

**COPING WITH WAR, COPING WITH PEACE:  
LIVELIHOOD ADAPTATION IN BOSNIA-  
HERZEGOVINA, 1989 – 2004**

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**APRIL 2005**

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## **Acknowledgments**

This study was conducted jointly by Elizabeth Stites, an independent analyst, Sue Lautze and Dyan Mazurana of the Feinstein International Famine Center (FIFC), Friedman School of Nutrition Policy and Science, Tufts University, and Alma Anic, Mercy Corps International (MCI), Bosnia-Herzegovina.

The work was funded by the Office of Foreign Disaster Assistance of the United States Agency for International Development, under Cooperative Agreement Number HDA-A-00-03-00074-00 with the Feinstein International Famine Center, Sue Lautze, Principal Investigator. Additional resources were provided by a grant from the Mellon Foundation to the FIFC. Sue Lautze acknowledges the support of the US-UK Fulbright Post-Graduate Program. Dyan Mazurana was supported additionally by a grant from the Canadian Government.

The opinions expressed herein are those of the authors and do not necessarily reflect the views of the U.S. Agency for International Development, Tufts University or Mercy Corps.

The authors are grateful to the many individuals who assisted us in carrying out this study. We particularly thank all the staff members at the Tuzla office of Mercy Corps, including Marko Nisandzic, Dinko Paulin, Natasa Stankovic, Mira Tuka, Hajrudin Imsirovic, Sadeta Hrustanovic and Ismet Salihovic. Without their knowledge, experience, flexibility and hospitality this project would not have been possible. We also received assistance from Gretchen Ansorge at Mercy Corps headquarters in Portland. The commitment of the surveyors—Almir, Avdo, Dalci, Eldar, Ivana, Ivica, Jelena, and Ranko—and their willingness to work hard made the field work possible, and their consistent good humor made the long days enjoyable. Please see Annex II for biographies of the surveyors.

The FIFC team notes that Alma Anic was the key person and Bosnian team leader on this project from start to finish. She assisted in the survey design and field testing, surveyor hiring and training, site selection, and logistics while we were in the field. She entered and quality checked the data and translated the village case studies, and participated in the data analysis in November and provided input for the draft in early 2005. This report could not have been written without her continued commitment and assistance.

Tufts University students Elizabeth Buckius and Anna Mecagni conducted a literature review, and Leah Horowitz provided assistance in the final stage of the draft. Staff at the Famine Center provided support throughout the project, including, Jennifer Gatto, Ann O'Brien, Rosa Pendenza, Peter Walker and Helen Young. Khristopher Carlson assisted with fieldwork. Peter Smith reviewed drafts and assisted with the historical context.

## **Executive Summary**

This study uses a livelihood framework to examine and analyze household livelihood strategies across three time periods in six rural villages in Bosnia-Herzegovina. The three time periods examined are the ending of the Cold War (1989), the height of the conflict, and late 2004. The study focuses on the ways in which households adapted their livelihood strategies to respond to drastic changes in access to assets, shifts in coping strategies, and the resulting livelihood outcomes as they experienced changes in their political, social, and economic environment.

Three broad factors have shaped household livelihood systems in rural Bosnian over the past fifteen years: the transition away from a socialist economy, armed conflict (1992-1995), and the postwar reorganization of society. Households responded to these events by using both short term coping strategies (such as changes in consumption, household composition, and location) and long term adaptations, including extensive shifts in the nature of livelihood strategies.

The six villages selected for the study lie along the former front line of the war and were heavily affected by the fighting. The villages differ based on ethnicity, geography and wealth. At the same time, the populations all share experiences of displacement, exile, and return in the postwar period. In 2004 when the study was undertaken, the six villages were inhabited almost entirely by households that had returned, under the provisions of the Dayton Peace Agreement, to their original village in the postwar period.

Study data is based on qualitative and quantitative data collected in six villages in August – November 2004. Teams of trained Bosnian surveyors and team leaders from FIFC and Mercy Corps carried out the study.

### **EXECUTIVE FINDINGS**

1. Although there has been much improvement in the economic status of households in the nearly ten years since the end of the conflict, many households still feel both the repercussions of a brutal war that dramatically altered the nature of Bosnian society and the continuing effects of the transition from a socialist to a market economy. On-going poverty is a major concern, compounded by the high rates of unemployment, ill health of household members and lack of steady income or job-security. In many instances people are still struggling to cover basic necessities, including food and medicine. In the case of two villages, poverty has actually *increased* since the end of the war.
2. Shifts in human capital are among the most profound changes in the study population. On average, households in the villages studied became older, smaller, and less healthy over the three time periods. To put this in perspective, had average household

size remained constant from 1989 to 2004, an additional 315 people would have been recorded in the survey, or just under one more person per household. The decline in working age adults has shifted the economic burden within the household, and pensioners are playing an increasingly important role as providers of food and other basic necessities. The lack of economic opportunities and the decline in the young and working age population is disconcerting.

3. Due to the smaller household size and lack of healthy working age adults, there has been an increased in the number of households with members who are unwell but must continue to work. In 2004, more than 40% of households in the study population reported that they are unable to afford necessary medical care. In contrast, 99% of households in the prewar period received health care through the government or their employer, and only 4% reported having to make any cuts in their use of medical services.
4. In 2004, more than half of the households reported that at least one family member was in poor health. By contrast, less than one-quarter of households had a household member in poor health in 1989, when only four percent of the study population was compelled to cut back on medical expenditures. The relationship between health and economic insecurity followed a clear pattern in 2004. The ill are found in the poorer households. Surprisingly, household health status reportedly was better during the conflict than in 2004, even though more than half of the households in the total population cut back on medical expenses due to poverty.
5. Dramatic changes in Bosnian society have resulted in profound losses of economic security. The decline in economic security was most pronounced between 1989 and the height of the conflict. During the war, the majority of all households dropped to the lowest indicator of wealth and nearly three-quarters of households were unable to meet their needs without spending savings, receiving outside assistance, or borrowing. Food security was also much lower during the conflict than in 2004. Such trends indicate both the extreme hardship that these households experienced as well as the overall impoverishment of society including a loss of access to social and financial capital that would otherwise have allowed households to take on debt to help smooth consumption and expenses. There has not been a full recovery of economic status in the period since the war; in 2004, only 30% of households were able to cover their expenses and needs through their own resources. Households that were very poor during the conflict have not experienced substantial increases in economic security in the post-conflict period.
6. Households in the study population employed a variety of coping strategies in response to the hardship brought by the war. For many households, the strategies that initially seemed temporary have evolved into a means of coping with hardship and scarcity in the longer term. For example, a majority of households in the study population reduced food intake during the conflict, and more than one-quarter continue to reduce food consumption today. Likewise, while 73% of households with children reported reduction in educational expenditures during the conflict, 46% of

households with children continue to cut spending on education today. Today, 69% of households reduce purchases of clothes and shoes—only a ten point percentage decrease from the conflict period.

7. Humanitarian assistance in the form of food aid appears to have played an important role in the livelihood strategies of households within the study population during the conflict. Seventy percent of households received some food aid during the conflict. During the conflict, out of the total study population, 47% of households relied on food aid as their *primary* source of food and an additional 17% relied on food aid as their secondary source of food. Food aid appears to have been targeted and distributed impartially, e.g., in accordance with economic security. Seventy-six percent of total food aid recipients were in the poorest income bracket, and 90% of households within this lowest income bracket received food aid. Airdrops provided desperately needed food to besieged enclaves, but the enormous value of the food brought by conditions of extreme scarcity led to an increase in violence among residents seeking to access the relief. Despite its importance, access to food aid appeared to be inconsistent for many households during the conflict.
8. Shelter assistance during and after the conflict has also been important to household livelihood systems. Nearly all respondents owned their homes in 1989, but the massive population displacement brought by the conflict forced respondents to seek alternative accommodations for much of the war. Governments (Bosnian, Serbian, Croatian, and German) were the main source of shelter assistance during the conflict, with 38% of households receiving some government assistance, and 35% relying on this assistance as their primary means of establishing shelter. Assistance from humanitarian organizations was much less prevalent during the war (received by only 12% of the population), but gained in importance in the postwar period, when 57% of households in the study population received shelter assistance and 36% of households used this assistance as their primary means of establishing shelter. For many households in the study population, shelter assistance was one of the main determining factors in enabling them to return to their villages of origin following the war.
9. In responding to changes, households often modify their livelihood strategies through diversification (taking on additional or different occupations) or intensification (making increased use of assets already in use). Within the study population, most households experienced a *decrease* in both livelihood diversification and livelihood intensification across the three time periods. In other words, in 2004 there were fewer available occupations and fewer opportunities to use available assets. This leaves households more susceptible to economic shock, more reliant on fewer sources of income, and less able to spread risk over a range of occupations.
10. The number of productive occupations has declined at both household and individual levels, resulting in high levels of under- and unemployment. In the post war period, per capita averages for productive occupations (i.e., excluding housework, students and the unemployed) have gained a negligible .03 per capita for men while women

have lost a further .04 occupations per capita. None of the women in any of the villages have regained their levels of prewar per capita productive occupations.

11. The decrease in livelihood diversification and intensification means that households are devoting more time to unpaid labor. The loss of diversity is due to the fact that households increasingly are relying on something other than their primary occupations to bring in the bulk of household income. Farming has remained the predominant secondary productive occupation in most villages across the three time periods, and households in 2004 rely on approximately the same ratio of food purchased to food produced as compared to the prewar period. Limits on further increases in food production may imply that households lack access to the assets that would be necessary to increase agricultural yield, such as fertile land, family labor, and other farming inputs.
12. In 1989, the predominant leading productive occupation among individual household members was skilled or unskilled labor. During the war, paid labor was replaced with army/militia activities as the primary productive occupation. In the post-conflict period of 2004 for the entire survey population, employment for skilled and unskilled workers and mid-level professionals totaled only 96 primary occupations, down from 489 in 1989. The less obviously productive occupations of farming/gardening, housework, unemployment, pensions, students and seasonal jobs instead were found to be the leading primary occupations in 2004. Despite extensive humanitarian operations in Bosnia, work with relief organizations provided only negligible employment (4 jobs) during the conflict among the study population.
13. Intra-household responsibility for the procurement of food has shifted over the three time periods. In 1989, skilled and unskilled workers were primarily responsible for procuring food in 64% of households, followed by professionals in 11% of households. During the conflict households members in the armed forces were responsible for food procurement in the largest percentage (31%) of households. By 2004 this had shifted again, with pensioners primarily responsible for procuring food in 38% of households. The portion of households primarily dependent on farmers for providing food increased from 8% of households in the prewar and conflict period to 14% of households in 2004. This may be due to the decline in income-generating opportunities available in the formal sector.
14. During the conflict households and individuals were displaced by force or the threat of force, and migrated in search of improved security. Household economic and physical security largely depended upon the ability of a household to find refuge, including access to paid employment. To the extent they were able to evade authorities, refugees living outside the country pursued multiple livelihoods strategies. As a result, populations that were able to seek refuge in Croatia or Western Europe usually experienced better physical and economic security, health and food security than those who remained in Bosnia. In contrast, populations that remained in Bosnia for the duration of the war experienced the most profound impacts upon their economic and physical security. Those who found refuge in Croatia or third countries were able to focus their livelihood strategies on saving money for the future, whereas

those who remained in Bosnian focused their livelihood strategies, for the most part, on staying alive.

15. The survey findings suggest that attacks upon the villages and resulting displacement of the population were the main factors in disrupting remittance systems. Some households had relied on outside household members living in the same settlement or elsewhere in the country to send remittance but once people became displaced these networks were often severed.
16. After most had fled their homes in order to save their lives, 51% of the study population still described their security as “poor” (threats and some attacks) or “bad” (threats and attacks common) at the height of the conflict. The postwar period brought improvements in physical security. In 2004, 86% of respondents reported that the security of their household members was “good” (no threats or attacks) and another 12% felt that their security was fair (a few threats and no attacks).
17. For the majority of households in the study population, the desire to return home was central to their livelihood strategy during the period of displacement. This goal has now been realized for nearly the entire study population, but poor economic conditions require the continuation of many coping strategies employed during the conflict and initially viewed as temporary measures.
18. The data show that the most important variables affecting the success of household livelihoods systems are *location* and *time period*. Location is a proxy for whether or not households had a degree of protection from the conflict and were able to access assistance and economic opportunities. The importance of location as a causal factor means that there are great variations in economic and physical security for villages that are less than one hour away from each other. This points to the importance of context-specific analysis of livelihoods systems. Even today, the marked wealth differences between those villages that do and do not have access to the relative wealth and employment opportunities of Croatia serve as a stark reminder of the dividing line between the European Union and those just outside its boundaries
19. The analysis of the data during the conflict period shows that although food aid and shelter assistance were important interventions in livelihood systems, the form of assistance that had the greatest impact on livelihoods systems in both the immediate and longer term was protection. Populations that were able to find refuge from the conflict were much better off across all indicators than those who remained in close proximity to the violence.
20. Overall, the rebuilding since the conflict has been extensive, although some villages, such as Potocari, have seen fewer returns and a slower pace of reconstruction. Reconstruction efforts have been largely at the hands of returnees, but humanitarian assistance has played a major role in funding and providing materials for rebuilding. The 2004 data indicate that access to utilities has been restored to close to prewar levels, often due to support from USAID. In the postwar period, it appears that the

poorest villages had the greatest percentages of households receiving shelter assistance.

21. As with other minority returnees, the majority of households within the study population only opted to return home several years after the end of the war. As a result, these households or groups of households missed the initial inflow of funds and programs designed to provide shelter reconstruction for returnees. The minority returnees who make up the study population may have been part of the fortunate few, as, ironically, by 2000 many of the reconstruction programs had come to a close.
22. In late 2004, even as many people in the villages discussed their inability to pay for basic household repairs, continued to cut back on food consumption, and lamented the unmanageable costs of medical care, many of the international NGOs and U.N. agencies were closing regional sub-offices or pulling out of Bosnia altogether. As detailed in this report, rural populations are coping with economic and physical hardship through a variety of means, but continued assistance from the local and national government and outside donors remains important.

## **Section I: Theoretical Framework and Methodology**

### ***Livelihood Framework***

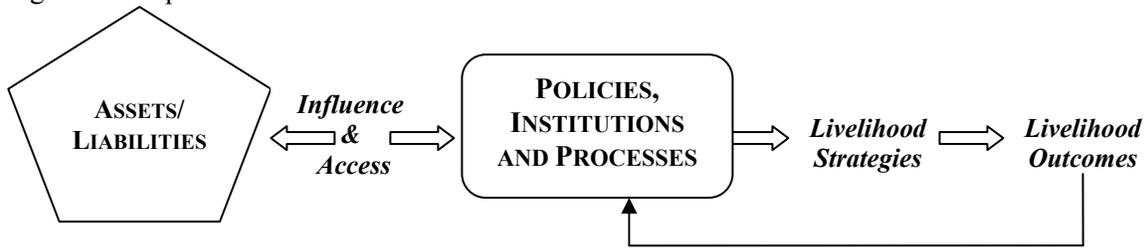
This paper uses a livelihood framework to analyze livelihoods in transition across three time periods in six villages in Bosnia-Herzegovina, with a particular focus on how households adapted their livelihood strategies to radical changes in their environment. The time periods encompass the ending of the Cold War, a terrible conflict, and now a long process of construction and adaptation to a new, more globalized world.

Livelihoods can be thought of as the sum of means by which people make a living over time. More formally, a livelihood “comprises the assets (natural, physical, human, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household.”<sup>1</sup> Livelihood systems are based on the assets and strategies that a household and its members use to manage risk and vulnerability. Households employ these livelihood strategies in pursuit of desired outcomes, which could include survival, food security, economic security, happiness, or a safe home environment, for example.

Livelihood assets include all that is accessible and available to a household or its members in pursuit of livelihood strategies. These assets might include forests, farmland, and water supplies (natural capital); shelter, machinery and tools used in a particular livelihood, such as farming equipment, a sewing machine, or stock for a store or restaurant (physical capital); the available labor, skills, health, physical safety and education levels of household members (human capital); income, savings, and access to credit (financial capital); and family ties and other relationships on which the household can draw to pursue its livelihoods (social capital).

This report is principally concerned with the nature of livelihood strategy adaptation in Bosnia. Both internal and external factors influence household livelihood strategies, including the degree and nature of ownership and access to household assets. These factors include the various policies, institutions, and processes (“PIPs”) that exist at local, regional, national and international levels.<sup>2</sup> Household livelihood strategies are strongly influenced and shaped by the household’s asset base and the restrictions and opportunities presented by the policies, institutions, and processes—or governance environment—that exist within society. Livelihood analysis considers a range of social issues over multiple time and space dimensions, and how these factors in turn help to shape the ways in which households use their assets. Figure 1 shows a simplified version of a livelihoods framework often used by the Feinstein International Famine Center, Tufts University, in their field analysis.<sup>3</sup>

Figure 1. Simplified Livelihoods Framework



Since 1989, household livelihood systems in Bosnia have been shaped by three broad factors: the transition from socialist economy to a market-based system, armed conflict (1992-1995), and reorganization of society in the post-conflict period. Within households, these transitions have brought major changes in the available assets. For example, death, illness and forced migration greatly damaged households' human capital; displacement, ethnic divisions, and the fracturing of families eroded social capital among relatives, neighbors, business associates and friends; the collapse of the economy, prolonged war, and widespread unemployment drained financial capital; and violence destroyed physical assets and left natural assets—such as forests—too insecure to be of use. Households responded to these events by using both short term coping and long term adaptations, including changes in household composition and location, and extensive shifts in the nature of their livelihood strategies, as detailed throughout this report.

### ***Study Methods and Data Collection***

This study was conducted jointly by the Feinstein International Famine Center (FIFC) of Tufts University and Mercy Corps International (MCI) in Bosnia in six villages in the Federation of Bosnia-Herzegovina and the Republic of Srpska: Jakes (Vukosavlje municipality, Republic of Srpska), Krtova (Lukavac municipality, Federation), Prud (Odzak municipality, Federation), Sevarlije (Doboj municipality, Republic of Srpska), and Potocari and Brezani (Srebrenica municipality, Republic of Srpska). The villages were selected based on the differences they represent. The sample includes two Bosnian Serb villages, three predominately Bosniak villages, and one Bosnian Croat villages. The populations differ in economic status, access to employment, and in the levels of humanitarian assistance received during and after the war.

The research was designed to document household composition, priorities, and livelihood strategies at three different time periods: 1989, the self-defined “height of conflict period” for each household, and August – November 2004. The study draws on three main sources of primary data: 1) data generated from systematic, longitudinal surveys; 2) in-depth interviews with select households; and 3) in-depth studies on each of the six villages. Quantitative data collected through surveys regarded the nature and degree of changes in household composition, priorities for expenditures, livelihood strategies and human security<sup>4</sup> over time.<sup>5</sup> Qualitative data collected through in-depth interviews explored shifts over time in each of these areas. The analysis is complemented by a

literature review undertaken by the authors with support of research assistants at Tufts University.

### ***Longitudinal Surveys***

Surveys were designed and field tested by staff from the FIFC and Mercy Corps/Bosnia during August and September, 2004. Surveys were conducted during September, 2004. Researchers from FIFC and Mercy Corps trained teams of Bosnian surveyors to conduct the surveys. Leaders of FIFC and Mercy Corps field teams worked with survey teams each day in the field and ran spot quality checks on the data as it was collected. The Mercy Corp team leader re-checked the survey data, entered the data into databases, and quality checked the data to within a 3% error rate. A team of FIFC researchers analyzed the data and drafted the findings, which were then provided for review and comment to Mercy Corps/Bosnia prior to finalization.

The six villages were chosen to represent a range of populations within the two republics (Republic of Srpska and Federation of Bosnia), by varying ethnic composition, and by areas of conflict. All of the study sites are located in zones where fighting during the 1992-1995 war in Bosnia-Herzegovina was intense. The proximity of conflict resulted in many of the residents in these villages experiencing or witnessing violence including killings, torture, illegal detention, and extended siege. In each location, government military and/or militia forces forcibly displaced all or the majority of the study site populations. Property destruction during the conflict was widespread and often absolute.

The sample size for each community was determined based on population estimates provided by the local council or the mayor's office.<sup>7</sup> Systematic sampling was used to select participant households. Sampling therefore was representative of households at the village level. A total of 394 households were included in the samples. Sample size was calculated in each community study site to within  $\pm 0.10$  percent precision of estimate (95% C.I.). The sample size for each community is as follows, where n=households surveyed: Brezani, n=17; Jakes, n=82; Krtova, n=74; Potocari, n=66; Prud, n=80; and Sevarlije, n=75.

Two types of data are presented in this report. Findings concerning the status and trends of all households within a single village in 2004 are statistically representative at the 95% C.I., allowing for extrapolation to the village level. Findings on earlier time periods are biased given that the teams did not seek to locate households that had not returned to their villages following the conflict. At times, the authors analyze the 394 households as a whole or as a subset not at the village level, e.g., all men, all households with members who fought in the war, unemployment among women, etc. The statistical validity of this second type of data is unknown, and care should be taken in extrapolating beyond the level of the survey population.

The interviewee was any member of the household old enough to have an adequate recollection of the prewar period (i.e., born in approximately 1975 or earlier). Information was collected on every member of the household present at each of the three time periods. A household was taken to include all members living in the compound,

including those who were not related by blood or marriage. Information was collected on three time periods: prewar (1989), the height of the conflict (as defined by the respondent), and the present (August – November 2004). Data was collected on household demographics, occupation, employment, income, expenses and needs, coping strategies to meet household needs, shelter and utilities, food security, nutrition, health, protection and security. Similar questions were asked across all three time periods to track changes within these categories. The survey instrument is attached as Annex I.

The design of the survey led to bias in its findings. Only households that returned to their home villages following the conflict were interviewed, leading to bias in the degree of representation of households during the first two time periods (1989 and height of conflict). A second source of bias regards the age of respondents. Households comprised of elderly adults in 1989 and the height of conflict whose members did not survive to 2004 were obviously not included in the survey in 2004. This led to an overrepresentation of healthier elderly adults, i.e., only those healthy, strong or fortunate enough to survive to 2004. The researchers are not overly concerned about the impact of these sources of bias.

Team leaders for survey teams were all experienced in conducting interviews and surveys in conflict and post-conflict zones. All the surveyors were experienced interviewers and surveyors, and received training on the specific survey used in this research. Upon approaching a selected household, surveyors explained to potential interviewees the nature and purpose of the survey and the likely duration of the interview and asked for permission to conduct the interview. All interviews were anonymous and confidential. Interviewees did not provide their names and surveyors did not record specific information on the household location, thereby helping to ensure confidentiality. Annex II provides biographical information on the surveyors.

FIFC surveyors also conducted in-depth interviews to gather qualitative data with approximately 10% of the households surveyed. These interviews were conducted in English through translation provided by experienced translators and lasted approximately 1½ to 3 hours. This data was collected using the same in-depth survey questionnaire with follow-up questions and explanation encouraged. The Mercy Corps surveyors also provided qualitative data in the form of their observations, recorded in daily briefing sessions with FIFC and Mercy Corp team leaders.

Additional qualitative and quantitative data was provided through in-depth studies of each site. Journalism students from the region conducted the site studies in each of the six research areas and the Mercy Corp team leader quality checked all data and translated the studies.

## **Section II: Policies, Institutions, and Processes**

### ***Politics, Society, and Economy in Bosnia-Herzegovina***

#### **1989**

For Yugoslavia, the 1980s were a decade of economic hardship and political uncertainty, although by comparison to the 1990s this era was remembered with nostalgia by many in the survey. Yugoslavia owed nearly \$20 billion in foreign debt at the time of the world debt crisis in 1981. Economic restructuring followed, much of it mandated by the multilateral lending organizations. The austerity program required to move the country from a socialist system to a Western-oriented market economy had profound impacts on the Yugoslav population. Citizens faced increased commodity prices, rising inflation, falling real incomes, deteriorating standards of living, and cuts in jobs at public enterprises. With increased unemployment came decreased access to benefits provided through the workplace, such as housing and health care. Food prices rose. Those families who had smallholdings relied more heavily on their farms for sustenance, and the newly unemployed, especially women and youth who were the first cut from employment rolls, turned to their family networks for financial support.<sup>8</sup>

Urbanization rapidly increased as people moved to the cities in search of economic opportunities. The agricultural population fell from 73 percent in 1945 to 20 percent in 1981, which reinforced the urban/rural divide in Yugoslav society. According to Woodward, “Those who sought economic improvement and social mobility left the villages for cities and towns, leaving the countryside disproportionately populated by the elderly or people with little schooling.”<sup>9</sup> Per capita GDP growth fell precipitously from 5.7 percent between 1950 and 1975 to 0.7 percent from 1980 to 1985.<sup>10</sup> By 1989 there was substantial erosion of the middle class, a group that had been growing since the 1950s. The middle class theoretically should have represented a moderate political center, but it had become increasingly polarized economically and socially by the austerity measures and subsequent hardship.<sup>11</sup>

Internal and external forces drove political upheaval in the 1980s. Politicians were faced with a debt crisis and related pressures to restructure the economy, rising inflation, and an increasingly dissatisfied populace. Tensions in government among and between the republics and the center were rising, as each vied for limited fiscal resources and sought to protect their wealth base.<sup>12</sup> As the power of the central state eroded, the gulf between the wealthy and the poor republics widened. Calls grew for increased sovereignty of the republics.

Yugoslavia was simultaneously experiencing a shift in its international identity. Although socialist and maintaining close ties with the then Soviet Union, Yugoslavia had maintained its independence throughout the Cold War. This had afforded the country a

prominent position in Cold War geopolitics, but Yugoslavia's importance, especially to the United States, declined as the Cold War drew to a close. The collapse of the Berlin Wall in November 1989 brought the end of Yugoslavia's special relationship with Europe, and Yugoslavia became one of the many Central European countries seeking greater integration in Western European institutions.<sup>13</sup>

The national military (one of the few entities controlled at the federal level) was not exempt from the austerity measures implemented under the economic reform program. Personnel cuts were on track to reduce the Yugoslav People's Army (JNA) from 220,000 in 1980 to 150,000 by 1992.<sup>14</sup> Demobilized soldiers found themselves unemployed in a society with shrinking economic opportunities and dwindling social benefits. In the late 1980s in Slovenia a growing number of young people refused required military service, requesting enlistment only in their home republics, and calling for ethnically homogenous military units.<sup>15</sup> The politicization of society thus extended to the army, and yet the military had responsibility for maintaining internal order, including guarding Yugoslavia's territorial integrity<sup>16</sup>

It is against this dichotomy between the drive for increased sovereignty on the part of the republics and the mandate of the national army, and the sharpening political and economic tensions that characterized Yugoslavia at the end of the Cold War that the household survey first considered the nature of livelihood strategies in 1989. 1989, therefore, cannot be considered as a base year of stability for it was a time of flux and adaptation. Such tumultuous times only increased in the next period, the war.

## **Armed Conflict**

As the social and economic safety net weakened in the 1970s and 1980s, polarization between ethnic groups, territorial units, and localities increased. Rising nationalistic sentiments were effectively mobilized by leaders seeking political authority, especially Slobodan Milosevic, who was elected president of Serbia in 1989. Milosevic used the rhetoric of Serb victimization to activate ethnic identity in Serb-populated areas of Croatia and Bosnia-Herzegovina.<sup>17</sup> The mobilization of ethnic identity exacerbated fissures within the already fracturing social and political order.

The republics increasingly ignored the will of the central state, and the Communist party collapsed at the federal level in 1990.<sup>18</sup> Slovenia and Croatia seceded from the federal state in June 1991. War broke out in both republics shortly thereafter,<sup>19</sup> pitting the JNA (whose mid-level ranks were dominated by Serbs due to historical legacies) against local militias and paramilitaries.

Bosnia's government was left in the difficult position of having to choose between a continued union with Serbia under Milosevic or independence and almost certain war.<sup>20</sup> In a popular referendum in early 1992 the Bosniak and Bosnian Croat populations opted for independence, while many Bosnian Serbs opposed separation from Serbia. The United States and Europe recognized the independence of Bosnia-Herzegovina shortly

thereafter, and war erupted in March 1992. Non-separatist Bosnian Serbs motivated to fight had the support of the Yugoslav army and various Serb paramilitary groups. With these armed forces, they sought to create a large swathe of ethnically pure Serb territory (Greater Serbia) through a process that would become known as “ethnic cleansing.” Bosniaks and Bosnian Croats initially cooperated in their resistance, but this allegiance soon splintered due to nationalist agenda of the Croatian president and his plans to conquer and carve up Bosnia-Herzegovina between himself and the Milosevic regime. Increasingly, Bosniak paramilitaries and the BiH army relied on local and foreign Muslim volunteers to bolster their ranks.<sup>21</sup>

Between 1992 and 1994, over 200,000 people died and more than 2 million more were displaced, out of a total prewar population of 4.3 million. Battles over territory between Bosnian Serb (with support from Belgrade), Bosniak (Bosnian Muslim), and Croatian forces plunged much of the rural countryside into chaos. The fighting was particularly intense along what would become the border between the Republic of Srpska and the Federation. Entire villages were leveled by fighting forces that consisted of armies, militias, and paramilitary groups. The population swelled in the urban areas as rural residents fled to relative safety, but many of the cities also came under prolonged bombardment and siege. The population displacement was deliberate and targeted along ethnic lines. Serbs fled to cities that were Serb-majority or were under the control of the Bosnian Serbs; Muslim residents moved to the zones held by the Bosnian government.

Germany welcomed all refugees from Bosnia in the first few months of the war (spring 1992). After May 1992 Germany, Austria, and Switzerland implemented visa requirements for Bosnians, and it became increasingly difficult for Bosniaks to gain entrance to the country. Nevertheless, roughly one million citizens from Bosnia-Herzegovina managed to enter Austria and Germany in 1992. Able-bodied refugees living in Europe were often able to find work in the formal or informal economy and many saved money for their eventual return to Bosnia.

A final push by the Bosnian Serbs to secure territory came in the summer of 1995, resulting in the death of roughly 8,000 Muslim men and boys who had sought refuge in the U.N.-designated “safe haven” of Srebrenica. Simultaneously, Bosnian Croatian forces (supported by the Croatian military) routed Bosnian Serb troops and forced the evacuation of Serb civilians from the Krajina region of western Bosnia. By the time the major parties signed the Dayton Peace Agreement in December 1995, the country had been effectively divided based on ethnicity, with most Serbs living in the Republic of Srpska in the north of the country and most Bosniaks and Croats residing in the Federation of Bosnia and Herzegovina. The peace agreement institutionalized the ethnic divide by establishing essentially two separate states: a Bosnian Serb state and a shared state for Bosniaks and Bosnian Croats, with the two entities separated by an official “inter-entity border line” (IEBL).<sup>22</sup> Although there was a central and ethnically balanced government, most effective powers lay at the entity or canton level.

## **Humanitarian Assistance**

Delivering humanitarian assistance during the war was often complex and difficult, and required constant negotiation and renegotiation with the warring parties to gain humanitarian access. Reaching vulnerable populations often necessitated humanitarian organizations to become directly involved in the conflict, as explained in a report on the former Yugoslavia by the *Humanitarianism and War Project*:

Human displacement was the overriding aim, not just an incidental consequence, of the conflicts. That being the case, organizations seriously committed to assist and protect civilian populations positioned themselves squarely in the vortex of the violence.<sup>23</sup>

The international community started providing humanitarian assistance to Bosnia in earnest in 1993. Humanitarian access was difficult in many areas of the country throughout the war, and the international community was forced to rely on air drops of food to some of the areas under siege, such as Sarajevo and Srebrenica. Much of the aid was delivered through the combined systems of the American and European military, the UNPROFOR force, UN agencies, and international NGOs. UNHCR was the lead agency in the relief effort, and all accredited NGO activities had to be coordinated through UNHCR.<sup>24</sup>

ICRC was the first agency to deliver food during the war. Distributions were made to the elderly through the local Red Cross societies in the Federation and today's Republic of Srpska. ICRC distributions began in June 1992 and continued until the end of 1995. UNHCR began a monthly distribution of basic food items, supplied by the World Food Program (WFP), in mid-1993. These distributions were for refugees and displaced persons and were provided through the local municipal structures. Other organizations with regular food distributions during the war included MSF/Belgium, MSF/Holland, and Action Contra la Faim (AICF). During the conflict, the vast majority of food aid was targeted towards refugees and displaced persons. These groups were certainly in need, but in many cases the settled population also suffered extreme food needs, especially in areas that endured blockages and prolonged siege.

Providing humanitarian assistance entailed constant negotiations, complex logistics systems, and exposing national and expatriate humanitarian personnel to potentially dangerous conditions. Nevertheless, food assistance reached besieged areas and vulnerable populations across much of Bosnia. Coverage and quality are difficult to measure, but in 1993 the World Food Program estimated that it was able to meet 70% of the food needs of those in need of food assistance in Bosnia-Herzegovina (2.28 million people).<sup>25</sup> Other reports, however, indicate widespread and serious problems with the delivery of food aid at the height of the conflict due to insecurity and direct obstruction of U.N. operations. For instance, a U.S. General Accounting Office (GAO) report on the effectiveness of U.N. operations in Bosnia from April 1994 reports:

In 1993, only about 54 percent of the U.N. food requirement for Bosnia was delivered. Warring factions obstructed and delayed convoys on a daily basis. The same factions harassed and sometimes killed U.N. staff.<sup>26</sup>

The World Food Program provided food in Bosnia until 1999. WFP supplies were reportedly the only regular food source for many beneficiaries, but WFP only provided to displaced persons and refugees, and many vulnerable people with food needs received no assistance in this period. Food aid programs supported by Western nations came to an end in 1999. The government ran some food distributions, mainly supported by the local branches of charity organizations such as Merhamet, Caritas and Dobrotvor. Some assistance also came through Islamic countries, which usually worked through the existing municipal structures.

U.S. food assistance through the office of Food for Peace (USAID/FFP) made up the largest portion of direct assistance from the United States to Bosnia during the war. In the period FY1992-FY1995, food aid accounted for approximately 27% (\$256.5 million) of the total disaster assistance provided by the U.S. government for Bosnia. (Department of Defense funds accounted for 32% of U.S. total contributions, but much of this money went towards logistical support, including NATO air operations, to deliver food and non-food commodities.)<sup>27</sup> Funds for food aid decreased substantially after the war, although OFDA continued to fund several food security programs throughout the late 1990s to assist beneficiaries with agricultural production through the distribution of seeds, tools, and fertilizers. These livelihood programs were concentrated in both the Republic of Srpska and the Federation.<sup>28</sup>

The United States Government contributed roughly \$1.68 billion to Bosnia-Herzegovina from FY1991 through FY1997.<sup>29</sup> Large amounts of humanitarian assistance also came from the European Community and the United Nations. The Serbian and Croatian governments provided assistance to displaced persons and refugees within their borders, and the local societies of the Red Cross were also very active in providing assistance, particularly to Bosnian Serbs in the Republic of Srpska and Serbia.<sup>30</sup> Governments of western European countries also provided refuge by granting temporary protected status (TPS) to civilians fleeing Bosnia.

