



European Social  
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# Access for children in need to the key services covered by the European Child Guarantee

Bosnia and Herzegovina

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Social Europe



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## Summary

On 14 June 2021, the Council of the European Union adopted a Recommendation establishing a “European Child Guarantee” (ECG), with a view to guaranteeing access to six key services for “children in need”:

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities; at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

The purpose of the present report is to assess the extent to which low-income children in Bosnia and Herzegovina do indeed have effective (or effective and free) access to these services.

In Bosnia and Herzegovina, all six services covered by the ECG are regulated at the level of its entities – the Federation of Bosnia and Herzegovina (FBiH) and the Republic of Srpska – and lower levels of government, such as cantons in the FBiH and local authorities in both entities. In both entities, children living in households receiving means-tested social assistance and beneficiaries of means-tested child benefits qualify as low-income children. However, the eligibility criteria and conditions for these benefits vary between entities and cantons, leading to disparities in access to the benefits and the benefit level. Because of restrictive eligibility criteria, only a small number of children receive these benefits.

Access to ECEC services for children in need is very limited, due not only to the generally limited number of ECEC facilities and places in the country, and relatively high out-of-pocket costs for parents, but also more importantly the lack of effective policies for the inclusion of children from low-income families. Although most laws on pre-school education in the country stipulate government subsidies for covering the cost of ECEC placements for children receiving means-tested benefits, in most cases these provisions are not effective, because very few pre-school institutions prioritise the enrolment of children from low-income families.

Education and school-based activities entail substantial costs for parents, whereas the governments partially subsidise only textbooks and transport. As the education system is decentralised, these subsidies vary across the country regarding children's school grade coverage and the support provided, often varying from year to year. Children from families that receive permanent social assistance can receive support for education and school-based activities through centres for social work.

Schools in Bosnia and Herzegovina generally do not provide school meals. An exception is elementary schools in Sarajevo canton, which offer sandwiches. Local authorities cover the cost of this dry meal for children from low-income families.

Public healthcare is free of charge for all children in both entities. However, families must bear the cost of all services used that are not included in the healthcare package financed by health insurance funds. This is reflected in high out-of-pocket expenditure, which in 2020 amounted to 29% of total healthcare expenditure in the country. Although one-off social assistance is usually provided to families that cannot meet healthcare costs, the assistance is often insufficient.

The governments' support for nutrition is limited to sporadic support to public soup kitchens established and run by non-governmental organisations. Access to adequate housing is impeded by an unregulated market and insufficient funding in this area. Though some local authorities are making significant progress in providing rent subsidies and social housing for low-income families, these are rather isolated instances.

## Introduction

On 14 June 2021, the EU Member States unanimously adopted the Council Recommendation (EU) 2021/1004 establishing a “European Child Guarantee” (ECG).<sup>1</sup>

The objective of the ECG is to offset the impact of poverty on children and to prevent and combat their social exclusion. To this end, it is recommended that Member States guarantee for “children in need” (defined as people **under 18** who are at risk of poverty or social exclusion – AROPE):

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities;<sup>2</sup> at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

According to the ECG Recommendation, **effective access** means “a situation in which services are readily available, affordable, accessible, of good quality, provided in a timely manner, and where the potential users are aware of their existence, as well as of entitlements to use them” (Article 3d). **Effective and free access** means “effective access” to the services, as well as free-of-charge provision – either by organising and supplying such services or by providing “adequate benefits to cover the costs or the charges of the services, or in such a way that financial circumstances will not pose an obstacle to equal access” (Article 3e).

The Recommendation directs the Member States to prepare action plans, covering the period until 2030, to explain how they will implement the Recommendation.<sup>3</sup> These plans are to be submitted to the European Commission.

The purpose of the present report is to assess the extent to which children in need have effective and free access to four of the six services covered by the ECG and effective access to the other two (see above). Given that the eligibility criterion (or criteria) for accessing those services in individual Member States and accession countries (at national and/or sub-national level, depending on how the service is organised) is/are not based on the EU definition of the risk of poverty or social exclusion,<sup>4</sup> the report focuses on access for **low-income children** to each of these services, using the national low-income criterion (or criteria) that apply (e.g. having a household income below a certain threshold or receiving the minimum income). Throughout this report, “low-income children” is to be understood as children living in low-income households.

In Bosnia and Herzegovina, all six services covered by the ECG are regulated at sub-national level – at the level of its entities, the Federation of Bosnia and Herzegovina (FBiH) and the Republic of Srpska (RS), and lower levels of government, such as cantons in the FBiH and local authorities in both entities. For these services, the report seeks to provide a general

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<sup>1</sup> The full text of the ECG Recommendation is available at: [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L\\_.2021.223.01.0014.01.ENG&toc=OJ%3AL%3A2021%3A223%3ATOC](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2021.223.01.0014.01.ENG&toc=OJ%3AL%3A2021%3A223%3ATOC).

<sup>2</sup> According to the Recommendation (Article 3f), “school-based activities” means “learning by means of sport, leisure or cultural activities that take place within or outside of regular school hours or are organised by the school community”.

<sup>3</sup> Once they have been submitted to the European Commission, the plans are made publicly available online at: <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>.

<sup>4</sup> According to the EU definition, children are AROPE if they live in a household that is at risk of poverty (below 60% of median income; hereafter AROP) and/or severely materially and socially deprived, and/or (quasi-)jobless. For the detailed definition of this indicator and all other EU social indicators agreed to date, see: <https://ec.europa.eu/social/main.jsp?catId=756&langId=en>. In 2021, EU Member States agreed a target to be reached by 2030: a reduction in the number of people AROPE in the EU by at least 15 million, including at least **5 million children**.



picture of the (effective/free) access for low-income children in the country. In addition to this general picture, if access differs substantially across the country, it illustrates these geographical disparities by providing an example of both a sub-entity in the country that performs well and a sub-entity that performs poorly.

The report is structured by service:

- effective and free access to high-quality ECEC;
- effective and free access to education and school-based activities;
- effective and free access to at least one healthy meal each school day;
- effective and free access to healthcare (e.g. free regular health examinations and follow-up treatment, and access to medicines, treatments and support);
- effective access to healthy nutrition;<sup>5</sup> and
- effective access to adequate housing.<sup>6</sup>

## 1. Early childhood education and care (ECEC)

This section describes the situation regarding effective and free access for low-income children to ECEC services.

### 1.1 Mapping accessibility and affordability of ECEC

ECEC in Bosnia and Herzegovina is regulated at the level of the RS and, in the FBiH, by cantonal laws. At the state level, there is the Framework Law on Pre-school Education, adopted in 2007, stipulating the main principles and minimum standards that should be applied by responsible lower levels of government. The establishment, management and financing of public ECEC facilities is under the responsibility of local authorities.

As presented in Table 1.1., neither entity (nor cantons in the FBiH) guarantees universal access to ECEC services. In addition, these services are not free of charge for parents. The share of costs financed by parents varies from one institution to another as it is determined by local authorities, who instigate most public ECEC facilities.

**Table 1.1: Accessibility and affordability of ECEC**

Childcare (usually under age 3)		Pre-school setting (usually age 3 to compulsory school age)	
Accessibility	Affordability	Accessibility	Affordability
NO	FREE-POOR	NO	FREE-POOR

*Note: "NO" in the accessibility column means no entitlement or priority for low-income children. "FREE-POOR" means free for low-income children. If the information differs between centre-based and home-based care, the information provided applies to centre-based care.*

Most laws on pre-school education and care stipulate that the placement in an ECEC facility of children coming from families receiving social assistance benefits, along with some other categories of children, should be at least partially covered from public funds. In addition, most

<sup>5</sup> According to the Recommendation (Article 3g), "healthy meal" or "healthy nutrition" means "a balanced meal consumption, which provides children with nutrients necessary for their physical and mental development and for physical activity that complies with their physiological needs".

