all cantonal PES offices. Unemployed people can raise a complaint to the Federal Employment Institute, which acts as the second-level organisation. In that case, the decision is usually made in favour of the beneficiary and in accordance with the Supreme Court's rulings (Obradović, 2021, forthcoming). However, people who did unregistered work cannot claim any unemployment assistance benefits.

Young people in apprenticeships/training without an employment contract are not eligible for unemployment assistance benefits, either during it or after competing it<sup>4</sup>. Such people

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<sup>3</sup> In the RS, the Law on labour stipulates that for temporary and occasional contracts (Article 204) only health insurance (of 12%) and pensions and disability insurance (18.5%) are paid. In the RS, special service contracts (envisaged by Article 205 and 207 of the Law on labour) are not considered as an employment contract, but rather self-employment to which the RS Law on obligatory relations is applied. Under the RS Law on contributions, for special service contracts only pensions and disability insurance of 18.5% on the gross agreed amount is paid, whereas other social insurance is not paid. In the FBiH, the Law on contributions stipulates payment of 6% towards the pensions and disability insurance fund, and 4% towards the health insurance fund, for temporary and freelance contracts. However, no social benefits are gained on the basis of these contributions.

<sup>4</sup> Apprenticeships and training without an employment contract can be undertaken for a maximum of one year. Apprentices or trainees not in employment may receive income, which cannot be higher than 25% of the FBiH average salary, and in the RS not higher than 35% of the average salary paid in the last quarter. In the FBiH, receiving the income implies payment of income tax of 10% and social contributions at a reduced rate of 10%. In the RS, the employer should pay full health and pensions/disability insurance.

would only be insured against work injury. This insurance is paid into the entity pension funds, and in the RS also into the health insurance fund. In the FBiH, the implementation of this provision under the new Law on pensions and disability insurance from 2018 cannot be implemented, because the ministry has still not adopted the necessary by-laws.

## **2.2 Non-contributory unemployment benefits**

In both entities, PESs implement active labour market measures. Participation in these programmes is not conditional on the previous employment record and payment of unemployment insurance. Apart from employment mediation, the active labour market measures include programmes of employment subsidies, programmes for start-ups, and programmes of training, upskilling and reskilling. Some of these programmes are accessible to all unemployed people, while some are targeted at specific groups, such as young people. The FBiH programme for employment subsidies for 2021 includes several programmes for young people: first work experience for people aged below 30 with high school or university education; subsidised employment for people aged below 35; and the "Start-up" programme for youth entrepreneurship. The RS PES implements "Together towards employment" [*Заједно до посла*], which includes support for the employment and self-employment of children of fallen soldiers. In April 2021, the programme was altered to include support for gaining first work experience/apprenticeships for children of fallen soldiers with university education (RS Government, 2021). In 2020, the RS Public Employment Institute (PEI) supported the employment of people with university and high school education without work experience (apprenticeships), and the "Start-up Srpska" programme for entrepreneurship targeting people aged below 35 (RS PEI, 2021, pp.25-26). Most programmes do not have a clearly defined timeframe and can be implemented over a period of a few years. Also, both entity PESs often start new programmes before the older programmes have been completed.

### **2.2.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to these schemes in Bosnia and Herzegovina as far as young people are concerned are the following.

#### **a) Age**

For youth-targeted schemes, beneficiaries must be aged below 30, and in some exceptional cases, below 35. However, young people are also eligible for programmes that are not age-specific, covering ages 15-65.

#### **b) Activity status requirement**

All unemployed people or unemployed young people registered at the PES who actively seek employment.

#### **c) Contributory history required to access the scheme**

No contributory history required.

#### **d) Waiting period**

Dependent on the programme. In the RS, for some programmes people need to have been registered at the PES for at least six months, while for some others there are no such requirements. In both entities, for most programmes it is sufficient that a beneficiary registers at the PES one day before applying for a programme.

#### **e) Replacement rate/benefit level**

It is paid to the employer or self-employed person (who must be registered in the entity). Depending on the programme, the assistance might cover a partial or full amount of gross

wages. In general, a higher amount of benefit is envisaged for beneficiaries with completed university education, and in the RS for children belonging to the families of fallen soldiers.

#### **f) Duration**

From six to 12 months, depending on the programme.

### **2.2.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for these schemes in Bosnia and Herzegovina are the following.

#### **a) Main gaps in access for young people**

Employment programmes in the RS prioritise children coming from families with war veteran status (i.e. children of fallen soldiers, demobilised soldiers and war veterans with disabilities) based on the RS Law on rights of defenders, veterans with a disability and families of fallen defenders of the RS. The RS PEI implements programmes solely targeted at these groups, such as the "Заједно до посла" programme, supporting the employment and self-employment of children belonging to war veteran families; or through sub-components of programmes targeted at broader categories, such as the apprenticeship programmes for young people with university and high school education. Children from war veteran families receive a higher level of subsidies than other categories of young people.

Similarly, in the FBiH, young people coming from families with war veteran status should have priority access to PES programmes, based on the Law on rights of defenders and members of their family<sup>5</sup>. It means that in cases where the number of available employment subsidies is limited, children with war veteran status should be prioritised. The Federal Employment Institute, in co-operation with cantonal PESs, implements programmes for the employment of children of fallen soldiers, children of demobilised soldiers, and children of war veterans.

In both entities, young people may apply both for employment subsidies that are not age-specific and those that are targeted at young people. In the FBiH, the highest share (some 57%) of total employment subsidies are directed towards general employment programmes that are not age-specific (AOIFBiH, 2019). In the RS, it is the other way round: the largest share of funding allocated for employment projects, some 64% in 2020, is directed towards specific, hard-to-employ categories, including young people (RS PEI, 2021).

In both entities, PESs have subsidies for apprenticeships and first work experience for young people with high school education (lasting 6 months) and completed university education (lasting 12 months). Although apprenticeships for some professions take longer, this is considered a sufficient period for passing the professional examinations for most professions. Furthermore, completing one year of apprenticeship is a precondition for an entry-level public sector job. The subsidies may cover all or part of the beneficiaries' salary (usually based on the minimum wage) for the given period. In general, higher subsidies are offered for the employment of people with higher education, and for the employment of children coming from families with war veteran status. The number of subsidised apprenticeship places is limited and only a small share of young people achieve access to these schemes. When it comes to the employment of apprentices in the public sector, such as government institutions and state-owned companies, there are claims that access to these positions is controlled by political parties (Etrafika.net, 2019).

Most employment programmes targeted at young people have never been evaluated, and little is known about their impact on the employment status and employability of unemployed people. According to some sources, 30-50% of apprentices in the RS stay with the employer after completing the apprentice contract (*ibid.*). Recent evaluations of self-

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<sup>5</sup> Based on the same law, children of war veterans should also have priority employment in public institutions.

employment programmes for young people in 2018 found that participation in the programmes had a significantly positive effect on the employability of the participants six months later (Federal Employment Institute, 2021a, p.30; WFD 2021, p.25).

### **b) Main obstacles in access for young people**

There is a high demand for employment subsidies, and in general the number of applicants exceeds the number of subsidised employment places (RS Government, 2021; WFD, 2021, p.21). However, the annual allocation of funding for these programmes is often not used (WFD, 2021, p.41; AOIFBiH, 2019), in which case the funding is reallocated to other programmes or carried over to the next year, thereby extending the duration of the programme. The PESs receive many incomplete applications and applications that do not fulfil eligibility conditions. In the FBiH, applications are submitted through the Federal Employment Institute webpage, which works on a first-come, first-serve basis. The system closes down when the envisaged number of applications is submitted<sup>6</sup>. This way, employers reserve their place in the programme. An audit report in the FBiH has found that PESs have difficulties with the administration of a high number of applications from employers, who are often late in submitting complete documentation, which leads to delays in the processing of applications and the signing of agreements (AOIFBiH, 2019, p.22). If an employer cannot fulfil the eligibility criteria or submit all the documentation needed, or cannot find a suitable person for employment, the funds remain unused and are carried over to the next year.

Programmes of employment subsidies as well as training are targeted at employers rather than young people. Conditions that employers must fulfil usually include not having tax arrears, and they must have fulfilled all obligations in cases where they benefited from a similar programme in the past. In case of training or apprenticeships, they should have the capacity to provide professional training. These conditions are easier to fulfil for public sector employers and larger employers in the private sector.