The material needs of those affected by the conflict in much of Bosnia-Herzegovina were readily apparent, made more so by the international media coverage of a war in the heart of Europe. Through media reports, the western public absorbed the horrors of the siege of Sarajevo and the resulting dire humanitarian conditions. Perhaps partially as result of international pressure to end the human suffering, international humanitarian relief operations during the war focused primarily on the delivery of food and non-food commodities, such as blankets, plastic sheeting, hygiene kits, and stoves.<sup>31</sup> Some have criticized the international donors, and in particular the U.N., for prioritizing food and other commodities at the expense of efforts to protect civilians, safeguard human rights, provide refuge, and seek a political solution to the conflict.

The movement of relief commodities, primarily food, was given priority to the detriment of other indispensable activities such as social services, rehabilitation, and the protection of human rights, including the right to seek asylum.<sup>32</sup>

International organizations were compelled to win Serb or Bosnian Serb consent in order to deliver humanitarian assistance to besieged populations, and the organizations often required logistical support or actual protection from U.N. and NATO forces in order

ensure that the goods—or at least a portion of the goods—reached the recipient populations.<sup>33</sup> This meant that international governments, donors, and the U.N. had to maintain good relations with all sides in order to ensure the delivery of humanitarian assistance. The resulting “neutrality” brought harsh criticism from many, including Alex de Waal, who wrote in 1994 that this neutrality in the interest of humanitarianism “precluded making a judgment or taking action against those responsible for making the grossest violations.” He continued:

The neutrality demanded by relief operations and diplomatic negotiations has conflict with the requirements under international law to prevent and punish various crimes, including territorial aggression, genocide, and gross violations of the laws of war. The major human rights violators in Bosnia are exactly the same people that the UN is negotiating with for humanitarian access and a political settlement.<sup>34</sup>

Not surprisingly, the warring parties sought to use the reluctance of the international community to their advantage, and the belligerents “treated humanitarian programs and personnel with abandon, exploiting the importance attached by international public opinion to keeping such activities going at almost any price.”<sup>35</sup> Some categorized the humanitarian response as an “alibi” or “fig leaf” that provided cover for the international community’s lack of commitment or ability to reach a political solution to the conflict.<sup>36</sup>

Operating in a war zone across active battle lines meant that many organizations and donors had to rethink the way in which they were providing assistance. USAID’s Office of Foreign Disaster Assistance (OFDA) responded to this challenge was by developing new types of relationships with NGOs. Instead of simply funding an existing humanitarian program of an NGO, USAID actively extended itself into the war zone by making possible the logistics work of certain relief organizations. This logistic and financial support allowed for the development of a transportation infrastructure to facilitate cross-border delivery of relief supplies in the active war zone. OFDA invested heavily in the International Rescue Committee (IRC) for this purpose.<sup>37</sup> IRC’s budget, provided in large part by OFDA, reached \$50 million in 1993, which was substantially more than UNICEF’s budget for all of former Yugoslavia.<sup>38</sup> Bosnia was the site of the OFDA’s longest operating Disaster Assistance Response Team (DART), which entered the country in December 1992 and was disbanded in October 1997.<sup>39</sup>

Although there were clearly problems with the delivery of aid in Bosnia, the aid that was delivered helped to alleviate the suffering of civilians. The GAO reported that the humanitarian actions of the U.N. “contributed greatly to feeding the people of Bosnia and preventing starvation for two winters.”<sup>40</sup> A multi-agency study carried out in four areas of Bosnia in the same year found no signs of protein-energy malnutrition in children under five years and no serious micro-nutrient deficiencies in mothers and children, although weight loss since the beginning of the war averaged 10 kilograms (22 pounds) for adults. “The survey concluded that if humanitarian food aid had not been supplied, the nutritional status of the population would have been seriously compromised.”<sup>41</sup>

The research presented in this report was designed to understand how different ethnic groups living in different areas and facing a range of security threats adapted their livelihoods systems to cope with the violence of war. The individual and household-level

effects of the war are a testament to both the tragedy of conflict and the tremendous lengths people will go to in order to protect themselves, their families and their homesteads. For many in the study population, however, the violence grossly compromised the effectiveness of these strategies.

### **Political Interventions**

The rationale behind the United States government's intense but finite humanitarian response did not match American political action or discourse regarding the Bosnian war. Politically speaking, the crisis in Bosnia was often portrayed as caused by long-standing ethnic hatreds that simmered beneath the surface in Yugoslav society. Policy makers used the "age-old" description of the conflict as a justification for insufficient political or military intervention to protect civilians. Speaking in March 1993, then Secretary of State Warren Christopher described the conflict: "The hatred between all three groups...is almost unbelievable. It's almost terrifying, and its centuries old."<sup>42</sup> Two months later, President Bill Clinton said that it was difficult to reach unified support among U.S. allies for intervention "for people who have been fighting each other for centuries."<sup>43</sup> This view allowed for a lack of action when foreign military intervention seemed unpalatable, and enabled world leaders to endorse the territorial gains won through a program of ethnic cleansing, and creating new and recognized geopolitical borders institutionalizing ethnically homogenous states.

There may have been a divergence between the political and humanitarian responses to the crisis in Bosnia, but both were underpinned by a similar ideology and goal: Return Bosnian society to "normality" as quickly as possible in the aftermath of the conflict so the country could develop as a stable and integrated part of Europe. As a result, politicians and diplomats agreed to an extended posting of NATO and U.N. forces to the country to maintain stability, and humanitarian and development organizations invested heavily in reconstruction and rebuilding in the immediate aftermath of the war. The full implications of the relationships between humanitarian, military, and political interventions of the international community and longer term stability in Bosnia-Herzegovina remain to be seen.

## **2004**

Annex Seven of The Dayton Peace Agreement specifically addresses the issue of return, and the third time period of the survey was designed to capture a time where households had returned to rebuild their lives, both materially and socially. Under the Agreement, all displaced persons were to have the right to return to their prewar residences, have their property rights restored, and be compensated for any losses. With this agreement, the international peacemakers enshrined the right of the displaced to return not only to their country of origin, but also to their home of origin.<sup>44</sup> The rate of minority returns—the return of an ethnic group to an area dominated by a different ethnic group—was low in the first few years after the war but had increased by 2000.<sup>45</sup> UNHCR reports that 67,445 people made minority returns in Bosnia-Herzegovina in that year, roughly 26,000 more

than in either 1999 or 1998, and the number had increased to 102,111 minority returns in 2002.<sup>46</sup>

The people of Bosnia-Herzegovina have made much progress towards recovery in the nearly ten years since the end of the war. Many of the homes in the rural areas along the former frontline have been rebuilt or repaired, and villages once again have services such as water, electricity, and telephone. Although the reconstruction effort in the country is impressive when compared to many other war-torn nations, the legacy of the war's economic and social impact continues to shape Bosnian society.

Yugoslavia descended into conflict before the transition from a socialist system to a market economy was complete. Bosnia-Herzegovina emerged from the war as an independent country with an economy not only in ruins but one that was structured for a different economic era. Roughly 60% of the country's industrial capacity was destroyed, and much of the rest remains non-operational. The war damaged agricultural prospects in many areas, leaving the country polluted with 1.2 million landmines and 2 million pieces of unexploded ordinance spread over 430,000 hectares of land, or 8% of the total territory.<sup>47</sup> Post conflict, many found themselves trying to rebuild their lives without a steady source of income or social benefits that had been guaranteed by employers or the state in the period prior to the war.

The nature of international relief to Bosnia shifted after the war as the humanitarian situation improved. The United States government, like other donors, sought to encourage the return and settlement of displaced populations and the rehabilitation of the countryside. Housing (including winterization) was the main priority of OFDA in the reconstruction period, while the rest of USAID focused on other priorities, including the energy sector, financial reform, governance, conflict resolution, and psycho-social recovery of the population.<sup>48</sup> OFDA funded the rehabilitation of more than 2,500 homes in 48 frontline villages through the twenty-five million dollar Emergency Shelter Repair Program (ESRP) in 1996, although the office came under criticism for prioritizing "same ethnic" returns as opposed to minority returns aimed at greater ethnic integration.<sup>49</sup> The ESRP rebuilt homes only in the Federation, not the Republic of Srpska, and the vast majority (81%) of the houses repaired were Bosniak homes.<sup>50</sup> Housing and infrastructure repair have remained central to donor programs in Bosnia in the postwar years. At present, the U.S government provides funds through USAID to Bosnia for economic and fiscal reform, minority reintegration, and democracy and governance programs.<sup>51</sup>

The country experienced a surge of development directly after the conflict, spurred by foreign reconstruction funds, the presence of international peacekeepers and some returning capital. However, after the initial burst of aid-driven development diminished it became apparent that Bosnian had few viable companies. Today the state remains largely dependent on foreign loans and donor support. Tax and customs evasion is widespread.<sup>52</sup> The informal economy represented 34% of total national income in 2004.<sup>53</sup> The privatization of state-owned enterprises continues slowly and is unpopular with the vast majority of the population, according to polls.<sup>54</sup> International investment has been hindered by corruption scandals, intractable bureaucracy, and a highly fragmented

administrative system.<sup>55</sup> Organized crime, smuggling, and human trafficking continue to pose serious problems for citizens and officials alike.<sup>56</sup>

Unemployment and poverty remained high in both entities within Bosnia-Herzegovina in 2003. UNDP estimated that one-half of rural households and over one-quarter of urban households were highly economically and socially vulnerable, i.e., with incomes less than 300 KM per month. Poverty was found to be the most common among women and the elderly.<sup>57</sup> The official unemployment rate was 43.5 percent in the Federation (August 2003) and 36.8 percent in the Republic of Srpska (February 2003).<sup>58</sup> Although official unemployment rates are lower, the Republic of Srpska is more economically depressed than the Federation. In late 2000, 75 percent of population of the Republic of Srpska could not afford the monthly basket of consumables for a family of four, compared to 46 percent of the population in the Federation.<sup>59</sup> Citizens in both entities held dim views on their economic situation and prospects for the future.

Half of Bosnia's prewar population, or 2.2 million people, were displaced during the conflict. Roughly one million remained within the country, with a further 1.2 million dispersed through 25 host states.<sup>60</sup> In the years following, many returned home to rebuild their homes and villages, but many others chose to settle in their new locations. Most of the initial returns were to ethnically homogenous areas. By 2000, however, the number of (mostly spontaneous) minority returns across the inter-entity border line began to increase substantially. By late 2002 it was estimated that 367,000 people had made minority returns.<sup>61</sup> Much of the funding for reconstruction had ceased by this point, leaving many returning families to rebuild on their own.<sup>62</sup> By 2003 the U.S. Department of State believed there would be few additional returns, and the Bureau of Population, Refugees and Migration ceased funding for reconstruction.<sup>63</sup> As of late 2004, UNHCR estimated that 314,000 people remained displaced within Bosnia-Herzegovina. Recognizing the continuing reconstruction needs and the role of shelter repair in encouraging returns, the Council of Europe (CoE) Development Bank approved a loan of 8 million Euros for the rehabilitation of 1,100 damaged houses.<sup>64</sup>

There was hope that the increased ethnic integration resulting from the minority returns would bring positive political change and greater tolerance.<sup>65</sup> However, the nationalist parties continue to retain their strong grip on the country, having won most of the votes in the October 2004 elections. Authorities in the Republic of Srpska continue to attract international criticism for lack of compliance with the International Criminal Tribunal for the Former Yugoslavia (ICTY), and in December 2004 the United States government froze the assets of the Serb Democratic Party (SDS), the leading Serb nationalist party.<sup>66</sup>

One of the political processes that has allowed refugees and internally displaced persons to return to their homes within Bosnia is the Property Law Implementation Plan (PLIP). The PLIP allows displaced families and individuals to reclaim their homes throughout Bosnia-Herzegovina, and mandates the compliance (and verification of compliance) of local officials in this process. The PLIP is overseen by the international community (UNHCR, OSCE, OHR) and, although initially slow in the Republic of Srpska in

particular, is now considered to have been very successful, with over 90% of owners able to repossess their prewar homes as of late 2004.<sup>67</sup>

This, then, was the general context for the people living in the country once known as Yugoslavia in 1989, the height of conflict, and the post-conflict year of 2004. The next section considers the more specific, localized contexts of the six villages where the household surveys were undertaken. The villages are diverse, and each area had its own experiences of prewar life, work and home, of wartime death, destruction and displacement, and of post-conflict construction, including a re-imagining of the concepts of family, safety and community. Brezani is a small farming area, set beautifully in the hills, and supported by fertile land but where, like so many other areas, the old are left to mourn their dead. What is termed Jakes is also known as Vukosavlje, the difference in names reflecting the continuing ethnic tensions of claim and counter claim to identity and space. Krtova was once wealthy and has been the site of much humanitarian and development intervention; it had the highest rate of military mobilization of all the sites studied during the war. Potocari rests uneasily above the valley where the bodies of the slain men and women gradually are being laid to rest and remembered. The residents of Prud have preferential access to the relative wealth and employment opportunities of nearby Croatia, and serve as a stark reminder of the dividing line between the European Union and those just outside its boundaries. Sevarlije was once heavily industrialized but today faces high unemployment as a site of minority return. Many of these areas benefited from humanitarian and development assistance funded by USAID and other donors.

### ***Six Surveyed Villages***<sup>68</sup>

The six villages represented in the survey differ based on ethnicity, geography and wealth, but the populations all shared experiences of displacement, exile, and return. Before the war households were engaged in a wide range of occupations, including factory workers, skilled laborers, housewives and students; most also farmed to supplement their household diet. In 1989 many were beginning to feel the effects of economic transition. The conflict brought dramatic changes, including the displacement of each survey village's population in its entirety. Houses, barns, fields, and forests were looted, razed, burned, and littered with landmines. The populations endured between one and nine years of displacement, in homes of friends or relatives, squatting in houses abandoned by others, in collective centers, in makeshift accommodation, in collective centers within the country, and in the relative safety of refugee centers in third countries. By 2004, many but not all had returned to their villages of origin.

#### **Brezani**

Brezani, by far the smallest community surveyed in the study, lies within the municipality of Srebrenica in the Republic of Srpska. The village is situated high in the mountains more than 20 kilometers to the southeast of Srebrenica town center. Brezani is

largely inaccessible for six to seven months of the year due to the heavy snows and poor roads. Prior to the war Brezani was home to approximately seventy Bosnian Serb households, and was closely tied to the village of Osmace, a Bosniak community. People relied on their gardens and farms for the majority of their food, and some had jobs in industry or services in Srebrenica while a few had jobs in Serbia. The children of Brezani walked roughly five kilometers to an elementary school in Osmace. Families who were able to afford secondary school sent their children in Srebrenica.

Bosniak fighting forces seeking to retake territory around Srebrenica from Serb control attacked Brezani in 1992, killing eighteen people, including family members of those surveyed. The surviving residents fled to Serbia or to Serb-held towns in the present day Republic of Srpska. People began to return to the heavily damaged village in 1997. Mercy Corps has provided supplies to rebuild twenty houses in Brezani. The village is still without electricity and telephone service.

Today Brezani is home to approximately 28 Bosnian Serb households. Some families (about 10), however, continue to maintain a residence in Serbia, and return to Brezani only on the weekends or holidays, leaving only about 18 of the original 70 households living year round in Brezani. The closure of the factories in Srebrenica led to a loss of prewar industrial jobs. As in the prewar period, a majority of households rely primarily upon their own production as a source of food. Roughly one-quarter of the households in Brezani include children of school age, and these children either travel to Srebrenica for school or do not attend school. Ethnic tensions continue to affect relations in the area, and there is reportedly little interaction between Brezani and Osmace, even though the populations of the two villages were once highly inter-dependent.

## **Jakes**

Jakes is in the municipality of Vukosavlje in the Republic of Srpska. The prewar population of approximately 600 households was majority Bosniak but included over one-quarter Bosnian Croats and roughly six percent Bosnian Serbs. The prewar population found employment in industry in Modrica and Odzak and produced agricultural goods (fruit, vegetables and dairy) for sale in the markets. Most households were also engaged in agricultural as a secondary activity to supplement market-based food supplies.

Serb fighting forces swept through Jakes in July 1992, forcing all non-Serbs out of the region. Most residents initially fled to Croatia and lived in collective centers where basic needs, including food and health care, were met.<sup>69</sup> Many were able to move from Croatia to countries in Western Europe, predominantly Germany, which offered Bosnian refugees temporary protected status during the war. Residents of Jakes who were not able to seek refuge in Croatia or third countries fled to nearby towns, such as Novi Travnik and Odzak, where they stayed with relatives or in improvised shelters. Security was often poor in these areas during the conflict and the populations suffered commodity shortages due to siege and loss of access to agricultural production.

The municipality of Vukosavlje was carved out of the prewar municipalities of Modrica and Odzak following the signing of the Dayton Peace Agreement. A large number of Bosniak refugees from Jakes returned to the region at the end of the war, first settling in Modrica and Odzak as a temporary measure. The Bosniak residents of Jakes faced a series of hurdles in their attempts to reclaim their prewar homes including the devastation of a large portion of the houses and occupation of remaining structures by displaced Serb families. Negotiations with the municipal council eventually brought the removal of the Serb families from the Bosniak homes, and the first Bosniak families returned to Jakes in 1998. In contrast to other returnee communities, Jakes saw the return of many complete families.

Residents rebuilt their homes through a combination of personal savings and humanitarian assistance. The main contributions for reconstruction have come from the German government, the government of Tuzla canton, the Federal government of Bosnia-Herzegovina, and the European Union. Mercy Corps has reconstructed 29 housing units through EU donations. USAID funded most of the infrastructure repair (such as water and electrical systems) in Vukosavlje municipality.

Not all parts of Jakes have received equal reconstruction support, leading some residents to claim that they have been neglected or maligned by local councilmen who are believed to direct assistance to the more visible parts of the village. Residents report that earlier postwar ethnic tensions have dissipated. Some problems persist with the Serb-dominated local council, causing difficulty in the establishment of tripartite agreements for housing reconstruction. Jakes has its own elementary school, and older children attend the integrated high school in the municipality that follows a Bosnian Serb curriculum.

The economic situation in the municipality remains poor with high unemployment and few income-generating opportunities. Prewar industries in Modrica and Odzak are no longer operational. In 2001 and 2002, UNHCR noted that there had been some “reverse” returns from this area, and reported that additional families in Vukosavlje municipality were considering leaving due to lack of economic opportunities.

## **Krtova**

The Bosnian Serb village of Krtova is located in the Lukavac municipality in the Federation of Bosnia-Herzegovina. In the 1980s, industries in Tuzla and Lukavac were the main source of employment for Krtova residents, and Krtova was considered one of the wealthiest villages in the area. Households relied on gardening/farming for additional income and to supplement their diet. More than 60% of the population belonged to a dairy association and provided milk for a dairy in Tuzla.

The population of Krtova fled in 1995 following the Bosnian Army’s capture of the nearby town of Ozren. Most families from Krtova sought temporary accommodation in the towns of Doboje and Petrovo, where they remained for less than a year. The displaced worked hard to maintain contact with a network of original community members; they

were well-organized and determined to return home at the earliest possible opportunity. Two hundred families crossed the inter-entity border line and returned to Krtova in February 1996, shortly after the implementation of the Dayton Peace Agreement. The group defied the authorities in the Republic of Srpska who were adamantly against minority returns of Serbs into Federation territory, and Krtova became one of first minority return sites in the Federation. An SFOR battalion was stationed in Krtova from 1996 to 1998.

Reconstruction assistance came to Krtova from a variety of sources, including the Swedish Rescue Services Agency, UNHCR, and Mercy Corps. USAID provided funds for the reconstruction of the primary school and health clinic as well as for electricity repair. The ICRC helped repair the water system, and USDA provided funds to Mercy Corps to establish the agricultural association and to build a cooling facility for dairy products and fruits and vegetables.

Most of the returnees to Krtova were elderly residents, with the younger family members staying in the municipality of displacement. Unemployment rates are extremely high; only five individuals had paid formal employment in September 2004. With the assistance of Mercy Corps, people in Krtova have established an agricultural and dairy association and households grow pears, apples and raspberries, and collect milk. Agriculture was the primary occupation for an estimated 90% of the population in 2004, and most people rely on their own production as their primary source of food. Children in Krtova attend primary school locally through fourth grade, and then travel by bus to Petrovo in order to attend a Serb-curriculum middle and secondary school.

## **Potocari**

Srebrenica was one of the most developed municipalities in Bosnia-Herzegovina before the war, and was home to mines, factories, and a spa famous for healing mineral waters. The municipality benefited from tourism, natural resources, and a higher than average per capita income. The village of Potocari, in Srebrenica municipality in today's Republic of Srpska, is approximately three kilometers north of the center of Srebrenica. Most of Srebrenica's industrial companies were located in Potocari prior to the war and most residents of Potocari worked in the battery factory, the mines, and the spa. The prewar population of Potocari was predominately Bosniak with a small number (roughly 6%) Bosnian Serbs, although the larger Srebrenica municipality was home to roughly 60% Bosniaks and 40% Bosnian Serbs before the war.<sup>71</sup>

Fighting started around Srebrenica in 1992, and most Serb and some Bosniak residents fled the area at this time. Many of the Bosnian Serbs from Potocari moved to Bratunac, a Serb-held town a few kilometers north on the River Drina. The town of Srebrenica and the adjacent area of Potocari remained in Bosniak hands, despite heavy shelling from the Bosnian Serb forces in the surrounding area. The population of Srebrenica town swelled by roughly 25,000 as Bosniak refugees from other villages flooded the area. Bosnian Serb fighting forces closed in on the town, cutting off the supply of food and other goods.

Serbs forces positioned themselves in the hills around town and began a siege that lasted for three years. The United Nations declared Srebrenica to be a “safe area” in April 1993, and pledged that NATO air power would protect the town’s residents. Bosniak fighting forces remained active and engaged the Serb troops and irregulars in frequent battles.

Serb forces overran Srebrenica from the south in July 1995. Thousands of Bosniaks fled the town center and pushed into Potocari. Recognizing the imminent danger, an estimated 15,000 men and boys fled into the forests, hoping to make the 70 kilometer trek to Bosnian territory. The rest of the population was rounded up in Potocari. Women and children were bussed to Bosniak-held areas. Most of the men were killed, many in the factories that stood adjacent to the United Nations barracks. The Bosnian Serb fighting forces captured and killed many more as they attempted to escape overland through the forest. An estimated 8,000 men and boys were killed, marking one of the most dramatic failures ever of international protection in armed conflict.

In the fall of 2004 there were approximately 200 households (700 people) in Potocari, less than 20% of its prewar size. The present population is comprised of three main categories of households: Bosnian Serbs who lived in Potocari before the war and fled the city in 1992, mostly to urban areas; Bosniak returnees, most of whom remained in the town during the siege and fled when the Serb forces attacked in July 1995; and Bosnian Serbs displaced from locations in the Federation (such as Sarajevo), now squatting in Bosniak households. Most of the Bosnian Serbs returned or arrived in Potocari shortly after the war. Bosniak residents only began to return in 2000, and some continued to return through 2004. Many of the returnee households are female-headed, as the men were killed during the war. Tension continues to exist between the ethnic groups.

Reconstruction and rehabilitation assistance was slow to arrive in Srebrenica municipality in the years after the war, and only increased when Bosniak returns began in 2000. Major donors to the reconstruction effort include Mercy Corps, UMCOR, CARE, Children’s Relief Association, Hilfsverk, and others. Potocari’s elementary school was destroyed during the war but was rebuilt with USAID assistance in 2001. Older children go to Srebrenica center for secondary school.

Economic opportunities in Srebrenica at present are limited. The factories, mines, and spa remain out of service. Rumors circulate that some of the factories are to be privatized and re-opened, but local authorities criticize the privatization process for lack of transparency and insufficient community involvement.<sup>72</sup> One of the mines was partially privatized in 2004, but no returnees are employed. The revitalization of the industrial sector is hampered by the historical significance of the factories in the events of July 1995. Many family members and survivors feel that the factories, including the U.N. barracks, should be converted into museums to commemorate the dead. In the meantime, the economy of Potocari and much of the rest of Srebrenica remains stagnant.

## **Prud**

Prud is a Bosnian Croat village in Odzak municipality, Federation of Bosnia-Herzegovina. Odzak was home to a variety of state-owned industries before the war, and residents of Prud worked in industries in Samac, Odzak, and in neighboring Croatia. Agriculture was also strong in the region. Prud was one of the most prosperous villages in the area before the war. Many individuals held Croatian citizenship.

Serb forces took control of Odzak municipality in 1992, causing mass displacement of Bosniak and Bosnian Croat residents, including those living in Prud. Villages were almost completely destroyed in the heavy fighting, as were the main bridges across the Sava and Bosna rivers. Prud was burned to the ground. Residents initially fled to Croatia and most then moved on to Europe, and sought refuge (and employment) in Germany, Switzerland, Austria, and other European countries, where most were housed in collective centers or other accommodation for refugees. Able-bodied adults found work in the formal and informal economies in the host nations. Many were able to send remittances to relatives remaining in Bosnia as well as saving for their eventual return.

Odzak municipality returned to Federation control after the Dayton Agreement and Bosniak and Croat families started to return in 1996. Many Bosnian Serbs left in the period immediately after the war. Many settled just across the inter-entity border line in the newly created municipality of Vukosavlje. Although nearly all of the 400 prewar homes in Prud had been destroyed, most of the prewar inhabitants had returned to the village in 1997 and 1998. Residents of Prud received donations for shelter projects and used savings for additional repairs. Today Prud is nearly completely rebuilt and has again become one of the most prosperous villages in the area.

Most international assistance for Prud was provided between 1997 and 1999. USAID funded most of the infrastructure repair, including the roads, electricity network, the bridge over the Bosna River, and the health clinic (to be reconstructed in 2005). The school was rebuilt by the local municipality. Funds for housing reconstruction came from the Dutch government, Mercy Corps, the Danish Refugee Council, the Croatian government, and the government of the Federation of Bosnia-Herzegovina.

Today some residents of Prud have jobs in nearby Odzak, but the main source of income for the village is from residents who work in European countries and either send remittances home or make regular trips back to Bosnia. Many Bosnian Croats are able to secure three-month work visas to work in Europe, or travel as tourists on their Croatian passport and work illegally. The lack of employment opportunities in the Odzak region is a disincentive for the return of young people. Many villages, including Prud, have a larger percentage of elderly residents today than before the war.

Most returnees to Prud engage in agriculture to supplement their food supplies, although overall rates of agricultural production in Odzak have fallen from their prewar levels. Surplus agricultural produce is sold to agricultural associations in Odzak. The village has

an elementary school and students travel to Odzak (15 kilometers) to attend middle and secondary school. The village is served by a regular bus system.

## **Sevarlije**

Sevarlije is a Bosniak village, located in the municipality of Doboj in the Republic of Srpska. Before the war, people from Sevarlije worked in industries and services in Doboj, Maglaj, and Tesanj. Many people also worked in the local lime factory. Agriculture was a secondary occupation for many people in Sevarlije and served to supplement household food supplies. Doboj served as a major railway and transport hub between Sarajevo, Tuzla, Banja Luka and Belgrade, and thus had great strategic importance during the war. These transport and economic links were targeted and destroyed over the course of the war.

Bosnian Serb forces attack Sevarlije and surrounding communities in the summer of 1992, killing 61 residents of Sevarlije. Three hundred men were taken and detained at the Bosnian Serb military barracks in Doboj. Residents of Sevarlije crossed the Bosna River and fled to the Federation towns of Maglaj, Tesanj, Zenica, Doboj East and Tuzla. Unlike the inhabitants of Prud and Jakes, very few people from Sevarlije were able to seek refuge in Croatia or other western European countries.

Minority returns to Sevarlije began in 1997 and 1998. Mercy Corp has rebuilt nearly 80% of returnee houses in the town with donations from the European Union, the US State Department, and the Dutch government. Other assistance came from the federal government and other international nongovernmental agencies. USAID funded the infrastructure repair in the town in 1998 and 1999, including the water and electricity systems, health clinic, and school. The bridge over the Bosna River was completed in October 2004. Demand for increased return remains, but the reconstruction of housing stock has not kept pace while problems persist with the implementation of property laws allowing for property reclamation.

Sevarlije currently has one school for grades one through nine, reconstructed in 1998/1999 by USAID. Secondary school students travel roughly 20 kilometers to attend schools in the Federation towns of Maglaj and Tesanj, with a much smaller number attending the nearby secondary school in Doboj.

Unemployment is a major problem in Sevarlije in the postwar period. This is due to the overall economic collapse of industry as well as the reported discrimination against Bosniak returnees who seek employment, even in their prewar positions. Some residents have been able to start small business, mostly across the inter-entity border line in the Federation. Today most residents engage in agriculture, but extensive agriculture production is limited by the presence of landmines in the surrounding area. Local associations are involved in agricultural and dairy production, funded in part by the international nongovernmental organization UMCOR. Economic security remains low.

A SFOR military base manned by Portuguese and Slovenian forces lies 1.5 kilometers from Sevarlije on the site of the former Bosnian Serb barracks.

## **Section III: Outcomes and Assets**

With the local and national contexts established for each of the six areas where the survey was undertaken, this section considers the outcomes of household livelihood systems for the three time periods under review, and the changing nature of select household assets based on the survey of 394 households. The way households adapted to changing contexts and shifting asset bases is discussed in the analysis in the next section.

### ***Livelihood Outcomes***

Livelihood outcomes are the actual short and long term results of household livelihood strategies. Rather than reflecting the hopes and dreams of the household, outcomes reflect the reality. These outcomes can range from accumulated wealth to crushing poverty, from a sense of peace in the home to desperate insecurity, and from an abundance of leisure to a perpetual state of exhaustion. Livelihood outcomes are constantly in flux, and this dynamism feeds back into the household's livelihood strategies and portfolio of assets. For example, a household that achieves economic security as a livelihood outcome will have a greater availability of financial assets, while a household burdened by ill members will find it difficult to maintain farming productivity.

A household or individual pursuing a desired (positive) livelihood outcome is also often striving towards a goal, such as emerging from poverty, ensuring education for their children, or reversing illness. The data from this study show shifts in desired livelihood outcomes, as expressed by the study population, across three time periods. In 1989 most of the households in the study population were relatively well off, had full employment or elected unemployment (e.g., retirement), a comprehensive benefits package, and lived in their own homes. An elderly woman in Prud explained that her family had worked hard but were very comfortable:

Life was not *easy*; we worked hard. But life was really good....Everything was in place—the girls had gone to school, everything was taken care of. All of us worked really hard, and because of that we had all we needed.<sup>73</sup>

When reflecting upon their priorities in 1989, respondents talked about family, about building new homes, and about ensuring future well-being. Education and the happiness of children were considered to be priorities. Within only a few years these priorities had shifted dramatically. Looking back at the conflict period, people stressed the all-consuming task to stay alive, to find enough to eat, and to remain in contact with family members who had been displaced, detained, conscripted or had fled the country. Priorities varied widely by circumstance, community, and household, but there was one overarching sentiment repeated again and again by respondents discussing the conflict

period: the desire to return home. As one elderly woman who sought refuge in Croatia said, “The priority was to come home. I was longing for that all the time. Even though we knew that the house and everything would be gone, we still thought about it all the time.”<sup>74</sup>

Although in many cases the goals of the study population did not match the outcomes that they were able to achieve, by 2004 nearly all of the respondents in the survey had successfully returned to their prewar locations<sup>75</sup> (Bosnian Serbs living in Potocari after being displaced from their prewar homes in the Federation are the exception). In this respect, there is a general degree of success in postwar livelihood strategies to be celebrated but a note of caution must be struck, as the survey did not cover those that did not elect to return and does not incorporate their reasons for this decision.

Although there are variations across the six villages in the study, general trends indicate that, today, the population is poorer, older, less healthy, and has fewer opportunities for productive employment than before the war. Returning to a prewar home has not enabled most residents to rebuild prewar economic security. Nearly ten years after the end of the war, most of the study populations are tending family gardens to supplement their food supply. Many primary schools have been rebuilt and infrastructure (including electricity and water systems) has been repaired. It can be difficult to find outward signs of the conflict’s destruction. However, the study found that hardship continues for the majority of people. While houses have been rebuilt and roads repaired, the economy remains too weak – and household labor forces often too disrupted—to counter widespread poverty and high rates of unemployment.

Within the study population in 2004, households generally have fewer people under age 60, especially children and youth, but more older adults. As of 2004, more than two-thirds of all households in the study reported that they were unable to meet basic needs and cover expenses without seeking outside assistance or going into debt, as compared to less than ten percent before the war. The number of productive occupations has declined at both household and individual levels, resulting in high levels of under- and unemployment.

The decrease in steady incomes from a diverse set of occupations has shifted the financial burden within the household. Today, more than one third of Bosnian households in the six villages primarily rely on pensions to secure food for the household, while more than one quarter of all households continue to cut back on food consumption, an average that is nearly five times higher than the prewar period. The health status of the population is also worse: more than half of the households reported that at least one family member was in poor health, and forty percent of households said that they had to cut back on expenditures on medical care in 2004 due to poverty. By contrast, less than one-quarter of households had a household member in poor health in 1989, when only four percent of the study population was compelled to cut back on medical expenditures.

The situation in 2004 points to a rather bleak picture but, overall, livelihood outcomes have improved since the end of the war. Economic security was substantially lower at

the height of the conflict than in 2004. During the war, nearly three-quarters of households were unable to meet their needs without spending savings, receiving outside assistance, or borrowing. Food security was also much lower during the conflict than in 2004, with two-thirds of households cutting back on food consumption and nearly one-half of households relying on food aid as their primary source of food. Surprisingly, household health status reportedly was better during the conflict than in 2004, even though more than half of the households in the total population cut back on medical expenses due to poverty. At least half of households in each community reported that all household members were in good health during the conflict. The decline in household health status in the postwar period is due, at least in part, to the aging of the population and the decline in the number of younger (and healthier) occupants per household.

One of the major improvements in livelihood outcomes since the conflict period is in the physical security of the study population. Violence or the threat of violence caused the displacement and migration of the entire study population during the conflict, and some people moved numerous times in an attempt to improve their physical security. While some in the study population, particularly those from Prud and Jakes, were able to reach the relative safety of Croatia or seek refuge abroad, many more found themselves in villages that experienced attacks or came under prolonged siege. After most had fled their homes in order to save their lives, 51% of the study population still described their security as “poor” (threats and some attacks) or “bad” (threats and attacks common) at the height of the conflict.