<sup>6</sup> According to the Recommendation (Article 3h), "adequate housing" means "a dwelling that meets the current national technical standards, is in a reasonable state of repair, provides a reasonable degree of thermal comfort, and is available and accessible at an affordable cost".

laws stipulate priority access for certain groups, but not necessarily for low-income children. For instance, in the RS, if there is insufficient space for the placement of all children in ECEC facilities, the law stipulates that ECEC facilities in co-operation with their local authority should ensure the placement of children with developmental problems, children without parental care, children from families with three or more children, children who are beneficiaries of social assistance and children belonging to ethnic minority groups. However, it is up to the local authority to decide which of these groups of children should have priority access. In local authorities where children from low-income families and families who are beneficiaries of social assistance do not have priority in enrolment, the legal provisions on subsidised ECEC placement for these groups become futile. As a result, only 3.30% of children enrolled in pre-school education in the RS (RS Institute of Statistics, 2022a), and 1.16% of children in pre-school education in the FBiH (Institute of Statistics of FBiH, 2022a), were exempt from paying fees in 2021/2022. However, the entity statistics do not give an insight into whether these children are exempt on the basis of low-income status or some other reason, such as disability or not having parental care.

The exception is preparatory pre-school education one year before the start of elementary school, which was introduced by the Framework Law on Pre-school Education in Bosnia and Herzegovina. Although the implementation of this provision varies between cantons and entities, in most locations preparatory pre-school education includes 150 to 300 teaching hours per year, which is spread over a few months, a few days a week.

In the RS, preparatory pre-school education before the start of schooling is not obligatory, but it has been implemented and paid for by the entity government. It is conducted over the period of three months, every work day for three teaching hours per day. The coverage of preparatory pre-school education in the RS is on average between 45% and 50% (RS Government, December 2021), considerably higher than general ECEC coverage, which in 2021/2022 reached 27.95% (p.10).

In the FBiH, two cantons (Herzegovina-Neretva and Western-Herzegovina) have still not aligned their legislation with the framework law. In addition, even though Una-Sana canton harmonised its legislation in 2010, preparatory pre-school education in this canton has never been implemented (BiH Ministry of Civil Affairs, 2021). In these three cantons, preparatory pre-school education is conducted only sporadically on a project basis, usually supported by non-governmental organisations. In other cantons in the FBiH, preparatory pre-school education is organised and paid for by the cantonal ministries of education. Full coverage of children is reached in the cantons of Tuzla, Zenica-Doboj, Sarajevo, Bosnia-Podrinje, and Canton 10, as well as the Brčko district of Bosnia and Herzegovina (BiH Ministry of Civil Affairs, 2021, p. 6).

### 1.1.1 Conditions for qualifying as a “low-income child”

In both entities, children living in families receiving permanent social assistance, and child beneficiaries of child benefit, qualify as low-income children, as both benefits are means-tested.

A child can receive permanent social assistance if their parents or adoptive parents receive it. In both entities, the conditionality for adults includes inability to work, not having income, or having income below a certain threshold,<sup>7</sup> on condition that the household does not have

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<sup>7</sup> The income threshold varies between the entities and cantons. For example, in the RS, the income threshold is 17% of the average net wage for a single-person household, 22% for a two-member household, and 27% for a three-member household, etc. In Una-Sana canton, it is 10% of the average net wage earned in the canton for a single-person household, and 12% for two-member household, etc. In Sarajevo canton, income is not sufficient if total household income does not exceed 30% of the average net wage in the canton for a single-

surplus housing space or other assets (automobiles, working machines and similar) that could be used for generating income, and on condition that they have no family legally obliged to provide for them (or if they do, the family does not have sufficient income to do so). However, the eligibility criteria under each of these conditions are defined differently as between the entities and cantons, and all administrative units apply different definitions of income. In addition, in the FBiH, cantons usually apply some additional conditionality.

In the RS, the right to child benefit is means-tested, while the amount of benefit depends on children's birth order in the family.<sup>8</sup> It is provided to families with up to four children. The benefit is provided until the child reaches 15. Children whose parents are recipients of permanent social assistance are automatically entitled to child benefit, while children living in families that do not qualify for permanent social assistance are eligible only if their income is below the following thresholds: 20% of the minimum net wage in the previous year (currently KM 130 or €67) per household member for families with one or two children; 21% (currently, KM 136.50 or €70) for families with three children; and 23% (KM 149.50 or €77) for families with four and more children. Furthermore, the value of the household's movable property, such as automobiles or working machines, cannot exceed KM 8,450 (€4,333). In January 2023, child benefit in the RS was paid to 21,362 children, or 12,184 families (Jfdz.org, 7 February 2023).

In the FBiH, child benefit has been financed from the FBiH budget since October 2022, based on the law passed earlier in the same year.<sup>9</sup> The benefit is means-tested and targeted at children whose family income per household member does not exceed 40% of the minimum net wage in the FBiH.<sup>10</sup> It is paid for 12 months, with a possibility to reapply every year, one month before the benefit expiry date, until the child reaches 18. Based on the latest available information, child benefit in the FBiH reaches 8,884 children (Fbihvlada.gov.ba, 30 January 2023).

## 1.2 Main barriers to effective and free access to ECEC for low-income children

### 1.2.1 Financial barriers

There are no studies that have analysed financial barriers for low-income children in the country. Nevertheless, all available evidence suggests that ECEC out-of-pocket costs are steep for a household with average income, and mostly unaffordable for low-income households (ILO, 2023, forthcoming).

ECEC institutions are financed by local authorities and parents. Each local authority decides the amount of funding provided for the functioning of pre-school institutions and the costs borne by parents. The costs borne by parents vary from one local authority to another, usually ranging from KM 90 (€46) for a half-day stay to KM 220 (€113) or more for a full-day stay. With approval from their local authority, the management boards of pre-school institutions can decide to have different prices for different categories of parents, and some parent groups can be exempt from paying the fee. Each local authority therefore defines the pricing list independently and decides

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person household. The threshold is increased by 20% of the basic amount for each additional household member.

<sup>8</sup> The benefit for the first, second and fourth child in the family amounts to KM 117 (€60), and for the third child KM 169 (€87), while for children whose right to benefits does not depend on family income or birth order<sup>8</sup>, the benefit amounts to KM 208 (€107) monthly.

<sup>9</sup> The benefit amounts to 19% of the minimum net wage in the FBiH, which in 2023 amounts to KM 113.24 (€58) in benefit.

<sup>10</sup> Based on the FBiH government decisions adopted on 12 January 2023, the minimum net wage in 2023 amounts to KM 596 (€306).

if some categories of children can attend pre-school education free of charge. In the RS, free-of-charge placements in pre-school education are usually provided to children without parental care, children with disabilities and children who are the third or fourth child in the family, as their placement is financed by the RS Fund for Child Protection. Local authorities can provide funding for the placement of children from low-income families. However, the implementation of this provision may differ from one local authority to another. For instance, Trebinje local authority does not offer free-of-charge<sup>11</sup> pre-school education to children coming from low-income families (Etrebinje.com, 26 November 2021). In Banja Luka, households in social need (i.e. low-income households) pay 50% of the cost, which amounts to KM 83.50 (€43) per child (an exception is low-income households with four and more children, which are exempt from paying the fee for all children) (Vrticibl.org).