The programmes of employment subsidies reinforce the bargaining position of employers. Employers chose whom to employ, and they do not usually request any assistance from the PES when selecting an employee<sup>7</sup>. It has been reported that employers often keep their employees unregistered until the employment programme is announced. Then they formalise the employment contract in order to apply for the employment subsidy (WFD, 2021). This suggests that young unemployed people have very little say in the whole process, and they might be forced to accept any offered position out of necessity. An audit report concerning the management of employment programmes in the FBiH found that subsidies are given to employers that benefited from the programme in previous years but did not keep their employees (AFBiH 2019, p.24).

According to the RS PEI annual report for 2020, the RS PES monitors the implementation of employment subsidies and the contract obligations of employers. When the RS PEI finds that the contract is not being respected, requests are made for the return of subsidies. In the FBiH, an audit report concerning the management of employment programmes found that the Federal Employment Institute did not terminate the agreement with employers even in cases where employers did not respect their contractual obligations: instead, the FBiH PEI would wait for the employer to fulfil its obligations without any time limitations (AFBiH 2019). That raises concerns about the work conditions of employed beneficiaries – such as whether they receive their salaries on time, whether their working hours are respected, and whether safety regulations at the workplace are complied with. The work reports of PESs do not give any information concerning these issues.

Disregard for the labour and social insurance rights of employees is prevalent, especially in private sector jobs. For instance, a recently published comprehensive study about

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<sup>6</sup> In some cases, the public announcement would close down after several minutes (AOIFBiH, 2019, p.23).

<sup>7</sup> In FBiH, when applying for an employment subsidy, the employer needs to provide information about the company and the unemployed person they want to employ. In addition, the employer can state whether they need PES services to assist them with mediation. Mediation is requested on rare occasions (*ibid.*, p.22).

migration (Domazet et al., 2020, p.106) found that working conditions (labour rights and wages) were at the top of the list as push factors for emigration: 87.3% of respondents stated it as one of the main reasons for wanting to emigrate from Bosnia and Herzegovina, ahead of other push factors such as corruption and nepotism (reported by 77.4% of respondents) and poor quality of public services (reported by 77.4%).

The current reskilling and upskilling programmes offered by entity PESs have a very low take-up. According to PESs, employers do not show interest in these programmes and prefer programmes of wage subsidies. That could be true because programmes of reskilling and upskilling offer fewer financial benefits, compared with subsidies, to both employers and employees. For instance, the FBiH training and work programme for 2021 [*Obuka i rad 2021*] is targeted at employers. It offers a net financial allowance of KM 226 (€116) to unemployed people who attend training with the employer and KM 100 (€51.20) to the employer to cover the costs related to mentoring for three months (Federal Employment Institute, 2021b). This assistance is insufficient to cover the costs for both unemployed people and employers. For instance, the allowance offered to unemployed people of KM 226 (€116) hardly covers the cost of public transport (if it is needed and if public transport is available) and a meal. On the other hand, employers are stimulated to employ at least 60% of trainees (once the training is completed) with one-off assistance or monthly wage subsidies for a six-month period. Although this programme is offered to all people irrespective of their age who are registered as unemployed one day before signing the agreement, the programme could be attractive to young people who would like to gain practical working skills.

### **2.3 Overall gaps/obstacles in access for young people**

Young people in Bosnia and Herzegovina have the highest rates of unemployment estimated by the labour market survey (see Section 1, Figure 1). Furthermore, young people aged below 30 make up approximately 24% of all unemployed people registered at entity PESs (Federal Employment Institute, 2020, p.5; RS PEI, 2021, p.9). However, an analysis conducted by the RS PES has found that the number of people registering as unemployed for the first time, without work experience, has been falling (RS PEI, 2021, p.10). For instance, in 2020, the number of registered unemployed people without work experience was 13,517, an 18.7% fall compared with 2019 and 34% compared with 2017 (*ibid.*). The FBiH entity is probably faced with the same trend, which is due to falling birth rates as well as emigration of entire families.

In both entities, most young people have very limited access to both contributory and non-contributory unemployment benefits. Young people registered as unemployed are particularly at risk of long-term unemployment or deciding to emigrate (FBiH PEI, 2020, p.5).

The main obstacle in access to contributory unemployment benefits for young people is eligibility criteria, which disqualify all groups who did not have access to registered employment that envisages payment of full payroll contributions. The entity laws on contributions do not envisage payment of unemployment insurance for employment contracts considered as temporary, occasional work conducted through youth co-operatives, and special service contracts (where entity laws on obligatory relations are applied). The same rules are applied to platform work, which is considered as a freelancing job or an independent activity, where the freelancer is not bounded by a contract of employment or a place of work. In the event of unemployment, these workers have no right to unemployment assistance benefits, in the same way as those whose work is unregistered. An increasing number of young people have been engaged in these types of contracts, which in the RS provide limited social security, and in the FBiH no social security at all.

Eligibility conditions also exclude all those who have not had unemployment insurance contributions paid for a sufficient time. For young people who fulfil the eligibility conditions for unemployment assistance benefits, the amount and duration of benefit are very limited. In most cases, the unemployment assistance for a young person cannot bridge the loss of



income until finding other employment. Receiving unemployment assistance benefits does not preclude unemployed people from participating in employment programmes.

Access to employment programmes is granted to all unemployed young people, but only a minority are selected for subsidised employment, apprenticeships or start-up initiatives. Employment programmes and apprenticeships are targeted primarily at employers who have an interest in participating. Despite considerable funding allocated to these programmes, an audit report concerning the management of employment subsidies in the FBiH for the period 2015-2018 could not identify any benefits of the programmes implemented, either on unemployed people or on total unemployment (AFBiH 2019, p.32). All available indicators suggest that the main impact of these programmes is short-term employment (in most cases, employment for 6-12 months).

Programmes supporting the self-employment of young people have been offered by PESs in both entities. However, these programmes have considerably lower take-up compared with programmes of employment subsidies. A recent evaluation study by WFD (2021) has found that self-employment programmes for young people in 2018 were used primarily by men with completed high school education, which indicates that these programmes might be used out of necessity. Women usually used the programme for registering their informal activity in the domain of traditional women's work. Although the evaluation was based on a small sample survey (in total 864 employed beneficiaries, of which 519 were self-employed people and 327 were employees), it showed that 93% of beneficiaries were still working six months after the end of the programme.

### **3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS**

#### **3.1 Sickness benefits**

Access to sickness benefits is provided only to people in employment paying payroll healthcare contributions. It is financed by health insurance funds (see Section 3.2).

##### **3.1.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Bosnia and Herzegovina as far as young people are concerned are the following.

##### **a) Age**

It is not age-specific.

##### **b) Activity status requirement**

Employment and self-employment status stipulating payment of full payroll health insurance contributions. This includes trainees and apprentices in employment, fixed-term contract workers and part-time workers, whose employment contract stipulates payment of full payroll health insurance contributions.

##### **c) Contributory history required to access the scheme**

Contributions are paid to health insurance funds where the beneficiary has registered residence.

##### **d) Waiting period**

Sickness benefit in the FBiH is activated after 42 days of sick leave, and in the RS after 30 days.

##### **e) Replacement rate/benefit level**

It depends on the type of disease and its cause (if it is work-related or not). In the RS, it is paid at 70-90% of workers' salaries, while in the FBiH it can amount to 80-100%. In the

FBiH, the sickness benefit is further regulated by cantonal laws and by-laws. The calculation of benefit is the same for all age groups.

#### f) Duration

Sickness benefit is paid for a maximum of 12 months. The duration of the benefit is the same of all age groups.

### 3.1.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Bosnia and Herzegovina are the following.

#### a) Main gaps in access for young people

Only young people in registered employment whose employment contract envisages payment of full payroll health insurance contributions have access to sickness benefits.

In the FBiH, young people working on temporary, special services and freelance contracts, who are not liable to payment of full payroll health insurance contributions, do not have access to sickness benefits.