The postwar period brought improvements in physical security. In 2004, 86% of respondents reported that the security of their household members was “good” (no threats or attacks) and another 12% felt that their security was fair (a few threats and no attacks). Some respondents said that security had been more of a problem when they first returned to their villages but had improved in recent years. A Bosniak man from Jakes explained, We had some threats when we first came back (in 2000). The Serbs said, ‘This is ours now. We conquered this area.’ But then they [the Serbs] still had to go away. Now we don’t have any problems.”<sup>76</sup>

People still do not feel as secure today as they did in 1989, when 99% of the study population reported good security. However, respondents expressed hope that overall security will continue to improve to the prewar levels. An older man in Prud said of 1989, “You could sleep right out in the street and no one would even look at you! That is how safe it was.”<sup>77</sup>

The broad trends in livelihood outcomes across three time periods show improved economic security, food security, and physical security since the conflict period. However, a great deal has changed for the worse when compared with the prewar period.

## **Assets**

The report next turns to assets that households owned or accessed in each of the three time periods. Changes in the asset base explain in part the nature of the outcomes described above. Here, there is a focus on a select range of assets: human (i.e., the members of the household, their health, skills and capacity for work), financial capital, and physical assets (i.e., those assets households have or can access to use for productive purposes).

Changes in human capital are explored through shifts in the demography of households and the health of household members. The ability of households to meet basic needs was taken as a proxy for financial capital, and data on ability to meet basic needs and cover expenses across the three time periods provides information on changes in economic security at the household level. Trends in access to and availability of shelter provide information on the role of physical capital for the study population, as shelter was highly significant in a conflict characterized by repeated displacement. Further insight on the state of physical capital comes from information on household access to basic utilities (water and electricity).

## Human Capital

The United Nations estimates that the population of Bosnia-Herzegovina declined by eight percent between 1990 and 2000. This can be broken into two periods: a twenty-one percent decline between 1990 and 1995 and a seventeen percent increase from 1995 to 2000.<sup>78</sup> This dramatic decline followed by a sharp increase reflects both war-related death and displacement and post-conflict returnees. Table 1 presents data on overall demographic trends among all households in the study over the three time periods. Similar to the UN findings, the total survey population declined over time from 1,578 people in 1989 to 1,268 people in 2004. In addition, there are fewer persons per household, from an average of 4.0 people per household in 1989 to 3.2 in 2004. Had average household size remained constant from 1989 to 2004, an additional 315 people would have been recorded in the survey, or just under one more person per household.

Table 1. Aggregate HH Demographic Figures by Age, 1989, Conflict, and 2004

<b>Household (HH) Population</b>	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
	<b>Average</b>	<b>Average</b>	<b>Average</b>
<b>HH population</b>	4.00	3.93	3.21
<b>60+ year old persons</b>	0.13	0.29	0.78
<b>18-60 year old persons</b>	2.76	2.78	2.04
<b>6-17 year old persons</b>	0.81	0.64	0.31
<b>0-5 year old persons</b>	0.28	0.21	0.08

Over the three time periods, within the households in the study population, there is a decline of working age adults (defined as 18 to 60 years of age), a sharp decline in the youth population (ages 6 through 17), and a plummeting of the number of children under 6 years old. The only age group that increases—indeed, more than doubles between each time period—is the elderly (ages 60 years and above). In contrast to the UN

demographic data, it appears that the largest demographic shifts in the survey population occurred not between 1989 and the height of the conflict, but rather between the height of conflict and 2004. By 2004, households in the six villages had an increasingly elderly population with a trend of declining numbers of working age adults, and of youth and children.<sup>79</sup>

Table 2 shows demographic trends at the household level in the six villages in each time period. From 1989 to the height of conflict, the number of youth per household declined in every village. The declines were highest in Krtova and Potocari, which saw their populations of youth and children decline as a percent of their total populations from 30% and 32% in 1989 to 18% and 23%, respectively, during the height of conflict. While the numbers of children declined, the average number of elderly per household doubled in every village between 1989 and the conflict. Brezani and Prud experienced the largest proportional gains, where the percent of elderly as a proportion of the total population tripled. The percentage of working age people declined slightly in Krtova and Prud, while the other four villages saw slight increases in the proportion of working age people in the households.

Table 2. Age Distribution of HH Members by Village, 1989, Conflict, and 2004

Village/Age	1989			Conflict			2004		
	0-17	18-60	61+	0-17	18-60	61+	0-17	18-60	61+
<b>Brezani</b>	19%	78%	2%	11%	80%	7%	5%	60%	33%
<b>Jakes</b>	29%	67%	3%	23%	69%	7%	15%	62%	22%
<b>Krtova</b>	30%	70%	6%	18%	67%	13%	10%	54%	34%
<b>Potocari</b>	32%	64%	3%	23%	70%	6%	14%	64%	20%
<b>Prud</b>	19%	77%	2%	16%	75%	7%	10%	60%	28%
<b>Sevarlije</b>	32%	65%	1%	28%	68%	2%	13%	73%	13%

Households continued to experience marked demographic changes between the height of conflict and 2004. The greatest increases in all households were among the elderly who in 2004 accounted for roughly one-third of the population in Krtova, Brezani and Prud, and around 20% in Jakes and Potocari. These figures should also be compared against prewar averages of between 1% and 6% of the total population.\* Sevarlije had the lowest percentage of elderly at 13%, although this is still a substantial increase from 1% of the population in 1989 and 2% during the conflict. The proportion of youth continued to fall from the conflict to 2004, being reduced by half during 1989. While there are nuanced differences within villages, no deviations were observed in any of the villages to the general trends of the loss of youth and gains in elderly populations indicated in Table 2.

The survey was not designed to explain the observed demographic changes but some hypotheses are suggested here. Readers should bear in mind that the entire population in the six villages, with the exception of some residents of Potocari, is composed of returnees. Not everyone has come home. Returning to villages largely destroyed by the

\* For reasons explained in the methodologies section, this is likely to be an underestimate of the elderly population in 1989 but the authors do not think the bias significantly alters the nature of the trend identified in the analysis.

war and, in most cases, across the inter-entity border line brought a great deal of challenges. Many respondents discussed how they had first come back to see the damage to their homes and villages. In most instances, those who did decide to return were well aware of the challenges they would face, including devastated homes and lack of employment opportunities. Perhaps older people may have had a stronger connection to their prewar homes and were more likely than the younger generations to return. Perhaps younger people were more likely to find jobs, marry, or become accustomed to their lives in the location of their displacement. The study was not designed to follow the entire, original 1989 population in each area, and may have therefore ended up including a self-selecting group of older returnees populating most of the villages in the study population.

The survey is representative both of the populations in the six villages as of 2004 and of the very real livelihood issues they face. From a livelihoods point of view, this demographic transformation has important implications for the ability of households to cope with and recover from crises. Smaller households may mean lower total financial outlays, but these households also may be more prone to risks, having fewer household members across which to diversify livelihood strategies and to engage in kinship networks. In addition, they may face labor shortages, an issue for farming households (of which there were many in the survey). Additionally, an aging population is a mixed blessing for households. Pensions are proving indispensable for survival but there are fewer adults aged 18 - 60 to care for the old and the infirm.

Qualitative interviews revealed concerns about the lack of employment and under-employment of working age people and the flight of younger populations to urban centers; the need for elderly populations to support themselves on meager pensions and occasional labor; and health concerns facing people as they age or care for aging and ill household members. In Sevarlije, for example, the lack of employment and job opportunities for youth and working age adults are a concern for older adults. Limited employment opportunities cause younger people to out-migrate, leaving the elderly to provide for themselves. Prior to the war, “anyone who wanted a job would have one,” said an older male respondent in Sevarlije. He continued, “Now some of my own children are unemployed and their children will be too.”<sup>80</sup> In some cases, children live too far away to visit aging parents with any frequency. This is particularly true when children have emigrated. One older woman said her daughter had “lived in the United State for over 16 years, and we have not seen her since she left. This causes me a lot of concern and tension.”<sup>81</sup> As discussed in a later section on [Remittances](#), some of these children are able to assist their parents by sending remittances, but this is not always the case. For instance, a woman in Jakes explained that her daughter does not make enough money to help her parents on a regular basis or to visit:

My daughter lives in Iowa, but she can only send money occasionally because her child is sick and because she does not have a good job. My daughter’s husband does not make much money. They have not been able to visit in four years.<sup>82</sup>

### ***Dependency Ratios***

Dependency ratios show how many people are dependent upon each working age person, defined as a person between the ages of 18 and 60. The higher the ratio, the greater the

number of dependents for whom a working age person is responsible, and the lower the ratio the fewer dependents per working age person. Dependency ratios are meaningful for livelihood analyses because they provide information on how demographics within a household influence the household portfolio of livelihood strategies.

Table 3 presents aggregate data on dependency ratios for total dependents, youth dependents (infants to 17 year olds), and older adults (over 60) during the three time periods for the entire study population.

Table 3. Dependency Ratios 1989, Height of Conflict, and 2004

<b>Dependents</b>	<b>1989</b>	<b>Ratio</b>	<b>Conflict</b>	<b>Ratio</b>	<b>2004</b>	<b>Ratio</b>
All Dependents: Working Age Adults	486/1091	0.44	451/1099	0.41	461/807	0.57
Youth: Working Age Adults	432/1091	0.39	337/1099	0.30	160/807	0.19
Elderly: Working Age Adults	54/1091	0.04	114/1099	0.10	301/807	0.37

Within the surveyed households, working age people had the highest number of dependents in 2004 and the fewest during the conflict. During the height of the conflict, there were fewer youth but more elderly dependents within households as compared to 1989. The overall ratio of dependents to working age people slightly decreased from 1989 to the conflict from .44 to .41, largely due to the ratio of youth dependents decreasing from .39 to .30, masking an increase in elderly dependents from .04 to .10. After the conflict, the decrease in youth dependents accelerated so that by 2004, there were half as many youth and children per working age adult as there were in 1989. Between the height of conflict and 2004, the ratio of older adults to working age adults nearly quadrupled from .10 to .37.

It would be incorrect to assume that larger numbers of elderly are always or necessarily a drain on households or that fewer youth necessarily eases the burden of working age adults. From a livelihoods point of view, the picture is more nuanced as the data indicate that some adults are dependent upon retired pensioners, rather than the other way around. For instance, in 2004, in 38% of households, pensioners are primarily responsible for acquiring food for the entire household (as discussed in more detail in [Food Strategies in 2004](#)). Lastly, given the aging of the population, there is little evidence that birth rates in these communities will rebound any time soon.

### ***Fluctuating Households***

The survey asked questions regarding who left and who joined the household during the height of the conflict and in 2004, as well as the reasons for departures. These questions were designed to provide an illustrative snapshot (rather than a statistical representation) of how household compositions changed from 1989 to the height of the conflict and then again in 2004. The study data show that household composition was very fluid, and that most households in the study saw roughly one-third or more of total household population leave during the height of the conflict. Qualitative data indicated that household members who were not killed would at times rejoin the household once the conflict subsided.

A total of 571 people left the households during the height of the conflict, with 101 of these people dying. Of the 470 persons in the sample who left their households for reasons other than death, 80% were forced to flee, 7% married, 1% left for employment purposes and the remainder left for other reasons. At the village level, many households were experiencing fluctuations in household membership during the conflict (Table 4).

Table 4. Exit of HH Members for Reasons Other Than Death and Reason for Leaving, by Village, Conflict

Conflict						
Village	Brezani	Jakes	Krtova	Potocari	Prud	Sevarlije
% Households	12%	50%	32%	14%	32%	28%
Most Frequent Reason for Leaving	Marriage	Forced to Flee	Forced to Flee	Marriage	Forced to Flee	Forced to Flee

In Jakes, some 50% of households had household members leave for reasons other than death, and most of this was due to forced displacement. Krtova and Prud saw one-third of their households lose members, followed by Sevarlije at 28%. While fewer changes in household members due to reasons other than death were seen in Brezani and Potocari, it should be noted that overall death due to war was the primary reason most household members left these two villages, followed by marriage, as shown in the table above.

After being forced to flee, death was the second most common reason for the departure of a household member. During the height of the conflict, a total of 101 people died within the sample households, 69% of these were direct war casualties. Potocari saw the highest number of deaths, with 18% of its total household members dying during the conflict, 90% of these directly killed in the war. In Brezani, 8% of the survey population died, three-quarters of whom were killed in the war. The rest of the villages experienced death rates of between 2-4% of the population, with the majority killed during armed conflict. Prud was an exception to this pattern, where more people died from chronic diseases such as cancer than were killed by conflict.

Seventy-two percent of people who were killed in the households in the study population were males.<sup>83</sup> The qualitative data indicated that younger and middle aged men who were caught by the various fighting forces were often summarily executed, while older men who were not killed were often detained and thus separated from household members that fled the area. A 71 year old Bosniak man from Sevarlije recounted:

The houses for two of our children were still under construction and near completion, but the attacks took place and these two [male] children were killed. One was found hiding in the woods and immediately executed while the other was chased down while trying to flee and subsequently executed as well. Our oldest son was age 28 at the time and had three children. At this same time, I was captured and spent... months in detention.<sup>84</sup>

Respondents said that people died from a variety of war-related causes during the conflict aside from being killed during attacks or battles. Other forms of war-related mortality included those who were shot trying to access food parcels, those killed by snipers while waiting in lines for food or water, those crushed by pallets dropped in airdrops, and those

who drowned in rivers trying to escape fighting. Some mothers lost babies in early or unattended child birth. Death in households due to war continues to have long-lasting effects on household members. These effects may have had demographic and economic impacts, but were most often expressed by deep sadness on the part of respondents, as one Bosniak husband and wife recalled. He said, "Every day is a constant struggle to forget what we went through." His wife added, "As far as the war goes, I do not care about that now. I don't care about who is Serb and who is not. I only miss my two dead children."<sup>85</sup>

People also joined households during the conflict. Of the total sample, 41 people joined the households, most (46%) in search of security during the war. Other households saw people joining due to happier occasions, such as births, 22%, and marriages, 22%. The majority (80%) of those who joined households during the conflict came from other settlements in Bosnia.

By 2004, the primary causes for household exit had changed. In 2004, 54 people died in the total household population, the majority (57%) from chronic diseases such as cancer, while almost all others died from "old age" (35%). In 2004, 158 household members left for reasons other than death, with most leaving due to marriage (46%), and approximately one-third seeking employment opportunities. Only one person in the survey sample was reported to have been forced out of the community. Thus, in 2004, younger members of the population appear to be moving away for reasons of marriage and the prospects of job opportunities, since many of the once prosperous livelihoods have vanished in the postwar period. In 2004, 94 people joined the households. The majority (55%) were born or adopted into the household, while most all others (32%) joined through marriage. Most joined from another settlement in Bosnia.

## **Health**

The analysis now turns to the question of the health of the household members. An understanding of health provides further insight into the quality of the human capital available to households in pursuit of their livelihoods.

The study population has experienced a profound shift in the nature, availability and accessibility of social services over the last two decades, with impacts on health status. Over time, people lost access to the state-provided social benefits when state-owned companies closed or were privatized. The public benefits system broke down when the central state collapsed and, in 2004, alternative systems had yet to reach prewar coverage levels. Due to the continuing emphasis on privatization, they are unlikely to do so. During the conflict, people reduced expenditures on health care; today, many remain unable to afford basic or preventative health care. The combination of these factors has resulted in a society that is today less healthy and less able to access treatment than the Bosnian society of the 1980s, but one where access to health care has nonetheless improved since the height of conflict.

### *Access to Health Care*

In prewar Yugoslavia, employers and the state provided health care to pregnant women, children, adolescents, students, the elderly, and the chronically ill. Health insurance was compulsory. The number of health care facilities and health professionals grew throughout the 1970s and 1980s.<sup>86</sup> While this system began to breakdown by the late 1980s with increased lay-offs and economic austerity measures, many people remained covered by the public health care system. Fully 99% of the study population reported that in 1989 the government or their employer paid for their health care. By 2004, this had dropped to 60%, an improvement over conflict levels but still short of prewar coverage.

Table 5. Primary Funding of Health Care, 1989, Conflict, 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Government/Employer paid</b>	99%	48%	60%
<b>Private insurance</b>	0%	1%	4%
<b>Savings/Income</b>	0%	4%	13%
<b>Humanitarian Agency</b>	0%	15%	1%
<b>Relatives paid</b>	0%	0%	2%
<b>German government</b>	0%	4%	0%
<b>Could not afford health care</b>	0%	28%	20%

Nearly half (48%) of the study population reported that either their employer or the government paid for their health care during the conflict (Table 5). Another 15% reported that humanitarian agencies were the primary source of their health care. The German government provided health care for 4% of respondents who had refugee status in Germany, and 4% of respondents paid for health care from their own income or savings. More than one-fourth of respondents said that they were unable to afford any kind of health care during the conflict as compared to none in 1989.

The qualitative interviews for the study include a few respondents who did have problems accessing health care in the 1980s, such as a woman was ill but “did not go to the doctor because it was too far away (8-10 kilometers).”<sup>87</sup> This may indicate that some rural residents had difficulty reaching health care facilities, but most respondents remembered only the positive aspects of the prewar health care system. The thoughts of an older Bosnian Serb man in regard to the health care system are typical:

All health care [for my family] was provided through my pension, and we did not have to pay anything for medicines. Thank God we were all healthy and had income from my pension. We did not have to worry about much at all.<sup>88</sup>

The outbreak of war compounded the collapse of public services after the dissolution of the Yugoslav republic. During the conflict, fighting forces targeted community infrastructure, disrupted supply lines, and induced massive population displacement. The standard of health care and public health during the war was reduced to a minimum, although medical personnel set up emergency facilities, including 23 special hospitals within Bosnia and Herzegovina to care for wounded soldiers and civilians.<sup>89</sup> Government statistics indicate that roughly 30% of health facilities were destroyed or

heavily damaged during the war, and only 42 out of 80 emergency clinics functioned in the immediate aftermath of the war. Approximately 30% of health professionals migrated or were otherwise lost to war and those that remained received either no salaries or greatly reduced payments.<sup>90</sup>

International donors and national programs have made strides in rebuilding the country's medical infrastructure, and the present day health care system in Bosnia and Herzegovina is similar to the one inherited at independence in 1992. Each entity has responsibility for its own system. Thus, the Republic of Srpska has opted for a centralized system while the Federation has decentralized responsibility to the ten cantons.<sup>91</sup> Although the health care situation in the country has improved substantially since the end of the war, 20% of the households in the study population report being unable to afford health care. The role of humanitarian agencies in providing health care has decreased markedly from the height of the conflict, but employers and the government appear to have made up for some of this loss, with 60% of households receiving health care coverage from these sources.

### ***Health Status of Households and Individuals***

Demographic shifts, especially the aging of the survey population have brought changes in the health status and nature of health problems facing the respondents in the study.

In the survey, respondents were asked to categorize the health of each member of the household into one of the following four categories:

1. Mostly well and healthy
2. Unwell but still in occupation
3. Unwell, had to stop occupation
4. Very unwell, other household members had to stop occupation to provide care

The distribution of health and illness by households has varied by village and over time. Table 6 shows the rising percentage of households that had at least one member ill (i.e., with at least one person in category 2, 3 or 4) over time.

Table 6. Distribution of HH with at Least 1 Member Ill by Village 1989, Conflict and 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Brezani</b>	6%	47%	88%
<b>Jakes</b>	24%	40%	60%
<b>Krtova</b>	8%	39%	53%
<b>Potocari</b>	18%	45%	64%
<b>Prud</b>	15%	47%	66%
<b>Sevarlije</b>	15%	51%	55%

It is apparent that an increasing number of households had to deal with ill members over each of the three time periods covered in the survey. By 2004, 53% - 88% of households were dealing with ill members, a sharp contrast to 1989 when only 6% - 24% of households had ill members.

Table 7 shows the distribution of health by age within the survey population. The data provides an illustration of the overall decline in health after 1989. As expected, as a proportion of the population, there generally are more healthy adults than healthy elderly within the study population in each of the three time periods. An analysis of health status based on age and sex found no significant difference based on these factors. With few exceptions, children aged 0 – 17 years were in good health in each of the periods.

Table 7. Distribution of Health of Survey Population, 1989, Conflict and 2004

	Health Status											
	1989				Conflict*				2004*			
	Well	Unwell but working	Unwell Not Working	Requires Care	Well	Unwell but working	Unwell Not Working	Requires Care	Well	Unwell but working	Unwell Not Working	Requires Care
<b>Total Population</b>	95%	3%	1%	1%	81%	11%	5%	2%	69%	19%	9%	3%
<b>Men 18 - 60</b>	93%	5%	1%	1%	63%	24%	11%	3%	75%	15%	7%	2%
<b>Women 18-60</b>	95%	3%	1%	1%	63%	25%	9%	4%	74%	18%	5%	3%
<b>Men 60+</b>	75%	17%	8%	0%	49%	25%	25%	2%	45%	33%	18%	3%
<b>Women 60+</b>	100%	0%	0%	0%	49%	21%	19%	11%	39%	31%	22%	8%

\* Due to surveyor error, health data is missing on 11% of the population in the conflict years and 7% of individuals within households in 2004.

The health of adults declined precipitously during the conflict due to both the unavailability of health services and the added illnesses associated with the conflict. Many of the health problems at this time were psychological as well as physical, as explained by a woman from Krtova:

The doctor told me to stop working, but I couldn't because I had to work to survive. I was very thin but they could not find anything wrong with me. All the problems were psychological.<sup>92</sup>

Health problems continue into the present day, and about one-third of the people in the survey population were dealing with poor health in 2004. For 12% of the survey population in 2004, poor health was so serious as to require them to stop working altogether. In 2004, between 8% and 18% of households had at least one member who was too ill to work and/or one that was so ill as to require care (see Table 8).

The populations in each of the villages reported better health during the conflict than in 2004 but the overall health of these communities was best in 1989. We are at a loss to explain the reported relatively better health scores in the time of conflict. As of 2004, no more than three-quarters of the population was well in any of the villages.

Table 8. Health Status of Individuals by Village, 1989, Conflict and 2004

Year	1989				Conflict				2004			
	Well	Unwell but Working	Unwell Not Working	Requires Care	Well	Unwell but Working	Unwell Not Working	Requires Care	Well	Unwell but Working	Unwell Not Working	Requires Care
<b>Krtova</b>	97%	3%	0%	0%	84%	7%	7%	2%	70%	18%	10%	2%
<b>Prud</b>	95%	2%	2%	0%	74%	19%	5%	2%	60%	28%	8%	4%
<b>Sevarlije</b>	96%	2%	1%	1%	80%	16%	2%	1%	77%	15%	7%	1%
<b>Brezani</b>	95%	2%	2%	2%	79%	13%	5%	3%	52%	30%	11%	7%
<b>Potocari</b>	95%	3%	0%	2%	82%	9%	6%	3%	69%	19%	8%	4%
<b>Jakes</b>	95%	2%	2%	1%	86%	5%	6%	3%	70%	14%	11%	5%

The worst overall health was recorded in Brezani, where only 52% of the individuals in the surveyed households were healthy, a further 30% were unwell but able to work, while 18% were infirm. This latter category includes those that were unwell and not working and those that required another person to stop work in order to provide care. In Jakes, the infirm category comprised 16% of the population, while the figure was high in the other villages as well. Twelve percent of the population was infirm in Krtova, Prud and Potocari, while 8% of the population was unable to work in Sevarlije. The “working unwell” population is sizeable in all the villages as well, ranging from a low of 14% in Jakes and 15% in Sevarlije to 28% in Prud and 30% in Brezani.

### *Changes in Consumption: Medical Care*

In times of economic hardship, households make trade-offs against a range of competing demands. Postponing – or altogether avoiding – treatment for illness is one means of coping with economic hardship. Households may reduce their use of health care services during conflict due to insecurity or lack of available health care in their area, as was the case in Bosnia (see Table 9).

Table 9. Percentage of HH Reducing Health Services, by Village, 1989, Conflict, and 2004<sup>†</sup>

	1989	Conflict	2004
<b>Total study pop.</b>	4%	58%	41%
<b>Brezani</b>	0%	47%	59%
<b>Jakes</b>	0%	12%	34%
<b>Krtova</b>	1%	78%	54%
<b>Potocari</b>	9%	86%	58%
<b>Prud</b>	4%	34%	24%
<b>Sevarlije</b>	9%	91%	33%

<sup>†</sup> A number of respondents were puzzled by this question, feeling that perhaps the question was inapplicable for their household in a given time period. This was either because they had full health care coverage through the government, employers, or a humanitarian organization or because there was no option of accessing health care. In 1989 this was not applicable for 12% of households; during the conflict 20% said this was not applicable; and in 2004 15% felt that this question was not applicable.

In 1989, access to health care was not an issue for the majority of households in the study population. Households in Potocari and Sevarlije were the most likely to cut back on payments for or use of health care services in 1989. Households in these villages do not show consistent levels of cuts in purchase of clothes and shoes or cuts in food intake, suggesting that reductions in health service consumption may have been related more to distance than income.

During the conflict, 58% of households in the total study population cut back on their use of or payment for health care services, with wide variations by village.<sup>‡</sup> Fewer households in Jakes and Prud report reducing health care (12% and 34% respectively) during the conflict than in the other four villages. Those families who remained within Bosnia had limited or no access to health care during the war. Fully 91% of households in Sevarlije—a population that fled to other towns in Bosnia during the conflict—cut back on their use of health care. Populations living under siege also had little to no access to health care, as emphasized by a woman in lived in Potocari with her terminally-ill mother who said, “We did not even have bread, so how could we have medications?”<sup>93</sup>

Households from the Bosnian Serb villages of Krtova and Brezani were more likely to flee to the Republic of Srpska or, in the case of Brezani, to Serbia. In these locations the Bosnian Red Cross and the Serbian Red Cross were active in providing health care to refugees and internally displaced persons. Many displaced people received “refugee cards” which entitled them to health care and other assistance. (Respondents were uncertain in most cases whether these cards were from the local municipality or the Red Cross.) The outreach of the Serbian Red Cross, Bosnian Serb Red Cross and, to a lesser extent, the Serbian government may explain the lower rates of cuts in health care for the Bosnian Serb communities in the study population.

Households in some villages received health care from humanitarian agencies or European governments during their displacement in Croatia, Germany, or elsewhere in Western Europe. Some refugees found the quality of the health care in Europe to be higher than in prewar Bosnia. One older man who lived in Germany during the war exclaimed, “I got a hearing aid and teeth in Germany!”<sup>94</sup> Although a limited number of households benefited from health care assistance, in no case was this assistance sufficient to meet all health needs. All households who reported receiving health assistance also reported that they were still compelled to limit their use of health care services.

Although households struggled to afford health care during the war, accessing preventative health care also declined in importance as a priority among the study population. Households were more concerned about their day-to-day survival, and, in many instances, did not seek health care except in severe cases. An elderly Bosnian Serb woman said, “I was healthy—you could not [afford to] be ill in those days.”<sup>96</sup> Nevertheless, people did become ill and there was only limited means for care. Later in

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<sup>‡</sup> It is important to note that in each time period a percent of households reported that they were covered by employers/government, private health insurance or humanitarian assistance. The data does not tell us how much of the household healthcare needs these sources covered or the quality of care provided.

the interview, this same “healthy” woman added, “I left [was forced] from my home weighing 95 kilograms and came back weighing 45 kilograms.”<sup>97</sup> For others, their perspective on illness was transformed by their experiences in the conflict. A woman from Potocari recounted:

Before the war I had bad kidneys, but they got so scared during the war that they never hurt again! I had had kidney stones before the war and sometimes had to be carried because I was in too much pain to walk. But when the first grenade hit I was up and running! I wasn’t going to be the first one to die!<sup>98</sup>

Although war greatly damaged the national health insurance system, some households still had health insurance covered by their past or current employer during the conflict. Men and women who were in one of the armies often received medical care as part of their services. In some instances pensioners were still able to use the insurance plans that accompanied their pensions.

The health care system in Bosnia-Herzegovina has improved greatly since the end of the war but, as shown in Table 9, from one-quarter to over one-half (24% to 59%) of the households were still cutting back on their use of medical services in 2004. Many people stressed that in 2004, health care and medicines were simply too expensive, especially in comparison to the period before the war. An older woman in the village of Prud said that she rarely goes to the doctor, and when she does her daughter must help her pay for the visit. She explained, “Before the war you did not have to pay for anything [health care costs], and now you pay for everything.”<sup>99</sup>

A middle-age woman in the same village explained that she had stopped going to the doctor for problems with her ulcers in order to save funds for medicine for her husband’s heart condition. She said, “All the money that we have goes to food and medicine. We spend over fifty percent of whatever comes in on medicine, and most of this income is [financial assistance] from the children.”<sup>100</sup>

Respondents reported going to extreme ends in cases when medical treatment was imperative. One man in Krtova was told that he needed an appendectomy but he and his wife had no ability to cover such an operation. The family had to provide all the supplies and medicines to the hospital *in advance* of the surgery. The man said, “I had to borrow a great deal from my neighbors to cover the surgery, and then when I recovered I spent a long time working it off.”<sup>101</sup> Some respondents reported having to make choices in order to be able to cover urgent medical needs. For instance, a woman in Brezani explained, “The last time I went to town [Srebrenica] I was going to buy medicines for my mother and pay the electricity bill. The medicines were more expensive than I thought and so I was not able to pay the bill.”<sup>102</sup>

She and her mother are in poor health but have no health insurance. The woman forgoes her own medical care in order to provide for her mother. A woman in Krtova said that her household’s present economic situation is such that “What we make is just *barely* sufficient for the basic essentials, and we don’t receive any outside help. We are okay just as long as no one gets sick.”<sup>103</sup>

These examples indicate that households within the study population use health facilities often only as a last resort. This finding is in line in a recent WHO/European Union report that shows that citizens in Bosnia-Herzegovina have one of the lowest numbers of out-patient care visits per year in Europe, implying that people only visit medical facilities when the situation has become dire.<sup>104</sup>

Although many respondents spoke of being unable to afford all of the health care that they require, 60% of households now have at least part of their health care needs covered either by the government or by a past or present employer. In-depth interviews indicate that these are not only people with regular employment, but also some who are impoverished and in need of regular medical attention. A woman in Jakes with a son who has severe mental disabilities related to war trauma explained that the local Red Cross covers all of her son's medical care, and that unemployment insurance covers the rest of the family.<sup>105</sup> Likewise, the husband of a very ill woman in Prud goes every second day to the nearby town of Odzak for kidney dialysis, said "We do not pay very much for health care, largely because the doctors seem to pity her when they see how poor we are and they waive the bills."<sup>106</sup> Such anecdotes illustrate at least a partial recovery of the public health system in present day Bosnia-Herzegovina, as well as the enduring spirit of compassion.

### ***Health and Livelihoods***

The extensive health burden on households is expected to have important implications for household livelihood systems, particularly for smaller households with ill members or households with multiple ill members. The characteristics of different groups of households, including their relative economic status and the nature of their livelihood occupations, are considered next.

In the survey, households were asked to categorize their economic insecurity based on six options.

1. Sufficient to cover household expenses and other needs and save some money
2. Sufficient to cover household expenses and other needs but not to save some money
3. Insufficient to cover household expenses and other needs so household had to spend savings
4. Insufficient to cover household expenses and other needs so family members outside of household had to assist
5. Insufficient to cover household expenses and other needs so household had to borrow
6. Insufficient to cover household expenses and needs and could not borrow

Later in this report ([Financial Capital and Economic Security](#)) households are analyzed for those that were (Categories 1 and 2) and were not (Categories 3 – 6) meeting expenses and other needs. For the purpose of the data analysis presented here, categories 1 and 2 are considered "Low Economic Insecurity", categories 3 and 4 are considered "Medium Economic Insecurity" and categories 5 and 6 are considered "High Economic Insecurity." The logic behind this is that the middle category, while not being able to meet expenses from income are at least able to draw on their own assets – either financial

or social - in the form of savings or by calling on family members. The most economically insecure of households are unable to draw on these resources or networks.

Table 10 brings together the data on the average productive occupations per household and an average economic insecurity measurement per household based on the health status of the most seriously ill family member, by village.<sup>§</sup>

Table 10. Average Productive Occupations/HH and HH Health Status, 1989, Conflict, 2004

		Brezani		Jakes		Krtova		Potocari		Prud		Sevarlije		
		Average Per Household												
		Productive Occupations	Economic Insecurity	Productive Occupations	Economic Insecurity	Productive Occupations	Economic Insecurity	Productive Occupations	Economic Insecurity	Productive Occupations	Economic Insecurity	Productive Occupations	Economic Insecurity	
1989	All HH Members Healthy	4.44	1.81	3.87	1.53	3.96	1.62	3.39	1.80	2.76	1.57	1.77	1.72	
	At least 1 HH Member Unwell but Working	---	---	5.17	1.42	4.20	2.40	3.29	2.86	2.17	1.67	1.17	1.83	
	Conflict	All HH Members Healthy	3.67	5.44	3.06	3.31	2.89	5.20	2.19	5.67	1.79	2.85	1.51	5.94
		No more than 1 HH Member Unwell but Working	5.67	6.00	3.00	2.30	3.33	5.42	1.00	5.79	1.63	3.67	1.64	5.96
		At Least 1 HH Member Unwell not Working or Requires Care	4.40	5.20	2.52	2.39	3.44	5.19	1.94	5.75	2.07	3.86	1.70	5.80
2004	All HH Members Healthy	5.50	2.50	3.03	4.06	2.82	3.74	2.50	3.92	1.70	2.93	1.29	4.09	
	No more than 1 HH Member Unwell but Working	3.50	4.17	2.45	4.10	2.61	4.39	1.87	4.87	2.41	3.44	1.13	4.57	
	At Least 1 HH Member Unwell not Working or Requires Care	2.78	5.22	3.14	3.93	2.67	3.81	2.16	5.11	1.95	3.48	1.39	4.78	

A great deal of data is presented in Table 10 that warrants discussion. Higher economic insecurity scores indicate higher levels of poverty (i.e., the wealthiest households score 1 - able to meet expenses and to save - while the poorest score 6 - no apparent means by

<sup>§</sup> The term “productive occupation” is used for those activities that generate income, and thus excludes students, housework, and the unemployed.

which to make ends meet). The average economic insecurity column averages the economic insecurity for all households falling into each health category.\*\*

In 1989, there were very few households that had infirm members, so data on these households have been excluded from the table. In Brezani, Potocari, Prud, and Sevarlije, households that had at least one “unwell working” member also tended to be those that had fewer productive occupations for the households. Additionally, with the exception of Jakes, households that had at least one “unwell working” household member also were those that reported higher rates of economic insecurity. In other words, in 1989 the dominate trend was that households that had at least one “unwell working” member were also those that had fewer productive occupations and higher rates of economic insecurity.

During the conflict the number of seriously ill rose dramatically in the six villages (see Table 6). During the conflict, there is no clear overall pattern regarding health, productive occupations and economic insecurity. In Brezani, Krtova, Prud, and Sevarlije, households with no more than one unwell but working person had higher average productive occupations per household, but this was not the case in Jakes and Potocari. In Krtova, Prud and Sevarlije, households with infirm members had the highest average numbers of productive occupations per household. In Prud, economic insecurity is higher in households with ill members, but this type of relationship was not found in any of the other five villages during the conflict period. In Jakes, the opposite was true. Some of the findings indeed seem counter-intuitive. For example, households with entirely healthy members had an average economic insecurity score of 3.31, or somewhere between not being able to make ends meet and spending their savings or having to borrow. By contrast, households with seriously ill members had an average score of 2.39, much closer to the level of being able to meet expenses and other needs.