In the FBiH, cantonal laws or by-laws at the level of local authorities or service-providers stipulate which categories of children should be exempt from paying the fee (in whole or part). In Sarajevo canton, the rulebook on the enrolment and placement of children in public pre-school education (Public Institution “Children of Sarajevo”, 2021) stipulates priority enrolment for different categories of children, including those coming from families receiving means-tested social assistance benefits, whose placement in pre-school education should be recommended by a centre for social work. In Tuzla canton, the law stipulates that the cantonal budget should cover part of the costs for children whose parents are beneficiaries of means-tested social assistance benefits, along with other categories of children such as children without parental care, children whose parents have a disability or are unemployed, single parents and full-time students (Law on pre-school upbringing and education in Tuzla canton). However, public kindergartens in Tuzla do not give priority access to the children of parents who are beneficiaries of permanent social assistance (Public Institution for Pre-school Education “Our Child” Tuzla, 2022), which in the context of limited ECEC capacity renders the aforementioned cantonal provision futile.

## 1.2.2 Non-financial barriers

There are large geographical disparities in the provision of ECEC facilities in the country. In general, ECEC facilities are predominantly concentrated in cities or towns, while rural areas and smaller, less populated local authorities have either one or no ECEC facility. According to some sources, not a single pre-school programme is recorded in 30 out of 143 local authorities in the country (World Bank Group 2021, p. 64). As a result of geographical disparities, ECEC enrolment rates are especially low in rural areas, where fewer than 8% of children attend any pre-school education (*ibid.*, p.64).

In large urban areas, such as Sarajevo, Banja Luka, Brčko and Mostar, most ECEC facilities are overcrowded, with long waiting lists because of a lack of sufficient places. The number of children waiting for placement in a pre-school institution in the 2021/2022 school year was 8,724, 31% higher than the previous school year (Agency for Statistics of BiH, 2022a).

ECEC service-providers that cannot accommodate all children requesting a placement should have criteria for enrolment, usually developed in co-operation with their local authority. Most ECEC service-providers prioritise children of employed parents (either dual-earner or single-earner families), children from families with three or more children, children of parents with a disability, and children belonging to ethnic minorities. Only a few public ECEC service providers

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<sup>11</sup> In Trebinje local authority, pre-school education is free of charge for the fourth and every subsequent child in a family, children living with a single parent, children with developmental problems and children without both parents.

prioritise children from families that receive means-tested social assistance benefits, but the exact number of these local authorities is not known.

Furthermore, only a small number of children can qualify as being on low income. For instance, the total number of permanent social assistance benefits distributed in 2021 was only 13,911, of which only 1,503 went to children (Agency for Statistics of BiH, 2022c). Out of this number, there were 1,307 payments towards children in the FBiH and 133 in the RS<sup>12</sup> (Institute for Statistics of FBiH, 2022b; RS Institute of Statistics, 2022b). This was a negligible number out of the estimated children's population of 586,979 (Agency for Statistics of BiH, 2020).

Child benefits in both entities have somewhat wider coverage than means-tested permanent assistance. In the RS, child beneficiaries of permanent social assistance are also eligible for child benefit, but the benefit covers a broader population of children. In 2021 there were 17,395 beneficiaries of child benefit (RS Institute of Statistics, 2022b, p. 64). In the FBiH, different eligibility criteria with regard to income are applied for permanent social assistance, determined by cantons, and the recently introduced child benefit, which is determined by the entity legislation. The FBiH started paying child benefit in October 2022. At the end of 2022, there were 8,884 child beneficiaries (Fbihvlada.gov.ba, 30 January 2023), considerably higher than the number of children receiving permanent social assistance.

Another obstacle to the enrolment of children coming from families that receive permanent social assistance could be a lack of understanding about the benefits of ECEC, and a consequent lack of demand for ECEC services from these families. This may especially be the case when the out-of-pocket payment for the ECEC placement for a child coming from a low-income household is not fully covered by the local authority. In addition, in local authorities where the enrolment of children from families that receive social assistance is not prioritised, centres for social work will lack justification for placing these children in a ECEC facility, because children can be provided with care at home (beneficiaries of means-tested social assistance are considered to be incapable of working, and therefore to be staying at home).

### 1.3 Free meals provision for low-income children in ECEC

In general, all children attending regular ECEC (excluding the preparatory classes) receive at least one meal per day (at least breakfast, or breakfast and lunch, in the case of those attending pre-schooling only half time). Children attending full-time pre-school education receive at least two meals per day. Whether the child receives free meals depends on whether their parents are exempt from paying the fee.

The framework law from 2007 stipulates that pre-school education costs related to the provision of meals and nourishment are covered by users (i.e. parents). However, the law also stipulates that part of these costs should be covered for specific categories of children, such as those who: are without parental care; have special needs; have parents with a disability; have parents with the status of civilian victims of war; have unemployed parents; have parents who are single parents; receive social assistance benefits; and have parents who are full-time students. The RS law on pre-school education, as well as most cantonal laws in the FBiH, regulate this matter in a similar manner but leave it to founders and pre-school institutions to decide the costs borne by parents and the categories of parents that could be exempt from fee payments. As mentioned earlier, only 3.30% and 1.16% of children enrolled in pre-school education in the RS and the FBiH respectively were exempt from paying the fee in 2021/2022,

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<sup>12</sup> When comparing the entity and state level data, it can be concluded that there were 63 children beneficiaries of permanent social assistance in Brčko District of Bosnia and Herzegovina.

but there is no information on the basis for that (RS Institute of Statistics, 2022a; Institute of Statistics of FBiH, 2022a).

## 2. Education and school-based activities

This section describes the situation regarding effective and free access for low-income children to education and school-based activities.

Section 2.1 maps the main school costs in public primary and secondary education, distinguishing between the following:<sup>13</sup>

- compulsory basic school materials (schoolbag, pens, glue, scissors, etc.);
- compulsory school materials (textbooks, school supplies, notebooks, etc.);
- compulsory specific clothing (uniform, sports clothing);
- IT equipment requested by the school;
- sports equipment or musical instruments requested by the school;
- compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum;
- other compulsory fees or costs; and
- transport costs to or from school.

Section 2.2 briefly describes the cash benefits specifically intended to help meet educational costs.

Finally, Section 2.3 seeks to identify the main barriers that prevent low-income children from having effective and free access to “school-based activities” as defined in the Council Recommendation establishing the ECG (see “Introduction” section). Given that the distinction between these activities and some of the activities covered above – especially the “compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum” – may not always be clear-cut, the focus of Section 2.3 is specifically on school-based activities which are not part of the curriculum.

### 2.1 Mapping the main school costs in public primary and secondary education

In Bosnia and Herzegovina, education is under the responsibility of the RS entity and the FBiH cantons. Children in Bosnia and Herzegovina commence elementary education around the age of 6. It consists of nine grades and is compulsory for all children. Secondary education is not compulsory and lasts three or four years, depending on the type of school. Government-owned schools in Bosnia and Herzegovina do not require children to wear school uniforms, but children are expected to wear appropriate clothes for sports classes.

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<sup>13</sup> Tuition fees charged by private schools are not covered.