In the RS, based on Article 17 of the RS Law on health insurance, sickness benefit (and healthcare) is granted only in the event of work injury and professional disease to: trainees and apprentices; volunteers; young people in temporary and occasional jobs engaged through youth co-operatives; people on reskilling and upskilling engaged through the RS PEI; and people in temporary and occasional jobs. However, in the event of illness that is not work-related these categories do not have the right to sickness benefit.

#### b) Main obstacles in access for young people

Sickness benefit is paid by employers and refunded by health insurance funds within 45 days in the FBiH, and 60 days in the RS. Only employers without arrears of health insurance are refunded, while companies that delay paying over the social insurance contributions of their employees are denied sickness benefit refunds. However, by-laws in the RS give employers the possibility of submitting their request for a refund within a three-year period. Given the prevalence of delayed contribution payments among companies, this raises concerns over the extent to which employees of companies with tax arrears can realise their right to sickness benefit.

In the FBiH, the main obstacle for young people working on temporary, special services and freelance contracts is the regulation stipulating non-payment of full payroll health insurance contributions. However, these tax rules make financing of these contracts less costly.

## 3.2 Healthcare benefits

Healthcare is under the responsibility of the RS entity and the Brčko district, and is shared between the FBiH entity and its 10 cantons. As a result, the country has 13 health insurance funds, each responsible for financing healthcare services under its jurisdiction. Healthcare financing is regulated by entities' and Brčko district laws on health insurance (FBiH Official Gazette, No 30/97, 70/08, 48/11 and 36/18; RS Official Gazette of the RS, No 19/00, 51/01, 70/01, 51/04, 17/08, 01/09, 106/09, 110/16 and 94/2019; and Official Gazette of BD, No 27/18).

### 3.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Bosnia and Herzegovina as far as young people are concerned are the following.

#### a) Age

It is not age-specific. All age groups should be insured.

**b) Activity status requirement**

Employment, self-employment, or other status categories such as registered unemployment and receipt of social assistance. The law in the FBiH envisages 21 insurance categories for payment of health insurance, while the law in the RS envisages 17. The laws also make a distinction between insurance holders and dependent family members, who are insured through insurance holders.

**c) Contributory history required to access the scheme**

Contributions must be paid to the health insurance funds where beneficiaries have their registered residence. Contributions can be paid by employers/employees, government institutions and by individuals.

**d) Waiting period**

Not applicable.

**e) Replacement rate/benefit level**

The package of health services includes primary, specialised and hospital care and medicines defined by each health insurance fund. All people covered by health insurance, irrespective of their age and insurance status (i.e. insurance holder or dependent family member) are eligible for the same package of healthcare services provided in their canton or (in the case of the RS) entity.

**f) Duration**

As long as covered by the insurance payment.

**3.2.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Bosnia and Herzegovina are the following.

**a) Main gaps in access for young people**

Although the entities' laws on healthcare and health insurance envisage universal healthcare coverage, healthcare in the country is not accessible by all citizens. According to the latest available estimates for the FBiH, health insurance coverage during 2017 was 89.74% on average. However, it varied greatly across cantons, from 56.61% in Canton 10 to 96.67% in Tuzla canton (FBiH Institute for Health Insurance and Reinsurance, 2018). In the Sarajevo and Bosnia-Podrinje cantons, coverage was higher than 100% because health insurance is provided for some categories of people who do not have residence in these cantons. This, however, does not mean that all population groups in them are covered by statutory health insurance.

The RS changed the Law on health insurance in 2019, thereby broadening the health insurance coverage of vulnerable categories at the expense of the entity budget (such as people aged 65 and above, unemployed people whose income is below the income census level, and people with disabilities<sup>8</sup>). Nevertheless, the estimated healthcare coverage gap in January 2020 was 19% of the population (RS Health Insurance Fund, 2021). There is no publicly available information about population groups that are less well covered by health insurance. However, we can assume that in both entities it includes many young people, given their high NEET rate – especially among the 25-29 age group, which in 2020 was 34.3% on average (25.2% for men and 43.9% for women) (see Section 1, Figure 1.4), and their generally low level of registered employment.

Within the FBiH, the portability of health insurance between cantons remains an issue, as well as between the entities. It primarily affects students residing in one canton (if they are insured as dependent family members, they must have the same address as the

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<sup>8</sup> The health insurance for these categories is financed from the entity budget.

insurance holder, i.e. parent) while studying in another. This is because the patient is treated as insured only in the canton where the health insurance is paid. Some universities have a healthcare centre where all students may receive basic healthcare.

Out-of-pocket expenditure (direct payments made by individuals to providers of healthcare services) were estimated to be as high as 29% of current health expenditure during 2015-2018 (WHO database, accessed on 24 May 2021). This is due to participation fees charged on patients, and high out-of-pocket expenditure required for treatments not included in the healthcare package of services. The healthcare for young people without sufficient income, even if covered by health insurance, might be inaccessible because of the out-of-pocket payments required for some treatments and medicines. In general, the costs of these treatments are higher for patients without health insurance.

### **b) Main obstacles in access for young people**

The RS Law on health insurance envisages charging health insurance coverage for young people aged 15-26 to the entity budget only if they are in full-time education (and if not insured through their parents). In the FBiH, young people aged 15-26 in full-time education are insured either through a parent (i.e. in cases where one of the parents is an insurance holder) or just on the basis of being in full-time education (where the costs are covered from health insurance revenue). For those not in education, health insurance for young people in the FBiH is realised through PESs, providing that they register as unemployed within 90 or 30 days after completing education or dropping out of full-time education. People aged 18 or over who have dropped out of full-time education have a right to health insurance for only one year. Those who register as unemployed later will not be provided with health insurance coverage. The extent to which young people are informed about the administrative deadlines is open to question.

Unlike in the FBiH, health insurance in the RS at the expense of the PES is paid only for the duration of unemployment assistance. Based on the latest changes in the RS Law on health insurance, unemployed people may be eligible for health insurance at the expense of the RS entity budget only if their family income falls below the income census level (see Section 5 on guaranteed minimum income).

Social assistance legislation, which envisages health insurance payments for beneficiaries of social assistance benefits, excludes young people in general. The exceptions are: young people with a disability eligible for disability benefits (based on general social protection legislation); people with some health conditions (based on health insurance laws); and children from families with war veteran status (based on war veteran legislation). Health insurance for these categories is paid by the responsible institutions (i.e. by the ministry financing the assistance benefit, or directly by the health insurance fund) if a person is not insured on some other basis.

The above-mentioned legislation leaves a substantial number of young people not in registered employment without health insurance, especially after the age of 26.

Furthermore, the estimated health insurance coverage rates should not be taken at face value, because of the prevalence of delayed payment of salaries and social insurance contributions, which limits access to healthcare for workers and their dependent family members (patients will be treated as uninsured if their health insurance contribution was not paid for that month). This effectively diminishes access to healthcare for people who are otherwise counted as insured.

## **4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS**

Maternity and paternity benefits are under the responsibility of the separate entities – the FBiH and RS. In the FBiH, these benefits are financed from cantonal budgets and therefore form part of the system of non-contributory benefits. In the RS, maternity and paternity benefits are provided by the RS fund for child protection, which forms part of the social insurance system.

### **4.1 Non-contributory maternity, paternity and parental cash benefits**

#### **4.1.1 Eligibility conditions and benefit entitlements**

The FBiH general law on social protection<sup>9</sup>, under the chapter on the basic rights of families with children, envisages salary compensation for mothers in employment during maternity leave, and maternity allowance for unemployed mothers. Traditionally, these benefits have been envisaged as primarily the mother's rights, with the father able to use the parental leave if the mother dies or abandons the child, or if she is for some reason not capable of using the maternity leave. These rules still apply to maternity leave. Paternity leave was introduced under the FBiH labour law from 2016, with fathers/workers having the right to use parental leave after the first 42 days after the birth (before that it has to be used by the mother). The use of paternal leave needs to be consented to by both parents. Paternal leave has been used by only a small number of families (Dobrotić and Obradović, 2020).

The conditions, calculation methods, procedures and financing of these rights are devolved to cantons. Salary compensation during maternity/paternity leave and maternity allowance in the FBiH are therefore regulated by 10 cantonal laws. Parental benefits in some cantons also include one-off assistance for baby equipment and assistance to mothers for child feeding.

The main eligibility conditions and benefit entitlements that apply to the schemes in the FBiH as far as young people are concerned are the following.