Clear, linear relationships between health and productive occupations or between health and economic insecurity are difficult to find in the time of the war. This gives rise to questions of relationships: Were sick people sent to households that could “afford” to care for them? Were sick people left behind during the flight from conflict, or, perhaps were they given priority by governments and aid agencies placing people in interim care centers? The nature of data collection precludes us from providing answers to these questions. What is clear, however, is that there is extensive variation across localities, pointing to the importance of context-specific analysis, especially during conflict periods.

By the post-conflict period of 2004, the relationship between health and economic insecurity follows a more predictable pattern. The ill are found in the poorer households. In every community in 2004, poverty was higher in households where there was at least one person in the household who was ill but working when compared to households with entirely healthy members. For example, in Krtova and Prud, average household economic insecurity scores were 17% higher for those households with at least one

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\*\* When looking to understand trends in health, productive occupations and economic insecurity, it is not suggested that there is a causal relationship among these variables; rather, trends among variables are highlighted.

unwell worker compared to the healthiest households. In Sevarlije, they were 12% higher.

In 2004, the most seriously ill are found in the poorest households, except in Jakes. In Potocari and Brezani, the income differences between households with healthy members and those with seriously ill members are stark. To illustrate, in Potocari in 2004, households with entirely healthy members scored an average of 3.92 on economic insecurity. While unable to meet household expenses and needs on average, these households were at least more likely to be able to draw on savings and relatives in order to get by than other households that were dealing with health problems. These healthier households had on average 2.50 productive occupations per household. Potocari households that had at least one member who was ill but still able to work did not fare as well. These households average 4.87 in economic insecurity, an increase of 24% over the healthier households' scores. These households were unable to make ends meet and more likely to be borrowing, and had, on average, 1.87 productive occupations per household, the lowest of the three health categories for Potocari. The last category of households were those dealing with the seriously ill, including those unable to work and those that required the care of other households. For these households in Potocari, poverty is intense, with an economic insecurity rating of 5.11 and an average of 2.16 productive occupations per household. A similar trend was observed for the smaller community of Brezani.

### **Food Security**

Food security is essential to individual and household productivity as well as physical health.<sup>107</sup> Food security and good nutrition are both household assets as well as livelihoods outcomes. This section analyzes how households in six villages in rural Bosnia managed their food needs over three time periods.

Households in the study population shifted their strategies for acquiring food in response to the conflict. These new strategies were not adequate to cover household food needs in many cases, compelling a number of households in each time period to cut back on food intake. Reducing food consumption is a commonly employed coping system in times of stress or hardship, and conflict usually leads to increased food insecurity among affected populations.<sup>108</sup> Table 11 illustrates the percent of households in each village that were cutting back on food in 1989, during the conflict, and in 2004.

Table 11: Percent of HH That Reduced Food Intake, by Village, 1989, Conflict, and 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Total study pop.</b>	6%	62%	28%
<b>Brezani</b>	18%	65%	59%
<b>Jakes</b>	0%	22%	27%
<b>Krtova</b>	3%	76%	23%
<b>Potocari</b>	9%	89%	39%
<b>Prud</b>	3%	35%	21%
<b>Sevarlije</b>	13%	96%	27%

In 1989, from zero to 18% of households per village in the study population were cutting back on food consumption in a period when real incomes were falling and food prices were increasing. Households in Brezani and Sevarlije were the most likely to cut back on food consumption (18% and 13% respectively). As discussed in a later section, Brezani was one of the villages with the greatest reliance on production as the primary food source (Table 35), and the reductions in food intake in 1989 may have been related to a poor harvest for the mountainous town. In contrast, Sevarlije had one of the lowest rates of food production as the primary food source. Sevarlije may serve as an example of a moderately poor community (8% of households unable to cover expenses in 1989, see Table 13) hit hard by the high food prices and falling real incomes of the 1980s.

During the conflict, respondents in all villages reduced food intake, ranging from 22% of households in Jakes to 96% in Sevarlije. Refugees who fled abroad reported much lower rates of reducing food consumption during the conflict than households in the other villages. Households displaced within Bosnia often found themselves under siege and with limited food supplies, and adapted coping strategies in response to the decrease in food availability. For example, a man from Sevarlije said, “My wife would occasionally make pies (*burek*) for us to eat but they would be made with only one potato instead of the usual two kilograms of potatoes.”<sup>109</sup> A Bosniak woman in Potocari said that during the war, “There was no flour, no salt, no nothing. We had to cut back on everything, except cigarettes. We couldn’t cut back on cigarettes: we needed them.”<sup>110</sup> Diet diversity declined. When the same woman was asked if her household had any fruits or vegetables during the war, she looked puzzled, and responded:

From 1992 to 1995 I seemed to stop noticing if there was fruit on the trees. We grew vegetables but the grenades [coming in from Serbian armed forces in the hills] often destroyed the vegetables. And I can’t remember if there were apples on the trees.<sup>111</sup>

Households were more likely to receive, buy, or trade staple items such as flour rather than fruit, vegetables, meat, and dairy products. A woman from Krtova described her family’s diet during the conflict and the lingering effects today. She said, “We all had milk, meat, and fresh vegetables only about once a month. As a result the young one even today does not know what meat is. If I give it to him he just doesn’t eat it.”<sup>112</sup>

The data from 2004 show that there have been improvements in food consumption in nearly all villages since the conflict, but many more households are cutting back on food today than in 1989. In some villages, such as Jakes, more households are cutting back on food today than during the conflict. Even in Prud, the wealthiest village in the study population, more than one-fifth of households reported cutting food intake in 2004. More households are relying on their own food production in 2004 than in 1989 (Table 35), but are still not able to meet all of their food needs. This appears to imply that these households need more access to market sources but are unable to access this source due to lack of cash.

Households that are able to produce a surplus of fruit or vegetables discussed problems they have in exchanging or marketing their goods, a strategy that would, ideally, allow for increased diversity in the household diet. A widowed woman in Krtova explained

that she only ever exchanges food with her neighbor, also a widow, and it is usually “just tomatoes for potatoes.” She keeps cows and chickens and grows her own corn, and is sometimes able to produce a surplus. When asked if she tried to sell her surplus, she complained, “I always have things to sell but no one wants to buy!”<sup>113</sup> An older couple in Prud explained that they intentionally only grow what they can eat. When asked to explain, the woman said:

We are surrounded by communities where there are big farms, and so even if we could produce a surplus the small farmers like us don’t stand a chance in selling our goods in the market.<sup>114</sup>

The qualitative data found some exceptions to the inability of households to use their own production to generate income. A respondent in Jakes explained that her household had joined with relatives to produce for the market. She said “We have planted some strawberries and cherries with the families of my brothers-in-law. We all work on this together and we sell to the local people. This is my main occupation and source of income.”<sup>115</sup>

## **Financial Capital and Economic Security**

Having examined the changing nature of human capital, the analysis now explores the issues of financial capital and economic security. In this analysis, financial capital includes household income and key household expenditures, remittance strategies and access to humanitarian and other forms of external assistance. The term economic security (or insecurity) is used to convey a more complete picture of whether or not households were able to cover their expenses and meet basic needs. Table 12 examines the survey population as a whole and presents data on households’ ability to meet needs over time. The immediate and longer-term impoverishing effects of conflict are dramatically apparent.

Table 12: Household Economic Security: 1989, Height of Conflict, 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Household Resources</b>	<b>% households</b>	<b>% households</b>	<b>% households</b>
<b>Sufficient to cover expenses and to save money</b>	56%	12%	5%
<b>Sufficient to cover expenses but not to save money</b>	36%	15%	25%
<b>Insufficient to cover expenses; had to spend savings</b>	1%	2%	3%
<b>Insufficient to cover expenses; received help from relatives</b>	1%	4%	19%
<b>Insufficient to cover expenses; had to borrow</b>	4%	7%	25%
<b>Insufficient to cover expenses; could not borrow</b>	3%	59%	24%

In the survey, the household's capacity to meet expenses, save and borrow was employed as a proxy indicator for economic (in)security. In 1989, even after a decade of economic austerity measures, 92% of households were able to cover their expenses, and more than half of all households (56%) were also able to save money. In the span of only a few years, households reported a sharp increase in economic insecurity. Twenty-seven percent of households remained able to cover their expenses during the conflict, but this was a substantial decline from 92% in 1989.

During the war, the majority of all households dropped to the lowest indicator of wealth, with 59% reporting that they were unable to meet their needs and were also unable to access credit. Such trends indicate both the extreme hardship that these households experienced as well as the overall impoverishment of society including a loss of access to social and financial capital that would otherwise have allowed households to take on debt to help smooth consumption and expenses. It was not possible from the survey to determine how households that were not making ends meet were surviving, although extensive reduction in consumption of a variety of goods and services was recorded in the survey.

Within the study population, the overall percentage of households that were able to meet their expenses increased only 3% in the post-conflict era (from 27% to 30%). Of note, those households who were able to save money (the highest category) dropped from 12% to 5% between the conflict and 2004, perhaps indicating continued erosion of resources to meet daily needs, rebuild houses and businesses, maintain health, or assist relatives.

In qualitative interviews, respondents discussed the on-going hardships, with most problems relating to economic status. On-going poverty is a major concern, compounded by the high rates of unemployment, ill health of household members and lack of steady income or job-security. In many instances people are still struggling to cover basic necessities, including food and medicine. A woman in Jakes with a mentally handicapped son said, "Food is the greatest priority. It is hard to get food because my husband does not have a regular salary."<sup>116</sup> Painful choices about priorities are required as the population continues to cope with poverty. A father in Potocari summed up the choices he must make for his household:

I only pay utilities when I have to. We get a warning for a bill, and then I do some manual labor and pay it off, but even though we have electricity we don't have money for heaters or boilers. My daughter is in high school in Srebrenica, and sometimes I get two days worth of work to get the money to pay for her bus ticket but I can't even give her enough money to take to school for a sandwich for lunch.<sup>117</sup>

In September 2004, more than two-thirds (70%) of all households had to cover their expenses through spending savings (dis-savings), receiving assistance from relatives, or borrowing, compared with 9% in 1989. In the broadest terms, the situation in 2004 is not an improvement from the height of the conflict, when 72% of households reported being unable to meet their expenses. These aggregate figures mask different trends by village. Table 13 shows the percentage of households able to cover expenses without spending savings, receiving assistance from relatives, or borrowing, disaggregated by village.

Table 13. Comparative Abilities to Meet HH Expenses, by Village, 1989, Conflict and 2004.

Location	1989		Conflict		2004	
	Able to Cover Expenses	Unable to Cover Expenses	Able to Cover Expenses	Unable to Cover Expenses	Able to Cover Expenses	Unable to Cover Expenses
<b>Brezani</b>	94%	6%	12%	88%	18%	82%
<b>Jakes</b>	98%	2%	66%	34%	28%	72%
<b>Krtova</b>	88%	12%	8%	92%	30%	70%
<b>Potocari</b>	86%	14%	2%	98%	23%	77%
<b>Prud</b>	95%	5%	54%	45%	45%	55%
<b>Sevarlije</b>	92%	8%	0%	97%	25%	75%

In 1989, at least 86% of all households in each village reported being able to cover expenses. In some areas, nearly all households were able to cover their expenses in 1989, such as in Prud, Jakes, and Brezani. By contrast, the figures for 2004 show the continuing hardship experienced by populations nearly a decade after the war. In the case of Jakes and Prud, poverty has actually *increased* since the end of the war, dramatically so in the case of Jakes. This is due in part to the large number of residents of Jakes and Prud who lived in collective centers in Croatia or Germany during the conflict, where expenses were minimal and some respondents were able to save money. Improvements between the conflict and 2004 were reported in other villages, with the percentages of households able to cover expenses increasing in Brezani, Krtova, Potocari, and Sevarlije.

For the most part, households that were economically secure (i.e., able to meet their needs) during the conflict were the *same* households who experienced economic security in the postwar period. However, in some villages, such as Jakes, there was a sharp decrease in economic security of individual households following the war. This demonstrates that having a relative degree of wealth during the conflict did not necessarily mean households would be able to retain that wealth in the post-conflict period. Households that moved from lower levels of economic security to being able to cover their needs in 2004 were most often in the middle brackets of economic security, i.e., they had been spending their savings in order to make ends meet. There is little evidence of households that were very poor during the conflict experienced large increases in economic security in the post-conflict period.

### ***Education Expenditures***

Economic insecurity has negative effects on the ability of many households to cover education for their children. School fees and related costs (such as textbooks, transport or uniforms) can represent a substantial financial output for poor households. Households with children were asked if they had to cut back on education expenditures during the three time periods (Table 14).

Table 14. Percentage of HH that Reduced Educational Outlays, by Village<sup>††</sup>

Location	Households that Reduced Education Outlays		
	1989	Conflict	2004
	% Households (#)	% Households (#)	% Households (#)
<b>Total</b>	7% (21)	73% (176)	46% (84)
<b>Brezani</b>	21% (3)	50% (2)	75% (3)
<b>Jakes</b>	2% (1)	16% (6)	26% (7)
<b>Krtova</b>	2% (1)	89% (49)	51% (22)
<b>Potocari</b>	9% (5)	97% (31)	36% (8)
<b>Prud</b>	4% (2)	44% (18)	44% (14)
<b>Sevarlije</b>	12% (9)	96% (70)	55% (30)

In 1989, nearly all households with children in the villages were able to cover the cost of schooling, with the exception of Brezani where 1 in 5 households could not fully meet education expenses. During the conflict, households greatly cut spending on education, with nearly all households with children in Krtova, Sevarlije, and Potocari reducing education spending. Exceptions occurred among many of the residents of Prud and Jakes, some of whom were able to send their children to schools in their resettlement areas in Croatia, Germany, or other European countries. In some cases the school expenditures of households were covered by the government, collective center, or relief organizations. This was occasionally the case even for those who did not go to Croatia or farther a field. For instance, a Bosniak woman who lived in Doboje during the war reported that “a humanitarian agency paid for all school supplies and health care.”<sup>120</sup>

Although the situation has improved since the conflict period, 26% to 75% of households in the six villages continued to struggle to cover educational expenses in 2004. In some cases, children were attending school, but their parents were struggling to afford the textbooks, school meals, or other items their children’s classmates have, a discrepancy that can be hard for younger children to understand. A woman in Krtova said, “Our son just started school and right now we are just barely able to pay his school fees, but it is very difficult because he sees what the other kids have and he wants these things.”<sup>121</sup>

Education remains a contentious issue in postwar Bosnia. Tensions remain among the ethnic groups over issues of language and history, and there is not yet a uniform curriculum for schools with ethnically mixed populations.<sup>122</sup> Similar to other returnee communities across the country, some households in the study population addressed this issue by sending their children to ethnically homogenous schools. This was the case even when this meant traveling a greater distance and incurring greater expense. For instance, the village of Krtova in the Federation is home to about 292 Bosnian Serb families who have returned to Krtova since the end of the war. The families have established a primary school for grades one to four in the village, but the children travel eight kilometers by bus to the Republic of Srpska to attend middle and secondary school in Petrovo, where they are taught a Serb curriculum in the Serbian language.<sup>123</sup> Prior to the

<sup>††</sup> In 1989, 79% of the study population (310 households) had children of school age. During the conflict this rate had fallen to 61% (242), and in 2004 to 46% (183). The figures in this table refer only to families with children in each time period.

war, students from Krtova traveled to Dubostica, a 4.5 kilometers journey. The bus fare adds substantially to a household's education-related expenses, and at least one family expressed concern that they would not be able to afford to send their child to middle school next year due to the cost of transportation.

### *Purchases of Clothes*

Some households cope with financial insecurity by reducing expenditure on basic goods, such as the purchase of clothes and shoes (Table 15).

Table 15. Percentage of HH Reducing Purchases of Clothes by Village, 1989, Conflict, and 2004

<b>Location</b>	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
	<b>% Households</b>	<b>% Households</b>	<b>% Households</b>
<b>Total</b>	11%	79%	69%
<b>Brezani</b>	29%	100%	82%
<b>Jakes</b>	2%	46%	77%
<b>Krtova</b>	15%	97%	82%
<b>Potocari</b>	11%	100%	79%
<b>Prud</b>	5%	58%	53%
<b>Sevarlije</b>	17%	99%	53%

Eleven percent of households in the study population were already reducing expenditures on clothes and shoes in 1989, possibly due to the rising prices and falling real income brought by the economic austerity program with marked variation across communities. During the conflict the number of households cutting back on clothes and shoes rose significantly to nearly 100% of respondents in Krtova, Sevarlije, Brezani, and Potocari. Households in Prud and Jakes, coping with relatively less economic hardship, relied less heavily on this coping strategy, with 58% and 46% respectively cutting expenditures on clothes and shoes during the conflict.

Some displaced persons received clothing free of charge from collective centers or aid organizations, and thus had no need to make these purchases during the conflict period. These recipients did not necessarily keep the clothing, but would sell or exchange the clothes for other goods as part of their livelihood strategies. For example, a displaced Bosniak man said that his wife would collect clothing from humanitarian aid organizations, unweave any woven clothes and re-knit the wool into socks which she would then sell or trade in order to buy fresh food (in contrast to the canned goods provided by the aid organizations) as well as medicine.<sup>124</sup> Other households simply stopped purchasing clothing during the war. A 73 year old man in Krtova asked, "Why did we need to buy shoes and clothes at that time? They were not essential."<sup>125</sup> This attitude summed up the views of many who felt that clothes and shoes were an unnecessary luxury in the context of surviving the war, despite the harshness of the Bosnian winters.

A majority of households in all villages were still cutting back on the purchase of clothes in 2004. In Jakes, 30% more households are employing this coping strategy today than during the war, which is in line with the increased levels of economic insecurity in Jakes

in 2004 than during the conflict. The continued reduced outlays on purchases may be the result of a variety of factors, including continuing poverty, widespread unemployment and the relative growth of an elderly population with very few children.

### **Remittances**

The migration of a household member(s) for work, education, security, or personal reasons (such as marriage) can bring changes in the flow of cash, goods, and food for both sending and receiving households. At times, households find it advantageous to send members away in search of work or simply to ease the consumption burden on the household. In other instances a related or non-related individual who was not previously part of the household may contribute remittances, such as a distant relative, a kindly neighbor, or a foreign sponsor. Households (or individuals) might send, receive, or both send and receive remittances of goods, cash, and food.

Remittance systems involve a combination of social, financial, market, and transport networks. Households may send remittances to people who have out migrated for work until the migrant secures employment and establishes a base adequate to meet their basic needs. In time, remittances may flow back from the migrant to the household that may, in turn, pass on some of those remittances to other members of their family living in other households.

The sending of remittances does not necessarily indicate an imbalance in wealth between the sending and receiving households or individuals. Individuals may send remittances to mark occasions, to repay loans, to provide loans, or to assist relatives through a difficult personal or even national period. It appears that remittances to specific countries increase following macroeconomic shocks, political crisis, or natural disasters. This is likely due both to the increased emigration following a crisis and to the desire of relatives, friends, and concerned members of the diaspora to assist those who remain in the country.<sup>126</sup> As discussed below, this trend was apparent during and after the conflict in Bosnia. Remittance relationships therefore characterize many aspects of livelihoods systems – as assets and strategies that are sensitive to changes in the “PIPs” environment.

### ***Remittance Systems in Bosnia-Herzegovina***

Remittances to Bosnia-Herzegovina increased during the war period as a growing number of people migrated to countries in the region, Western Europe, and farther afield. The importance of the Bosnian diaspora in providing economic support grew in response to the crisis at home. A recent study on conflict-induced displacement in Europe and Central Asia posits:

Remittances and support from the diaspora have represented important aspects of coping strategies in many conflict situations. It is commonly assumed, for example, that without such aid, many households in Bosnia and Herzegovina, local as well as displaced, would not have survived the war.<sup>127</sup>

This is supported by more specific studies on the use of remittances from abroad to Bosnia-Herzegovina during the conflict. According to secondary literature as well as the

qualitative data from the study, remittances to Bosnia during the conflict were used primarily to cover basic needs and bolster household food security:

For large portions of the population, support from family members living abroad constituted an important supplement to the household income. Money transfers from relatives living in Western Europe, including refugees, were assumed to account for about 30 percent of income.<sup>128</sup>

In 1996, Bosnian citizens working abroad sent back approximately \$424 million.<sup>129</sup> Furthermore, international aid and foreign remittances played a significant role in cutting the 1996 unemployment rate of 90% to half that amount by 1998.<sup>130</sup>

In 2001, Bosnian Herzegovina was ranked the fourth highest country in the world for remittances received, at \$860 million, which accounted for 18% of total GDP and \$219 total remittances per capita a year.<sup>131</sup> More recently, remittances of hard currency from Bosnians living and working abroad continued to play a substantial role in the economy and living standards of people living in Bosnia, and, when combined with the gray economy (the other major source of foreign hard currency), total over \$1 billion in income for the country per year.<sup>132</sup>

### ***Remittance Systems in Brezani, Jakes, Krtova, Potocari, Prud, and Sevarlije***

Table 16 shows the percentage of households that participated in sending, receiving, or both over time in village surveyed. In 1989, the majority of households in Jakes (71%) and over third in Prud (39%) and Brezani (34%) were using remittances systems for flows of cash and goods. Rates of reported remittance activity were much lower in Sevarlije (1%), Potocari (4%), and Krtova (8%).<sup>‡‡</sup>

Table 16. Percentage of HH in Remittance Relationships, by Category, by Village

Village	1989			Conflict			2004		
	% Households			% Households			% Households		
	Send Only	Receive Only	Both Send & Receive	Send Only	Receive only	Both Send & Receive	Send only	Receive only	Both Send & Receive
<b>Brezani</b>	23%	0%	11%	0%	0%	11%	5%	0%	23%
<b>Jakes</b>	14%	0%	57%	6%	0%	6%	11%	1%	8%
<b>Krtova</b>	3%	0%	5%	8%	0%	0%	3%	4%	8%
<b>Potocari</b>	0%	3%	1%	1%	0%	3%	2%	1%	0%
<b>Prud</b>	32%	0%	7%	46%	1%	0%	81%	1%	0%
<b>Sevarlije</b>	0%	1%	0%	1%	0%	0%	0%	1%	1%

Remittance systems in 1989 usually entailed households sending remittances to other family members and/or people out-migrating for work and sending or bringing home cash and goods. A woman explained:

My husband spent four years [off and on] working in Libya and Iraq for a Belgrade-based company. His salary was very good for the family and expenses were covered easily. He

<sup>‡‡</sup> For all three time periods, reports of households that *only* receive remittances are negligible. This could be due to household reluctance to disclose such remittances, not an uncommon problem in such surveys.

also spent time in 1989 working for the railroad providing the family with discounted food – primarily fish – during the year.<sup>133</sup>

Changes occurred in the remittances systems over the three time periods, with a decrease in many households' use of remittance systems to send, receive, or both send and receive remittances between the years 1989 and the height of the conflict. The survey found that during the war remittances were exclusively along kinship lines. This pattern had shifted by 2004, and qualitative interviews indicate that in 2004 that remittances did occasionally flow outside of kinship lines, usually from people who had once lived in the village to returnees.

The biggest changes to remittance system use occur in Jakes. In Jakes, prior to the conflict 71% of all households used remittance systems, with the majority both sending and receiving material goods and currency. By the height of the conflict, only 12% of households in Jakes reporting using remittance systems, a sharp decline from 1989. Although their use of remittance systems was not as substantial, use of remittance systems in Brezani, Krtova and Potocari was reduced by half or more. Prud is an exception, in that use of remittance systems actually increased over the three time periods, which we explore in more depth later.

The survey findings suggest that attacks upon the villages and resulting displacement of the population were the main factors in disrupting remittance systems. Some households had relied on outside household members living in the same settlement or elsewhere in the country to send remittances, but once people became displaced these networks were often severed. Displacement of nearly all villagers from Brezani, Jakes, Krtova, Prud, and Sevarlije during the height of the conflict disrupted the normal avenues for moving cash and goods and the social and transport networks that were necessary to maintain the flow of remittances. Villagers from Brezani, Jakes, and Sevarlije fled to transit camps and collective centers, while others sought shelter in abandoned railroad cars and garages. In most cases, only those who left the country were able to send goods back to members of the household left behind. One family of five with three children relied on assistance from a daughter who had been able to enter Germany. A woman said, "We lived in train cars for four-and-one-half years during the war... My daughter had moved to Germany, and was able to help by sending us money [used for medicines] and sometimes also food."<sup>134</sup>

The disruption to remittance systems negatively affected those households that had been relying on remittances to help smooth consumption. A 66 year-old Serb man from Brezani reported that during the conflict, "No one had anything to send to us, so we would manage by what we would grow."<sup>135</sup>

Households from Prud had very different experiences from households elsewhere. During the height of the conflict, nearly half of the households from Prud were still able to send remittances (see Table 16). This is likely due, at least in part, to Prud's high rank among the study villages in being able to cover household expenses in this time period, which for many were minimal given that refugees from Prud usually lived in collective centers or refugee housing. In 2004, Prud had the highest number of households (45%)

able to cover their expenses (see Table 13), and the highest percent of households (81%) able to send remittances. Prud had a substantial number of self-sufficient households prior to the conflict and a strong remittance system. Residents of Prud also could acquire Croatian citizenship, which allowed them to move to Germany, find jobs, and live in collective centers in Croatia and Europe. Those who did not go to Europe during the war often benefited from their connections to relatives who were able to take advantage of these connections. The overall set of assets appears to have contributed to the resilience of households from Prud and enabled them to better adapt in the postwar period. Many people in this village continue to hold jobs in Croatia today, or seasonal jobs in Germany.

The movement of remittances among households in the study population was not always regular or predictable. One family that was divided during the war between Switzerland, Germany, and Bosnian sent money back and forth to the family members in Europe and saved for their eventual return to Bosnian. They were not, however, able to maintain ties with their relatives who remained in Bosnia, and did not send money home in this period. The wife in the Bosnian Croat family explained:

We left Prud in July 1992. First [my husband and I] went to Slovenia and then to Germany...Our other two children were working in Switzerland, and they would send money to my husband and I and a brother. We were not in touch with our other relatives from the village. We did not even know what had happened to them, and whether they were alive or not.<sup>138</sup>

Although respondents that lived in Europe during the war were generally better off than those who remained in Bosnia, life was not always easy. The above example of two parts of a family helping each other while in exile may not have been a common experience, as explained by a Bosnian Croat woman who also sought refuge in Europe. She said, "Most of the refugees there were on their own, and weren't able to help each other."<sup>139</sup>

The war splintered many households and such fracturing altered the established remittance systems. As shown in Table 16, these disruptions continue into the current time period. The conflict affected remittances systems even in communities where only a small percentage of households were using remittance systems before the war, such as Krtova. Krtova was one of the wealthiest villages in the region prior to the war, and households were nearly evenly split between those sending and those sending and receiving remittances. During the war, the only remittance activity in Krtova was households sending, but this has reversed in the postwar period where the most diversification of remittances is now reported. By 2004 the remittance system for Krtova saw most households now receiving more remittances than they are sending (Table 16).

In 2004, more households in some villages were making use of remittance systems than in either the 1989 or conflict period. In Prud, the number of households sending remittances rose substantially during the three time periods while at the same time the number of those receiving remittances has steadily dropped. This may imply that households in Prud are better able to meet their needs and have excess cash and or goods to send to relatively less well-off households, a finding that is confirmed by other data throughout this study. In other villages, such as Jakes, fewer households were making use of remittance systems in 2004 than in earlier time periods.

Economic hardship continues to affect household coping strategies and remittance systems. This is perhaps most visible in the out-migration of household members attempting to secure better economic opportunities. One Bosnian Croat woman with a young son said that her husband and in-laws were in Germany “on vacation,” a euphemism likely meaning that they had been granted three-month work visas.<sup>140</sup> Another Croat woman has a sister-in-law living in Austria who sends clothes when needed.<sup>141</sup> Importantly, many Bosnian Croat households retain ties to Croatia and have relatively easy access to jobs in Western Europe. This enables their family members within Bosnia to continue to benefit from remittances.

Nearly ten years after the war, some families are actively seeking to reunite family members, even if reunification is done by maintaining contact across international borders. As contact and communication is reestablished, remittances systems are established or re-established. A 75 year old Bosniak woman explained that during the war:

my younger daughter moved to Germany...and she married a guy from Montenegro. We could not make peace with [her marriage], so we had no contact with her. Two years ago we did make peace with her, and now she is able to help us quite a bit... From Germany [she] now sends goods and money to us, and we in turn help out another daughter who lives [nearby] and is very poor...After we had reconciled with our youngest daughter she helped us to rebuild the place. We never could have done this without her help.<sup>142</sup>

At the same time, family and neighbor remittance and exchange systems that functioned before and during armed conflict may collapse in the aftermath. Communities that once contained members with varying levels of wealth and types of assets returned home to find overwhelming destruction and a loss of assets across the board. This may partially explain why villages such as Brezani and Krtova now contain a higher percentage of households receiving remittances than before the war. Some respondents feel that an increased level of poverty has made people less generous and has contributed to social tensions. An older man explained, “Everyone helped each other back then, but now it is just everyone for themselves.”<sup>143</sup> An older woman in the relatively wealthy village of Prud added, that “No one in this village helps each other. If you do not have your own child to help you, no one else will. People would not even take you to the doctor for free around here, let alone give you things if you are in need.”<sup>144</sup>

In other cases, displacement due to war may bring new opportunities for remittances, including from non-relative sources. An elderly war-widow in ill health reported that “My household has also have received some assistance from a Bosnian woman from the area who now lives in Germany and is married to a German. She helped people in this area by sending construction materials from Germany.”<sup>146</sup>

These qualitative examples show that although the social fabric of Bosnian society at the family and village level remains affected by the war, certain relationships and connections are being rebuilt. The question for the longer term will be whether or not Bosnian society is able to recreate social capital across ethnic lines, or whether the society will remain splintered and fractured.

## **Humanitarian Assistance**

A final component of financial assets is humanitarian food assistance. The survey sought to understand the role of humanitarian assistance in the livelihood strategies of households affected by conflict. In an attempt to gather unbiased data, interviewers did not ask respondents about the role of humanitarian assistance directly, but rather posed open-ended questions about how they had met their basic needs, including food and shelter. In the case of food assistance, respondents were asked to rank their sources of food in each of the three time periods. As discussed in more detail in the section on [Obtaining Food](#), in 1989 and 2004, market purchase and own production were the two most prevalent means of obtaining food (Table 35). During the conflict, however, only 39% of households relied on food production (12%) and market purchase (27%) as their primary means of obtaining food. For many households, much of this shortfall was made up through humanitarian assistance. Table 17 shows how households ranked food aid in importance as a source of food across the three time periods for the entire study population.

Table 17: HH Ranking of Food Aid as Source of Food, Aggregate, 1989, Conflict, 2004

<b>1989</b>			<b>Conflict</b>			<b>2004</b>		
<b>Total Households (%)</b>			<b>Total Households (%)</b>			<b>Total Households (%)</b>		
Primary	Secondary	Tertiary	Primary	Secondary	Tertiary	Primary	Secondary	Tertiary
0%	0%	0%	47%	17%	4%	0%	2%	1%

Although no households in the study population received food assistance in 1989, by the height of conflict 47% of households were relying on food aid as their primary source of food. Table 34 shows the importance of food aid for households during the conflict by village, as well as the total percentage of households per village that received any food assistance, regardless of how they ranked food aid in importance. In other words, a household was “receiving food assistance” even if they ranked food aid as the tertiary source of food. Twenty-nine percent of households reported that they did not receive any humanitarian assistance during the conflict. Overall, 70% of households received food assistance during the conflict.

Table 18: HH Receipts of Food Assistance and Ranking of Importance of Food Aid, Conflict, by Village.

	<b>Receiving any food aid</b>	<b>Food aid as primary source of food</b>	<b>Food aid as 2<sup>nd</sup> source of food</b>	<b>Food aid as 3<sup>rd</sup> source of food</b>	<b>Food aid as 4<sup>th</sup> source of food</b>
<b>Brezani</b>	82%	65%	18%	0%	0%
<b>Jakes</b>	46%	35%	10%	1%	0%
<b>Krtova</b>	84%	47%	20%	11%	3%
<b>Potocari</b>	85%	62%	18%	5%	0%
<b>Prud</b>	45%	21%	19%	5%	1%
<b>Sevarlije</b>	93%	73%	17%	1%	1%

As shown in Table 18, households in Jakes (46%) and Prud (45%) had the lowest rates of food aid receipts during the conflict. This is due, in part, to the fact that many people displaced from these villages were living in areas where they were able to secure employment and purchase their own food. These villagers were also better off prior to the conflict (Table 13), and may have been able to live off of their savings for a longer period, therefore being less reliant on food aid. For those who did receive food aid, it was more important for residents from Jakes, with 35% of households stating that food aid was their primary source of food, as compared to 21% in Prud.