**Table 2.1a: School costs of primary education (free for all/low-income children) in  
FBiH**

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
POOR	POOR	NO	NO	NO	NO	NO	ALL

Note: "ALL" means that this category is free for all children. "POOR" means that it is free for low-income children. "NO" means that most/all items in the category are not free for low-income children.

Although the FBiH Ministry of Education has only a co-ordinating role, it allocates funding to purchase textbooks for elementary school pupils in social need. The funding is distributed through cantonal ministries of education, which are responsible for purchasing and distributing these textbooks to children. Distribution of textbooks is conducted on the basis of information provided by elementary schools, which collect information on the number of children in social need and submit the lists to their cantonal ministry of education. For the current school year (2022/2023), the FBiH government has allocated KM 400,000 (€215,128) for this purpose, which was distributed to cantons based on the number of pupils and socio-economic situation in cantons.<sup>14</sup>

In addition to the FBiH entity level, some cantons also provide financial support for purchasing textbooks and school equipment for elementary school pupils in need (Posavina and Sarajevo cantons), while some cantons (Herzegovina-Neretva, Western Herzegovina, Central Bosnia) fund textbooks for all elementary school pupils.<sup>15</sup> In addition, Sarajevo canton for the 2022/2023 school year provided free textbooks for all pupils in higher grades of elementary school (grades 5-9) (Mo.ks.gov.ba, 22 June 2022). However, it should be noted that cantons tend to change their decisions regarding eligibility criteria for the distribution of free textbooks from year to year.

In the RS, the practice is somewhat different, as presented in Table 2.1b. Namely, the RS government provides free textbooks to all elementary school pupils attending the first four school years.

In the 2021/2022 school year, the RS government allocated KM 4.5 million (€2.3 million) for this purpose. In addition, free textbooks were provided to pupils who excelled in school competitions organised at the entity level, and to pupils from grades 5-9 who were the third or subsequent child in their families. In the 2021/2022 school year, the measure reached 44,600 elementary school pupils (Vladars.net, 23 June 2022).

<sup>14</sup> Una-Sana canton received KM 38,000 (€19,487), Posavina canton received KM 5,640 (€2,892), Tuzla canton received KM 81,280 (€41,682), Zenica-Doboj canton received KM 71,640 (€36,738), Bosnia-Podrinje canton received KM 6,800 (€3,487), Central-Bosnia canton received KM 43,440 (€22,277), Herzegovina-Neretva canton received KM 37,440 (€19,200), Western Herzegovina canton received KM 16,680 (€8,554), Sarajevo canton received KM 86,040 (€44,123) and Canton 10 received KM 12,440 (€6,379) (Fbihvlada.gov.ba, 22 June 2022).

<sup>15</sup> For instance, Herzegovina-Neretva canton planned to spend KM 3 million (€1.5 million) on textbooks and school materials for all elementary school pupils in the canton. Central-Bosnia canton provided KM 550,000 (€282,051) as a subsidy for purchase of the schoolbooks for all elementary school pupils.

**Table 2.1b: School costs of primary education (free for all/low-income children) in RS**

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
POOR	ALL (only first four grades)	NO	NO	NO	NO	NO	ALL

*Note: "ALL" means that this category is free for all children. "POOR" means that it is free for low-income children. "NO" means that most/all items in the category are not free for low-income children.*

In addition to the above-mentioned measures financed by ministries of education, funding for textbooks, school equipment, and necessary clothing (shoes, jackets and similar) for low-income children can be provided by centres for social work, based on entity and cantonal laws on social protection. This measure is primarily intended for children whose parents are recipients of permanent social assistance, and sometimes for children whose parents cannot meet these costs due to exceptional circumstances (such as illness or unemployment).

The RS government finances the transport costs of all pupils whose place of residence is more than four kilometres away from the school (based on the rulebook on norms and standards for financing elementary schools). For children who live in remote areas where public transport cannot be organised (because the transport companies are not interested in organising it or because the area is inaccessible), the funds are paid directly to parents in the amount that would correspond to the cost of a bus ticket for that distance. In that case parents are responsible for organising transport for their children. These funds are paid monthly on the basis of monthly updated information about pupils requiring a transport subsidy supplied by schools.

In the FBiH, the transport of pupils is regulated by cantonal laws and by-laws on education, while the cost of pupil transport is usually met by the cantonal government and/or local authorities. As in the RS, the funding is often provided to transport service-providers to keep unprofitable transport lines operational during the school term.

Eligibility for free or subsidised transport can differ between cantons and even between local authorities in one canton, depending on which level of government provides the funding. For instance, Sarajevo canton subsidises transport costs for all pupils who reside two kilometres away from their school – whereas in Canton 10 subsidies are provided by local authorities, with each local authority deciding the amount to be financed by parents depending on the costs for operating bus lines (in more rural local authorities, these costs can be significant due to large distances and poorly maintained road infrastructure). These decisions change from year to year. For instance, Tomislavgrad municipality in 2022/2023 covered 100% of transport costs for all children, while the year earlier the local authority paid only 70% costs. The remaining share of transport costs for children from low-income families was covered by the centre for social work.

Table 2.1c, which applies to both entities, provides information about school costs for attending secondary education. As secondary education is not considered obligatory, the responsible ministries of education do not provide funding for offsetting the costs for attending this education level. However, pupils attending secondary schools who receive means-tested social assistance should be eligible for assistance for textbooks, basic school materials and even necessary clothing, financed by centres for social work. Centres for social work usually purchase the necessary goods rather than providing financial assistance.



**Table 2.1c: School costs of secondary education (free for all/low-income children)**

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
POOR	POOR	NO	NO	NO	NO	NO	POOR

Note: “POOR” means that it is free for low-income children. “NO” means that most/all items in the category are not free for low-income children.

It should be noted that the assistance provided for the transport costs of elementary school pupils given as a subsidy to transport companies to keep the bus line operational also benefits secondary school students. However, the subsidies and eligibility criteria vary between local authorities. An audit report of public transport of passengers in the RS found that five out of eight local authorities covered by the audit allocated funding for the transport costs of high school pupils (Supreme Audit Office of the RS Public Sector, 2021a). However, each local authority had different criteria and provided different amounts of subsidies for the cost of bus tickets, whereas in some local authorities the funds went to service-providers in order to keep unprofitable bus lines in operation (*ibid.*).

### 2.1.1 Conditions for qualifying as a “low-income child”

Low-income children are primarily those who live in families that receive means-tested benefits, such as permanent social assistance, and child benefits. In some administrative units, low-income children might also include children of unemployed parents. Eligibility criteria for these benefits are presented in Section 1.1.1.

## 2.2 Cash benefits whose specific purpose is to help meet educational costs

The FBiH Law on principles of social protection (before changes in June 2022 with the adoption of the Law on financial support to families with children) used to have bursaries and stipends listed as one of the rights under chapter IV – protection of families with children. However, implementation of this chapter was the responsibility of cantons, and as cantons were obliged to harmonise their legislation with changes in the FBiH level legislation, there are no available reports yet that would indicate which cantons decided to keep bursaries and stipends as extended rights.

It should be noted that cantons that previously included this right under their legislation (for instance, Una-Sana, Zenica-Doboj, Bosnia-Podrinje, Central Bosnia, Western-Herzegovina Sarajevo, and Herzegovina-Neretva) regulated it only vaguely (the law in Sarajevo canton mentions that the right can be financed if there is available funding) or devolved its financing to local authorities (Herzegovina-Neretva).