#### **a) Age**

From age 15.

#### **b) Activity status requirement**

For salary compensation, registered employment is required (including self-employed people, trainees and apprentices in employment, and all categories of employees liable to payment of full payroll contributions). For maternity allowance, registered unemployment is required. One-off assistance for baby equipment is paid out to all parents, irrespective of activity status.

#### **c) Contributory history required to access the scheme**

Registered employment is required for salary compensation during maternity leave. In most cantons, workers need to have been employed for at least six months and to have been resident in the canton for at least one year.

#### **d) Waiting period**

Not applicable.

#### **e) Replacement rate/benefit level**

The benefit level is not age-specific and it varies from canton to canton. Salary compensation varies from 40% to 100% of the beneficiary's wage or the average wage, depending on the calculation method and financial capacity of the cantons. The amount of

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<sup>9</sup> The FBiH Law on principles of social protection, protection of civilian victims of war and protection families with children (FBiH Official Gazette No 36/99, 54/04, 39/06, 14/09, 7/2014, 45/16, 19/17, 40/18).

maternity allowance ranges from KM 100 (€51.20) to 40% of the FBiH average salary. Some cantons also finance one-off assistance for baby equipment, the amount of which also varies from KM 100 (€51.20) to KM 500 (€265.40), and in some cantons, this benefit is means-tested.

#### **f) Duration**

The use of salary compensation is directly tied to maternity leave, which (according to the labour law) may last up to 12 consecutive months and can be started 28 days before the expected delivery date. Maternity allowance for unemployed mothers is paid for a maximum of six months; but in some cantons it is paid as one-off assistance.

#### **4.1.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Bosnia and Herzegovina are the following.

##### **a) Main gaps in access for young people**

Salary compensation during maternity/paternity leave, and maternity allowance for unemployed mothers, can be used only by people in registered employment and registered unemployment, respectively. Although both types of benefits are financed from cantonal budgets, the amount of maternity allowance is lower and paid out for a shorter period than salary compensation. The conditions for access to benefits, the amount financed by canton, and the duration of benefits vary considerably from canton to canton, placing the parents of newborn children in an unequal position. Women/men on maternity/paternity leave receive their salary from their employer, while the employer is refunded by the canton in the amount defined by cantonal legislation. The cantons that pay one-off assistance for purchasing baby equipment are Herzegovina-Neretva, Posavina, Tuzla, Bosnia-Podrinje, Western-Herzegovina, and Canton 10. Assistance to mothers for child feeding up to 6 months of age is a means-tested benefit, and it is paid only in Bosnia-Podrinje and Herzegovina-Neretva cantons.

Young people in employment generally work for salaries that are lower than the salaries of older age cohorts. Very often, the salaries of people working in the private sector are under-reported, for tax-evasion purposes. Since the benefit calculation method for salary compensation is based on the reported salary, under-reporting will negatively affect the amount of salary compensation during maternity/paternity leave. In addition, because salary compensation in most cantons is paid as a share of the reported salary, the amount of benefit received by the beneficiary is reduced. It should be noted that there is a considerable difference in the receipt of maternity benefits as between parents working in the private sector and those in the public sector (Hadžić, Hasić and Čavalić, 2020; Gačanica, 2019). The employment and maternity rights of women working in the public sector and profitable publicly owned companies are protected by collective agreements. In most cases workers' salary compensation is topped up to the total amount of their salary by the employer.

Maternity allowance in all cantons is considerably lower than salary compensation, even though both benefits are financed from the same source (i.e. cantonal budgets). The level of benefit is therefore determined by the beneficiary's status in society, rather than their income level or the assessed needs of mothers/fathers. Benefit levels across cantons mimic the logic of defined contributions, which implies that those who work contribute more and therefore deserve more.

##### **b) Main obstacles in access for young people**

The eligibility conditions for salary compensation during maternity leave and for maternity allowance disqualify many young parents from receiving these benefits. Those are primarily people who work as freelancers, and those on special service contracts or temporary contracts, whose contracts do not provide for payment of payroll social insurance contributions. Cantonal laws provide for payment of salary compensation during maternity leave only for people who have been registered for payment of full payroll contributions.

Also, in most cantons, the benefit is granted only to people with residence and employment in the canton, with payment of full payroll contributions for at least one year.

The use of maternity leave and maternity benefits is complicated for the self-employed, who are the only employees of their business. In order to access maternity/paternity leave and salary compensation during maternity leave, the self-employed should hire a replacement, who should be able to earn their salary as well as the salary of the owner who is on maternity/paternity leave (which should be refunded by the canton). As most self-employed businesses are low-profit crafts and trades, in the event of pregnancy and childbirth the owners usually choose to close down the business and register as unemployed in order to access unemployment benefits (Hadžić, Hasić and Čavalić, 2020, p.13).

Residence requirements are an obstacle for women living in the RS while working in the FBiH (to receive benefits in the RS, the employer has to be registered in the entity). Also, families or parents moving from one canton to another just before birth lose the right to benefits due to the requirement for one year's residence in most cantons.

Furthermore, due to financial difficulties, some cantons pay these benefits only after considerable delays. For instance, in Una-Sana, employers receive refunds for salaries paid during maternity leave after a delay of three years. In such a situation, employers might opt to terminate the contracts of pregnant women (Krupljani.ba, 2019), which is in breach of the general labour legislation. The other option is not to pay salary compensation during maternity leave, which again leaves women without any income and forces them to return to work as soon as possible.

Maternity allowance is paid by some cantons to women registered as unemployed at cantonal PESs. In contrast, in some cantons it is paid as a means-tested benefit or one-off benefit. Young people in education cannot be registered as unemployed and therefore cannot be recipients of maternity allowance.

Notwithstanding differences in eligibility criteria and the amounts of benefits provided by cantons, parents in the FBiH are discriminated against depending on their employment/unemployment status, while many groups are excluded altogether. Young NEETs, whose numbers are especially high among women aged 25-29 (in 2020 the NEET rate was 25.2% for men and 43.9% for women), in most cases do not have access to these benefits due to eligibility conditions. However, those who are eligible for parental benefits in the FBiH do not in most cases have a sufficient income during maternity leave.

## **4.2 Contributory maternity, paternity and parental cash benefits**

Child and family benefits in the RS are provided by the RS fund for child protection, which is financed mainly from payroll contributions for child protection and to a lesser extent from the RS entity budget (Obradović and Jusić, 2019). The provision of benefits is regulated by the Law on child protection (the RS Official Gazette, No 114/17, 122/18, and 122/19).

### **4.2.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the schemes in the RS as far as young people are concerned are the following.

#### **a) Age**

From age 15.

#### **b) Activity status requirement**

Registered employment is required for salary compensation during maternity leave, and for compensation for salary lost due to the need for extended care of children (based on the opinion of an authorised medical doctor). This includes self-employed people, trainees and apprentices in employment, and all categories of employees liable to payment of full

payroll contributions. Registered unemployment is a requirement for maternity allowance (which is primarily the mother's right). Assistance for baby equipment is a one-off benefit paid out to every parent (mother or father) irrespective of activity status.

### **c) Contributory history required to access the scheme**

One year of social insurance contributions paid by an employer registered in the RS. The employer must not have any social insurance arrears for employees. Unemployed mothers must have had a residence in the RS for at least one year.

### **d) Waiting period**

Not applicable.

### **e) Replacement rate/benefit level**

The benefit level is not age-specific. The benefit level for salary compensation during maternity leave is 100% of the beneficiary's gross salary prior to using maternity leave. Compensation for salary lost because of working part time covers 50% of the gross wage. Unemployed mothers receive 50% of the average wage. One-off assistance for baby equipment amounts to KM 250 (€128.20).

### **f) Duration**

Salary compensation and mother's allowance are paid for 12 months, or 18 months in the case of twins and a third or any consecutive child. Compensation for lost salary is approved for one year and it can be extended until the child reaches the age of 3, or later for parents of children with developmental problems (based on the opinion of an authorised medical commission).