Households in Sevarlije were the most likely to receive food aid, with 93% receiving assistance and 73% stating that food aid was their primary source of food. This is in accordance with the high rate of households in Sevarlije reporting that they were unable to cover expenses during the conflict (97%, as shown in Table 13). Potocari was the village with the greatest number of households unable to cover costs during the war (98%, Table 13), and 85% of households reported receiving food aid. Food aid was the primary source of food for 62% of households. These comparatively lower rates may be due to issues of supply, as food aid was less available in Potocari due to the siege of Srebrenica. This hypothesis is supported by data from WFP; the agency reported that food aid reached roughly 43% of the civilian population in need in Srebrenica in the first nine months of 1993, compared to 70% in the rest of the country in the same time period.<sup>171</sup> Much of the assistance that did reach the municipality was through the occasional convoy and the airdrops orchestrated by NATO-member states in coordination with UNPROFOR forces.<sup>172</sup>

Insecurity on roads was a problem in some areas, with potentially serious effects on civilian populations, as explained by a woman who sought refuge in Dobož said “The Red Cross brought food to the town, but sometimes the food convoys were attacked and robbed. People were hungry then.”<sup>173</sup>

The various political factions interfered in the relief supply chain and blocked the delivery of assistance to besieged enclaves. Donor nations, U.N. agencies, and UNPROFOR resorted to airdrops to deliver food and medical supplies when road access was not possible. For beneficiaries on the ground, however, accessing the goods provided by airdrops was difficult, dangerous, and time consuming. A man who had escaped Sevarlije only to find himself under siege in Maglaj said:

Some airdrop packages were also distributed over the village which included coffee cakes, sugar and brownies. My wife would walk great distances with the children to collect airdropped food packages, but they could seldom find any that were unclaimed.<sup>174</sup>

The airdrops provided desperately needed food to besieged enclaves, but the enormous value of the food brought by conditions of extreme scarcity led to an increase in violence among residents seeking to access the relief. Another woman from Sevarlije who lived in Maglaj explained her experience:

The aid packages dropped were never enough...Due to shooting in the hills outside of Maglaj, it was too dangerous to feel safe growing our own food outside....Often I saw people fighting over food aid packages and twice I witnessed people shooting dead other people while fighting for aid packages.<sup>175</sup>

Airdrops provided food and medical supplies for the population of Srebrenica municipality during the siege by Bosnian Serb forces. A Bosniak woman in Potocari explained the difficulty in finding the dropped goods, as well as the role of the supplies in the local barter economy:

The airdrops saved the people. But it was hard to find the dropped goods, because much of it landed in the woods. We ourselves never found any. People who did find it both took it for themselves and traded it in the market. People mostly used the food to stay alive, but traded soap, washing powder, and that sort of thing.<sup>176</sup>

Most of the supplies airdropped into Srebrenica landed in the forests or hills around the town. Those who were fit or young were able to access the relief packages, but the elderly or ill were much less likely to benefit from these provisions without assistance from other residents. A woman in Potocari recounted how she and her elderly mother were assisted by local children who would search the forest for the food packets:

The aid convoys could not pass through Bratunac to Srebrenica. There were some airdrops, but I never got any food from them. Sometimes some of the children whom I knew and would knit sweaters for would bring food from these air drops for me. I never took this food because I felt sorry for the children, because they also had nothing.<sup>177</sup>

Table 18 indicates that food aid was a very important source of food for the households that received food aid, with a majority of the households who received food aid citing this as their primary source of food in every village except Prud. These numbers are higher than the usual rates for food aid in emergencies, such as the Darfur famine of 1984-1985, where food aid was estimated to meet only 10% of food consumption needs.<sup>178</sup> The importance of food aid for households in the study population may be due, in part, to the location of these populations in some of the most war-affected area of Bosnia. This may also explain the lower rates for residents of Prud and Jakes, as most residents from these areas moved into Croatia or farther afield during the conflict, and were therefore out of the direct line of food assistance.

Table 19 shows the distribution of food aid by income and the percent of households within each income bracket that received food aid during the conflict. Income is represented by ability to cover expenses, as was shown in Table 13. The table does not show the amount, type or quality of food aid delivered, only the percent of households that received some amount of food assistance in each income bracket.

The table shows that of all the households which received food aid in the study population during the conflict, 76% reported that they were in the lowest income bracket. Of households receiving food aid, only 12% were those who reported being able to cover their expenses (two top income brackets). Furthermore, when looking at the percentage of households *within* each income bracket who received food aid, 90% of the poorest households received food aid during the conflict. More than 55% of households that were unable to cover expenses but were able to borrow, receive help from relatives, or spend savings also received some amount of food assistance. If indicative of the situation

across Bosnia during the war, the data in Table 19 points to remarkable efficiency in the targeting of food assistance to those who were most in need.<sup>§§</sup>

Table 19: Distribution of Food Aid by Income Bracket, Conflict

Description of income bracket	% of total HH in income bracket during conflict (# of HH)	% of total HH receiving food by income bracket*	% of HH w/in income bracket who receive food aid (# of HH)**
Sufficient to cover expenses and to save money	12% (46)	3%	15% (7)
Sufficient to cover expenses but not to save money	15% (60)	9%	42% (25)
Insufficient to cover expenses; had to spend savings	2% (9)	2%	56% (5)
Insufficient to cover expenses; received help from relatives	4% (17)	4%	65% (11)
Insufficient to cover expenses; had to borrow	7% (26)	6%	62% (16)
Insufficient to cover expenses; could not borrow	59% (233)	76%	90% (209)

\* Households per income bracket receiving food aid/total households receiving food aid.

\*\* Households per income bracket receiving food aid/total households per income bracket.

The study found that food aid appears to have been effectively targeted towards the poorest members of the study population, and to have reached a large portion of this poorest sector. One factor behind the high rate of beneficiaries among the study population was displacement. The entire study population (minus a few Bosnian Serb families in Potocari) was displaced during the war, placing these households in the category of people most likely to be recognized by humanitarian organizations as “vulnerable”. Furthermore, collective centers in Bosnia, Croatia, or elsewhere in Europe were supplied with food from foreign donors and aid agencies.

While food aid may have prevented widespread severe malnutrition and starvation, it was not sufficient to enable households to maintain normal levels of consumption during the conflict. Although 90% of the poorest households in the study population received food aid, 62% of households in the six villages had to cut back on daily food intake during the war, with this figure reaching more than three-quarters of the population in three out of the six villages (see Table 11). As shown in the next section through examples from qualitative interviews, one of the problems appears to have been regular and consistent access to food aid for the households in the study population.

### *Accessing Food Aid*

<sup>§§</sup> The survey was not designed to capture the duration of food assistance or how access to food aid changed the livelihood strategies of the recipient households.

The effectiveness of aid organizations in reaching the poor is encouraging given that households with limited access to assets were likely to have the greater difficulty in accessing relief. For instance, poor physical health posed problems if accessing aid required standing in queues for an extended period, walking a long distance, or carrying heavy loads. Some households also lacked the manpower or transportation needed to access relief. Social and political capital play important roles in relief access in many situations, and “being well connected” may bring more benefits to a household than “being vulnerable.” In many contexts, the gender of the household head or individual may affect the amount and quality of assistance received as well as access to the relief commodities within the household.<sup>179</sup>

The survey found some of the difficulties in accessing aid faced by those without wealth or connections. Problems accessing relief aid seemed to be particularly pronounced early in the conflict or when households first arrived at a new location. For instance, a woman who was the head of her household during the war said that her household did not receive any humanitarian assistance during the first year (1993) that they lived in Maglaj. This was due, primarily, to her lack of connections and understanding about how to access food aid, as she explained:

I knew that there was humanitarian activity happening, but I simply didn't know where or how to access it. At one point I went two and a half months without flour. Things changed in 1994 and I began to receive food aid, including flour, beans, rice, soap, and a limited amount of clothing.<sup>180</sup>

Standing in line to receive assistance was a common challenge for many respondents, and some of those who had limited mobility reported problems accessing food aid. A woman who moved to Croatia with her invalid husband explained, “My husband was very ill at this point. I spent most of my time taking care of him, and could not leave him for long periods to stand in line to get assistance and hand-outs.”<sup>181</sup> In some instances the relief organization was far from the recipient household. A woman from Prud who lived in Croatia during the war said, “We had to pick up the food each month from the Caritas office, which was 8 km away. My husband would make the trip when he was well enough, and we had a neighbor who would sometimes give us a ride.”<sup>182</sup>

Some respondents complained that the distribution of the relief was unequal and prone to corruption, and reported that households with connections and a more central location benefited the most from the distribution of assistance. A Bosniak who lived in Maglaj during the war said:

Most food available was from humanitarian aid drop-offs and distributions.... We never received fruits or vegetables, fresh or canned. I knew that canned fruits and vegetables were being distributed but we were never recipients of these goods. Those [people] in the village who were responsible for distributing canned goods kept the cans for themselves. And those who lived closer to distribution points received more than those who did not live near the distribution points.<sup>183</sup>

Households used a range of strategies to get through the hardship associated with the conflict. According to Mercy Corps staff, the absence or existence of prewar food stocks also affected household and village resilience to food scarcity. Mercy Corps found that

those communities or households that did not believe that conflict was imminent did not compile food stocks. In contrast, a smaller percentage of people felt that war was inevitable, and these households were much more likely to store food prior to the conflict and to then use these stocks to smooth consumption over the most critical periods.

## Physical Capital: Shelter

Physical capital includes all structures, infrastructure, and equipment that contribute to a household's livelihood strategy. This includes the assets owned by a household as well as their access to assets managed by society, e.g., roads, buildings, bridges, electrical systems, schools, storage facilities, and agricultural implements. For the purposes of this analysis, a focus on shelter was chosen as one of the most important elements of physical capital because the population had experienced repeated displacement. Examining shelter provides information on location, ownership, quality of shelter, coping strategies to access shelter, and the availability of shelter over time.<sup>184</sup> Displacement brings major changes in household living conditions; the shift from rural to urban localities during the conflict, and the shift back to rural locales after the conflict were the most obvious changes for the study population, as per Table 20.

Table 20: Urban/Rural Distribution of HH, by Village, 1989, Conflict, and 2004

Location	1989		Conflict		2004	
	Urban	Rural	Urban	Rural	Urban	Rural
<b>Total</b>	5%	95%	41%	59%	0%	100%
<b>Brezani</b>	12%	88%	6%	94%	0%	100%
<b>Jakes</b>	20%	80%	56%	44%	0%	100%
<b>Krtova</b>	1%	99%	24%	76%	0%	100%
<b>Potocari</b>	2%	98%	47%	53%	0%	100%
<b>Prud</b>	1%	99%	61%	39%	0%	100%
<b>Sevarlije</b>	0%	100%	21%	79%	0%	100%

Surveyors asked respondents to describe the location of their household in each of the three time periods. Zero to twenty percent of respondents lived in urban households in 1989, and all interviews were conducted with households living in rural villages in 2004.

Data from the conflict period illustrates the migration patterns for households from each village. Substantial urban migration occurred for the population of every community except Brezani, but a majority of households remained in rural areas in four out of six of the villages. Households from Jakes and Prud were the most likely to move to urban areas during the conflict (56% and 61% respectively), and qualitative data show that most of these urban areas were in Croatia or Western Europe. These households were thus more able to find employment and take advantage of safety nets such as collective centers and refugee programs for entry into European countries. As demonstrated throughout this report, location emerges as an important factor, as both Jakes and Prud were situated near to the Croatian border and residents were thus able to take advantage of these options for refuge.

There is little correlation between prewar economic security and the location of households during the conflict, as nearly all households (92%) reported being able to meet their needs in the first time period (1989). There does appear, however, to be a trend between economic status and location during the conflict period. Households in the top two income brackets (i.e., those that were able to cover their expenses) during the conflict were slightly more likely to be situated in urban than in rural areas during the conflict. This trend is much more pronounced for the poorer households (those in the two lowest income brackets), who were more likely to be in rural than in urban areas. Although there are many factors that determine economic security, this pattern may indicate that households that were able to retain their resources were more likely to be in urban areas, while households that lost assets lived in rural settings. Of course, this could also indicate a correlation between losing assets when living in rural areas and being able to take advantage of urban settings to either build or retain an existing asset based. Either way, this trend shows that the rural portion of the study population was more vulnerable and less able to maintain wealth over time. This may be related to the lack of economic opportunities in rural areas, greater problems accessing shelter, the absence of collective centers in which humanitarian organizations covered basic needs, and the inability to seek safe refuge abroad.

Food aid outside of collective centers was also more readily available in urban than in rural areas, as donors wished to limit the number of distribution points (to improve monitoring) and to avoid the dangerous rural areas near to the frontline. When possible, representatives of rural municipalities would travel to urban areas to collect food for distribution in their local area.

The conflict forced people to abandon their homes and villages and start new lives elsewhere. Displacement brought substantial changes in dwelling status (i.e., home ownership, renting, squatting, etc.) as shown in Table 21.

Table 21: Dwelling Status of HH, Aggregate and By Village, 1989, Conflict, 2004

	1989				Conflict				2004			
	% of Households				% of Households				% of Households			
	Owned	Leased	Housing scheme*	Squatting	Owned	Leased	Housing scheme*	Squatting	Owned	Leased	Housing scheme*	Squatting
<b>Total</b>	97%	1%	1%	0%	9%	32%	37%	19%	93%	3%	2%	2%
<b>Brezani</b>	88%	0%	12%	0%	18%	6%	18%	53%	100%	0%	0%	0%
<b>Jakes</b>	97%	2%	0%	0%	1%	16%	78%	4%	98%	1%	1%	0%
<b>Krtova</b>	99%	1%	0%	0%	18%	12%	8%	49%	93%	1%	3%	1%
<b>Potocari</b>	100%	0%	0%	0%	12%	24%	39%	24%	77%	9%	5%	9%
<b>Prud</b>	98%	3%	0%	0%	4%	64%	25%	4%	99%	1%	0%	0%
<b>Sevarlije</b>	99%	0%	1%	0%	8%	47%	35%	9%	95%	4%	1%	0%

\*Includes socially-owned apartments, government housing schemes, collective centers, and housing provided by fighting forces.

In 1989 nearly 100% of all households in the study population owned their homes. Many had built homes with their own labor, income, or savings. Neighbors often exchanged

assistance with housing construction, and many people built their house in stages over a period of several years or longer. A woman in Prud explained the process of building her family's house up until the outbreak of war:

The house was mostly finished as (of) 1975, but there were lots of little things left to complete. We worked on something else each year. We prioritized one floor at a time. It was always a long process. It usually takes 10 – 15 years to build an entire house. All that was left to finish when the war came was to paint the outside. But then war destroyed everything except the bare walls. There was no roof, no insulation, no cables, nothing when we returned.<sup>185</sup>

Home ownership dropped steeply during the conflict. People moved to new locations for months or years, and 32% of total households rented or leased apartments or homes in their temporary location. Another 37% lived in housing schemes, including collective centers and refugee housing provided by aid organizations or local or foreign governments. Many people squatted in abandoned houses, most of which had been vacated by other ethnic groups.<sup>186</sup> Rates of squatting were highest for the Bosnian Serb residents of Krtova and Brezani, many of whom sought refuge in the Republic of Srpska and stayed in houses vacated by Bosniaks who had fled into Federation territory. Local officials sanctioned the movement of displaced families into abandoned houses especially in areas already cleared of minority groups. A Bosnian Serb respondent who left Potocari for Bratunac in 1992 explained how he found housing for his family saying, "In those days it was like this: You walked down the street and found an abandoned house, and then went to the council and they gave you papers, and you occupied the house."<sup>187</sup>

Other respondents recounted similar experiences. A Bosnian Serb woman who moved from Sarajevo to Srebrenica with her family in 1996 explained that they moved into an empty Muslim house that was "allocated by the government" without the owner's consent. The owner has since died, but the Bosnian Serb family received permission to remain in the house from the owner's heir, now living in the Netherlands.<sup>188</sup>

During the conflict 14% of households from Krtova reported staying with friends or relatives (not shown in the above table). This pattern, which was not mentioned by residents of any other community, may be indicative of the relatively high degree of organization of the residents of Krtova during their displacement (see [Six Villages: Krtova](#)). Many residents stayed together and were thus able to take advantage of each other's kinship and social networks to acquire housing.

During the war, as households moved from one location to another, the manner in which they obtained their shelter also changed. Table 22 shows the primary means that the aggregate study population obtained their shelter in each of the three time periods, and clearly illustrates the shift from self-reliance (through own income or own production) to outside assistance (government or humanitarian).

Table 22: How HH secured Shelter, Aggregate, 1989, Conflict, and 2004 \*

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Own income or production</b>	97%	18%	53%
<b>Help from friends/relatives</b>	1%	22%	4%
<b>Government aid</b>	0%	35%**	3%
<b>Humanitarian aid</b>	0%	7%***	36%
<b>Squatting</b>	0%	10%	1%

\* Errors due to rounding.

\*\* Includes 7% of households receiving assistance from the German government.

\*\*\* Includes 5% of households living in collective centers.

In 1989, 97% of households established their shelter primarily through their own income (such as salaries or savings) or their own production (using their own labor). Only 1% of households reported receiving assistance from friends or relatives, and no households received either government or humanitarian aid. Displacement caused by the conflict radically changed this situation, and 64% of households found themselves relying on assistance from governments (including foreign governments), humanitarian agencies (including collective centers), or friends and relatives.

Households in the study population coped with displacement through a variety of strategies that evolved as the circumstances of displacement and the nature of the conflict changed. One common initial coping strategy was repeated movement. Many respondents explained that their families moved numerous times after first being displaced in search of assistance, shelter, economic opportunities, or safety. One woman who fled Brezani in 1992 after an attack by Bosnian fighting forces said, “A group of us left for Serbia. We moved often in the first few years, never staying in one place for more than two or three months.”<sup>189</sup>

Some households opted for unconventional accommodations in lieu of better options. One family fled Jakes for the relative safety of Croatia, but could not find housing, and thus moved into train cars parked in a railway yard. They lived in the train cars for four-and-a-half years.<sup>190</sup> A Bosnian Serb family, also from Jakes, went first to Croatia and then returned to Bosnia and the town of Novi Travnik. Unable to find shelter, the family moved into an empty garage, which they soon shared with another family. The two families shared food and expenses for the year that they lived in garage, and the son of the Bosnian Serb woman later married the daughter of the Bosniak family. The Bosnian Serb woman explained:

I lived in the garage with my elder son and daughter. Another family who had fled Odzak joined us in the garage—a husband and a wife and their son and daughter. They were a Muslim family. Our two families had not known each other prior to this period, but we ended up together because we were all fleeing, and this family was from Odzak, which was the closest place to where we were from.<sup>191</sup>

The consolidation of households within one family was a more common way of coping with displacement. Generations who had lived independently prior to the war shared accommodation during the conflict. This often entailed parents relocating to cities to live

with their more urbanized offspring, shifting the burden of care onto the younger generation. A woman from Brezani who moved to Serbia said:

We settled with my daughter, daughter's husband, and their two children. They had an apartment there. I came with my youngest daughter and one son, so there were seven of us altogether...My son-in-law worked in a café, as did my daughter when she was not taking care of the children. My son and I did occasional odd jobs, such as cleaning houses. I knitted and exchange the products for soap and food.<sup>192</sup>

Much of the war in Bosnia-Herzegovina was fought in the countryside, bringing extensive destruction to villages and displacement of rural populations. In many areas the displacement was cyclical in nature, with one ethnic group moving into areas vacated by other ethnicities. According to the United Nations High Commission for Refugees (UNHCR), "over 40 percent of the housing stock was damaged or destroyed, and the livable homes left behind by displaced persons and refugees were in most instances occupied by other displaced persons in search of shelter."<sup>193</sup>

By 2004, nearly all households in the study population were once again living in their own homes. The situation in Potocari is somewhat different, where 9% of households continue to lease and another 9% are squatting in houses that they do not own (see Table 21). In part this is because Bosnian Serbs displaced from other parts of the country have moved to Srebrenica and some do not yet hold formal title of the houses they occupy. Development assistance is behind in Srebrenica municipality in comparison to the other villages in the study and some households continue to hope for reconstruction assistance. By 2004, humanitarian assistance remained an important source of shelter for over one-third of the survey population. Overall, the extent of reconstruction is indicative of the determination of the local population to return as well as to the presence of international and national assistance programs in these areas.<sup>194</sup>

### ***Household Utilities***

Households experienced shifts in the quality of the available physical capital across the three time periods. The data described above provides information on the type of shelters that people lived in, such as houses, apartments, collective centers, train cars, and garages. Quantitative data on available utilities across the three time periods illustrates more clearly the conditions in which people lived (Table 23).

Table 23 illustrates the extreme variations in living conditions experienced by the populations of the different villages during the conflict. Over 97% of households in each village had electricity within their homes in 1989, and, with the exception of Sevarlije, over 90% of all households had water within their homes. The war ended these generally equal conditions, and the harshest conditions appear to have been endured by those populations who remained in rural areas within Bosnian-government controlled territory. For instance, most households from Sevarlije relocated to nearby towns and villages, including some that came under siege, and reported the least access to electricity and water during the war, at 13% and 28% respectively of households surveyed.

Table 23: Availability of Water and Electricity within HH, by Village, 1989, Conflict, 2004

		1989			Conflict			2004		
		Sufficient	Not Sufficient	Not existing	Sufficient	Not Sufficient	Not existing	Sufficient	Not Sufficient	Not existing
<b>Total</b>	<b>Electricity</b>	99%	0%	1%	61%	29%	10%	95%	2%	3%
	<b>Water</b>	93%	5%	2%	64%	29%	6%	92%	4%	5%
<b>Brezani</b>	<b>Electricity</b>	100%	0%	0%	71%	18%	12%	88%	0%	12%
	<b>Water</b>	100%	0%	0%	71%	12%	18%	93%	5%	1%
<b>Jakes</b>	<b>Electricity</b>	100%	0%	0%	95%	4%	1%	98%	0%	2%
	<b>Water</b>	98%	1%	1%	95%	4%	1%	95%	1%	4%
<b>Krtova</b>	<b>Electricity</b>	97%	0%	3%	57%	34%	9%	97%	1%	1%
	<b>Water</b>	92%	7%	1%	58%	39%	3%	93%	5%	1%
<b>Prud</b>	<b>Electricity</b>	100%	0%	0%	81%	15%	4%	100%	0%	0%
	<b>Water</b>	99%	1%	0%	85%	10%	5%	96%	3%	1%
<b>Potocari</b>	<b>Electricity</b>	100%	0%	0%	48%	36%	15%	82%	6%	12%
	<b>Water</b>	97%	3%	0%	48%	47%	5%	80%	6%	14%
<b>Sevarlije</b>	<b>Electricity</b>	99%	1%	0%	13%	65%	21%	99%	1%	0%
	<b>Water</b>	77%	15%	8%	28%	57%	15%	99%	1%	0%

The populations of Krtova and Brezani also remained predominately in rural areas (Table 20), but most respondents moved either to today's Republic of Srpska or Serbia, where they lived with relatives or in collective centers and were able to maintain better access to water and electricity. This is reflected in their access to utilities: 71% of households from Brezani had adequate water and electricity sources during the war. In comparison, 57% and 58% of households from Krtova had electricity and water respectively during the war, and, although remaining predominately rural, most residents moved to towns in the Republic of Srpska where the war had already damaged housing stock and infrastructure. By contrast, the residents of Prud and, in particular, Jakes had the highest levels of access to utilities and these households were the most likely to live in urban areas, collective center, or Western European countries.

The 2004 data indicate that most returnees have been able to repair or restore their access to utilities to close to prewar levels. Households in Potocari and Brezani are exceptions, although populations in both villages have seen marked improvements since the conflict era. Potocari and Brezani are located in Srebrenica municipality, an area that saw relatively few reconstruction projects until the last few years, and this may explain the lower rates of utility access. Households in Sevarlije have experienced a marked improvement in their access to water since the prewar period due to the repair of the village water system by USAID in 1997-1998.

### *Shelter Assistance*

As discussed in the section on the role of shelter as physical capital, adequate shelter is a key livelihood asset and having quality shelter assists household in living healthy and productive lives. For many households, shelter also provides a space to conduct all or

some of the occupations that make up the household livelihood strategy. For instance, domestic duties, school work (for students), and some agricultural tasks (canning, cleaning crops, seed germination) all take place within the home, and these occupations were prevalent across one or more of the time periods examined in the survey (see Table 30). Home-based industries such as tailoring and handicrafts were infrequent in the data, but nonetheless require shelter as well. In a cold climate such as Bosnia, adequate shelter provides critical capacity against the elements, which enables household members to maintain the human capital (health) needed to pursue livelihood strategies.

The rehabilitation of shelter, when done using local labor, materials, and contractors, provides benefits for the local economy and the livelihoods of households beyond the shelter recipients.<sup>202</sup> The international donors and national bodies (primarily municipal governments) who responded to shelter needs following the signing of the Dayton Peace Accord were likely aware of all of these benefits. In addition, there was a strong belief in the importance of providing shelter in order to encourage displaced residents to leave towns and cities and return to rural areas, thus promoting rural revitalization, freeing up space in the towns for the return of refugees from elsewhere, and, perhaps most importantly, taking a visible step towards postwar reintegration and normalization. Building postwar stability was a central aspect of OFDA's Emergency Shelter Repair Program (ESRP), as was the concept of "reconciliation," but the need for demonstrable success of U.S. efforts made shelter repair for minority returnees too risky.<sup>203</sup>

Households in the study population suffered major losses of shelter assets over the course of the war. Overall, the rebuilding since the conflict has been extensive, although some villages, such as Potocari, have seen fewer returns and a slower pace of reconstruction. Reconstruction efforts have been largely at the hands of returnees, but humanitarian assistance has played a major role in funding and providing materials for rebuilding. This section examines humanitarian assistance as well as government assistance, which was particularly important source of shelter assistance during the conflict years.

Table 24 shows the percent of households by village that received either humanitarian or government assistance to establish the shelter they inhabited during the conflict and in 2004. The table also shows the percent of households reporting that the assistance received was the primary means through which they established their residence. During the conflict, government assistance was the main form of shelter assistance for households in the study population. Rates of assistance received start at a low of roughly 25% of households from Krtova and Sevarlije and reach up to 66% of households from Jakes (including 32% of households in Jakes who received this assistance from the German government).

Table 24: HH Receiving Government or Humanitarian Assistance and Assistance as Primary Means of Establishing Shelter, by Village, Conflict and 2004

	Conflict				2004			
	Government assistance		Humanitarian Assistance*		Government assistance		Humanitarian Assistance**	
	Received any	Primary means of establishing shelter	Received any	Primary means of establishing shelter	Received any	Primary means of establishing shelter	Received any	Primary means of establishing shelter
<b>Total</b>	38%	35%	12%	7%	8%	3%	57%	36%
<b>Brezani</b>	59%	59%	0%	0%	0%	0%	94%	88%
<b>Jakes</b>	66%	65%	16%	10%	1%	0%	63%	46%
<b>Krtova</b>	23%	18%	9%	0%	11%	0%	53%	34%
<b>Potocari</b>	38%	35%	21%	15%	17%	9%	59%	50%
<b>Prud</b>	30%	26%	2%	0%	4%	4%	41%	8%
<b>Sevarlije</b>	24%	23%	17%	13%	12%	0%	60%	35%

\* Humanitarian assistance includes housing provided in collective centers for residents of Jakes, Potocari and Sevarlije.

\*\*Reflects assistance received to establish the current residence. This assistance was not necessarily received in the year 2004.

When received, government assistance was usually the primary means through which households secured their shelter needs in all villages. In contrast, households that received humanitarian assistance during the conflict were less likely to cite this assistance as their primary means of securing shelter. To illustrate, 9% of households in Krtova reported receiving some humanitarian assistance during the conflict, but no household reported that humanitarian assistance was the primary means through which they obtained shelter. Respondents reporting humanitarian assistance as the primary means of obtaining shelter during the conflict usually resided in collective centers. For instance, households within the villages of Potocari, Sevarlije, and Jakes were the most likely to list humanitarian assistance as their primary means of obtaining shelter during the war, and 15%, 8%, and 5% of the households in these villages, respectively, lived in collective centers during the war (not shown in table).

There are many households (6% - 59% by village) that returned to their villages without any outside assistance after the war ended. Some of these people had been able to save money or collect building supplies while living in Croatia, Germany, or elsewhere and did not need assistance. A few found that their houses needed only minor repairs. Others simply made do without assistance. A 75 year old woman in Prud who reported that her household did not receive any shelter assistance explains that they have not been able to rebuild their house and had to move into the damaged barn. She says:

We returned for the first time in 1996. The house was burned down and the grass had grown up all around it. The only thing we could do with the remainder was to tear it down. The barn was also burned but it was in better condition. We had to put a new roof on it. The barn is made of concrete because we never expected to live in it, and it is very cold.<sup>204</sup>

The trends in the economic security of villages (based on the ability of households to cover expenses) and the receipt of shelter assistance are shown in Table 25. The table shows that although there was little connection between economic security and receiving assistance during the conflict, there are stronger trends between levels of economic security and the receipt of shelter in the postwar period.

Table 25: Economic Security and Government/Humanitarian Shelter Assistance, by Village, Conflict and 2004\*

Location	Time Period	Unable to cover expenses	Received government shelter assistance	Received humanitarian shelter assistance
Brezani	Conflict	88%	59%	0%
	2004	82%	0%	94%
Jakes	Conflict	34%	66%	16%
	2004	72%	1%	63%
Krtova	Conflict	92%	23%	9%
	2004	70%	11%	53%
Potocari	Conflict	98%	38%	21%
	2004	77%	17%	59%
Prud	Conflict	45%	30%	2%
	2004	55%	4%	41%
Sevarlije	Conflict	97%	24%	17%
	2004	75%	12%	60%

\* Households may have received *both* government and humanitarian assistance during the conflict and/or in the post-conflict period.

During the conflict there is not an overall pattern between economic security and shelter assistance. Jakes was the wealthiest village during the conflict, with only 34% of households unable to cover expenses, but households from Jakes were the *most* likely to receive government assistance (66%) during this period, and a further 16% of households also receiving humanitarian assistance. If this link between economic security and high rates of assistance received was apparent in other villages then there might be a link between *having* wealth and being able to access shelter aid. This pattern does not hold up, however, as some of the poorest villages during the conflict (such as Potocari) receive substantially more government and humanitarian shelter assistance than other better-off villages (such as Prud).

The trends between economic security and shelter assistance are much more apparent in the postwar period. Overall, it appears that the poorest villages had the greatest number of households receiving shelter assistance. For instance, 82% of households in Brezani were unable to cover their expenses, and 94% of households in this village received shelter assistance from a humanitarian organization. This pattern holds roughly true for the other five villages, with households in Prud, the wealthiest village, reporting the least shelter assistance. An analysis of shelter assistance received based on the economic security of households in 2004, as opposed to the overall wealth of villages, also demonstrates very interesting trends, as shown in Table 26.

Table 26: Percent of HH Receiving Shelter Assistance by Income Bracket, 2004<sup>\*\*\*</sup>

Description of household resources	2004 Population	Received humanitarian shelter assistance
Sufficient for expenses and to save money	5%	4%
Sufficient for expenses but not to save money	25%	26%
Insufficient for expenses; had to spend savings	3%	4%
Insufficient for expenses; received help from relatives	19%	18%
Insufficient for expenses; had to borrow	25%	26%
Insufficient for expenses; could not borrow	24%	23%

Data by household for 2004 indicate that humanitarian assistance was distributed remarkable evenly by economic status. In other words, the assistance received by economic status was directly proportional to the size of each income bracket. This finding suggests there may be similar dynamics driving income security and receiving humanitarian shelter assistance in the postwar period, but we are unable to surmise what these dynamics might be. As shown in Table 25, some households have also received government assistance since the end of the conflict, but in much lower numbers than those who have received humanitarian assistance. Households may also have benefited from both humanitarian and government assistance, but qualitative data indicate that the amount of government assistance received was often much less. For example, the local municipality may have provided several internal doors while the humanitarian organization provided roofing materials.

#### *Role of shelter assistance*

Many collective centers were not initially supported by humanitarian agencies, but were run by municipal governments. Humanitarian organizations became more active in the collective centers only after the war was well underway. Some respondents talked about the clear difference in collective centers following the involvement of the humanitarian agencies. A female respondent from Jakes explained that the conditions in her collective center improved over time as more international organizations began to provide assistance and as relatives began to send remittances. Initially she had lived with over 30 people in one room at the center. She explained:

Conditions were very hard for the first month, because the center did not have any international support at that time. It was awful. Only later did the humanitarian organizations become involved. After six months or so we were given rooms for 2-3 households. As the years went on the conditions improved further. At first we did not receive any help from family members, because they were all refugees themselves. But then my sister went to Germany, and she was able to send us some money.<sup>205</sup>

Most households within the study population who received humanitarian assistance for shelter did so after the conflict ended. In all villages except Prud, a majority of households reported receiving some form of humanitarian aid to establish their current

<sup>\*\*\*</sup> Shelter assistance refers to any assistance received to construct, reconstruct, or rehabilitate the dwelling inhabited by the household in 2004. In other words, if a household had rebuilt their home in 1996 with some humanitarian assistance and were still living in this same home in 2004, this would qualify as shelter assistance in the 2004 portion of the survey.

residence. The amount of shelter assistance received varied based on household, community, and providing agency. Some respondents explained the primary role of shelter assistance in enabling their return to their village of origin, such as this woman from Brezani:

There was no house left up here on our land—everything was destroyed...In 2003 the municipality in Srebrenica evicted us from the Muslim house we had been living in, even though winter was coming. We heard about Mercy Corps and got a phone number. We called Mercy Corps and they came here to assess our situation. They built us a house and we moved in last September.<sup>206</sup>

In some instances relief organizations reconstructed entire homes, but assistance for shelter was more often in the form of building supplies, roofing material, or reconstruction of one part of the house. Respondents who received partial assistance often used their own income, savings, or labor to complete the rest of their homes. A man who returned to the community of Jakes explained the role of humanitarian assistance in the rebuilding process:

First we returned to Odzak in 1999 and then came here in 2000. The place here was totally destroyed. A Dutch organization gave us assistance for the house, and [they] performed the labor as well. The organization built only one floor, and we used our savings from Germany to build the second floor.<sup>207</sup>

Many households had to balance humanitarian donations and their own investment in order to rebuild, but some felt that the assistance was inadequate or fell short of expectations. Other respondents stressed that although they had received some shelter assistance they lacked the resources to complete their homes. The lack of regular employment or income is the central problem for many households who are seeking to finish reconstruction. As one man explained, more immediate priorities made it difficult for him to save enough to finish repairing his home:

There is no employment anywhere. I want to fix the house and the best thing would be to work, but there are no jobs. We can't save enough to fix the house, because we need to buy school supplies, food, and clothing—all very important things!<sup>208</sup>

Housing needs remain a pressing concern for many people in the study population. This seems to be particularly difficult for a population that was highly self-reliant prior to the war, in a time when many families had built their own homes. One respondent explained that the main problem for his household was the need to hire outside labor. He said, "There are only old people in Krtova, and no young people to do things like help rebuild."<sup>209</sup>

Indeed, elderly respondents faced a range of difficulties restarting their lives, especially those who do not have children or have children living far away. An elderly and childless couple in Prud explained the difficulties in returning to their village and attempting to repair their home. The husband said:

We returned here in 1996 and found nothing...The house was mostly destroyed...We received windows and two doors as a donation...We are having trouble now because the roof leaks and there is not a solid floor in one of the rooms, and I am afraid that my wife will trip and fall. I purchased some bricks and had to carry them to the house almost one

at a time. The lack of water in the house is the biggest problem, because she cannot leave the house easily or move around.<sup>210</sup>

Shelter assistance has greatly benefited those in the study population, but this pattern may not hold true at the same levels for those elsewhere in rural Bosnia. As discussed earlier, the study population is comprised of returnees, in other words, people who had the will and ability to return to their prewar villages. A majority of the households in the study population have received postwar shelter assistance, and, in many instances, this assistance was a main factor in enabling them to return to their homes. However, like most minority returnees, the majority of households within the study population only opted to return home several years after the end of the war (with the exception of households from Krtova, who returned in 1996). As a result, these households or groups of households missed the initial inflow of funds and programs designed to provide shelter reconstruction for returnees. The minority returnees who make up the study population may have been part of the fortunate few, as, ironically, by 2000 many of the reconstruction programs had come to a close.

In late 2004, even as many people in the villages discussed their inability to pay for basic household repairs, continued to cut back on food consumption, and lamented the unmanageable costs of medical care, many of the international NGOs and U.N. agencies were closing regional sub-offices or pulling out of Bosnia altogether. As detailed in this report, rural populations are coping with economic and physical hardship through a variety of means, but continued assistance from the local and national government and outside donors remains important.