There is no evidence that any canton in the FBiH finances stipends and bursaries for elementary school and secondary school pupils coming from low-income families. The latest available FBiH report on the functioning of the SOTAC information system<sup>16</sup> for 2019 (FBiH Ministry of Labour and Social Policy, 2020), did not include financing of stipends for pupils and students, which means that these rights were not financed by cantons and local authorities; or if some authorities did finance it, they did not record it as expenditure in SOTAC. At the same

<sup>16</sup> SOTAC is a web-based software platform that enables the registration of all beneficiaries of social assistance as well as all forms of received assistance in the FBiH.

time, most cantons provide stipends for children coming from war veteran families, children with disabilities, and pupils attending secondary schools for skills and crafts that are in deficit.

In the RS, the Law on social protection mentions assistance for the education of children from socially vulnerable families (*pomoć za školovanje*) as one of the extended rights that could be provided and financed by local authorities. The latest RS Institute of Statistics (2022b) bulletin on social welfare, which presents data on beneficiaries of all forms, measures and services of the social assistance system in the RS, did not mention assistance for the education of children, which suggests that this right is not financed.

## 2.3 Main barriers to effective and free access to school-based activities for low-income children

### 2.3.1 Financial barriers

Primary and secondary education in Bosnia and Herzegovina is free of charge only in terms of tuition fees; other expenses are only sporadically and partially financed from the public funds. The responsible governments provide support mainly for the purchase of books and basic equipment to elementary school pupils, and subsidies for transport costs to both primary and secondary school pupils. However, other needs, such as expenses for achieving effective and free access to “school-based activities” (as defined in the Council Recommendation establishing the ECG) are not covered by governments. This means that low-income children face barriers to effective and free access to school-based activities that are not part of the curriculum.

### 2.3.2 Non-financial barriers

School-based activities that involve learning by means of sport, leisure or cultural activities, usually take place in the school or its vicinity. These activities are usually organised outside of regular school hours, in the afternoons or evenings. For children who live in remote areas, outside of city centres, these activities are inaccessible because of infrequent transport connections. Usually, one bus a day collects children from all school grades and there are no bus connections after school hours. This makes school-based activities accessible only for children living in the school vicinity.

## 3. Free meals at school

This section describes the situation regarding effective and free access for low-income children to at least one free healthy meal each school day.

### 3.1 Mapping free provision of school meals

In neither entity do public elementary and secondary schools have organised provision of food and meals. There are two main reasons for that. Firstly, teaching hours in school rarely last longer than six hours, and therefore children remain in school for only half a day. Secondly, public schools with kitchens or canteens are rare.

In the FBiH, the general social protection law used to list the provision of one meal in elementary schools as one of the main rights of families with children;<sup>17</sup> but this provision was never implemented in most cantons, even if it was introduced in the social protection legislation of some of them.

Sarajevo canton is an exception. The Law on social protection in Sarajevo canton stipulates (Article 165) the provision of one meal per day for children from socially vulnerable families attending primary education, in accordance with the financial capacity of the canton. However, the measure is financed by local authorities. In most schools in Sarajevo canton pupils are offered sandwiches, paid for by parents. However, some children have the right to the meal free of charge, which is regulated by local authorities. In Novo Sarajevo local authority, children from families that receive permanent assistance have the right to a sandwich free of charge, as do some other categories of children (such as children of unemployed parents, children from families with three and more children, children with disabilities and children from war veteran families).<sup>18</sup> For these children, sandwiches are paid for by the local authority. According to some estimates, more than 2,000 children in Sarajevo canton receive a sandwich free of charge (Hayat.ba, 14 September 2019).

### 3.1.1 Conditions for qualifying as a “low-income child”

Low-income children are primarily those that live in families that receive means-tested permanent social assistance. Eligibility criteria are presented in Section 1.1.1.

## 3.2 Main barriers to effective and free access to school meals for low-income children

### 3.2.1 Financial barriers

There are no studies nor statistical evidence about out-of-pocket costs and the quality of snacks and sandwiches that school children consume at and around school.

### 3.2.2 Non-financial barriers

The most recent study concerning child nutrition was the multiple indicator cluster survey (MICS) for 2011-2012. The survey indicated very poor eating habits among schoolchildren in the country. It suggested that some 16% of schoolchildren never had breakfast before going to the school. Furthermore, fruit was consumed by 55.8% of children, and vegetables by only 45.8% of children (UNICEF Office for Bosnia and Herzegovina, 2013).

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<sup>17</sup> The laws were changed in June 2022 with the adoption of the FBiH Law on financial support to families with children, which annulled chapter IV – protection of families with children. Nevertheless, cantons could, depending on their needs and financial capacities, decide to keep any of these rights in their legislation as extended rights.

<sup>18</sup> Novo Sarajevo local authority, Conclusion on conditions, criteria and modality for realising the right to free meal (*Zaključak o uslovima, kriterijima i načinu ostvarivanja prava na besplatne užine*), No 16-11-676/20, dated 3 March 2020.

## 4. Healthcare

This section describes the situation regarding effective and free access for low-income children to healthcare, focusing on vaccinations, care from a general practitioner (GP) or infant nurses, specialist care, dental care (not orthodontics) and prescribed medicines.

### 4.1 Mapping the provision of free healthcare services and products

Healthcare in Bosnia and Herzegovina is decentralised and fragmented. It is under the responsibility of the RS, the Brčko district of Bosnia and Herzegovina, and cantons in the FBiH. The country has 12 health insurance funds – one in the RS, one in Brčko district, and one in each of 10 cantons in the FBiH. In addition, there are two solidarity funds at entity level – the FBiH solidarity fund,<sup>19</sup> and the RS solidarity fund for the diagnosis and treatment of diseases, conditions and injuries of children abroad.<sup>20</sup>

Health insurance funds are mainly financed from a complex system of contributions paid to the fund where the insured person has residence. The amount of health insurance payments depends on the insured person's basis of insurance (Obradović and Jusić, 2019a). The laws on health insurance distinguish between insurance holders (people directly insured on some basis, such as employees, the self-employed, farmers, pensioners, the voluntarily insured, etc.) and their dependent household members. Children can be insured either as dependent household members, through one of their parents, or directly by registering with the health insurance fund at their place of residence.

All insured people, including children, have access to a designated package of services at the primary, secondary and tertiary level of healthcare, including medicines, vaccines, and orthopaedic aids. Insured people receive healthcare only in healthcare institutions with which their cantonal or entity (in the RS) health insurance fund has a contract. Due to differences in size and structure of population, which affect the revenue collected by health insurance funds, there are differences in service provision between healthcare systems. In cases where the required healthcare service is unavailable in the canton, the patient is referred to a healthcare institution in another canton, provided their health insurance fund consents in advance.

**Table 4.1: Healthcare costs (free for all/low-income children)**

Vaccination	GP	Infant nurses	Specialist care	Dental care (not orthodontics)	Prescribed medicines
ALL	ALL	ALL	ALL	ALL	ALL

*Note: "ALL" means that all services/products in the category are free for all children.*

As indicated in Table 4.1, all healthcare services provided by the public healthcare system, financed by health insurance fund where the patient has residence, are free of charge for children. It means that children are not required to pay for the participation costs that most other categories of patients are required to pay upfront when receiving the services. However, not all healthcare services are covered by health insurance, and healthcare costs that fall outside the healthcare package financed by the responsible health insurance funds must be

<sup>19</sup> The FBiH solidarity fund ensures equal access to the primary healthcare by financing some priority vertical programmes in all cantons. The fund also finances more complex specialist treatments in the entity and can cover the costs of treatments abroad.