## **4.2.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Bosnia and Herzegovina are the following.

### **a) Main gaps in access for young people**

The eligibility criteria for the salary compensation during maternity leave concerns both employees and employers. Women/men must have paid contributions for a minimum of one year. At the same time, employers must have made regular payments of social insurance contributions for all employees in order to be eligible for the refund from the RS fund for child protection. Therefore, the eligibility criteria exclude all employees whose employers do not comply with the tax regulations and do not make regular payments of social insurance contributions for all their employees. For some companies this might be difficult to achieve due to liquidity problems, low profitability, and so on.

Although the legislation with regard to salary compensation should be universally applied to all mothers/fathers whose employment contract or self-employment envisages contribution payments, access to compensation mostly depends in practice on the type of employer. In general, people working in public administration and profitable public-owned companies are in a better position than young people working in the private sector (Oruč and Bartlett, 2018). Many of the latter are registered as receiving the minimum salary, with the remaining part of their salary being received in an envelope (Gea and UUPRS, 2016). This is usually agreed between the employer and employee, as it increases the employee's net wage. However, it negatively affects the level of maternity benefit, which depends on the registered salary. For instance, those registered on the minimum wage will receive salary compensation during maternity leave in the amount of the minimum wage. Therefore, a person's net income during maternity/paternity leave is effectively reduced compared with their income (registered and unregistered) before childbirth.

RS labour legislation gives fathers the possibility of using parental leave after the first 60 days after a child's birth (which have to be used by the mother). As in the FBiH entity, there is a large disparity in the use of parental leave between men and women, as this possibility is used only by a small number of families (Dobrotić and Obradović, 2020).



Furthermore, young people in unregistered work and working under temporary and service contracts are excluded (because they are not liable for the payment of contributions for child protection). Young people in education cannot be registered as unemployed, and therefore they are not eligible for maternity allowance.

### **b) Main obstacles in access for young people**

Salary compensation during maternity leave is a contributory benefit for which strict eligibility conditions must be fulfilled by employees as well as employers. The eligibility conditions for salary compensation during maternity leave exclude everyone working for employers with tax arrears and those without a contributory period of at least one year. Also excluded are all groups whose contract does not envisage payment of full payroll contributions, as well as young people in unregistered work. Furthermore, young people who have lost their unemployment status, because of non-compliance with PES job-search and regular reporting requirements, will not have the right to maternity allowance. Hence, many young parents would be eligible only for one-off assistance for baby equipment of KM 250 (€128.20).

## **4.3 Overall gaps/obstacles in access for young people**

Despite substantial differences between entities in the functioning of systems of maternity/paternity benefits, and in the level of benefits provided, both entity systems exclude the same group of potential beneficiaries. Those are: young people working under non-standard contracts that do not envisage payment of full payroll contributions; young people in education (since they cannot be registered as unemployed); and people not in employment, education and training. Also, young people in unregistered work are not eligible for maternity/paternity benefits.

Only people in stable employment (with a minimum contribution period of one year) are therefore eligible for salary compensation. Young people employed in the RS are in a much better position than young people working and residing in the FBiH, where only one canton provides full salary compensation during maternity leave. Most cantons in the FBiH compensate for the loss of only a part of the beneficiary's salary. Considering that most young people who work in the private sector are registered at the minimum salary, they end up with a meagre amount of salary compensation. However, in the FBiH, young people working in the public sector receive full salary compensation. In both entities, the entitlement to the benefit is complicated if the employer owes arrears to the tax authority (the employer's request for refund of salary compensation might be rejected). Moreover, due to financial difficulties, some cantons are known to pay the benefits only after considerable delays.

The inequalities in the provision of the salary compensation reinforce gender inequalities in the labour market. Only a small share of families where both parents work have decided to use paternal leave (in which case the mother returns to work). Although this area is not researched, the low take-up rate of paternity leave is most likely to be due to wage differences between men and women, their sector of employment, and gender expectations with regard to care responsibilities.

The provision of maternity allowance for unemployed mothers in the FBiH varies from canton to canton. The amounts are meagre, and in some cantons it is just a symbolic one-off benefit. In some cantons, administrative hurdles related to residence status, and means-testing conditions, represent obstacles for many young people registered as unemployed. Unemployed mothers in the RS are in a much better position since their benefit amounts to 50% of the average wage. Also, the benefit is provided to all unemployed women and is paid for the same duration as the salary compensation during maternity leave (i.e. for one year or 18 months).

Maternity/paternity benefits cannot be used simultaneously. However, these benefits can be combined with some child and family benefits (which are not covered in this report). Also, in some cases, these benefits can be combined with other schemes. For instance, the maternity allowance for unemployed mothers can be used at the same time as the

unemployment assistance benefit, which is an “earned” contributory benefit. However, both unemployment assistance and maternity allowance, especially in the FBiH, have a very short duration (see Section 2.1 and Section 4.1) and provide meagre amounts of benefit. Furthermore, salary compensation during maternity leave cannot be combined with sickness benefits.

Since young people have lower rates of employment, and even lower rates of registered employment, only a small share of young people are entitled to maternity/paternity benefits in both entities. Such policy arrangements are likely to contribute to young people deciding to postpone having children, which leads to falling fertility and birth rates. For instance, mothers aged 15-30 accounted for 54.2% of total live births in 2019, compared with 66.8% in 2009 (Agency for Statistics of BiH, 2020, p.29). Furthermore, the national youth survey for 2018 estimated that only 19% of young people were married, and only 11% of these young couples had a child (USAID MEASURE-BiH, 2018, p.17).

## **5 GUARANTEED MINIMUM INCOME SCHEMES**

Entity laws on social protection envisage the provision of a guaranteed minimum income. Those are the FBiH Law on principles of social protection, protection of civilian victims of war and families with children (FBiH Official Gazette No 36/99, 54/04, 39/06, 14/09, 7/2014, 45/16, 19/17, 40/18), and the RS Law on social protection (RS Official Gazette No 37/12, 90/16, 94/19, 42/20).

### **5.1 Eligibility conditions and benefit entitlements**

#### **a) Age**

The laws do not specify a minimum age. Instead, the laws stipulate that the beneficiary could be a child, an adult, an elderly person or people in some vulnerable categories.

#### **b) Activity status requirement**

Beneficiaries must be inactive people, with their work incapacity determined by a responsible expert commission. The eligibility criteria exclude all active people in the labour market (i.e. employed and unemployed).

#### **c) Other eligibility conditions**

The conditions are not age-specific (except for people aged above 65). In both entities, there is an income census; the family or individual must not have surplus housing space or property that could be used for generating income; and the beneficiary must not have relatives who could provide support, or if they do have relatives their income should be below the income census level. In the FBiH, cantonal legislation might stipulate additional conditions. There are also conditions on residence.

#### **d) Benefit level**

The benefit level is the same for all age groups. The income threshold in the RS is at the level of the benefit provided. It is 15% of the RS net average salary paid in the previous year, which is the benefit base. For a two-member family, it is 20% of the base; for a three-member family, 24%; for a four-member family, 27%; and for a five-member family, 30%. The income threshold in the FBiH is determined by cantonal legislation, while the benefit level for a single-person family varies from KM 50 (€25.60) to KM 120 (€61.50). The amount of benefit is increased for households with more family members. In cases of particular hardship and difficulties, a beneficiary might be entitled to additional benefits such as one-off assistance, paid once a year, and exceptional assistance, which can be paid twice a year.

#### **e) Distinctions between different groups of young people**

The FBiH general law on social protection stipulates the right to social assistance for a single parent caring for a child or children aged below 1 and for young people in full-time

education until aged 27, under the condition that they fulfil other eligibility conditions, such as insufficient income and housing space.

## **5.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Bosnia and Herzegovina are the following.

### **a) Main gaps in access for young people**

Due to rigorous means-tested criteria and associated administrative hurdles, guaranteed minimum income schemes in both entities have very low coverage. The benefit is intended primarily for people incapable of working, whose family income is insufficient to cover basic living expenses. The same eligibility criteria rule out most young people even when they might be in a difficult situation and without income. The only young people who might be eligible for the benefit are those with a disability (and therefore unable to work), or those in full-time education, under the condition that the entire family receives the benefits (i.e. their parents are incapable of working, without income, and fulfil other conditions).

Although the level of benefit varies in both entities, its level for a single person in both entities is below the absolute poverty threshold of KM 205 (€105) from 2007, and is therefore insufficient to cover elementary living expenses. Receiving the benefit is therefore unlikely to affect the beneficiary's poverty status (Obradović and Đukić, 2016).