## **Section IV: Livelihood Strategies**

The last twenty years have brought major changes in Bosnia-Herzegovina. The survey sought to understand how these changes affected household livelihood strategies in rural areas. One way of analyzing these changes is to explore the shifts in household priorities, activities, division of labor, and expenditures. Households adapt their livelihood systems to take advantage of new opportunities, to react to changing circumstances locally and globally, or to cope with crises. From an asset management perspective, coping strategies may entail cutting back on certain expenses, re-ordering priorities, investing in more liquid assets, and going without items previously considered essential. Households under threat of violence in the survey population fled to other areas, kept family members close to home, hid during daylight hours, gardened as the war raged around them, consolidated households, and joined the fighting forces, among other survival strategies. Individuals may take on new or additional occupations, may migrate to seek work or relative safety, or may commit more time to those occupations with the least risk.

## **Livelihood Diversification and Intensification**

Households modify their livelihood strategies in response to their changing asset portfolios and the changing environment. These changes are usually categorized as either diversification or intensification, although some writers also consider migration to be a third option for the adaptation of livelihood strategies.<sup>211</sup> Diversification occurs when individuals within households or the household as a whole take on additional or different occupations. Intensification is the result of increased use of assets already in use by the individual and the household. These measures have different meanings in different contexts. It does not always follow that a larger livelihood portfolio is equated with higher incomes. A study of livelihoods and poverty in other contexts shows that, for some households, diversifying livelihoods can lead to wealth, while for other households multiplying the number of livelihood strategies represents nothing more than an exhausting scramble for survival.<sup>212</sup> It is important to examine the quality of the livelihood strategies people are pursuing, as well as their benefits and costs to the household. In this analysis, the overall number of occupations per household is taken as a measure of the diversification of livelihood strategies. Occupations are provided by household and per capita for comparative purposes, and the changes in livelihood strategies for men, women, youth and elderly are also presented.

The term “occupation” is used deliberately in this analysis and should not be confused with the concept of a “job.” Livelihoods are comprised of the sum of means by which people get by over time, and this includes both paid and unpaid activities. “Occupation” in this analysis is used to reflect those activities that, literally, occupied people’s time. The term “productive occupation” is used for those activities that excluded students, housework, and the unemployed. The term “productive occupation” is not to infer that housework or studying are not important occupations; rather, they simply do not bring in income.

## **Measuring Livelihood Diversification**

Over time, there has been a loss of livelihood diversification in the households in the study areas. Two tables below (Table 27 and Table 28) show the changes in the numbers of occupations by village across the three time periods. (Recall that the total study population in 2004 is 20% smaller than in 1989, as per Table 1 in Section I.)

Table 27. Total Occupations by Village, 1989, Conflict and 2004

<b>Location</b>	<b>Total Occupations 1989</b>	<b>Total Occupations Conflict</b>	<b>Total Occupations 2004</b>
<b>Brezani</b>	89	94	81
<b>Jakes</b>	466	324	389
<b>Krtova</b>	382	361	293
<b>Potocari</b>	276	277	275
<b>Prud</b>	371	240	283
<b>Sevarlije</b>	448	229	227
<b>Total</b>	2,032	1,525	1,548

In each of the six villages, total occupations declined from 1989 to the height of conflict while in four of the six villages, total occupations had fallen further in 2004. Only Prud and Jakes saw an increase in total occupations over this last time period. As might be expected, the conflict period corresponded to the lowest average total and average per capita occupations of the three periods. Table 28 examines only the productive occupations in each village, excluding students, housework, and the unemployed.

Table 28. Total Productive Occupations by Village, 1989, Conflict and 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Brezani</b>	54	72	56
<b>Jakes</b>	283	238	240
<b>Krtova</b>	259	228	182
<b>Potocari</b>	147	124	144
<b>Prud</b>	222	143	164
<b>Sevarlije</b>	308	119	95
<b>Total</b>	1,273	924	881

When unemployment, students, and housework are excluded from the village and per capita occupation figures, an overall loss of productive occupations over time is noted in all of the villages except Brezani, pointing to a strong trend in an overall loss of economic strength for many of the surveyed households. From a combined total 1,273 productive occupations in 1989, households could muster only 881 in 2004, a decline that can only partially be explained by declines in the size of the population at the aggregate and village levels. These declines also are related to economic and political trends that characterize the region including the economic transformation associated with the end of the Cold War and conflict-related destruction of Bosnia's human capital base and the economic infrastructure.

Some additional data not supplied in the tables warrants consideration. In 1989, for the combined village populations, households averaged 5.14 occupations per household of which 3.23 were productive occupations. During the war, this fell to 3.93 occupations per households, of which 2.35 were productive occupations. The overall average of occupations per households has declined slightly in the postwar period; in 2004, households averaged 3.87 occupations per household, of which 2.28 were productive. The households in the survey have not regained prewar economic strength; on average, these households lost one full time occupation in the period between the end of the Cold War and 2004, i.e., from 3.23 to 2.28 productive occupations.

The above tables illustrate interesting differences among the villages with regard to the changes in total number of productive occupations. For example, total productive livelihoods were at nearly the same level in 1989 and 2004 in Brezani (+1 occupation) and Potocari (-3 occupations). In comparison, the populations in the other four villages experienced more substantial losses in the total number of productive occupations between 1989 and 2004: Jakes lost 43 occupations, Prud lost 58, Krtova lost 77, and, in the most extreme case, Sevarlije lost 213. The differences among these villages are substantial, even though the population in every village went through similar

demographic shifts and became older and smaller. The numbers may have remained high in Brezani due, in part, to the importance of farming in this community across the three time periods. Likewise, the employment cuts in the lime factory near to Sevarlije may explain the sharp decline in available occupations. The changes in the other villages have less readily available explanations and may be due to a combination of the factors discussed throughout this report, such as changes in health status, community and household demographics, and the quality of available assets, such as shelter and savings. Changes in per capita occupations, discussed in detail below, also help to explain these trends.

Table 29 shows the per capita productive occupations by men and women of working age across the three time periods. The number of productive occupations declines over time in almost all villages and across both sexes.

Table 29. Per Capita Productive Occupations, Men and Women 18 – 60, by Village, 1989, Conflict, and 2004

	Men			Women		
	1989	Conflict	2004	1989	Conflict	2004
<b>Total</b>	1.32	0.88	0.91	0.72	0.56	0.52
<b>Brezani</b>	1.24	1.20	1.45	0.85	1.11	0.28
<b>Jakes</b>	1.64	0.98	1.15	1.02	0.88	0.71
<b>Krtova</b>	1.62	1.17	1.14	0.96	0.77	0.84
<b>Potocari</b>	1.18	0.56	0.70	0.58	0.36	0.51
<b>Prud</b>	1.21	0.78	0.85	0.78	0.48	0.56
<b>Sevarlije</b>	0.91	0.83	0.66	0.19	0.17	0.15

Considering only the working age population (18 – 60) among all 394 households in the survey, the data for men and women show similar but more exaggerated trends. In 1989, productive per capita occupations averaged 1.32 for men and .72 for women, i.e., men pursued on average more than one productive occupation while women averaged less than one productive occupation per person. This does not mean that women were less busy than men. In 1989, forty percent of the women listed housework and ten percent listed student as one of their occupations. Taking this into account, the gender differences between men and women's workloads among the survey population disappear. For all occupations in 1989, men's per capita average occupation is 1.44 and women's is 1.42. During conflict, the women's per capita occupations (1.13 p.c.) exceed men's (1.03 p.c.), a trend that continued in 2004 (women 1.31 p.c.; men 1.27 p.c.)

During the war, over the entire survey populations, the average per capita productive occupation for men and women fell to .88 and .56, a 33% and 22% decline, respectively. Such a decline is further indication of reductions in the diversification of livelihood strategies by adults over time. In the post war period, per capita averages for productive occupations (i.e., excluding housework, students and the unemployed) have gained a negligible .03 per capita for men while women have lost a further .04 occupations per capita.

The extent of livelihood diversification differs over time, by sex and across the villages included in the survey, as Table 29 indicates. In general, there is a loss of livelihood diversification from 1989 to 2004 in the six villages surveyed, with one exception. With an average of 1.45 occupations per capita in 2004, men in Brezani hold more occupations now than they did in either 1989 (1.24 p.c.) or during the war (1.20 p.c.). This is the only group that demonstrates an increase in per capita occupation; all other groups, both men and women, decline from 1989 to 2004. Brezani is also notable for the sharp rise in women's average per capita occupation during the war (1.11 p.c., up from .85 in 1989). In the post conflict period, however, per capita occupations for women in Brezani fall to 0.28.

Men in Krtova and Sevarlije continuously lost livelihood diversity from 1989, to conflict to 2004, falling from 1.62 and 0.91 productive occupations to 1.14 and 0.66 productive occupations, respectively, by 2004. A similar trend is found for women in these villages as well as in Jakes. Post-conflict increases in productive occupations for women were registered for Krtova, Prud and Potocari. None of the women in any of the villages have regained their levels of prewar per capita productive occupations.

To the extent they were able to evade authorities, refugees living outside the country pursued multiple livelihoods strategies. One Bosnian Croat woman from Prud explained that after being displaced due to heavy fighting, she and her family were granted entry into Germany. Her husband worked as an interpreter for the refugee office for three days a week, five hours a day. He also worked any other job he could, his wife said, including cleaning offices, installing electrical installations in houses, papering, painting, etc. It was very easy for him to get all these jobs because he spoke German. He earned more doing this type of work than working in the refugee office, but this work was not always consistent.<sup>218</sup>

Their son got a job cleaning cars at a car dealership. Most of these jobs were 'under the table' and unbeknownst to the German authorities, as Bosnian refugees were restricted from engaging in extensive paid labor while in Germany. The refugees, however, valued the opportunity to earn foreign currency, and qualitative interviews show that most did as much work as they were able. Balancing the legal and 'side' jobs took a good deal of effort on the part of the household members, as explained again by the woman:

In order to do this [work all these jobs], we had to organize our time well so that we could do the sanctioned government jobs and also the jobs on the side without the government finding out. We were able to save a lot like this.<sup>219</sup>

This household from Prud provides an example of how households were able to use their pre-conflict social and economic assets to help them cope with the conflict and rebuild in the post-conflict period.

For those that remained in country, being a member of the fighting forces was one possible occupation during the conflict. The high percentage of people within the study population who were in the fighting forces masks the full extent of war-time and postwar losses of productive occupation. Fully 35% of the adult male population in the study fought in the war, but this was not distributed evenly across the population surveyed. Participation in armed forces was a primary occupation for the men in the households

surveyed in Brezani (54%), Potocari (45%), Krtova (44%), Jakes (28%) and Prud (11%). However, in Sevarlije, 79% of men in the households surveyed served in the army or militias as their primary occupation. This represented a dramatic loss of livelihood diversification in this community especially. Prior to the conflict in Sevarlije, the majority of men (55%) in the study population had engaged in skilled labor as a primary occupation, followed by unskilled labor (15%), mid-level professionals (8%) and high level professionals (3%).

Joining the fighting forces (either by volunteering or through forced conscription) was one reason for the departure of individual household members in the qualitative data. The departure of an able-bodied man (or woman) could have repercussions on the remaining household members. An older Bosnian Croat woman recounted the departure of her son and the ways in which he continued to try to assist the household:

My son came to visit us whenever he could, and helped out with expenses as much as possible, although he only had a very small salary in the army. He did chores for us when he came, such as chopping wood. I always felt very badly that he would work so hard when he was there, because I knew that he needed to sleep and rest because his time in the army was so difficult.<sup>220</sup>

In terms of livelihood analysis, the declines in both per household and per capita total and productive occupations represent a loss of livelihood diversification among households in the survey population, especially during years of conflict and in 2004. The nature of occupations and their distribution varied by village and over time, as per Table 30 on the next page. For example, fighting in the army or militia became an important occupation in five of the six villages, but this occupation drops off dramatically in the post-conflict period of 2004. As of 2004, pensioners began to play a new and important role in the livelihood systems of the households in the survey, largely replacing skilled and unskilled labor as the fourth most common occupation for the survey populations in each of the villages, except Brezani. Throughout each time period, farming remained the primary occupation in Krtova and Brezani.

Table 30. Top Four Occupations by Village, 1989, Conflict and 2004

	# 1 Occupation			# 2 Occupation			#3 Occupation			#4 Occupation		
	1989	Conflict	2004	1989	Conflict	2004	1989	Conflict	2004	1989	Conflict	2004
Brezani	Farmer 31, 37%	Farmer 40, 43%	Farmer 38, 47%	Student 14, 17%	Army/ Militia 19, 20%	Housework 19, 24%	Housework 12, 15%	Housework 17, 18%	Seasonal work 8, 10%	Skilled Labor 12, 15%	Seasonal work 7, 7%	Unemployed 4, 5%
Jakes	Farmer 122, 26%	Invalid/Unable to Work <sup>†††</sup> 138, 43%	Farmer 117, 30%	Farmer 130, 20%	Student 85, 18%	Housework 70, 18%	Housework 74, 16%	Army/ Militia 29, 9%	Unemployed 47, 12%	Skilled Worker 43, 9%	Housework 27, 85	Pensioner 41, 11%
Krtova	Farmer 134, 38%	Farmer 89, 25%	Farmer 117, 40%	Student 58, 15%	Housework 73, 20%	Housework 56, 19%	Housework 55, 14%	Army/Militia 51, 14%	Student 19, 6%	Skilled Labor 51, 13%	Student 50, 14%	Pensioner 18, 6%
Potocari	Student 63, 23%	Housework 64, 23%	Housework 58, 21%	Housework 61, 21%	Student 58, 21%	Farmer 48, 17%	Farmer 54, 20%	Farmer 45, 16%	Unemployed 48, 17%	Skilled Labor 377, 13%	Army/ Militia 43, 16%	Pensioner 46, 17%
Prud	Student 79, 21%	Housework 37, 15%	Farmer 73, 26%	Farmer 70, 19%	Student 36, 15%	Housework 54, 19%	Housework 64, 17%	Unskilled Labor 32, 13%	Unemployed 50, 18%	Skilled Labor 57, 15%	Unemployed 24, 10%	Pensioner 44, 16%
Sevarlije	Farmer 119, 27%	Army/ Militia 73, 32%	Housework 64, 28%	Student 70, 16%	Housework 61, 27%	Unemployed 46, 20%	Housework 62, 14%	Student 42, 18%	Pensioner 22, 10%	Unskilled Worker 57, 13%	Seasonal work 8, 3%	Student 22, 10%

<sup>†††</sup> During the conflict, some respondents *who were not ill* reported that they were “unable to work.” Based on qualitative data, in most cases this response appears to refer to people who could not work because there were no jobs available. This applies, for instance, to many people who lived in collective centers in Croatia or in towns which were under heavy siege in Bosnia. Being “unable to work” may also relate to the inability to work due to conditions of insecurity or to prohibitions on work for refugees in Western European countries.

Due to both a rising demand for and a dwindling supply of good jobs, there has been a sharp increase in unemployment and under-employment, as shown below in Table 31. In 2004, unemployment among men was highest in Sevarlije, Prud, Brezani and Jakes, followed by Potocari and Krtova. Unemployment ranged from nearly 1 in 5 men in Krtova (0.18 per capita) to 1 in 3 men in Brezani (0.33 per capita) to not quite 1 in 2 men in Sevarlije (0.41 per capita). For women, Potocari, Jakes and Sevarlije had the highest per capita unemployment in the study population (about 1 in 3 for Potocari and 1 in 5 for the others), followed by, Prud, Brezani and Krtova (with about 1 in 10 women reporting unemployment). Given the remarkable loss of productive occupations for women described above, the relatively lower levels of unemployment for women are unexpected. It could be that women, discouraged by high levels of unemployment, has stopped searching for jobs.

Table 31. Per Capita Unemployment, Adult Men and Women, 1989, Conflict and 2004, by Village

	Men			Women		
	1989	Conflict	2004	1989	Conflict	2004
<b>Brezani</b>	0	0.11	0.33	0.03	0	0.11
<b>Jakes</b>	0.08	0.11	0.33	0.18	0.11	0.22
<b>Krtova</b>	0.06	0.08	0.18	0.07	0.03	0.07
<b>Potocari</b>	0.22	0.2	0.25	0	0.18	0.31
<b>Prud</b>	0.12	0.19	0.34	0.09	0.1	0.15
<b>Sevarlije</b>	0.04	0.05	0.41	0.04	0.03	0.19

In some cases, even individuals who have a steady income expressed concern about unemployment and lack of job security. One man from a relatively wealthy household who ran a dairy association in Jakes explained, “There is no safety in any job today. You can lose it at any time. There is not even safety in this [dairy] job, because sometimes the dairy that we sell the milk to does not pay.”<sup>222</sup>

## Measuring Livelihood Intensification

The loss of diversity in household livelihood strategies would not be a concern if it was offset by increasing intensification of productive livelihood strategies at the household level. This would be the case, for example, if there were an increase in valuable jobs that precluded the need for second or third occupations or that afforded household members more time to pursue leisure activities, or if existing jobs suddenly became more productive.

Measuring intensity of livelihood strategies is a more difficult task than measuring diversity. The survey design assumed that the intensity of livelihood strategies would be reflected by the relationship between the amount of time invested in the strategy as compared to its importance for generating income for the household. In order to estimate the intensification of livelihood strategies, respondents were asked to list the first, second and third activities that occupied each household member’s time, ranking them in order

of those that took the most time to the least. For each household member, respondents then were asked to indicate which of these occupations provided the most important source of income to the household. The results are shown in Table 32.

Table 32. Primary Occupation as Primary Source of Income, by Village, 1989, Conflict, and 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
<b>Brezani</b>	55%	48%	76%
<b>Jakes</b>	89%	92%	81%
<b>Krtova</b>	75%	72%	68%
<b>Potocari</b>	78%	72%	66%
<b>Prud</b>	88%	95%	66%
<b>Sevarlije</b>	99%	100%	92%

The trend in Table 32 points to a loss in livelihood intensity over time, as household members increasingly turn to second and third occupations to provide them with their primary sources of income. In 2004, this ranged from a low of 66% of primary occupations providing the most important source of income in Potocari and Prud to a high of 92% of primary occupations providing the most important source of income in Sevarlije.

The losses of livelihood intensity are an indication that households increasingly are unable to spend the bulk of their time on those activities that provide the most important sources of income. Brezani stands as an exception. In Brezani, households have increasingly come to rely on their primary occupation as providing the most important source of income. Recalling that Brezani has also shown increased livelihood diversification trends over this same period, this village stands as the exception to the general trend of decreasing livelihood intensity and diversity that characterize, to lesser or greater extent, the other five villages in the survey.

With the exception of Brezani, losses in livelihood diversification have not been offset by increasing intensity of livelihood strategies, when 2004 is compared to 1989. However, during the conflict period, intensification of livelihood strategies was apparent in the study populations in Prud, Sevarlije and Jakes, with people dedicating relatively more time on occupations that brought in the most important sources of income. It is noted that particularly in Sevarlije, these wartime strategies of livelihood intensification were grossly inadequate; some 97% of households were unable to cover their basic expenses during this period (Table 13).

The losses in livelihood intensity can be interpreted as an increase in unpaid activities as primary occupations, e.g., housework, students, caring for the infirm and unemployment. Additionally, second or third occupations increasingly are providing households with more income than paid primary occupations. Trends in unpaid work claimed as a primary occupation by any member of the household over time are presented below in Table 33. In 2004, the number of people claiming unemployment as a primary occupation increased sharply while those engaged in housework had increased slightly in most of the villages when compared with 1989. Given the loss of young people in the

population, the overall decline in people claiming student as a primary occupation is not surprising.

Table 33. Numbers of People in Unpaid Occupations as Primary Occupations by Village, 1989, Conflict and 2004

Unpaid Occupation/ Year	Housework			Students			Unemployed		
	1989	Conflict	2004	1989	Conflict	2004	1989	Conflict	2004
<b>Krtova</b>	29	40	50	66	50	19	15	7	14
<b>Prud</b>	18	12	9	67	36	15	6	24	49
<b>Sevarlije</b>	1	3	6	68	42	20	2	7	40
<b>Brezani</b>	17	7	20	13	6	2	4	2	2
<b>Potocari</b>	6	19	7	97	56	25	17	29	44
<b>Jakes</b>	6	5	19	57	35	32	8	7	40

The loss of diversity is due to the fact that households increasingly are relying on something other than their primary occupations to bring in the bulk of household income. Given that household diversification has decreased over time, e.g., people had fewer productive occupations per capita in 2004 as compared with earlier time periods, this trend is alarming. The issue of the quality of these secondary occupations is therefore important. Table 34 shows the first and second productive occupations of working age (18-60) adults by community across the three time periods.

Table 34. Leading Productive Occupations, by Village, 1989, Conflict, and 2004

Rank	1989		Conflict		2004	
	1 <sup>st</sup> Occupation	2 <sup>nd</sup> Occupation	1 <sup>st</sup> Occupation	2 <sup>nd</sup> Occupation	1 <sup>st</sup> Occupation	2 <sup>nd</sup> Occupation
<b>Brezani</b>	Farming	Farming	Army/Militia	Farming	Seasonal Jobs	Seasonal Jobs
<b>Jakes</b>	Unskilled Labor	Farming	Army/Militia	Seasonal Jobs	Seasonal Jobs	Farming
<b>Krtova</b>	Unskilled & Skilled Labor	Farming	Army/Militia	Farming	Farming	Farming
<b>Potocari</b>	Skilled Labor	Farming	Army/Militia	Farming	Unemployed	Farming
<b>Prud</b>	Skilled Labor	Farming	Unskilled Labor	Seasonal Jobs	Unemployed	Farming
<b>Sevarlije</b>	Skilled Labor	Farming	Army/Militia	Farming	Skilled Labor	Farming

In 1989, the predominant leading productive occupation among individual household members was skilled or unskilled labor. Farming and gardening was widely reported as the secondary productive occupation (and the first in Brezani). As a secondary productive occupation, farming and gardening was undertaken by all household members, often in the hours outside of school and work or was managed by stay-at-home spouses. For many households, homegrown produce was intended to supplement food purchased

at the market. A woman in Krtova said that her family had pigs, cows, and chickens before the war, and that all household members farmed in their spare time. Even so, she explained that the majority of their food was purchased with income from husband’s job as a skilled laborer, adding that “Most of the food was from the market, but some come from our own production and also from exchanging goods with our neighbors or my mother-in-law.”<sup>225</sup> During the war, paid labor was replaced primarily with army/militia activities as the primary occupation. By 2004, unemployment and seasonal jobs were primary occupations in the six villages.

## Obtaining Food

Most rural households in prewar Yugoslavia farmed gardens or small-holdings and used the produce to supplement their food consumption. People with full-time jobs in industrial, manufacturing, or the service sector spent a portion of their week working their land. One of the village leaders from the village of Krtova explained how the local economy operated before the war, saying “Most people worked nearby in industry in Tuzla or Lukavac. They had their own fields which they would take care of after hours. People made a very good living this way!”<sup>226</sup>

In many of the households in the study population, the male household head was the primary wage earner, and his spouse spent a good deal of her time working the land. This gendered division of labor was the norm in rural areas in Bosnia, even though women in urban centers had made substantial strides towards social and economic equity by the 1980s. Most rural families in the prewar era remained “owners of their land, and attempted to send at least one family member to an industrial job in order to obtain cash and social welfare benefits.” This family member was typically male, and “[w]omen were left to take care of the households and most of the agricultural labor.”<sup>227</sup> This gendered division of labor was apparent in many of the households in the study population.

The war shifted the normal pattern of household agricultural production. Table 35 illustrates the changes in the primary sources through which households obtained their food in the three time periods in each village. The importance of people’s own production dropped off during the conflict, while in 2004 people’s own production surpassed the levels in 1989 in most villages.

Table 35: Primary Food Source, by Village, 1989, Conflict, 2004\*

	1989		Conflict		2004	
	Purchased	Produced	Purchased	Produced	Purchased	Produced
<b>Total</b>	69%	31%	27%	12%	63%	34%
<b>Brezani</b>	35%	65%	18%	12%	41%	59%
<b>Jakes</b>	80%	18%	54%	0%	77%	20%
<b>Krtova</b>	35%	65%	8%	41%	35%	72%
<b>Potocari</b>	76%	26%	9%	15%	85%	14%
<b>Prud</b>	79%	21%	56%	1%	68%	28%
<b>Sevarlije</b>	81%	19%	5%	5%	67%	32%

\*Figures for each village in each year do not always sum to 100% because of alternate sources of food, such as humanitarian assistance.

In 1989, Brezani and Krtova were the only villages in which a majority of households relied more on their own production than on the purchase of food. In fact, people's own production was almost twice as important as food purchases in both of these villages. Brezani is located high in the mountains above Srebrenica and the trip into town to purchase food would have been expensive and laborious, possibly contributing to a greater reliance on family farming. Most households in Krtova had at least one member employed in the industrial or manufacturing sector, but agriculture was still considered a very important aspect of household livelihoods. For instance, a woman in Krtova describes the high degree of self-sufficiency in her household before the war. Her explanation also illustrates the important role of women and children in food production:

My husband worked in a storage facility in Tuzla. We had chickens and all members of our family farmed. I took the cattle out, fed the cows, chickens, and pigs. I did more work outside the house than inside the house. My husband and eldest son did everything themselves. We had no salary other than that of my husband, and my son did not have a job except to help with the farming. They built this house by themselves—it took three years.<sup>228</sup>

Household food production decreased dramatically in importance in all six villages during the conflict. At the same time, market purchase also dropped. These parallel trends were due to increased urbanization, decreased access to land, decreased availability of food on the markets, loss of cash income and increased insecurity on roads and in fields. Many rural residents were displaced to urban areas where they were unable to maintain farm plots. Others survived under conditions in which even small-scale gardening brought great risks to personal safety. A family who lived through the siege of Srebrenica explained that they had to stay inside their homes during the day, but were still relying on the garden as their main source of food. The wife in the household explained, “We ate everything we could grow...We worked in the garden at night to avoid the shooting and the bombs.”<sup>229</sup>

The war also changed households' access to markets and availability of food. The value of the national currency fell rapidly, and food and commodity prices increased greatly. As a result, “people were forced to buy and trade commodities that would hold value. Holding cash meant losing value; holding commodities could increase your ‘wealth.’”<sup>230</sup> Barter systems replaced cash transactions in many areas, particularly those towns and cities which were under prolonged siege. The normal bustling market center of Srebrenica was transformed by the extended siege of the city. A Bosniak woman explained:

Everyone traded food and supplies during the siege. We traded with our neighbors, and people gave food to those who had nothing to keep them alive. The market in town was working, and if we had things to trade we took them there. The market worked only on trade. For instance, if we had peppers we could trade them for soap.<sup>231</sup>

Accessing the market in Srebrenica was difficult and dangerous for those who lived outside of the town center in locations such as neighboring Potocari. A woman who lived with her elderly mother during the siege explained that her mother would not allow her to

take the risk of traveling into town, and that going to the main market to trade goods was the responsibility of two male boarders that her family took in during the war.<sup>232</sup> Availability of goods on the market was also extremely limited, as Serbian forces controlled the surrounding areas and often prevented the food and aid convoys from reaching Srebrenica.

As Table 35 shows, people’s own production has increased since the end of the war in all villages, except in Potocari, and in some cases, the increases has been sizeable. In addition, in four of the six villages, reliance on own production has increased from the levels recorded for 1989. This may be due to the fact that more people were involved in agriculture in 2004 than before the war. It can be argued, however, that Bosnia’s agricultural capacity is still not sufficiently utilized. Local production must compete with cheaper imports from neighboring countries. Current regional development strategies for the country recognize the need for the increased promotion and development of agriculture in order to boost overall economic development in the country, but have yet to be fully implemented on the ground. A paper prepared by the government for the World Summit on Sustainable Development in Johannesburg in 2002, states “Presently the agricultural sector in BiH produces less than half of the food stuff required for the needs of the domestic population, and foodstuffs account for more than half of the total value of imports.”<sup>233</sup>

Households have shifted the manner in which they obtained food across the three time periods in response to changes in employment, food availability, and food access. Table 36 illustrates the changes in the occupation of the person primary responsible for obtaining food in each time periods.

Table 36: Primary Occupation of Person Responsible for Obtaining Food, 1989, Conflict, 2004

	<b>1989</b>	<b>Conflict</b>	<b>2004</b>
	<b>% Total Households</b>	<b>% Total Households</b>	<b>% Total Households</b>
<b>Professional*</b>	11%	3%	4%
<b>Worker**</b>	64%	13%	11%
<b>Farmer</b>	8%	8%	14%
<b>Housewife</b>	2%	6%	5%
<b>Pensioner</b>	8%	6%	38%
<b>Army/Militia</b>	0%	31%	1%
<b>Occasional/Seasonal Jobs</b>	2%	7%	9%
<b>Unemployed</b>	0%	5%	10%

\* Professional category includes high level professionals (such as doctors, professors, engineers) and mid-level professionals (such as administrative staff, nurses, accountants, bank officers).

\*\* Worker category includes skilled and unskilled workers in industry, production, and services.

In 1989, three-quarters of households in the study population relied on high-level professionals, mid-level professionals, skilled workers, or unskilled workers for providing food for the household. In 10% of the households this responsibility lay with farmers and housewives (most of who doubled as farmers). Only 8% of households relied primarily on the income provided by the pensions of the elderly or disable.

### **Food Strategies during Conflict**

The situation changed dramatically during the conflict. Factories closed and lay-offs were widespread. The category of households dependent on professionals and workers dropped from 75% to 16% in the space of a few years. Men (and a few women) joined, voluntarily or otherwise, the armed forces, and 31% of households in the study population relied on household members within the fighting forces to provide food. However, the salaries for those serving in the armies or militias were often very low, and many respondents claimed that it was nearly impossible for men to support their families on these wages. For instance, a woman in Krtova said, “My husband barely made enough money while in the army to buy a pack of matches. Luckily he did not smoke.”<sup>234</sup>

Families were forced from their homes and land or found themselves living under siege and facing extreme shortages of food. For those who had access to land, gardening was often dangerous or impossible. Rising inflation made cash worthless and prices soared. A man in Krtova described the inflation during the war, “There was money all around—in the streets, in the abandoned houses—but no one wanted it. What could you do with money?”<sup>235</sup>

Markets closed down or shifted to a barter system. Households and individuals turned to a range of coping strategies in order to acquire food under these conditions. A common strategy was exchanging labor for food, either in towns or on agricultural lands when access to fields was possible. For instance, a woman from Sevarlije who lived in Maglaj during the war explained:

When I could find work I usually grazed people’s cattle or milked cows, and I was compensated in food, usually milk and vegetables...In addition, I had access to a small plot of garden space and I grew potatoes and peppers. Even so, the amount of food I could grow or get was never enough to provide for my son, daughter-in-law, and their child. There was never enough food to give the baby.<sup>236</sup>

Some displaced persons entered into share-cropping arrangements with the settled populations. A woman who fled to Dobož from Krtova said, “I had an agreement with some other people and I grew vegetables on their land. I kept part of the food for myself and my family, and gave part of it to the family in exchange for using their land.”<sup>237</sup>

Barter was one of the main methods for acquiring food. Barter was often done in towns under siege, and venturing outdoors in daylight carried risk. One woman in Potocari explained that her husband went even farther a field to exchange their products. After harvesting fruit and tobacco amidst fighting and grenade attacks, he would travel 20 kilometers to other towns in an effort to exchange their products. She said, “My husband would travel to Zepa in order to find food. He would exchange tobacco we had managed to grow as well as *sljivovica* (plum brandy) that we had made ourselves.”<sup>238</sup>

People spoke of the kindness shown by others during the war, and many people received food due to the generosity of others. A Bosniak man who left Sevarlije for the town of Maglaj told how a woman they did not know allowed his family to live on the ground

floor of her house, where they stayed for seven years. Other residents of Maglaj helped his family with food. He said, “People were very kind and at times gave us gifts of food. Once we received a jug of oil worth 40 KM free of charge. Even so, we never at meat once during this time.”<sup>239</sup>

A Bosniak woman lived with her parents in Doboj during the war and explained that her relatively wealthy parents provided assistance to others when Doboj came under siege. She said:

Sometimes we would give food to others if they needed it. We had cows, oxen, and other livestock. We did not sell any products, but gave milk to the people with small children. The roads were closed off and so we had to help those people who were in our village.<sup>240</sup>

Some of the displaced had positive relations with the settled populations, and were able to integrate into the local economy. A Bosnian Serb woman who stayed in Doboj during the war said, “We traded eggs and beans with the local people. We stay in touch with these people even today. There were very good people who lived there in Doboj.”<sup>241</sup>

Perceptions of generosity are subjective, and some households reported very different interactions with the same population. Another Bosnian Serb woman who was also from Krtova and fled to Doboj was forced to steal food from the markets in order to survive, and expressed bitterness towards the residents of Doboj for not doing more to help.

We could not buy food, so sometimes we had to take it ‘behind the backs’ at the markets. I do not consider this a real crime, because everyone was doing it at that time. That is how we got fruit, vegetables, and meat. The local people never helped us refugees.<sup>242</sup>

This woman explained that her household did receive pasta, flour, oil and canned peas through humanitarian distributions, but never any meat or fresh food. For her household and others like her, the only way to acquire such items was to steal.