<sup>20</sup> The RS solidarity fund was established in 2017 to finance the healthcare treatments of children abroad, which cannot be provided in the RS.

fully financed by patients, including for children. These services are inaccessible to people who cannot afford to cover them out of pocket.

#### 4.1.1 Conditions for qualifying as a “low-income child”

Not applicable.

## 4.2 Cash benefits whose specific purpose is to help meet healthcare costs

The deficiencies of Bosnia and Herzegovina’s public healthcare systems are ultimately reflected in households’ high out-of-pocket expenditure as a percentage of current health expenditure, which in 2020 amounted to 28.9%, in comparison with 14.39% in the EU (Eurostat, 16 January 2023). Such a high average out-of-pocket expenditure indicates financial hardship and the main obstacle to accessing healthcare for low-income families and their children.

The one-off social allowance provided through centres for social work is usually used to cover healthcare costs that cannot be met by low-income households.<sup>21</sup> The amount of the one-off allowance varies between entities and cantons, as do the eligibility criteria. In the RS, potential beneficiaries need to submit a completed request form, copy of ID card, list of family members, proof of financial and employment status of all family members, and medical documentation. In the FBiH, cantons usually demand additional documentation, such as a proof of not having a car and proof of house-ownership.

The amount of the allowance in the RS cannot exceed the amount of permanent social assistance paid to the household for three months. Under some exceptional circumstances, a centre for social work director can approve higher amounts, which nevertheless cannot exceed three times the regular maximum amount (which corresponds to the amount of permanent social assistance paid to the household for three months). In Sarajevo canton in the FBiH, a one-off social allowance can be paid for a maximum three times a year, and in total cannot exceed exceptional social assistance.<sup>22</sup> The assistance can be paid in kind if there is a suspicion that funds could be misused. Although centres for social work take into consideration the cost of healthcare services and the gravity of the illness, in many cases the assistance cannot cover the healthcare costs, but it can alleviate some of the costs for the household. Entity statistical bulletins for 2021 reported that centres for social work in the FBiH paid out 16,934 one-off allowances, of which 1,101 were paid out to children (Institute of Statistics of FBiH, 2022b); in the RS, there were 8,580 payments of one-off allowances in total, out of which 455 payments were provided to minor beneficiaries (RS Institute of Statistics, 2022b).

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<sup>21</sup> In both entities the right to a one-off social allowance is stipulated in a similar manner. The law in the RS, for instance, stipulates that one-off allowances can be provided to an individual, member of the family or entire family that is in need due to poverty, long-term unemployment, natural disaster, war disaster, migration, refugee status, death of one or more family members, long-term illness, serving a prison sentence or other unforeseeable circumstances.

<sup>22</sup> Exceptional social assistance is paid out in exceptional circumstances, where the beneficiary does not fulfil the eligibility criteria for permanent social assistance, and where the situation requires a higher amount of funding than provided with one-off allowance. In Sarajevo canton, exceptional social assistance is paid at 40% of the average wage, and can be approved only once a year.

## 4.3 Non-financial barriers to effective and free access to healthcare

In both entities, people living in rural areas have limited access to healthcare, because most healthcare facilities are concentrated in urban areas. Health centres and primary healthcare providers are present in all local authorities, but some require direct government funding in order to provide services.<sup>23</sup> Hospitals and university clinical centres are even less accessible for most people in the country since they are available only in several larger urban centres (Omic and Handeland, 2021; Pavelić *et al.*, 2008). The specialist healthcare institutions in larger and more populated urban areas have long waiting lists for certain services, which often diverts patients to private healthcare-providers, whose services are generally not covered by public healthcare insurance. For many families living in rural areas and smaller towns, the problem is compounded by a lack of public transport (Obradović, Jusić and Mišić-Mihajlović, 2020) and the costs associated with travelling to and finding accommodation in larger centres.

Even though the whole population should be covered by healthcare insurance, there are people who fall through the net. It is estimated that some 10% in the FBiH and 20% in the RS (mainly because they are not registered for health insurance) are not covered by health insurance (Obradović and Jusić, 2019a). However, the number of children among those not insured, or not registered with health insurance funds, is not known.

Even though children should be insured by law, it is possible that many cannot realise this right due to administrative hurdles and lack of information. This is especially the case among Roma children, as many of them may lack basic documentation, such as a birth certificate or proof of address, which can complicate their registration with health insurance funds (Institution of Human Rights Ombudsman of Bosnia and Herzegovina, 2012). In addition, a lack of health insurance by parents often entails a lack of health insurance for their children. The RS health insurance fund makes children's access to public health insurance unconditional on contribution payments by their parents.

## 5. Healthy nutrition

This section describes the situation regarding effective access for low-income children to healthy nutrition.

### 5.1 Main barriers to effective access to healthy nutrition

#### 5.1.1 Financial barriers

Low-income families entitled to means-tested benefits have very limited income – inadequate to cover the main living expenses, including healthy nutrition. Means-tested permanent social assistance benefits paid by centres for social work in 2022 ranged between KM 55 (€28) monthly in Posavina canton, and KM 220 (€113) monthly in Sarajevo canton. Most cantons apply equivalence scales in benefit amounts for families with two and more members. Sarajevo canton, which has the most generous benefits, applies a benefit increase of 10% (KM 45 or €23) for every additional family member. In the RS, the amount of benefit in 2022 ranged from

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<sup>23</sup> The RS government provides subsidies to less populated local authorities for the provision of primary healthcare. In the RS, some 27 local authorities (42% of all local authorities) have fewer than 10,000 inhabitants, which means that these areas are out of defined healthcare norms.

KM 170.68 (€88) for a single-person household to a maximum of KM 313 (€161) for a family with five or more members. These amounts are insufficient to cover basic living expenses. Given that the relative poverty threshold based on consumption data for single-person households in 2015 was €199.60, and €104.60 when estimated on income data, all means-tested social assistance benefits in the country are below these outdated poverty lines.

None of the laws stipulates indexation of permanent assistance benefits. Nonetheless, the increase in the benefit base should be ensured through an increase in the average cantonal or entity net wage, which in most administrative units represents the benefit base. However, the benefits increase does not happen automatically but requires government decision, which depends on available funding.

In general, these benefits are underfunded. For example, means-tested social assistance and one-off social assistance benefits are counted under the ESSPROS<sup>24</sup> social exclusion function, which makes up only 1.1% of total ESSPROS expenditure (Agency for Statistics of BiH, 2022b).

Although the RS increased the level of child benefit and widened its coverage,<sup>25</sup> and the FBiH introduced child benefit financed at entity level in an amount considerably exceeding the child benefits previously paid by cantons, these are not sufficient to offset an increase in the general cost of living and food prices for most families with children.

The country has been experiencing a rise in consumer prices since November and December 2021, which continued and picked up throughout 2022. According to official statistics (Agency for Statistics of BiH, 2023), in November 2022 the consumer price index was 14.8% higher than a year earlier. The highest increase, of 24.5%, was recorded in food prices, followed by an increase in energy prices of 20.1% for the same period (*ibid.*). There have been media reports that most food prices in Bosnia and Herzegovina are considerably higher than in some EU countries (Klix.ba, 6 August 2022).

The increase in food prices disproportionately affects poor households. However, there are no studies that present empirical evidence on consumer sensitivity to changes in food prices, nor are there publicly available recent studies that link quality of diet to social and income status.