### **b) Main obstacles in access for young people**

The main obstacles in access for young people are the eligibility criteria that rule out everyone able to work or with family members who can work and provide for dependent members of the family. Therefore, low and insufficient income is not a sufficient condition for receiving the guaranteed minimum income.

Access to the benefit is greatly influenced by the financial position of local authorities and the funding allocated for this function (BiH Ombudsman for Human Rights, 2019). In general, local authorities more affected by poverty have less funding available for this function and vice versa. As a result, the financing is lower in areas where there is a greater need. This problem is pronounced in the FBiH, where the conditionality and amount of benefit are determined by cantonal legislation, while the benefit is financed by local authorities (in some cases by the canton). The prevailing practice among local authorities is to allocate annual funding for this function, which is distributed by centres for social work (or departments for social affairs of local authorities where there is no centre for social work) to those most in need who fulfil eligibility conditions. Many people are rejected based on not fulfilling the eligibility conditions or submitting all required documentation, whereas the real reason could be insufficient financing provided by the local authority.

In the RS, 50% of the benefit is financed by the entity budget and the remaining 50% by local authorities. This, to some extent, alleviates the financial burden on local authorities. Furthermore, this financial arrangement makes the financing of the guaranteed minimum income scheme more stable and less prone to oscillations in local authorities' budgets (Obradović, 2021, forthcoming) while also ensuring more equal coverage as between more and less developed local authorities.

## **6 HOUSING BENEFITS**

Both entities offer housing credits for young people. The FBiH government finances the credit line for young people through the Union Bank d.d Sarajevo (this is the only commercial bank in the entity in FBiH government ownership). The RS government finances the housing credit line for young people through the RS Investment-Development Bank (RSIDB) and in co-operation with several commercial banks in the RS. Young people and young married couples using a housing credit line from the RSIDB may apply for an additional benefit: government credit subsidy.

## 6.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Bosnia and Herzegovina as far as young people are concerned are the following.

### a) Age

In the RS, up to age 35 (in the case of a married couple, one spouse has to be below 35).  
In the FBiH, up to age 40.

### b) Activity status requirement

It is defined by commercial banks. In general, the beneficiary needs to be in employment with a contract of indefinite duration and a regular income. In the FBiH, the beneficiary must have been in employment for at least six months and with a completed probation period before signing the credit agreement.

### c) Other eligibility conditions

Residence in the entity. The property also needs to be in the same entity. In both entities, the bank might ask for additional eligibility conditions.

For the RS government credit subsidy, the beneficiary has to have housing credit financed from the RSIDB credit line.

Concerning the credit line for young people in the FBiH, the Union Bank d.d. Sarajevo has eligibility conditions for the employers of credit users, to ensure that their business is stable and without unsettled liabilities.

### d) Benefit level

In the RS, the maximum amount of credit from the RSIDB credit line is KM 150,000 (€76,923), with a 25-year repayment period. The interest rate for young people is 3%. The additional government subsidy for young people amounts to 1 percentage point (p.p.) of the interest rate.

In the FBiH, the maximum amount of credit is KM 150,000 (€76,923) with a 20-year repayment period. The annual interest rate is fixed at 2.99%.

### e) Distinctions between different groups of young people

The RS housing credit line of the RSIDB prioritises so-called groups of special concern for the RS, which are divided into four categories. The first group is young married couples up to age 30. The second group is a so-called privileged group made up of: war veteran categories (families of fallen and missing soldiers, former soldiers with a disability, and people with a disability with the status of civilian victim of war); single parents and families with four or more children; and beneficiaries residing in underdeveloped or extremely underdeveloped municipalities. The third group is called the general group and includes married couples with university education, single parents, and families with three children. The fourth group is called the general group and includes families or single parents with one or two children. The last three groups are not age-specific.

Holders of the RSIDB housing credit aged up to 35 may apply for the RS government credit subsidy covering 1 p.p. of the interest rate. Calls for credit subsidies are announced every year by the responsible ministry.

In the FBiH, a reduced interest rate is stipulated for every newborn or adopted child after signing the credit agreement (i.e. children born before the signing of the agreement are not taken into account when considering eligibility for this benefit). For the first child, the interest rate is reduced by 0.15 p.p. (from 2.99% to 2.84%). For the second child, the interest rate is reduced by an additional 0.2 p.p.; for the third child, the interest rate is reduced by an additional 0.25 p.p., down to an annual interest rate of 2.39%.

## 6.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Bosnia and Herzegovina are the following.

### a) Main gaps in access for young people

Apart from employment, housing problems are one of the burning issues for most young people. According to the 2018 national youth survey, almost two-thirds of young people lived with their parents, while a smaller share (6%) lived in extended families with both parents and grandparents or with parents and/or in-laws and spouses and children. Only 6% of young people in Bosnia and Herzegovina lived alone (USAID MEASURE-BiH, 2018, p.17). Many young people cannot afford to live independently from their parents and extended family.

Housing credit lines are available and affordable only to those who have stable employment and a stable income. For banks, the most creditworthy clients are those employed in the public sector and financial institutions, where generally a small share of young people have employment. Interestingly, during the 2020 COVID-19 crisis, most housing credit owners did not have any problems with servicing their credits (Obradović, 2021, forthcoming). This is because the salaries of people working in the public sector were not affected by the crisis.

Compared with interest rates offered by commercial banks to ordinary citizens, the fixed interest rate for young people of 2.99% is very favourable. The amount of credit funding for young people for each year is limited, and the number of applications exceeds available funding. However, it is not clear how the bank approves and prioritises applications that fulfil the criteria.

Since the credit line for young people has become available in the FBiH, credit agreements have been signed with 886 young people and young married couples, with residence in 50 local communities in the FBiH. 75% of credit beneficiaries have a university education or higher (Unionbank.ba, 2021).

The RSIDB interest rates are favourable compared with interest rates offered by commercial banks in the RS entity. When comparing all interest rates available for the four status groups, the RSIDB interest rate for young people is the most favourable. In addition, young married couples who hold an RSIDB credit may receive an additional credit subsidy covering 1 percentage point of their interest rate. Since 2008, the RS programme of credit subsidies for young people and young couples has covered 3,848 beneficiaries (RS Ministry of Family, Youth and Sport, 2020). Those with the highest housing credit debts benefit the most from the government subsidy.

Young people who qualify for housing credit financed by the government would probably be creditworthy for a standard housing credit offered by commercial banks. The credit lines for young people may therefore have a considerable crowding-out effect.

### b) Main obstacles in access for young people

The housing market in both entities is left to market forces of supply and demand. It is open to speculative private developers with very little interference from the government. This has contributed to a steady increase in housing prices, especially in larger urban centres, making the purchase of a housing unit and obtaining housing credit unaffordable for families with average wages, even when both adults work.

Youth credits are in high demand, while the amount of available funding for each year is limited. Young people in the RS who do not fall into priority categories, and those in the FBiH whose application for youth credit was rejected, may obtain housing credit from a commercial bank. In both entities, it is not clear how the banks prioritise and make the selection of applications from creditworthy clients; similarly, the government's criteria for selecting beneficiaries for the credit subsidy are very vague.

There is also a question as to what extent young people are informed about this credit line. The Union Bank d.d. Sarajevo has branch offices in only six cantons in the FBiH<sup>10</sup>, while other regions of the entity are not covered. The RSIDB credit line for young people is available in several commercial banks across the RS, and information about the credit line is available to most young people inquiring about housing credits.

For most young people in the country, the housing credits offered cannot be of any assistance because they are without a regular income or their income is too low. Governments do not have any measures that would provide affordable housing for other categories of young people who are more in need of assistance.

## 7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS

### 7.1 Reforms implemented since 2015

Since 2015 Bosnia and Herzegovina has endorsed two reform agendas. The 2015-2018 reform agenda was aimed at fiscal consolidation and boosting economic growth through a set of measures in four key areas. Objectives included, inter alia: reducing the share of the government sector in the economy; combating the grey economy, unregistered work and tax evasion; and better targeting of social transfers. To make the labour markets more flexible, the reform agenda announced new entity laws on labour, which were passed at the end of 2015 and the beginning of 2016. Although both entities already had programmes supporting apprenticeship and first employment for young people, the chapter on the labour market mentioned that the governments would consider introducing schemes to support first employment.