### **Food Strategies in 2004**

Responsibility for food provision within households in the study population shifted onto a new group of people in the postwar period. As seen in Table 36, in 2004, 38% of households relied on pensioners as the person primarily responsible for obtaining food within the household. This is explained in part by the aging of the study population and the high prevalence of the elderly in returnee communities. More importantly, the increased dependency on pensioners relates to the lack of employment in rural areas and the lack of steady income for those who do have jobs. Many respondents reported that the only cash coming into their households was through the pensions of an elderly, disabled, or deceased household member. A woman in Sevarlije described the situation in her household:

My main source of household income is through pensions. I collect two different pensions: one from my late-husband’s company and the other from the Bosnian government. The total income from these pensions is 296 km per month, which is barely sufficient to cover household expenses and to provide for my three children.<sup>243</sup>

Pensions are playing an important role in household economies, but population displacement, economic collapse, and the move away from a centrally controlled economic system have brought upheaval for many aspects of the pension system. People who collected pensions during the war in either the Republic of Srpska or the Federation but then crossed the inter-entity boundary line to return to their original village have experienced difficulties transferring their pension benefits from one political entity to the other. Local authorities used the inability to receive pensions in the “other” political entity as a threat to prevent cross-ethnic returns. Whitaker notes that:

Anyone considering leaving their majority area to return to a prewar home elsewhere was either told outright that pensions and social benefits would be canceled or persuaded that the ‘other’ authorities would block all attempts to collect benefits or gain employment.<sup>244</sup>

In fact, there were no agreements in place allowing for the transfer of pensions in the years following the war, but legislation to harmonize the pension system was being considered in 2003. Respondents in the study population who continued to have delays in receiving their pensions expressed extreme anxiety, illustrating the importance of pensions in many poor households in modern Bosnia. A man in Sevarlije explained his problem:

Despite having worked my whole career in the Republic of Srpska, my records have been sent on to the Social Welfare offices in the [Bosnian] Federation for pension payment. While the age to collect pensions in the Republic of Srpska is 60 years, the age for pension collection in the Federation is 65. I am 64 and continue to wait for the beginning of my pension collection...The lack of a pension is the greatest challenge facing our household at this time. My family has gone 12 years without an annual income.<sup>245</sup>

In 2004, households throughout the study population continued to employ coping strategies to provide adequate food for their families. Many elderly respondents were receiving assistance or borrowing from their children who lived outside the home. A man in Jakes said, “My son brings us more vegetables than we can grow, and he is able to bring us things [from the market] all year round. We can only grow vegetables in the summer.”<sup>246</sup>

Other households relied on a cycle of labor and debt. Household members borrow food or money from other villagers or people in nearby towns and then perform manual labor to pay off their debt. This system allows respondents to make up the shortfall in their own production, as explained by a respondent in Krtova:

Maybe we could produce something on our land, but we can’t afford this because everything requires seeds and fertilizer. The only things in our garden now are potatoes. To get food we borrow money from other people and then work off our debt with labor, or we get food from them and work that off.<sup>247</sup>

Many respondents claimed that their land was not fertile or that they lacked inputs such as fertilizers. Others returned to their villages after the war and found that their land was no longer useable due to the presence of land mines. A respondent from Sevarlije explained how he has coped with the situation, saying “Our farm land is still mined, and this renders it useless. I arrange to do some farming on someone else’s land, and we are able to have a small garden plot close to our house for some items.”<sup>248</sup>

A Bosniak woman explained how she had obtained food through the political system. Her family returned to Potocari in 2003. Her children are in school and the household has very little money and is struggling to make ends meet. She explained that their diet was very poor, and that they are only able to consume meat about once a year. In the summer of 2004 a representative from the Social Democratic Party (SDP) came to her door, and asked her if she would like to register to vote. She said, “He gave me 30 chicks for registering. I knew that I wouldn’t get the chicks if I didn’t register, and we really needed them. It was 30 chicks after all.”<sup>249</sup>

Regardless of the coping strategies employed, many households in 2004 continued to cut back on food consumption. A respondent in Sevarlije described the seriousness of the problem:

Growing and having enough to eat is a daily struggle. We primarily consume our own produce in the growing season and resort to dried fruits and vegetables or market bought goods in the winter. We grow nuts, beans, apricots, squash, corn and other things. There is only garden space to cover roughly 1.5 to 2 acres. Apart from the terrible memories of the war, the greatest challenge is growing enough good to eat.<sup>250</sup>

The numbers of households in the study population that report cutting back on food consumption in 2004 range from 21% of households in Prud to 59% of households in Brezani (Table 11). This demonstrates that many members of the study population are still struggling to achieve the livelihood outcome of food security today, nearly ten years after the end of the war.

## **Gender, Age, and Livelihoods**

Disaggregating the data on occupations by gender shows important differences in the occupations of men and women. Over time, the nature of men’s primary and secondary occupations has been transformed by the changing socio-political environment. In 1989, the portion of the study population relying on their secondary occupation for primary sources of income was comprised largely of women, children and the elderly, most of who did not have productive primary occupations but rather claimed housework or students as their primary occupations. In all six villages, farming and seasonal jobs were always listed as the leading second occupation among men who had second occupations. Only 7% of adult men in the study population relied on their secondary occupation as their primary source of income in 1989. By 2004, this had increased to 30% of men relying on secondary occupations as their primary sources of income. Part of this increase is explained by the fact that 32% of men in the study population claimed unemployment as their primary occupation in 2004, compared with 4% in 1989.

During the war, the population became extensively militarized; active duty in armies and militias increased from five jobs in 1989 to 229 among the survey population, including 24 women, seven men over 60 years of age and two male youths. During the conflict, fighting in the army or militia was the primary occupation for men in the study population in every village except Prud. For many of these men, fighting also provided the most important source of income. Meanwhile, all of the women in the study

population farmed as either a primary or secondary occupation during the war. This was a precarious undertaking, as one woman from Potocari explained “We farmed during the day. When the grenades would begin to rain down, we would be forced to try to escape.”<sup>251</sup>

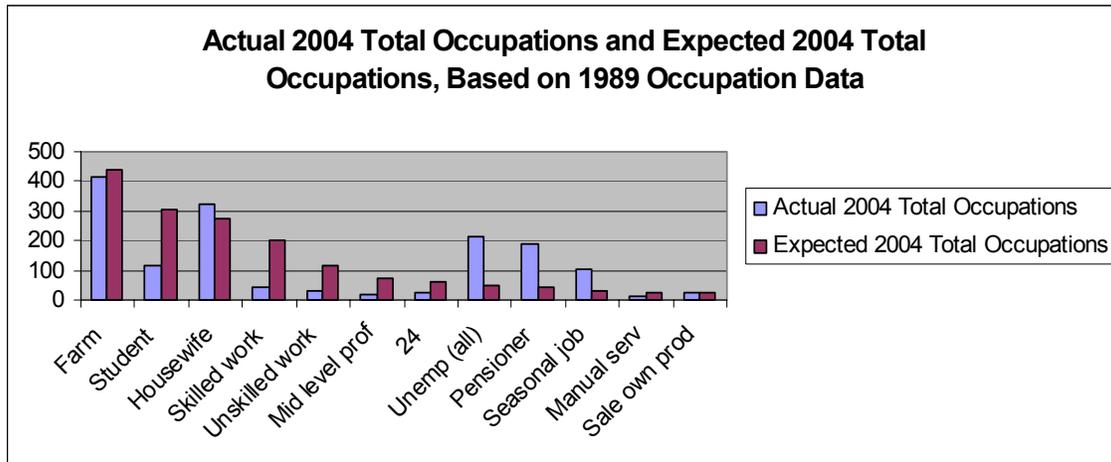
By 2004, the quality of primary occupations for men in the study population of the surveyed villages had been transformed. Men’s primary occupations changed from regular employment in skilled and unskilled labor in 1989 to unemployment and seasonal jobs in 2004. This pattern was observed in Prud, Brezani, Potocari and Jakes. The men in Sevarlije returned to skilled labor as a primary occupation in the post-conflict period of 2004, the only group of men to retain their prewar primary occupations in the post-conflict era.

Among the women, housework and farming were maintained as the first or second occupation in all three time periods, with the exception of Jakes where the majority of women said that they were simply unable to do any sort of work during the conflict. As with the men, women in every community were directly engaged in the fighting. A small number of women in each village (ranging from one to nine women) listed army/militia as an occupation during the conflict.

In the post-conflict period of 2004 for the entire survey population, employment for skilled and unskilled workers and mid-level professionals totaled only 96 primary occupations, down from 489 in 1989. The less obviously productive occupations of farming/gardening, housework, unemployment, pensions, students and seasonal jobs instead were found to be the leading primary occupations in 2004. Across the entire survey population, seasonal jobs as a primary occupation nearly tripled from 1989 (23 jobs) to 2004 (61 jobs), while unskilled labor jobs fell from a high of 139 jobs in 1989 to 30 jobs in 2004. Despite extensive humanitarian operations in Bosnia, work with relief organizations provided only negligible employment (4 jobs) during the conflict among the study population.

Graph 1 compares the distribution of leading occupations in 2004 with those that would have been expected if the 1989 patterns of occupation had persisted in the survey population to the present (in other words, occupations are adjusted to reflect the 17% reduction in overall survey population). The gap in student numbers is apparent, as are the losses in productive occupations that had provide a steady incomes to families in 1989. Housework has increased by 18% over this time period, reflecting the aging nature of the population and the related proportionate increase in women in housework in the study population (in 2004, 54% of women over 60 claimed “housework” as an occupation, compared to 39% of women aged between 18 and 60). Unemployment as an occupation has increased far above expectations, and the study population is considerably more reliant on pensions and seasonal work than they were in 1989, reflecting the relative increased size in the elderly population as well as a loss of steady income opportunities.

Graph 1. Actual and Expected Occupations, 2004, Based on 1989 and 2004 Occupation Data



The rise in pensioners is attributed to the aging population that included, in 2004, 58% of men over 60 (77 men) and 30% of women over 60 (51 women) on pensions. Pensions rank only behind gardening as an occupation for older adults, with housework ranking a close third. In 2004, only a handful of adults over 60 years listed unemployment, selling own products, seasonal jobs and army as other occupations. Older men in the surveyed villages in particular have often relied on more than just their pensions for income, as per Table 37. As with men and women of working age, once housework is included in the per capita occupations, men and women are equally occupied (e.g. 1.36 total occupations/older men compared with 1.40 total occupations/older women in 2004).

Table 37. Productive Occupations Per Capita, Older Adults by Village, 1989, Conflict, 2004

	1989		Conflict		2004	
	Older Men	Older Women	Older Men	Older Women	Older Men	Older Women
<b>Krtova</b>	1.67	0.67	1.41	0.63	1.22	0.74
<b>Prud</b>	0.67	1.00	0.88	0.50	1.48	0.91
<b>Sevarlije</b>	1.00	1.00	1.00	0.00	1.15	0.52
<b>Brezani</b>	0.00	0.00	1.00	0.33	1.00	0.24
<b>Potocari</b>	1.33	0.79	0.25	0.45	1.00	0.90
<b>Jakes</b>	1.50	0.56	1.13	0.71	0.69	0.80

This section has considered the many ways that men, women and entire households adapted their occupational profiles to cope with the changing environments brought on by the ending of the Cold War, the depth of conflict and the post-conflict periods. These shifts in occupational strategies are one form of coping strategies used by households.

### **Displacement/Migration**

The war in Bosnia was a struggle over territory. Each of the three sides sought to ensure that the territory in their sights was ethnically homogenous in order to strengthen both their claim to and their control over specific parts of the country. This resulted in “a war

based on displacement,” in which displacement was the goal as opposed to an unintended consequence.<sup>254</sup> By the time the war ended in December 1995, more than half of the country’s estimated 4.4 million people had been displaced.<sup>255</sup> Displacement continued in 1996 as the political entities engaged in territorial exchange. The largest post-Dayton exodus occurred after the Bosnian Serb authorities relinquished control of five Serb suburbs around Sarajevo and an estimated 62,000 Bosnian Serbs departed for Serbia and the Republic of Srpska.<sup>256</sup>

Although the vast majority of households in the study population were displaced by force, individuals and households migrated as a survival strategy. As with diversification and intensification, migration is a livelihood strategy employed for a variety of reasons in a range of circumstances.<sup>257</sup> Individuals and entire households may migrate for economic or educational opportunities or to find better farmland, seasonal pastures, water, and other livelihood inputs. In some cases households and individuals migrate in search of better physical security or, in more extreme circumstances, are pushed into migration due to insecurity.

Many of the households in the survey study population were displaced in the midst of battles that left their houses destroyed and members of their family dead. Within the survey population, villages were displaced in their entirety; every household in the study population was displaced at least once and often multiple times between 1992 and 1996. Because displacement in the study population was caused primarily by insecurity, the qualitative information on displacement can be understood as a proxy for how the study population coped with physical insecurity.

In most cases, populations were displaced when their villages came under attack. (Villagers in Krtova and Bosnian Serb residents of Potocari were exceptions, as these populations moved after learning of a threat of attack or the presence of hostile fighting forces.) Unfortunately, the use of migration of a coping strategy did not always bring increased security. Some residents fled their villages, only to find that their places of refuge then came under attack. Surviving under increasingly dangerous conditions required the adaptation of coping strategies, which sometimes entailed calculated risks to procure basic needs. To illustrate, one respondent from Sevarlije sought refuge in Maglaj after her husband and son were captured by Serb fighting forces and placed into detention. The security situation in Maglaj soon deteriorated, and procuring fuel and water were extremely dangerous endeavors. The respondent sustained a gunshot wound to the ankle when she was in the forest gathering wood. Collecting water was just as precarious: on two separate occasions the respondent witnessed the woman next to her be killed by Serb sniper fire while waiting in a queue for water.<sup>258</sup>

## **Refuge**

Household economic (and physical) security depended in part upon the household successfully finding refuge in the height of conflict, including accessing paid employment. As noted above, refugees in Croatia mostly lived in collective centers and had their basic needs met by the government and then, increasingly, by humanitarian

organizations. To illustrate, the family of a Bosniak respondent from Jakes was in a collective center in Croatia while he was in the army. He said:

Our family unit [four adults and two children] was given our own room, roughly 3.5 by 5 meters...Everything was provided by the collective center. A humanitarian organization provided a small amount as well. The only cash income we had was sent by my sister in Germany (100-150 KM), and this was used only for luxuries such as extra food...We received everything we needed. My small grandson [could have] a liter of fresh milk for himself every day...Things were really good there considering the conditions elsewhere at the time.<sup>259</sup>

Having few expenses, some who lived in collective centers were able to retain their savings, which otherwise would have been depleted trying to sustain household members. In addition, a large number of those families who sought refuge in Croatia were eventually able to move on to Germany or elsewhere in Western Europe. Most Bosnian refugees in Germany lived in collective centers or housing provided by the government. A Bosnian Croat woman from Prud described her family's life at a collective center in Germany, saying "We did not have to pay for anything—the refugee center covered it all...In Germany the government gave us 1300 KM a month and we used this to buy food."<sup>260</sup>

Many people worked in the formal and/or informal economy while living in Germany and were able to save for their eventual return to Bosnia. For instance, a Bosniak family from Jakes recounted that they first fled in 1992 to a collective center in Croatia, but moved to Germany in 1995, where the husband found work in a lead factory and his wife worked as a cleaning lady. They lived in an apartment for refugees, although they had to pay rent after the German authorities discovered that they had well-paying jobs. The family purchased food from their own income and the German government continued to cover their health care, and they were able to save money for their eventual return to Bosnia.<sup>261</sup>

Within the study population, residents of both Jakes and Prud had the best access to refuge in Germany. As the war went on, this opportunity was more readily available to the Bosnian Croat population of Prud than to the largely Bosniak population of Jakes, as Croats had an easier time gaining access to Germany. Many respondents from Prud lived in Germany until the late 1990s when the German government began to increase the pressure upon Bosnians to return home, and today some residents of Prud still travel to Germany to work when possible. Access to deutschmarks helped to make the population of Prud the wealthiest among the surveyed population, with 46% of the population able to meet its needs in 2004 (see Table 13, above).

Escaping to Croatia or Germany was not an option available for the many people who remained displaced within Bosnia-Herzegovina or who fled to Serbia, and it was these people who experienced profound and rapid deterioration of both their economic and physical security. These respondents were less likely to be in collective centers and often struggled to find paid employment and to meet their basic needs. Following their initial displacement, most of the residents of Krtova, Brezani, and Sevarlije sought refuge in other cities or towns, often sharing houses with relatives or other displaced families, or

squatting in abandoned houses. The wealth of these populations plummeted as families used any remaining assets to purchase food, medicine, and other basic necessities. Some were able to find seasonal or occasional jobs, but for many people there was no work whatsoever. A woman from Jakes who was displaced within Bosnia described her “occupations” during the war saying “I did nothing, absolutely nothing. There was nothing to do. No knitting, no gardening, no cleaning for others. The only thing I did with my time was to collect berries.”<sup>262</sup>

Respondents who lived in towns which were under siege during part or all of the conflict often experienced rapid asset depletion when the local economy shifted from a market to a barter system. A respondent from Sevarlije who lived in the besieged town of Maglaj during the conflict said he believed that “90 percent of the displaced population was exchanging clothing for food” during the conflict. His wife sold her jewelry for bags of food.<sup>263</sup> Under these conditions, households quickly lost any assets or savings that they had from the prewar period. Other households were able to better manage the siege conditions by exchanging their own products. For instance, a woman who survived the prolonged siege of Srebrenica said, “Money was not worth anything. Everything was through trade. I had lots of hay, and people would bring me corn and wheat in exchange for the hay.”<sup>264</sup>

A woman from Jakes explained that she fled with her children to the nearby town of Dobož to live with her parents during the war because her husband was in the army. Her parents were relatively well off and were able to cover basic needs, but their security deteriorated when Dobož came under siege. They were unable to visit friends and relatives because it was unsafe to walk around the town, and at night they “slept in the basement for safety—lined up like sardines.”<sup>265</sup> A family of mixed ethnicity also from Jakes fled to the town of Novi Travnik, where they sought refuge in a garage for a year. Novi Travnik was insecure throughout this period, and the household members were only able to venture out from the garage at night after the shelling and shooting had stopped. Even basic necessities such as gathering drinking water and taking care of bodily functions had to be adapted during the war, as a Bosnian Serb woman recounts:

There was no electricity or running water in the garage. There was a well nearby, which we could go to after dark when it was safe. No one would let refugees into their house to use the toilet, so we went to the forest after dark. There was shooting during the day, so you had to go at night.<sup>266</sup>

People’s livelihood strategies during the conflict reflected their location and the extent of the deterioration of their economic security. Qualitative data indicate that those who were able to seek refuge and find jobs in Western Europe were the best off, and most of these households were able to save money which they used to rebuild their lives after returning home to Bosnia. Respondents who lived in collective centers in Croatia were usually not able to work, but most had their basic needs covered and thus there was a less deleterious effect on their financial capital and economic security. People who did not or were not able to flee to Croatia or third countries experienced the most profound impact upon their economic security, and this group focused their livelihood strategies on staying alive. In an era of declining support for asylum and refugee protection globally,

these findings underscore the importance of the international community providing effective safe havens away from conflict zones in times of war.

## **Return**

Many respondents in the study population focused on their wish to return home throughout their period of displacement, and, for some, livelihood strategies centered on saving money and accruing other assets (such as construction material) for their eventual return. However, the period after the war brought continued political uncertainty, particularly for those households seeking to make minority returns across the inter-entity border line. Minority returns were low throughout Bosnia-Herzegovina for several years. In the study population, residents of only one community undertook a minority return in the period immediately after the war, when a sizeable number of those displaced from Krtova left the Republic of Srpska and returned to the Federation in 1996, less than one year after their displacement.

The low rate of minority returns in the immediate postwar period was due to a variety of factors, including intimidation of (and attacks against) potential returnees by the settled population and efforts by local officials to prevent groups from leaving their territory. According to Whitaker:

Local officials not only blocked the return of minority refugees and displaced persons to prewar residences, but also blocked any attempt by members of the ethnic majority to leave and return to places in which they would constitute an ethnic minority.<sup>267</sup>

Some donors, including OFDA, were reluctant to provide reconstruction assistance for minority returnees, as this was seen as too risky in the tense post-conflict climate.<sup>268</sup> Returnee sentiment, obstruction by local leaders, and donor hesitation began to change by 2000, and the rate of minority returns had dramatically increased by 2002. In line with this trend, most households in the survey study population returned to their home villages only after 1999, with the exception of Krtova.

Respondents in the study population opted to return to their home villages for many reasons. Some were evicted from the houses they had occupied during the war. Some were required to leave Germany after the German government ended the temporary protected status for Bosnian refugees.<sup>269</sup> Others returned home when collective centers closed.<sup>270</sup> For many, however, the most compelling reason for return was their connection to their home village, and many such households were not deterred by the expected hardship, ethnic tension (for minority returnees), or potential lack of humanitarian assistance. When asked to rank his households' priorities during the conflict, a man from Jakes said, "The priority was to return home! I knew that my family was safe and fine, so I didn't think about anything else."<sup>271</sup> People explained the psychological and emotional toll brought by displacement, and stressed their continual desire to return to their place of origin. A woman from Krtova talked about her abandoned home as a constant distraction. She said, "All we thought about at that time was our house [in Krtova], and we worried all the time about how to get back. We were

not concerned about our safety, but were not 100% safe because we weren't in our own homes."<sup>272</sup>

For many people, returning home was central to their livelihood strategy. They wished to return to a place in which they had been relatively prosperous and self-sufficient, where they had physical and natural assets (such as a house and access to natural resources), where the social assets of the community could be restored, and where their families could once again be reunited. Returning was not without challenges. Some respondents in the study population experienced problems with the settled populations when they first returned, particularly if their homes were occupied by other displaced families. A Bosniak woman from Jakes in the Republic of Srpska described the situation when her family first returned:

Most of the houses were destroyed, except for those that were inhabited by refugee Serbs. The Serbs did not let the returnees back into the village at first. So we went to the local council, and the Serbs tried to object. The council at first only let returnees move into empty houses. They did not challenge the Serbs. But we were persistent and eventually they had to give in. The humanitarian organizations came and began to reconstruct the houses for the returnee families, so the Serbs eventually had to go away. Now there are only Serbs living in the houses when you first enter the village from the road. The local authorities gave them those houses in order to get them out of the Bosniak homes.<sup>274</sup>

The situation appears to have improved in recent years, and returnees in the study population reported very few incidents of harassment from local authorities or problems in relations with the settled populations. There are signs of limited integration in some areas, as explained by the wife of a Bosnian Serb village leader in Krtova who runs a machine repair shop out of his garage, "Most of my husband's customers are Muslims from neighboring villages."<sup>275</sup>

Potocari in Srebrenica was the only community in which respondents raised the issue of ethnic tensions as a continuing problem. A Bosniak woman explained her anger towards her Bosnian Serb neighbors who had also returned to their prewar home:

When your neighbor takes his shotgun to you and says 'I will slaughter you all' and then swears and spits at you—this is the hardest thing...Security is good now, but there are problems with the Serbs who drove me away. I do not need them to walk by my house or to ever speak to me again. The Serbs from Sarajevo are not a problem. They even come and work on my land for me. The problems are the Serbs who were living here before the war and who chased us out.<sup>276</sup>

The tensions on the Bosnian Serb side are also evident, and appear to stem at least in part from the belief that the Serb community in Srebrenica has not received assistance comparable to that provided to Bosniaks. The following comment, from a Bosnian Serb man in Potocari, indicates the role ethnicity still plays in creating social divisions and the lack of empathy between villages, ten years after the conflict:

During the war I worried only about my own security, because I had four children. But it might have been better if I had been killed, because then at least my wife would have received some money. The women whose sons or husbands were killed in the army receive money. And these Bosniak women of Srebrenica are fortunate, because they receive 200-300 KM per month for the deaths of their men.<sup>277</sup>

In the other villages the only on-going ethnic problems mentioned regarded employment. Respondents in Krtova (Federation) and Sevarlije (Republic of Srpska) reported that jobs were not available currently for minorities at the factories although businesses that had employed people of all ethnicities prior to the war. The village leader of Krtova explained the problem in his area:

The relations with our [Bosniak] neighbors in other villages are all very good...The problem is with jobs in the industries in Tuzla and Lukavac, where it is still very difficult for Serbs to get their jobs back. The only thing that works is to force the international community to intervene, but even then the industries find a way around hiring Serbs.<sup>278</sup>

The story is similar in Sevarlije, where a local lime factory employed many of the village's residents before the war. The Bosniak returnees say that the factory hires only Bosnian Serbs, and this is a source of great frustration in the community. A respondent who worked at the factory before the war said, "Muslim returnees cannot find the jobs they had before. Serbs are taking the jobs right out from under our noses. The lime factory is now a one-ethnicity factory."<sup>279</sup> Furthermore, as one respondent pointed out, the lack of an integrated work environment cuts down on opportunities for mixed interactions. "Before the war I worked with people of many different ethnicities. But now that I don't have a job I don't have these interactions anymore. A lot of people who don't have work don't interact with people of different ethnicities."<sup>280</sup> Despite the problems, most respondents said that they were glad to be back in their villages and many reported feeling safer in 2004 than in 1989 and the period before the war.

An outsider could posit that people's homes represented the prewar era, and that the urge to return to a more prosperous and peaceful time drove the desire to return to their home villages. Certainly many respondents stressed the difficulties they continue to face in 2004, and many spoke with nostalgia of how good things had been in the years before the war. But for many the desire to return was more powerful than that, as evident in the words of a Bosniak woman who was forced from her village after her sons were killed and her husband detained, "I was never as happy as when I returned to my own home. God forbid that anyone should ever be forced from their home."<sup>281</sup>

## **Section V: Conclusions**

The outbreak of hostilities in Bosnia came on the heels of the war in Croatia and was thus not a surprise, but many, both within and outside the country, were unprepared for the extent to which the conflict tore apart a population that had been socially, economically, and physically integrated with little regard to ethnicity. The conflict and resulting humanitarian crisis in Bosnia were seen as an aberration in the development of an ethnically heterogeneous and relatively stable European nation that had embarked on a difficult path towards a free market economic system. The crisis was characterized as relatively short-term, and the humanitarian response was intense but finite. The international community, and in particular the United States, sought to return stability to Bosnia as quickly as possible, and once the fighting had ceased, the peacekeepers were in

place, and villagers started to rebuild, the war and the humanitarian response were considered to be over.

The humanitarian response to Bosnia was guided by assumptions regarding the need for short-term relief (primarily food) and medium-term reconstruction and rehabilitation. As this report shows, much of the food aid was delivered to the neediest members of the study population and shelter aid had a direct and profound impact in enabling people to return to their villages of origin.

Nearly ten years after the end of the war, Bosnian society appears “normal” on the surface. Many of the villages in the former frontline area have been rebuilt almost entirely, and, in many places, the utilities, roads, schools, and clinics have been rehabilitated to their prewar levels or better. An outside observer driving through this region of Bosnia would, in many areas, at first struggle to find overt signs of the conflict, only to find him or herself suddenly surprised by the flagged landmine field, the heavily shelled former school, or the damaged and crumbling building on an otherwise sleek and modern street in downtown Tuzla.

The outward signs of progress belie the reality experienced by many Bosnian households and mask the continuing problems and fissures in the social, economic, and political order. In 2004 all the respondents within the study population had achieved their goal of returning to their prewar villages (with the exception of some Bosnian Serbs in Potocari), but many households were still unable to afford to rebuild their homes to their prewar levels. A majority of households in the study population continued to experience economic insecurity, one quarter suffered food insecurity, and 40% were unable to afford needed medical care. Nearly half of households with children are unable to cover the cost of sending the children to school. Pensions have become the most important source of income for securing food in one third of households. The number and range of productive occupations available to individuals and households has declined, resulting in widespread under- and unemployment.

The decrease in livelihood diversification and intensification means that households are devoting more time to unpaid labor. Farming has remained the predominant secondary productive occupation in most villages across the three time periods, and households in 2004 rely on approximately the same ratio of food purchased to food produced as compared to the prewar period. The fact that production has not increased further may indicate that households lack adequate access to the assets that would be necessary to increase agricultural yield, such as fertile land, family labor, and other farming inputs. With limited employment opportunities in rural areas, household members have more time for activities such as farming or gardening, but do not appear able to substantially increase the amount of food produced and many continue to cut back on food consumption. This implies that households are unable to grow any additional food with the assets currently available. For those households limited by labor constraints, increasing production requires particularly focused and creative interventions.

The hardship experienced by the survey study population in the present day (2004) is occurring in spite of the large amount of humanitarian assistance allocated to Bosnia since the start of the conflict. Food was the main form of humanitarian assistance provided during the war. This food appears to have played an important role in the diets of recipients, as nearly half of the households in the study population reported that food aid was their primary source of food during the conflict. Furthermore, the targeting of food aid appears to have been highly efficient: fully 90% of the poorest sector of the study population (by far the largest sector) received some amount of food aid during the war. Importantly, wealth does not appear to have unduly given households an advantage in accessing food assistance, and only 15% of the wealthiest households reported receiving any food aid during the conflict.

Food aid appears to have been well-targeted and widely distributed. It is not possible to ascertain from the data how the receipt of food aid affected livelihood strategies or outcomes. In contrast, the qualitative data on shelter assistance indicate the extreme importance of shelter interventions in household coping and livelihood strategies. Finding shelter during the conflict was a priority for displaced households, and 50% of households received assistance from either a government (38%) or humanitarian agencies (12%) during the war. This assistance was crucial to enabling households to cope with their displacement and to survive the conflict. Shelter assistance increased in the postwar period, with 65% of households receiving assistance (57% from humanitarian agencies, 8% from the government). Following the war, the overarching goal of many households was to return to their prewar homes, and shelter assistance played a direct and at times central role in enabling many to achieve this outcome.

Food and shelter assistance were important for household coping strategies during and after the war. However, the most significant variables in determining the experiences, options, and outcomes for households are *location* and *time period*. This was confirmed by conducting analysis of variance on all tables showing household data. In other words, what mattered most was where households were situated in each of the three time periods, and whether this was a safe location, a location where food and medication attention were readily available, and a location from which people could access paid employment. Thus we see that the populations of Prud and Jakes are the best off across the three time periods, as most households from these villages were able to seek refuge in Croatia or third countries during the war, and many people were able to work while in exile. In contrast, the populations of Sevarlije and Potocari faced extreme economic and physical insecurity during the war, as most households remained within Bosnia, many under siege or attack for prolonged periods, and with few economic opportunities. The populations of Brezani and Krtova lie somewhere in the middle, as households from these villages moved to Serbia or the Republic of Srpska and experienced slightly fewer direct effects of the conflict.

Location continues to be extremely important in the postwar period. Prud, for instance, remains better off than other villages, as individuals continue to take advantage of their ties to Croatia to seek employment outside of Bosnia. The poverty in Brezani in 2004 is

due, in large part, to the population's isolation for much of the year from markets, medical care, and job opportunities.

The overwhelming conclusion from the data is that the location of households and the amenities afforded by these locations are the most important factors in determining the security and well-being of households. This finding has a variety of implications for national governments and the international community. Most importantly, this finding points to the significance of protection for civilians exposed to conflict or crisis or threatened with displacement. We see, for instance, that populations who were able to seek refuge in Croatia or third countries were provided with adequate nutrition and medical care and had some access to paid employment were substantially better off than those who remained in close proximity to the conflict. This is certainly not to imply that collective centers or refugee camps are an ideal solution in wide ranging circumstances, particularly if people are finding shelter and safety with settled populations (as happened in Serbia). Of note, establishing collective centers or camps *through force* on the part of civilian or military authorities is likely to result in the deterioration of physical, economic, and human security. This phenomenon has been observed in multiple contexts when government or rebel forces forcibly displace civilians "for their own protection" and create camps (often poorly serviced) to accommodate these populations.<sup>282</sup>

On the other hand, when and if civilian populations have already been displaced, are fleeing extreme violence, and are in need of shelter and humanitarian assistance then the relevance and importance of protection systems such as camps and centers becomes clear. Such protection systems, however, will only improve the status of populations if inputs such as food, medical care, and physical protection are provided impartially and appropriately, in a transparent fashion. In Bosnia, people who had already fled to Croatia and were able to access collective centers which provided shelter, food, schooling for children, and medical care were much better off than their counterparts from the same villages who could not access these establishments and who lived, in some cases, in railway cars, garages, and other forms of spontaneous accommodation.

The findings regarding the importance of place and location point to the importance of third-country residential arrangements for asylum-seekers and refugees, for the extension and expansion of temporary protected status for civilians from nations affected by conflict, and for the establishment of well-run centers if and when necessary and appropriate. In practice, however, countries in proximity to states in crisis or turmoil are increasingly restricting border access, tightening asylum regulations, and creating obstacles for those who are seeking temporary refuge. These geopolitical trends will decrease the ability of civilians to access the protection that, in the case of the survey study population in Bosnia, proved essential to both survival and recovery.

For the majority of houses in the study population, the desire to return home was central to their livelihood strategy during their period of displacement. This goal has now been realized for nearly the entire study population, but economic, social, and political challenges continue to affect their daily lives and require the continuation of many coping strategies initially viewed as temporary measures employed during the conflict. These

trends lead some to question the sustainability of returnee communities in the longer term, and to point to some instances of reverse returns, whereby returnees return to the slightly more prosperous, often urban, and ethnically homogenous areas where they lived during their period of exile. If realized, this trend does not bode well for Bosnian society in the longer term. With this in mind, it is essential that the national government, international community, and humanitarian and development agencies continue to support and sustain the livelihoods and economic prospects within these rural villages.

The postwar return of people to their villages has altered Bosnian society in a positive way, and should be a source of optimism for a peaceful and stable future. There are, however, continuing signs of concern for the country, such as the continued dominance of nationalist parties in local and national elections and the lack of progress in turning over war criminals on the part of the Republic of Srpska. Organized crime, corruption, and human smuggling appear to be on the rise, and may portend a decline in rule of law and overall stability. In order to counter the attraction of illicit activities, the Bosnian economy will have to grow, creating new jobs and opportunities for young people. Likewise, there needs to be economic development in and around the returnee villages if these returns—which are vitally important to postwar reconciliation and rehabilitation—are to be sustainable over the next five to ten years and into the next generation.

This study has shown that the location of villages is one of the key variants in determining the relative economic and physical security of the population. Extreme differences exist between villages, even those less than one hour's drive apart. This has major implications for policy makers and program officers seeking to design assistance programs, and means that a project designed for one village is not necessarily applicable to another village, even though the populations may appear to be very similar. Village-level assessments are needed in order to design effective and relevant programs that reflect the conditions experienced by local households, their livelihood strategies, and their desired livelihood outcomes. The process of conducting this study demonstrates that it is possible to gather relevant information about livelihood strategies and coping systems in a relatively short time period, particularly when working with knowledgeable and experienced local partners.

The authors hope that this report has provided relevant information on some of the changes experienced by rural Bosnian villages over the last fifteen years and how households have responded and adapted to these changes. It is hoped that this report provides the impetus for organizations and specialists to come together and consider (or re-consider) the programs and policies that might be relevant for the continued recovery and development of postwar Bosnia-Herzegovina.

## Annex I. Survey Instrument

**QUESTIONNAIRE**  
**Livelihoods Survey of War Affected Households**  
**Bosnia and Herzegovina, 1989-2004**

Note: The survey reproduced here has been reduced in size to the maximum extent possible in order to conserve space. The original had considerably more room for enumerator responses and the questions were reproduced for each of the three time periods separately.