### 5.1.2 Non-financial barriers

Some earlier research indicated a worrying incidence of nutritional imbalance among children, which results in either undernutrition that leads to wasting or stunting, or overweight. The MICS for 2011-2012 (UNICEF Office for Bosnia and Herzegovina, 2013) indicated that over 10% of children in Bosnia and Herzegovina under the age of 5 were stunted, while this rate was double among Roma children in the country. Stunting is a reflection of chronic malnutrition as a result of inadequate nutrition over a longer period of time and recurrent or chronic illnesses. At the same time, some 17% of children under 5 were overweight. This problem was more prevalent among children whose mothers had higher education and among children living in wealthier households (*ibid.*).

A situation analysis report (UNICEF in Bosnia and Herzegovina, 2020) referred to an unpublished study among school-age children conducted in 2018, which revealed low levels of knowledge about nutrition among children and their parents (p. 13). The report also noted

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<sup>24</sup> European System of integrated Social Protection Statistics.

<sup>25</sup> In the RS, the Law on changes and additions to the Law on child protection (Official Gazette of the RS, 119/21), introduced child benefit for the first child in the family, and an increase of 100% in the benefit level for the second and fourth child in family.

that the country's breastfeeding rate of 19% was worryingly low, and due to insufficient promotion of and support for breastfeeding.

## 5.2 Publicly funded measures supporting access to healthy nutrition

Publicly funded measures to support access to nutrition are limited to sporadic government support to public soup kitchens, which provide free meals to people in need, including children.

The United Nations Development Programme (UNDP) in Bosnia and Herzegovina recently conducted the first mapping of public soup kitchens in the country. According to its preliminary findings, there were 53 organisations active in the provision of free meals in 2022, of which 34 were in the FBiH, 18 in the RS, and one in Brčko district, altogether serving around 18,000 beneficiaries (an increase of 500 compared with 2021) (Undp.org, 20 February 2023). According to anecdotal evidence, many beneficiaries are pensioners receiving an insufficient level of pension, the unemployed, and working parents with many children, who do not qualify for means-tested benefits but nevertheless have insufficient income to afford regular meals. It is not known how many children are among the beneficiaries.

Most public kitchens in the country are established and run by the Red Cross and non-governmental organisations, established by the country's three main religious communities, as well as some international humanitarian organisations. According to UNDP findings (Undp.org, 20 February 2023), most public kitchens (95%) have insufficient funds for procuring food supplies. Fewer than half of public kitchens (48%) can provide fresh fruit and vegetables and food suitable for small children and babies, while only 21% of public kitchens can offer meals for people with special nutritional needs.

In the RS, the Law on social protection mentions assistance for the services of public kitchens (*usluge javne kuhinje*) as one of the extended rights that could be provided and financed by local authorities. Nevertheless, the RS government provides financial support for the work of these organisations, including the supply of food products from the entity's food reserves. In addition, the work of public kitchens is usually financially supported by local authorities where they operate, but the support provided can vary greatly. For instance, Banja Luka city supports the work of a public kitchen organised by the "Mozaik" association with only KM 9,500 (€4,872) annually (Rtrs.tv, 21 June 2022), whereas some local authorities, such as Trebinje in the same entity, provide regular funding for public kitchens run by the local Orthodox Church diocese. In these local authorities, centres for social work co-operate with public kitchens by referring beneficiaries to them and ensuring the delivery of meals to those that have impaired mobility.

The FBiH Law on principles of social protection does not contain provisions regarding access to nutrition and meals, but that is not an impediment to cantons introducing it as an extended right. Most cantons provide some funding for the work of public kitchens. For example, Sarajevo canton provides funding for six public kitchens. It also regulates the right to a meal in public kitchens (one hot meal per day) by decree (*Uredba o priznavanju prava na topli obrok u javnim kuhinjama Kantona Sarajevo*, Official Gazette of Canton Sarajevo, 10/17). On public holidays and weekends, beneficiaries receive a dry meal. The right to a meal can be approved for: a single person whose total monthly income does not exceed KM 70 (€36); a family whose total monthly income per family member does not exceed KM 80 (€41); a single pensioner whose monthly pension does not exceed the amount of guaranteed pension paid by the FBiH pension fund, or a two-member pensioner family whose monthly pension does not exceed the amount of guaranteed pension increased by 10%; and families with one or more members with a disability, whose total monthly income per family member does not exceed KM 100 (€51). In addition, there is conditionality related to housing space, company or craft ownership, car



ownership and similar. Regardless of the eligibility criteria, the centre for social work can approve this right for an individual or a family member when deemed appropriate.

Due to the rise in food prices and the cost of living, all public kitchens are faced with an increase in demand for free meals and an increase in the number of beneficiaries (Tuzla.info, 29 September 2022; Slobodnaevropa.org, 24 March 2022). At the same time, inflation in food prices has increased their operational costs, limiting their capacity to help more beneficiaries.

In both entities, distribution of dry food products to beneficiaries of means-tested social assistance is often provided through centres for social work. In Sarajevo canton, the government periodically distributes packages of food to eligible beneficiaries who cannot access the public kitchens, either because of their disability or because of living in remote areas. The food to beneficiaries is distributed by the canton's directorate for food reserves (*Direkcija za robne reserve Kantona Sarajevo*).

## 6. Adequate housing

This section describes the situation regarding effective access for low-income children to adequate housing.

### 6.1 Publicly funded measures supporting access to adequate housing – Housing allowances

In the FBiH, only Sarajevo canton provides housing allowances. The right to the benefit is regulated by by-laws – the Decree on Co-financing of Rental Costs (*Uredba o sufinansiranju troškova podstanarstva*), Official Gazette of Canton Sarajevo, 9/20, and the Conclusion by the Sarajevo Canton Government on Subsidising Housing Costs (*Zaključak Vlade Kantona Sarajevo o sufinansiranju troškova podstanarstva*, Number:02-05-8403/12), dated 29 March 2012.

The benefit is means-tested and intended for: beneficiaries of permanent social assistance; beneficiaries of assistance for the care rendered by another person (based on cantonal legislation); people with loss of hearing of 95-100%; single parents; victims of domestic violence; and people who used to be placed in institutional care. Potential beneficiaries must have residence of at least one year in Sarajevo canton, and their total income per family member cannot exceed 30% of the average wage, increased by 20% for each additional family member. Furthermore, a beneficiary cannot (among other things) have any property (and may not have sold a property recently), own a car, or have adult children who are responsible for providing for them.

The assistance is provided for one year, after which beneficiaries undergo an assessment of the eligibility criteria. The right to the benefit is continued if all eligibility criteria are fulfilled.

The amount of the benefit depends on the number of family members. A two-member household in a one-bedroom apartment receives KM 200 (€103); a three/four-member household in a one-bedroom or one-and-a-half-bedroom apartment receives KM 250 (€128); and a four/five-member household in a two-bedroom or larger apartment receives KM 300 (€154). The benefit is paid monthly in advance. Beneficiaries are responsible for paying the remaining difference between the amount of the assistance received and the full amount of their rent.

In the RS, the Law on social protection stipulates that local authorities can introduce housing assistance as one of the extended rights. Five local authorities in the RS (Bijeljina, Gradiška,

Prnjavor, Teslić and Trnovo) subsidise rent payments for their beneficiaries (RS Secretariat for Displaced People and Migration, 2020, p. 38). The eligibility criteria for subsidised rent are defined by by-laws at local authority level. For instance, Bijeljina subsidises 50% or 100% of the rent, depending on social category. The main income conditionality is that the total household income per family member does not exceed 25% of the net average wage in the RS for the previous year (Semberia.info, 13 December 2021). Categories that receive a 50% subsidy include families with three and more children, single parents, displaced people and refugees, demobilised soldiers, war veterans with a disability, and young people without parents. A rent subsidy of 100% is provided to families receiving permanent social assistance and other categories, based on the Law on social protection (Desavanjaubijeljini.com, 26 December 2019).