In December 2015, the FBiH government adopted a decree on the promotion of employment [Uredba o poticanju zapošljavanja]<sup>11</sup>, aimed at the employment of young people up to age 30 through subsidies targeted at private sector employers (excluding employers in trade, restaurants and lottery businesses), as well as subsidies for self-employment. The Federal Employment Institute was responsible for implementing the decree together with other employment programmes, including other programmes for youth employment. It is important to mention that no other employment programme implemented by the Federal Employment Institute has not had any limitations on the payment of subsidies for jobs in the public sector. The audit report concerning the management of employment programmes in the FBiH finds that, contrary to the government's strategic orientation to reduce employment in the public sector, the employment programmes in this entity were used to subsidise employment in the public sector (AOIFBiH, 2019, p.25). However, the full extent of subsidies directed towards the public sector could not be assessed because of poorly organised documentation (*ibid.*).

The RS PEI has been implementing programmes of subsidies for apprenticeship and first work experience since 2007. Besides measures targeted at young people in general, the RS action plans for employment since 2016 have also included measures explicitly targeted at children from families with war veteran status (RS Ministry of Labour and War Veteran Protection, 2021, p.27). This means that a specific amount of employment subsidies each year is allocated for employment of these categories.

The current strategy, named "common socio-economic reforms for the period 2019-2022", includes a chapter dedicated to supporting young people, women and other vulnerable categories. One set of strategic objectives concerns the work of PESs. It includes: support for youth entrepreneurship (especially in sectors with high potential, such as tourism, services, IT and creative industries); reform of health insurance for the unemployed; the provision of reskilling and upskilling for long-term unemployed people through co-operation

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<sup>10</sup> Five branch offices in Sarajevo canton, two branch offices in the Herzegovina-Neretva and Zenica-Doboj cantons, and one branch office in the Central-Bosnia, Una-Sana and Tuzla cantons.

<sup>11</sup> Official Gazette of the FBiH, No 95/15 and 32/16.

with the private sector and education institutions; and reform of the education system to better match education outcomes with the needs of the labour market. Furthermore, the FBiH has pledged to consider introducing different modalities for harmonising salary compensation during maternity leave, and introducing a uniform minimum level of assistance for parental leave.

Changes to the RS Law on contributions from 2015 stipulated the entity budget financing of health insurance for unemployed people who are not entitled to unemployment assistance benefit. Based on these changes, the RS budget regularly transferred funds to the RS PEI for the costs of health insurance for long-term unemployed people. The reform was completed in 2019, when the RS changed the Law on health insurance and the Law on employment mediation and rights during unemployment<sup>12</sup>, thereby transferring the administration of health insurance for long-term unemployed people<sup>13</sup> to the RS health insurance fund (see Section 3). In the FBiH, the health insurance for long-term unemployed people is still financed by the PESs, and requires substantial funding. The transfer of health insurance for long-term unemployed people to health insurance funds in the FBiH is a more complex endeavour because it requires changing 10 cantonal laws on health insurance<sup>14</sup>. Hence, no progress thus far has been made in this area.

Changes in the Law on employment mediations in the RS from 2019 brought a new definition of an unemployed person. Only people who are active in searching for employment can be registered as unemployed. Furthermore, the law prolonged the duration of unemployment assistance benefits for people with longer spans of insurance. However, the duration of receipt of unemployment assistance has not changed for people with less than 10 years of insurance, and therefore did not affect the vast majority of young people. The changes also stipulated that the benefit level cannot be lower than 80% of the minimum salary, thereby increasing the amount of minimum unemployment assistance from KM 258 (€132.30) to KM 360 (€184.60) monthly.

The PESs in the entities have undergone a set of reforms aimed at modernising their procedures in order to better respond to the needs of the unemployed. Changes included the introduction of individual counselling, work on profiling and development of individual employment plans. This has also been supported by the youth employment project, funded by the Swiss government. Despite all efforts, the capacity of the PESs to assist the unemployed and provide individual services remains weak.

Expenditure on active labour market measures as a share of GDP increased considerably from 0.13% of GDP in 2015 to 0.23% of GDP in 2019 (CPESSEC, 2015; CPESSEC, 2019). At the same time, the PESs have increased funding for employment programmes for young people. For instance, funding for youth employment programmes in the RS has increased in absolute and relative terms, from KM 3,078,030 (€1,578,477), or 28.7% of total funding, in 2017 to KM 12,836,126 (€6,582,629), or 42.45% of total funding, in 2019 (WFD, 2021, p.21). In the FBiH, the share of funding allocated for youth employment ranged between 27% and 29%, but young people were also eligible to apply for other non-age-specific programmes (*ibid.*).

In 2017, the RS passed a new Law on child protection<sup>15</sup>, which became effective from January 2018. The law brought a significant increase in maternity allowance (from 15% to 50% of the average salary). In 2018, the law was changed to introduce an increase in salary compensation during maternity leave refunded to the employer (from 80% to 100%

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<sup>12</sup> RS Official Gazette, No 94/19.

<sup>13</sup> The RS PEI finances health insurance for the unemployed only for the duration of receiving the unemployment assistance benefit.

<sup>14</sup> Cantonal PESs pay health insurance contributions for the unemployed in FBiH based on cantonal laws. Therefore, this reform in the FBiH requires changes to cantonal laws. A good opportunity for introducing these changes would be the reform of healthcare, which has been planned under both strategies but continually postponed.

<sup>15</sup> RS Official Gazette, No 114/17 and 122/18.

of the salary compensation). Changes in the law also relaxed the eligibility criteria for maternity allowance (annulling conditionality concerning at least six months of unemployment), thereby ensuring that all women registered at the PES have the right to maternity allowance.

The FBiH initiated the reform of family benefits by adopting a draft law on support to families with children in February 2020 by the FBiH bicameral parliament (see Obradović, 2021). The law stipulates the introduction of a uniform level of means-tested maternity allowance for the entire FBiH and suggests reincluding salary compensation during maternity leave under the responsibility of health insurance funds. Although the draft law passed the public hearing procedure in September 2020, the law had not been adopted in the form of a proposal by the FBiH government at the time of writing.

In June 2019 the RS passed the Law on social housing<sup>16</sup>, envisaging the provision of social housing in local communities. The law prioritises different categories of people in need (primarily young married couples up to age 35, people whose professions are in demand, and some vulnerable categories) who cannot realise their right to housing. Based on the law, the RS government in July 2020 adopted a strategy for the development of social housing in the RS for 2020-2030, followed by adoption in September 2020 of a five-year action plan for the development of social housing. In 2021, it is expected that local authorities will develop and adopt local strategies for social housing. Also, the responsible ministry needs to adopt several by-laws to enable its implementation.

In the FBiH entity, some cantons have adopted measures exempting young people from paying sales tax when buying their first housing property. The sales tax on property in the FBiH is defined by cantonal legislation. In the Central-Bosnia canton, people aged below 40 (and in the Sarajevo canton aged below 38) are under certain conditions exempt from the property sales tax. Some cantons, such as Una-Sana, Zenica-Doboj, Tuzla and Sarajevo, have housing support measures for young people that are implemented as credit subsidies paid in a lump sum for prioritised categories of young people when buying their first property. The Sarajevo canton recently announced its plan to provide housing units for young people at favourable prices (at maximum KM 1,400 (€718) or KM 1,500 (€769) per square metre) and favourable credits (Klix.ba, 2021). The Sarajevo canton thereby abandoned its earlier programme of credit subsidies paid as a lump sum of KM 10,000 (€5,128) per beneficiary.

## 7.2 National debates

Several foreign donors have commissioned studies and surveys on young people. The Friedrich Ebert Stiftung commissioned two studies, one in 2015 and the other for 2018-2019, based on surveys covering young people's attitudes and their patterns of behaviour in society (FES, 2019). The United States Agency for International Development (USAID), through the "measure-BiH" project, commissioned a national youth survey for 2018. The findings of these surveys were publicly presented to initiate discussion about the worrisome situation of young people and raise awareness about their attitudes regarding employment, mobility, politics, and so on. However, these discussions were held outside of the government realm and have not affected government policy.

The problem of unemployment is considered to be one of the most pressing issues for young people in the country. Active labour market measures and employment subsidies are programmes where entity governments have committed the most funding. The only evaluations of employment programmes were conducted through a project financed by the World Bank. In the FBiH, the evaluation covered two employment programmes implemented in 2016 that gave limited information about its effectiveness (AOIFBiH, 2019), and more recently the evaluation of the self-employment programme for young people in 2018 (Federal Employment Institute, 2021a, p.30). The RS PEI in 2020 engaged two external consultants to evaluate two programmes implemented in 2018 (RS PEI, 2021,

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<sup>16</sup> The RS Official Gazette, No 54/19.



p.27). None of these evaluation reports is publicly available. Furthermore, the audit report on the effectiveness of employment programmes implemented in the FBiH finds that employment programmes were never discussed by the FBiH parliament (AOIFBiH, 2019, p.14). Similarly in the RS, there is no information that the RS parliamentary assembly ever discussed the employment programmes implemented in this entity.

The country has three youth umbrella organisations – the Council of Youth of FBiH [*Vijeće mladih FBiH*], the Youth Council of the RS [*Omladinski savjet Republike Srpske*] and the Council of Youth of Brčko district [*Vijeće mladih Brčko District*]. One of the main objectives of these organisations is to work with decision-makers and policy-makers and raise awareness about the issues of importance for young people. The Youth Council of the RS, together with partner organisations, is working on the development of RS youth policy for 2021-2025. The document is expected to be presented to the government in September 2021, after which it will be forwarded to the RS parliamentary assembly for final adoption. This will be a good occasion to discuss youth priorities in the RS.

Entity parliaments have working bodies responsible for representing the interests of young people and raising questions of importance to young people in society. Those are the committees for questions of children, young people and sport in the RS and the Commission for Youth in the FBiH. These parliamentary bodies hold regular sessions discussing themes that are on the parliament agenda. In May 2021, the FBiH House of the Representatives Commission for Youth held a thematic session on youth unemployment, which was organised with the Westminster Foundation of Democracy ([Predstavnickidompubih.gov.ba](http://Predstavnickidompubih.gov.ba), 2021).

The institutional mechanism for youth representation in the decision-making processes is only partially implemented and not fully functional. The RS entity has the Council for Youth, established by the RS government in accordance with the RS Law on youth organising. It is composed of representatives of responsible ministries and the RS parliament and three members nominated by the RS Youth Council. Although this body has a consultative function – to propose and give an opinion on the implementation of RS youth policy, and on programmes of concern to young people that are financed from the entity budget – there is no information to suggest that sessions have ever been convened. Similarly, the FBiH Law on young people from 2010 envisaged the establishment of the FBiH Council for Youth, which should work as an inter-sectoral and consultative body of the FBiH government made up of representatives of responsible ministries and (to at least 50%) of young people. Despite the legislation being in place for more than 10 years, the Council of Youth in the FBH has still not been established ([Slobodnaeveropa.org](http://Slobodnaeveropa.org), 2020). The Commission for the Co-ordination of Young People in Bosnia and Herzegovina at the level of the Council of Ministers (state-level government) was established in 2004, but it has not functioned since 2014.

### **7.3 Good practices and recommendations**

This report shows that young people's access to health insurance, parental benefits, and housing support depends primarily on their employment status. Those in stable employment are better positioned to realise their rights to social protection than those in short-term or temporary and freelance jobs. The latter group of employees, especially in the FBiH, fall through the cracks of the system, since they are not eligible for benefits targeted at the unemployed nor for the social insurance benefits associated with full-time employment. In the FBiH, people on temporary and special service contracts pay a reduced rate of social insurance contributions, while they are not entitled to any benefits based on these payments. The new FBiH Law on social contributions, which has been waiting for adoption by parliament for some time, envisages that people working under temporary, special service and freelance contracts will have to pay only the full rate of pensions and disability insurance, and health insurance contributions if not already insured (Obradović, 2019). In the RS, the payment of social insurance contributions on temporary and occasional contracts is already organised in a similar way. However, even if adopted these

changes will not affect young people's access to maternity/paternity benefits, unemployment assistance or housing benefits.

Unemployment is the most pressing problem for young people in Bosnia and Herzegovina. The available active labour market measures are implemented primarily through wage subsidies targeted at employers. At the same time, programmes of reskilling and upskilling are not given sufficient weight, especially if we consider the extent of structural unemployment in the country caused by the skills mismatch between supply and demand for labour. This has been aggravated by an inadequate high school enrolment policy that produces graduates without labour market skills. Some cantonal labour market studies indicate that employers have high costs associated with training young people for the jobs that they should perform (Bljesak.info, 2021). This indicates that PESs are not adequately responding to the needs of employers, which should be changed. PESs should have on offer more training opportunities designed in co-operation with employers. Well designed, good-quality training works for everyone and can have many positive effects. On the one hand, it equips an unemployed person with much needed work skills and contributes to their long-term employability. On the other hand, the training meets employers' demand for specific categories of skilled labour which can contribute to the company's long-term profitability.

PESs should allocate more funding for programmes of reskilling and upskilling and make them more stimulating, primarily for unemployed young people, so that the allowance they receive for attending the training covers at least the commuting costs and some necessities. Programmes like "Obuka i rad" that combine practical training with wage subsidies could be successful but should be more fine-tuned to the needs of both the unemployed and employers. This requires more engagement on behalf of the PES – in terms of mediation, counselling and the planning, monitoring and evaluating of these programmes – to improve them on a continuous basis. Furthermore, all active labour market measures should be evaluated on a regular basis. That is the only way to make these programmes more effective and fine-tuned to the needs of beneficiaries. Evaluation reports should not be hidden from the public.

Since the duration of unemployment assistance benefit in both entities for young people is too short, it would be important to make the minimum income schemes in the entities accessible to young people. The benefit could be conditional on a young person's active participation in active labour market measures. However, this would require changes in social protection legislation and linking PESs and centres for social work, which is not the case now.

Instead of deliberately excluding young people from social protection benefits, such as the guaranteed minimum income, or allowing the majority of young people to fall through the cracks of the system, both entities need to make the system work for young people and provide them with basic social security. The eligibility conditions for most social protection schemes should be revised. Young people must have access to the minimum guaranteed income, unemployment benefits, maternity/paternity benefits, sickness benefit and healthcare, and housing support. Youth organisations in entities should have a more active role in putting forward proposals for addressing young people's access to social protection benefits.

The FBiH developed a new draft Law on support to families with children, which would regulate provision of maternity allowance and child benefit in a uniform manner for the entire FBiH territory. However, the government's proposed eligibility conditions are very harsh and if adopted would exclude the vast majority of families (Obradović, 2021). The eligibility conditions should be revised to make the benefits' coverage more inclusive. Furthermore, the reform of maternity benefits should go beyond the draft law to include the reform of salary compensation during maternity leave. The financing of salary compensation in the FBiH should be returned to the social insurance system (i.e. to the health insurance fund). This way, the FBiH would achieve a uniform treatment of mothers and fathers of newborn children in employment, and under the same principles as in the RS entity. These changes can be planned under the long-expected reform of healthcare.

Both entities have a low take-up of paternity leave due to the complex interplay of institutional arrangements, men's and women's access to employment, their differences in salaries, and gender stereotypes and expectations. Entities could start addressing these gender inequalities with the transposition of the EU Directive on work-life balance for parents from 2019. Changes in leave provisions, aligned with the EU directive, would create the conditions for achieving greater gender equality in the labour market and within families for young working parents in the future.

Young people need housing support in order to start independent living and form a family. Under the current programmes, the entity governments provide support to a relatively well-off minority of young people, whereas the housing needs of those who might be in greater need, and vulnerable groups of young people, are completely neglected. The current programmes of housing credits for young people should be evaluated to assess their effectiveness and determine to what extent these credits crowd out commercial credit lines.

Since the RS passed the legislation and strategic framework for social housing, where young people are mentioned as one of the priority groups, it can be expected that local authorities will start addressing the housing needs of young people in their communities. The FBiH is without a corresponding regulatory framework at the entity level, lagging in this area. However, housing is an important area that should not be left to market forces. The FBiH entity needs framework legislation that would regulate affordable housing for young people and other vulnerable groups.

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