## 6.2 Publicly funded measures supporting access to adequate housing – Social housing

### 6.2.1 Mapping the provision of social housing

The RS Law on social housing passed in 2019 regulates the provision of social housing at local authority level. The law prioritises different categories of people in need who cannot realise their right to housing. The eligibility criteria include: citizenship; residence of at least three years in the local authority that will provide social housing; not having housing, or not having suitable habitable housing; and monthly income per family member not exceeding 35% of the average net wage from the previous year. Larger families and families with children should have priority, including low-income families and those belonging to other vulnerable categories and with intersecting vulnerabilities, such as families living in collective accommodation or inappropriate accommodation.

Despite passing the law, the entity government has not secured a reliable source of financing at entity level, which has slowed its implementation. An audit report on the social housing system in the RS (Supreme Audit Office of the RS Public Sector, 2021b) found that the law had not yet been implemented in a substantial number of local authorities, as they had thus far failed to pass the by-laws essential for implementing the law. Nevertheless, the report pointed out that some 1,258 housing units had been constructed in 27 local authorities. This was, however, not sufficient even for the needs of internally displaced people, not to mention the other 14 categories that should be assisted through this scheme (*ibid.*).

The rent paid by social housing tenants is determined by local authorities. For instance, in Bijeljina local authority (north-west RS), the rent amounts to KM 1 (€0.51) per square metre monthly (Desavanjaubijeljini.com, 26 December 2019). Low-income families have the right to rent subsidy if their income per household member does not exceed 25% of the average net wage in the previous year. Beneficiaries of permanent social assistance receive full rent subsidy. The revenue collected from social housing rents should be used for the maintenance of social housing units.

The regional housing project financed by Council of Europe Development Bank, in co-operation with the state Ministry for Human Rights and Refugees and responsible entity ministries, currently supports the re/construction of 1,100 housing units for refugees and displaced people across Bosnia and Herzegovina (Regionalhousingprogramme.org, 2022). In the RS, the project is implemented in accordance with the Law on social housing.

In the FBiH, Bosnia-Podrinje canton and Zenica-Doboj canton have social housing legislation, the adoption of which was facilitated earlier through social housing projects for internally displaced people and refugees, implemented by international non-governmental organisations (Obradović and Jusić, 2019b). Local authorities in Bosnia-Podrinje canton still have ongoing

housing projects currently financed by the regional housing project and the FBiH Ministry for Internally Displaced People and Refugees. The housing is intended for internally displaced people and refugees residing in collective accommodation.

Kakanj local authority in Zenica-Doboj canton is using the social housing model to provide housing to Roma families who have residence in their local authority. The initiative is supported by Swiss Caritas and the state Ministry of Human Rights and Refugees of BiH. So far, the local authority has constructed eight apartment blocks, accommodating 58 Roma families (Kakanj.gov.ba, 20 July 2022). Priority has been given to the most vulnerable Roma families, including families with children, who had lived in housing units unsuitable for living in (without construction permits, sewage, running water and electricity), which the local authority plans to demolish and remove.

## 6.2.2 Main barriers to effective access to social housing

### 6.2.2.1 Financial barriers

Governments allocate very little or no funding to support access to adequate housing for low-income households. Expenditure on housing is the least funded social protection function in Bosnia and Herzegovina. In 2020, it amounted to only KM 2 million (€1.02 million), which was 0.02% of total social protection expenditure on benefits (Agency for Statistics of BiH, 2022b). This very fact illustrates the very limited outreach of housing policy. In the RS, most local authorities face financial barriers to implementing the Law on social housing (RS Secretariat for Displaced People and Migration, 2020).

It is relevant to note that the housing market for renting in both entities is unregulated, suffering from unstandardised prices, the often unsuitable quality of rented accommodation, and a lack of government controls. Most housing landlords in the private market avoid signing official contracts, so as not to pay tax on rental income. In general, families and individuals that rent accommodation have no legal protection in the case of rent rises, unforeseeable housing expenses, agreement termination and similar situations. Tenants without a contract are particularly unprotected as their landlord can increase the rent or terminate the lease without advance notice.

Renting costs in recent years have increased considerably, especially in larger urban centres where there are housing shortages and high demand due to the influx of internal migrants. Low-income households have difficulties in finding affordable housing and keeping it. In an unregulated market, an affordable rent is usually associated with unsuitable accommodation (i.e. poor physical condition of accommodation, badly insulated, without heating system), which can negatively affect tenants' health. Such accommodation can generate high energy and utility costs that low-income households usually cannot meet.

### 6.2.2.2 Non-financial barriers

Housing assistance and social housing in both entities fall under the system of social assistance. In both entities, the systems are made up of categorical schemes, assisting different categories of vulnerable people through centres for social work, including people incapable of working and without sufficient income, people with disabilities, victims of domestic violence, and similar. In addition, displaced people, refugees, and war veterans are assisted through separate systems, which are prioritised in government funding. In general, this leaves less government funding available for other schemes, in particular those assisting low-income categories (ILO, 2022).

Low-income families with children can be assisted only if they meet the conditions for permanent social assistance. Although very few families with children do so, these families still

compete with other vulnerable categories to receive housing assistance, and they can be left out because other categories might be prioritised, such as families with more children, families with children with disabilities, and similar.

In addition, there are administrative hurdles, which usually include proving long-term residence in the local authority, complex procedures for gaining means-tested social assistance benefits, lengthy procedures for proving property-ownership or the non-existence of property. Most documentation required can be obtained by centres for social work *ex officio*, but it requires active engagement from the social workers and dedication on their part to solve cases in favour of the beneficiaries.

### 6.3 Publicly funded measures supporting access to adequate housing – Other measures

In the RS, there were 1,263 adults and 1,107 minors living in difficult housing conditions at the beginning of 2021. Only 78 people were assisted, of which 13 were minors disadvantaged by their family situation (RS Institute for Statistics, 2022b). In the FBiH, there were 6,131 adults and 3,565 minors living in difficult housing conditions, with assistance received by 998 adults and 22 minors (Institute of Statistics of FBiH, 2022b). The statistical bulletins do not give information about the type of housing assistance.

The Law on social protection in the RS stipulates that local authorities can introduce housing assistance as one of the extended rights. This is not the case under the FBiH Law on principles of social protection, but that does not represent an impediment to cantons and local authorities introducing it. The assistance can be provided through centres for social work, which usually have limited options, depending on the family situation and the funds they have at their disposal.

As most local authorities own some housing units, people in social need – including low-income families with children – could be given the right to use it. The eligibility criteria for use of these housing units are defined by local authorities. In the RS, these housing units should be included in the social housing fund of the local authority and regulated under social housing legislation at the local level. However, this area is not researched and there is no systematic evidence about how local authorities manage housing units in their ownership.

One of the measures that centres for social work can take in order to assist families with housing problems is to provide them with institutional care or foster care. Centres for social work cover these costs fully for people who fulfil the conditions for permanent social assistance. In some instances, institutional care or foster care can be a solution for children who live with parents without adequate housing and who do not qualify for permanent social assistance. However, this measure can be used only if both parents consent to be separated from their children.

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