Informed consent granted \_\_\_\_\_  
 Survey Number: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Interviewer: \_\_\_\_\_  
 Interview municipality: \_\_\_\_\_  
 Interview village or town: \_\_\_\_\_

**Instructions to surveyors on how to mark responses are always in italics.**

**PART ONE: 1989**

**R1-R3 RESPONDENT – ADULT MEMBER OF HOUSEHOLD**

R1. Gender		R2. Age of respondent	R3. Ethnicity
Male	1	Enter:	Circle: <i>1 Serb</i> 2 Bosniak 3 Croat 4 Mixed
Female	2		

**D1-D3 HEAD OF HOUSEHOLD DURING 1989**

D1. Gender		D2. Age of respondent	D3. Ethnicity
Male	1	Enter:	Circle: <i>1 Serb</i> 2 Bosniak 3 Croat  <i>4 Mixed</i>
Female	2		

**D1, SH1-SH7 RELATION TO RESPONDENT DURING 1989**

Relation to Respondent HOUSEHOLD MEMBER CODE	Sex 1 Male 2 Female	Age Enter	Ethnicity 1 Serb 2 Bosniak 3 Croat 4 Mixed
SH1_1	SH1_2	SH1_3	SH1_4
SH2_1	SH2_2	SH2_3	SH2_4
SH3_1	SH3_2	SH3_3	SH3_4
SH4_1	SH4_2	SH4_3	SH4_4

SH5_1	SH5_2	SH5_3	SH5_4
SH6_1	SH6_2	SH6_3	SH6_4
SH7_1	SH7_2	SH7_3	SH7_5

OH1-OH2. Household Members Living Outside of Household During 1989 (Fill in below)

Relation to respondent HOUSEHOLD MEMBER CODE	Sex 1 Male 2 Female	Age	Ethnicity 1 Serb 2 Bosniak 3 Croat 4 Mixed	Where did they live? 1 Another settlement in town 2 In country 3 Abroad	Remittances 1 Send money, good to household 2 Receive money, goods from household 3 Both receive and send money, goods 4 Neither receive or send money, goods
OH1_1	OH1_2	OH1_3	OH1_4	OH1_5	OH1_6
OH2_1	OH2_2	OH2_3	OH2_4	OH1_5	OH1_6

OCCUPATION, EMPLOYMENT, AND INCOME: 1989

**SURVEYORS: Remember that occupation is what they DO WITH THEIR TIME and does not necessarily correlate with income generation. After you record the first, second and third occupation, please CIRCLE for EACH HOUSEHOLD MEMBER which occupation is the most important source of income for them in 1989. If no source of income from any occupation do not circle anything for that particular household member.**

O1. PRIMARY OCCUPATION

O1. What is PRIMARY occupation of each person on the household during 1989? (check only one per household member)	Household member based on above answers in SH and OH (inside and outside household members)									
	R1	D1	SH1	SH2	SH3	SH4	SH5	SH6	SH7	
O1_1 High level professionals (doctors, professors, engineers)										
O1_2 Mid level professionals (administration, nurses, secretaries, accountants, bank officers, clerks)										
O1_3 Unskilled worker (in production, services)										
O1_4 Skilled worker (in production, services)										
O1_5 Communal worker										
O1_6 Private entrepreneur (small, medium enterprises)										
O1_7 Farmer										
O1_8 Housewife										
O1_9 Pensioner										

01_10 Unemployed registered in the Employment Agency									
01_11 Unemployed, not registered									
01_12 Army/militia									
01_13 SELLING own products (handicrafts, agricultural products and the like)									
01_14 RESELLING goods									
01_15 Manual services (hairdressers, mechanics, construction works, carpentry)									
01_16 Collecting secondary raw materials (old paper, metal, etc.)									
01_17 Begging									
01_18 Cleaning the car windows in the streets									
01_19 Occasional seasonal jobs									
01_20 Work for humanitarian organization									
01_21 Work for church, mosque or community org									
01_22 Student (any level)									
01_23 Other (fill in!):									

**O2. SECONDARY OCCUPATION**

O2. What is SECONDARY occupation of each person on the household in 1989? (check only one per household member)	Household member based on above answers in SH and OH (inside and outside household members)								
	R1	D1	SH1	SH2	SH3	SH4	SH5	SH6	SH7
O2_1 High level professionals (doctors, professors, engineers)									
O2_2 Mid level professionals (administration, nurses, secretaries, accountants, bank officers, clerks)									
O2_3 Unskilled worker (in production, services)									
O2_4 Skilled worker (in production, services)									
O2_5 Communal worker									
O2_6 Private entrepreneur (small, medium enterprises)									
O2_7 Farmer									
O2_8 Housewife									
O2_9 Pensioner									
O2_10 Unemployed registered in the Employment Agency									
O2_11 Unemployed, not registered									
O2_12 Army/militia									
O2_13 SELLING own products (handicrafts, agricultural products and the like)									
O2_14 RESELLING goods									
O2_15 Manual services (hairdressers, mechanics, construction works, carpentry)									
O2_16 Collecting secondary raw materials (old paper, metal, etc.)									
O2_17 Begging									
O2_18 Cleaning the car windows in the									

streets									
02_19 Occasional seasonal jobs									
02_20 Work for humanitarian organization									
02_21 Work for church, mosque or community org									
02_22 Student (any level)									
02_23 Other (fill in!):									

**O3. THIRD OCCUPATION**

O3. What is THIRD occupation of each person on the household in 1989? (check only one per household member)	Household member based on above answers in SH and OH (inside and outside household members)								
	R1	D1	SH1	SH2	SH3	SH4	SH5	SH6	SH7
O3_1 High level professionals (doctors, professors, engineers)									
O3_2 Mid level professionals (administration, nurses, secretaries, accountants, bank officers, clerks)									
O3_3 Unskilled worker (in production, services)									
O3_4 Skilled worker (in production, services)									
O3_5 Communal worker									
O3_6 Private entrepreneur (small, medium enterprises)									
O3_7 Farmer									
O3_8 Housewife									
O3_9 Pensioner									
O3_10 Unemployed registered in the Employment Agency									
O3_11 Unemployed, not registered									
O3_12 Army/militia									
O3_13 SELLING own products (handicrafts, agricultural products and the like)									
O3_14 RESELLING goods									
O3_15 Manual services (hairdressers, mechanics, construction works, carpentry)									
O3_16 Collecting secondary raw materials (old paper, metal, etc.)									
O3_17 Begging									
O3_18 Cleaning the car windows in the streets									
O3_19 Occasional seasonal jobs									
O3_20 Work for humanitarian organization									
O3_21 Work for church, mosque or community org									
O3_22 Student (any level)									
O3_23 Other (fill in!):									

**M1. AVERAGE MONTHLY INCOME**

M1. What was the average monthly income of your household, including all sources during 1989?
---

Enter in KM:

**M2. HOUSEHOLD EXPENSES AND NEEDS**

M2. Regarding household expenses and other needs, in 1989 were the household resources:

Mark one answer only

Sufficient to cover household expenses and other needs and save some money	M2_1
Sufficient to cover household expenses and other needs but not to save some money	M2_2
Insufficient to cover household expenses and other needs so you had to spend your savings	M2_3
Insufficient to cover household expenses and other needs so you had to have family members outside of your household assist you	M2_4
Insufficient to cover household expenses and other needs so you had to borrow	M2_5
Insufficient to cover household expenses and needs and could not borrow	M2_6

**RE16. REDUCE OR ELIMINATE TO MEET BASIC NEEDS**RE16. IN ORDER TO MEET BASIC NEEDS, in 1989 DID YOU **REDUCE OR ELIMINATE** ANY OF THE FOLLOWING:

	<i>Ask for each row respectively</i>	Yes	No
<i>RE16_1</i>	Payments of utilities	1	2
RE16_2	Purchases of clothes and shoes	1	2
RE16_3	Use of fuel (e.g., do not heat all premises)	1	2
RE16_4	Consumption of food	1	2
RE16_5	Consumption of alcohol and or cigarettes	1	2
RE16_6	Visits or hosting friends and relatives	1	2
RE16_7	Payments on school fees and supplies	1	2
RE16_8	Payments on taxes	1	2
RE16_9	Payments for, or use of, health care services	1	2
RE16_10	Payment of rent or mortgage	1	2
RE16_11	Going on vacation	1	2
RE16_12	Other: (fill in)	1	2

**BASIC NEEDS, 1989  
SHELTER AND UTILITIES, 1989**SU1. Location of residence in 1989 (*Circle only one answer*)

SU1_1 URBAN	1
SU1_2 RURAL	2

**SU2. DWELLING STATUS**

SU2. What was your dwelling status in 1989?

Circle one answer only

SU2_1 Lease-holder of apartment/flat (subtenant)	1
SU2_2 Apartment owner	2
SU2_3 House owner	3
SU2_4 Joint owner of apartment	4
SU2_5 Joint owner of house	5
SU2_6 Occupant of socially-owned apartment not bought up	6
SU2_7 Tenant with the right of tenure (in former private premises which are nationalized)	7
SU2_8 Live on land or occupying other people's property without rights (squatter)	8
SU2_9 Government housing scheme	9

**SU3. The manner of establishment of the settlement of household 1989 (legal status) circle only one**

Legal (planned) settlements with construction permissions	SU3_1
Illegal settlements (construction without permissions)	SU3_2
Combined	SU3_3

**SU4. How did your household secure or obtain its settlement status in 1989?**

<i>Each category should be given only 1 number</i>		Rank 1 up to 9 where 1 = greatest source of obtaining settlement <i>0 = did not obtain settlement from this source</i>
Household own income	SU4_1	
Own production	SU4_2	
Exchanging own products	SU4_3	
Humanitarian aid	SU4_4	
Government aid, includes military	SU4_5	
Friends or relatives	SU4_6	
Church, mosque or local group	SU4_7	
Government provided	SU4_8	
Other specify	SU4_9	

**SU5. IN ORDER OF IMPORTANCE, who during 1989 in your household was responsible for paying for the settlement (e.g. rent, mortgage or other payment)?**

<i>Each person should be given only 1 number</i>	Rank 1 up to 11 where 1 = greatest source of obtaining settlement  0 = did not contribute to obtaining settlement	
Head of household male	SU5_1	
Head of household female	SU5_2	
Oldest living son	SU5_3	
Oldest living daughter	SU5_4	
Second son	SU5_5	
Second daughter	SU5_6	
Third son	SU5_7	
Third daughter	SU5_8	
Household member outside the house	SU5_9	
Government paid for housing	SU5_10	
Humanitarian organization	SU5_11	
Other (fill in):	SU5_12	

**SU6. Electricity supplies in your household in 1989 (circle only one answer)**

Existing and sufficient	SU6_1
Existing but insufficient	SU6_2
Not existing	SU6_3

**SU7. Water supplies in your household in 1989 (circle only one answer)**

Existing and sufficient	SU7_1
Existing but insufficient	SU7_2
Not existing	SU7_3

**SU8. Sewage System for your household in 1989 (circle only one answer)**

Existing and sufficient	SU8_1
Existing but insufficient	SU8_2
Not existing	SU8_3

**SU9. STRUCTURE OF APARTMENT/HOUSE IN 1989**

SU9. What was the structure of your apartment/house in 1989?			
		Yes	No
Ask for each row respectively and circle answer			
<i>SU9_1</i>	Children have separate bedrooms from parents	1	2
SU9_2	More than 2 unmarried people sleep in 1 room	1	2

SU9_3	Bathroom and toilet are inside home	1	2
SU9_4	Additional hard buildings on property	1	2

**FOOD, 1989****F1. How did your household secure or obtain its food in 1989?**

Each category should be given only 1 number		Rank 1 up to 9 where 1 = greatest source of obtaining food <i>0 = did not obtain food from this source</i>
Buying at market	F1_1	
Own production	F1_2	
Selling own products in exchange	F1_3	
Exchanging own products	F1_4	
Humanitarian aid	F1_5	
Government aid, includes military	F1_6	
Friends or relatives	F1_7	
Church, mosque or local group	F1_8	
Other specify	F1_9	

**F2. IN ORDER OF IMPORTANCE, who in 1989 in your household was responsible for paying for or obtaining food supplies?**

Each person should be given only 1 number		Rank 1 up to 11 where 1 = greatest source of obtaining settlement <i>0 = did not contribute to obtaining food supplies</i>
Head of household male	F2_1	
Head of household female	F2_2	
Oldest living son	F2_3	
Oldest living daughter	F2_4	
Second son	F2_5	
Second daughter	F2_6	
Third son	F2_7	
Third daughter	F2_8	
Household member outside the house	F2_9	
Spouses contribute equally	F2_10	
Humanitarian organization	F2_11	
Other (fill in):	F2_12	

**F3. In 1989, what was the occupation that allowed the person who was mainly responsible for obtaining food to obtain the food? *Circle only one answer***

High level professionals (doctors, professors, engineers)	F3_1
Mid level professionals (administration, nurses, secretaries, accountants, bank officers, clerks)	F3_2
Unskilled worker (in production, services)	F3_3
Skilled worker (in production, services)	F3_4
Communal worker	F3_5
Private entrepreneur (small, medium enterprises)	F3_6
Farmer	F3_7
Housewife	F3_8
Pensioner	F3_9
Unemployed registered in the Employment Agency	F3_10
Unemployed, not registered	F3_11
Army/militia	F3_12
SELLING own products (handicrafts, agricultural products and the like)	F3_13
RESELLING goods	F3_14
Manual services (hairdressers, mechanics, construction works, carpentry)	F3_15
Collecting secondary raw materials (old paper, metal, etc.)	F3_16

Begging	F3 17
Cleaning the car windows in the streets	F3 18
Occasional seasonal jobs	F3 19
Work for humanitarian organization	F3 20
Work for church, mosque or community org	F3 21
Students (any level)	F3 22
Other (fill in!):	F3 23

**NUTRITION, 1989**

**N1. In 1989, how frequently children in your household consume: (circle answers)**

	Daily	Weekly	Monthly	Never
Milk	N1 1	N1 2	N1 3	N1 4
Meat or Fish	N1 1.1	N1 2.1	N1 3.1	N1 4.1
Fresh fruit and vegetables	N1 1.2	N1 2.2	N1 3.2	N1 4.2

**N2. In 1989, how frequently adults in your household consume: (circle answers)**

	Daily	Weekly	Monthly	Never
Milk	N1 1	N1 2	N1 3	N1 4
Meat or Fish	N1 1.1	N1 2.1	N1 3.1	N1 4.1
Fresh fruit and vegetables	N1 1.2	N1 2.2	N1 3.2	N1 4.2

**HEALTH, 1989**

**H1. Health of each member of the household in 1989: Fill in and circle below**

Relation to respondent HOUSEHOLD MEMBER CODE	Sex	Age	<i>Health status</i> Circle corresponding number	
R1 1	R1 2	R1 3	R1 4	
NA	NA		Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very BAD HEALTH, other household members stop occupation to provide care	4
D1 1	D1 2	D1 3	D1 4	
NA		NA	Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4
SH1 1	SH1 2	SH1 3	SH1 4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4
SH2 1	SH2 2	SH2 3	SH2 4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4

SH3_1	SH3_2	SH3_3	SH3_4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household members stop occupation to provide care	4
SH4_1	SH4_2	SH4_3	SH4_4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4
SH5_1	SH5_2	SH5_3	SH5_4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4
SH6_1	SH6_2	SH6_3	SH6_4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4
SH7_1	SH7_2	SH7_3	SH7_4	
			Mostly well and healthy	1
			Unwell but still in occupation	2
			Unwell had to stop occupation	3
			Very bad health, other household member stop occupation to provide care	4

**H2. In order of importance, what were the ways health care for your household was paid for during 1989?**

*Each category should be given only 1 number*

**Rank 1 up to 10 where 1 = greatest source of obtaining health care**

**0 = did not obtain settlement from this source**

**Government or employer paid**

**H2\_1**

**Formal private insurance**

**H2\_2**

**Savings**

**H2\_3**

**Sale of assets**

**H2\_4**

**Trade goods or services**

**H2\_5**

**Take loan or increase debt**

**H2\_6**

**Humanitarian agency**

**H2\_7**

**Other (fill in):**

**H2\_8**

Could not afford any health care H2\_9

H3. During 1989, what percentage of yearly household income was spent on medical costs to care for sick household members? (Circle one answer only)

Percent annual household income

- 1-10 percent H3\_1
- 11-30 percent H3\_2
- 31-60 percent H3\_3
- 61-100 percent H3\_4

**PROTECTION AND SECURITY, 1989**

PS1. During 1989, did you or any member of your household suffer (ask each question and circle answer):

Type of violence		1 = Yes	2 = No
Threats to safety	PS1_1	1	2
Physical attacks	PS1_2	1	2
Threats to property	PS1_3	1	2
Attacks to property	PS1_4	1	2

PS2. During 1989 how would you characterize the security of members of your household: Circle ONE ANSWER ONLY

- Good security (no threats or attacks) PS2\_1
- Fair security (a few threats no attacks) PS2\_2
- Poor security (threats and some attacks) PS2\_3
- Bad security (threats and attacks common) PS2\_4

**PRIORITIES**

PP1. Priorities for the Household 1989

Priority Rank 1-7, where 1 = top priority and 7 = lowest priority

- Health PP1\_1
- Education PP1\_2
- Food PP1\_3
- Shelter PP1\_4
- Security PP1\_5
- Income PP1\_6
- Other (fill in): PP1\_7

**PART TWO: HEIGHT OF CONFLICT**

ALL QUESTIONS ABOVE REPEATED FOR HEIGHT OF CONFLICT PERIOD. THE FOLLOWING QUESTIONS WERE ADDED FOR THE HEIGHT OF CONFLICT PERIOD:

2.D1. Which household member(s) died during the height of the conflict and what was the cause of death (fill in for each household member using household member code)

	HOUSEHOLD MEMBER CODE	CAUSE OF DEATH
2.D1 1		Chronic disease (cancer and so)
2.D1 2		Acute disease (infections and so)
2.D1 3		Civil accidents (car accident and so)
2.D1 4		Civil clashes (murder and so)
2.D1 5		War casualty
2.D1 6		Old age
2.D1 7		Other: (fill in)

2.LH1. WHICH MEMBERS OF YOUR HOUSEHOLD LEFT THE HOUSE DURING THE HEIGHT OF THE CONFLICT, AND WHY (FOR REASONS OTHER THAN DEATH) (fill in for each household member using household member code)

	HOUSEHOLD MEMBER CODE	CAUSE OF DEPARTURE
2.LH1_1		Employment

2.LH1 2		Health care
2.LH1 3		Child care or education
2.LH1 4		Just wanted to leave
2.LH1 5		Forced to leave
2.LH1 6		Missing
2.LH1 7		Marriage
2.LH1 8		Military duty
2.LH1 9		Detention
2.LH1 10		Other: (fill in)

**2.JH1. WHICH MEMBERS OF YOUR HOUSEHOLD JOINED THE HOUSEHOLD DURING THE HEIGHT OF THE CONFLICT AND WHY (fill in using household member code)**

	HOUSEHOLD MEMBER CODE	CAUSE OF JOINING HH
2.JH1 1		Employment
2.JH1 2		Health Care
2.JH1 3		Child care or education
2.JH1 4		Just wanted to leave
2.JH1 5		Forced to leave
2.JH1 6		Birth
2.JH1 7		Adoption
2.JH1 8		Marriage
2.JH1 8		Other: (fill in)

**2.JH2. FROM WHERE DID MEMBERS OF THE HOUSEHOLD JOIN THE HOUSEHOLD DURING THE HEIGHT OF THE CONFLICT? (Fill in using household member code)**

	HOUSEHOLD MEMBER CODE	FROM WHERE DID MEMBERS JOIN THE HH?
2.JH2 1		In other settlement in Bosnia
2.JH2 2		In a settlement in Herzegovina
2.JH2 3		In a settlement out of Bosnia (Serbia, Croatia, etc.)
2.JH2 4		Other: (fill in)

**PART THREE: The Present (2004)**

**ALL QUESTIONS ABOVE WERE REPEATED FOR THE PERIOD 2004.  
THE FOLLOWING STATEMENT WAS FOUND AT THE END OF THE SURVEY:**

THANK YOU.

If you have any questions or concerns, please contact Alma Anic, Mercy Corps, Tuzla, Bosnia, 035.286.323.

## **Annex II: About the Surveyors<sup>283</sup>**

### **DALIBOR DIVKOVIC**

Dalibor Divkovic grew up and attended school in Tuzla where he now lives with his wife and two children. In 1992, Mr. Divkovic left a job in coal mining to join the Bosnian Army. After the war, Mr. Divkovic started the business he now runs as a driving instructor in Tuzla. He also enjoys fishing and motorcycling in his free time.

### **IVICA DJONLIC**

Ivica Djonlic currently works as a Repatriation Officer for Mercy Corps. He reports to donors, beneficiaries, and local authorities on the status of the repatriation process. Mr. Djonlic previously worked as the Mercy Corps Transport Coordinator. As the Technical Coordinator for the Unioninvest Sarajevo Tuzla Sub-office from 1973 to 1996 he designed and prepared heating and air-conditioning systems for the machine engineering department. Mr Djonlic graduated as a Machine Engineering Technician from high school in Tuzla in 1968.

### **ALMIR FAZLIĆ**

Almir Fazlic graduated from high school in Tuzla with a focus on machine engineering. He currently works seasonally to support his mother and twin sister. Mr Fazlić also plays in a local football club, continuing his participation in a sport he has trained actively for since he was six years old.

### **IVANA FETIC**

Ivana Fetic is currently in her fourth year at the University of Tuzla, where she is studying English language and literature. She participated in a summer program in liberal arts and business in Dumfries, Scotland in 2004. Ms. Fetic began translation work in fall 2004, working on the FIFC/Mercy Corps study as well as a project for a German research organization. She speaks English, French, and Italian.

### **ELDAR GOLOS**

Eldar Golos is finishing up a degree in marketing with the Faculty of Economy at the University of Tuzla. Mr. Golos is also active in several youth political organizations in Tuzla. He hopes to animate youth to participate in the work of the political party and in actively shaping their future. He traveled to Paris to initiate a brotherhood relationship between Tuzla and the French city, Saint-Dennis. Mr. Golos is fluent in English and Italian.

### **RANKO NISANDZIC**

Ranko Nisandzic is currently writing his exams to complete a degree in electrical engineering from the University of Tuzla. He has won accolades as student of the year in this program. Mr. Nisandzic designs computer databases and information services for local agencies and universities. In his free time he also restores classic “old-time” automobiles.

**JELENA TANASKOVIC**

Jelena Tanaskovic is currently in her second year at the University of Sarajevo, where she is studying with the Faculty of Law. From the spring of 2002 until the winter of 2004, Ms. Tanaskovic volunteered with the Forum of Tuzla Citizens, an NGO working to promote civil society and human rights. She has worked as a freelance interpreter for many organizations including the EU Customs and Fiscal Assistance Office, the Freidrich Ebert Foundation, Oxford Brookes University, and Forbes Magazine.

**AVDO TIHIC**

Avdo Tihic currently works as an Infrastructure Engineer for Mercy Corps. Since 1994, he has worked on various projects for Mercy Corps, including impact evaluation, electrical engineering, food distribution, and security. During the war, Mr. Tihic escaped with his wife and three children to Tuzla from Vlasenica in Eastern Bosnia. Before the war, Mr. Tihic worked as a manger for an electricity distribution company.

## Endnotes

<sup>1</sup> Frank Ellis, *Rural livelihoods and diversity in developing countries* (Oxford: Oxford University Press, 2000), 10.

<sup>2</sup> This governance environment also has been referred to “Transforming Structures and Process” or “Social Relations, Institutions, Organizations, Trends and Shocks.” See Ian Scoones, “Sustainable Rural Livelihoods: A Framework for Analysis” (Brighton, UK: Institute of Development Studies Working Paper 72, 1998); Sarah Collinson and Overseas Development Institute, *Power, livelihoods and conflict: case studies in political economy analysis for humanitarian action* (London: Overseas Development Institute, Humanitarian Policy Group, 2003); Ellis, 2000.

<sup>3</sup> See, for example, Sue Lautze and Angela Raven-Roberts (forthcoming), “Violence and Complex Humanitarian Emergencies: Implications for Livelihoods Models” *Disasters*; Adam Pain and Sue Lautze, *Addressing livelihoods in Afghanistan* (Kabul: Afghan Research and Evaluation Unit, 2002); Sue Lautze and Elizabeth Stites, “More than seeds and tools: An overview of OFDA livelihood interventions, 1964-2002” (Medford, MA: The Feinstein International Famine Center, 2003); Sue Lautze et al, *Risk and vulnerability in Ethiopia: Learning from the past, responding to the present, preparing for the future* (Addis Ababa: United States Agency for International Development, 2003).

<sup>4</sup> Human security prioritizes a focus on individual and human security above state security, and includes four key aspects: human rights and personal security, societal and community security, economic and resource security, and governance and political security. Edward Newman and Oliver Richmond, eds., *The United Nations and Human Security* (Palgrave: New York, 2001): 15-30.

<sup>5</sup> For the purpose of this report, we define a “household” as all people, related or un-related, who live together in one compound. We define a “family” as individuals related by blood and or marriage.

<sup>7</sup> Brezani, 28 households, 73 persons; Jakes 480 households, 1,800 persons; Krtova 292 households, 856 persons; Potocari, 200 households, 700 persons; Prud 300 households, 1000 persons; Sevarlije 305 households, 1000 persons.

<sup>8</sup> Susan Woodward, *Balkan Tragedy: chaos and dissolution after the Cold War*, Washington, DC: The Brookings Institute, 1995, 43.

<sup>9</sup> *Ibid.*, 238, 67.

<sup>10</sup> James H. Gapinski, Borislav Skegro, and Thomas W. Zuehlke, *Modeling the Economic Performance of Yugoslavia* (Connecticut: Praeger, 1989), 12.

<sup>11</sup> Woodward, 54.

<sup>12</sup> *Ibid.*, 39.

<sup>13</sup> *Ibid.*, 104.

<sup>14</sup> *Ibid.*, 27.

<sup>15</sup> *Ibid.*, 75.

<sup>16</sup> *Ibid.*, 136.

<sup>17</sup> T. Gallagher, “My Neighbour, My Enemy: The manipulation of ethnic identity and the origins and conduct of war in Yugoslavia,” In *War and Ethnicity: Global connections and local violence*, ed. D. Turon (New York: University of Rochester Press, 1997) 47-76.

<sup>18</sup> Woodward, 116.

<sup>19</sup> A brief conflict in Slovenia lasted ten days and was resolved through mediation by the European Community.

<sup>20</sup> Kelly Lyn Whitaker, “The New Politics of Occupation: Lessons from Bosnia-Herzegovina” (PhD diss., Yale University, 2003), 48.

<sup>21</sup> *Ibid.*, 48-49.

<sup>22</sup> Whitaker, 50.

<sup>23</sup> Larry Minear et al., *Humanitarian Action in the Former Yugoslavia: The U.N.’s Role, 1991-1993*, (Providence, RI: Thomas J. Watson Institute, Occasional Paper #18, 2004), 4.

<sup>24</sup> See Mark Duffield, *An Account of Relief Operations in Bosnia* (London: Overseas Development Institute, Relief and Rehabilitation Network, 1994).

<sup>25</sup> Minear et al, 14.

<sup>26</sup> General Accounting Office (GAO), *Humanitarian Intervention: Effectiveness of U.N. Operations in Bosnia* (Washington, DC: GAO, April 1994), 4.

<sup>27</sup> Lois McHugh, "Bosnia-Former Yugoslavia: Refugee and Humanitarian Assistance," Congressional Research Service report for Congress (Washington, DC: Library of Congress, 1995.)

<sup>28</sup> Partners for Development, "Final Report: 1998 Emergency Spring Food Security Program," submitted to OFDA (Arlington, VA: Partners for Development, no date).

<sup>29</sup> This figure includes money from USAID (OFDA, FFP, OTI, and ENI/E & E), State, and DOD. This figure was derived from USG documents, field evaluations of relief operations at the time, and personal communication between the authors and the relevant agencies.

<sup>30</sup> The local Red Cross societies were well organized, able to mobilize volunteers, and had experience in responding to disasters and industrial accidents (such as the Banja Luka earthquake of 1969 and numerous mining accidents). These characteristics made the local Red Cross societies obvious choices as local implementing partners for UNHCR and ICRC, especially early in the wars in Croatia and Bosnia when there were few international implementing partners on the ground. The local societies, however, had difficulty maintaining their impartiality, and are alleged by many to have succumbed to ethnic partisanship in their identification of need and delivery of relief distribution. The Serbian and Bosnian Serb Red Cross societies also helped to "evacuate" non-Serb inhabitants of areas threatened by Serb forces, thereby contributing to the ethnic cleansing of territory. Regardless of these criticisms, a great deal of international assistance was channeled through the Red Cross societies from UNHCR. John Fawcett and Victor Tanner, "Fighting Ethnic Cleansing with Humanitarian Action?" Unpublished report, 1999.

<sup>31</sup> Interview with former OFDA logistician. January 8, 2005.

<sup>32</sup> Minear et al., ix.

<sup>33</sup> There are reports of U.N. complicity in providing relief goods to Bosnian Serb forces directly in exchange for guarantees of access of humanitarian convoys to besieged areas. See Tom Gjelten, "Professionalism in War Reporting: A Correspondent's View" (Washington, DC: Carnegie Commission on Preventing Deadly Conflict, September 1997.)

<sup>34</sup> Alex de Waal, *Humanitarianism Unbound? Current dilemmas facing multi-mandate relief operations in political emergencies*, Africa Rights Discussion Paper #5 (London: African Rights, November 1994), 22.

<sup>35</sup> Minear et al., 6. An NGO worker told the researchers for the Humanitarian and War Project, "People looked at us as if to say, 'We know you're feeding us to compensate for the fact that your governments won't act.'"

<sup>36</sup> Ibid., 7.

<sup>37</sup> See John Fawcett and Victor Tanner, *The Political Repercussions of Emergency Programs* (Washington: Cheechi Consulting and Co, March 2002).

<sup>38</sup> Duffield, 17. In total, OFDA awarded IRC 70 contracts with a total value of \$40 million, making IRC the largest recipient of OFDA funds during the Bosnian war. Fawcett and Tanner, 2002, 45.

<sup>39</sup> Fawcett and Tanner, 2002.

<sup>40</sup> General Accounting Office (GAO), 4.

<sup>41</sup> Minear et al., 17.

<sup>42</sup> Samantha Power, *"A problem from hell:" America and the Age of Genocide* (New York: HarperCollins, 2002), 306. Quoting a Warren Christopher interview on *Face the Nation*, CBS, March 28, 1993.

<sup>43</sup> Press Conference by the President, "Presidential Press Conference on Economy," May 14, 1993. Available at [www.clintonfoundation.org](http://www.clintonfoundation.org).

<sup>44</sup> Whitaker, 256, 260.

<sup>45</sup> This increase was due, at least in part, to efforts by the international community to broker deals with local authorities in an attempt to guarantee the safety of returnees and to create support for reconstruction projects for minority communities. See UNHCR, "Returning Home in Bosnia and Herzegovina; Reconstruction of Houses in Return Areas," February 2000. Available at: <http://www.unhcr.ba/library/shelter1.htm>, accessed on January 25, 2005.

<sup>46</sup> UNHCR, "Total Minority Returns in/to BiH from 1996 to 31 October 2004," UNHCR Representation in BiH, GIS Unit, 31 October 2004. The rate of return dropped off in 2003 and for the first 10 months of 2004. Available at [www.unhcr.ba](http://www.unhcr.ba).

<sup>47</sup> Bosnia and Herzegovina, *Assessment of Sustainable Development in Bosnia and Herzegovina*, The Report of Bosnia and Herzegovina for the World Summit on Sustainable Development (WSSD), Johannesburg, August 28-September 4, 2002, 12.

<sup>48</sup> Interview with former USAID/OFDA official. January 8, 2005 and review of contracts and agreements with implementing partners for the period 1995-2000.

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- <sup>49</sup> Fawcett and Tanner, 2002, 96-159.
- <sup>50</sup> Ibid., 115. OFDA told the consultants that 81.3% of the houses repaired were Bosniak, 18.5% were Croat, and 0.2% were Serb.
- <sup>51</sup> See USAID Bosnia-Herzegovina website: [www.usaid.ba](http://www.usaid.ba)
- <sup>52</sup> The EU estimated that in 2001 Bosnia lost at least 1 million KM (USD454,000) *per day* due to tax evasion. International Crisis Group (ICG), *Bosnia's Precarious Economy: Still not open for business*, ICG Balkans Report No. 115 (Sarajevo/Brussels: ICG, August 7, 2001), 4.
- <sup>53</sup> World Bank Group, *Doing Business in 2004: Bosnia and Herzegovina Country Profile* (Washington: World Bank, Monitoring, Analysis and Policy Unit, 2004), 4.
- <sup>54</sup> United Nations Development Program, "Early Warning System in Bosnia and Herzegovina," *UNDP Quarterly Report*, July-September 2003, 1.
- <sup>55</sup> International Crisis Group (ICG), 1-2.
- <sup>56</sup> David Lamb, Testimony before the U.S. House Committee on International Relations, April 24, 2002.
- <sup>57</sup> United Nations Development Program (UNDP), "Early Warning System in Bosnia and Herzegovina," *UNDP Quarterly Report*, July-September 2003, 17. According to the UNDP report, the situation of pensioners is worsening due to rising food and medication costs.
- <sup>58</sup> UNDP, "Early Warning System" July-September 2003, 12; and UNDP "Early Warning System," January-March, 2003, 12. Unemployment rates are difficult to calculate in postwar BiH, as some companies still retain employment rosters but are not actually operational or in business.
- <sup>59</sup> UNDP, "Early Warning System," October-December 2000.
- <sup>60</sup> International Crisis Group, *Going Nowhere Fast: Refugees and internally displaced persons in Bosnian and Herzegovina*, ICG Balkans Report No. 23 (Sarajevo/Brussels: ICG, May 1, 1997), 9. At the beginning of 1996 the refugee estimates outside Bosnia were as follows: Germany, 345,000 Bosnian refugees; Croatia, 288,000; the Federal Republic of Yugoslavia, 253,000; Austria, 80,000; Sweden, 61,500; Switzerland, 26,700; Slovenia, 33,400; the Netherlands, 23,500; Denmark, 23,000; the U.K., 13,000; and Norway, 12,000.
- <sup>61</sup> International Crisis Group, *The Continuing Challenge of Refugee Return in Bosnia & Herzegovina*, ICG Balkans Report No. 137 (Sarajevo/Brussels: ICG, December 13, 2002), 4. These estimates, originating with UNHCR, are considered to be low.
- <sup>62</sup> ICG, December 2002, 7.
- <sup>63</sup> The Congressional Budget Justification for FY2003 by the Bureau of Population, Refugees, and Migration (PRM) of the U.S. Department of State makes this point. The CBJ states, "After four years of large-scale refugee returns in Bosnia and Croatia, we expect that by 2003 most people who plan to return will have done so. We will be scaling back our assistance accordingly." [www.state.gov/documents/organization/9467.pdf](http://www.state.gov/documents/organization/9467.pdf)
- <sup>64</sup> Council of Europe, *Bosnia and Herzegovina: Compliance with obligations and commitments and implementation of the post-accession co-operation programme*, 4 February 2005, 3.
- <sup>65</sup> ICG, December 2002, 5-6.
- <sup>66</sup> Council of Europe, 4.
- <sup>67</sup> Ibid., 10.
- <sup>68</sup> Information on six communities from case studies prepared by Mercy Corps Bosnia, September-October 2004 and from qualitative interviews by the FIFC/Mercy Corps survey team.
- <sup>69</sup> A 2004 report by the World Bank on conflict-induced displacement defines collective centers as follows: "Collective centers include a range of accommodations where (a) multiple DP [displaced persons] families live in the same structure or settlement, (b) residence in the settlement has typically not been voluntary but rather assigned by government authorities, donor agencies, or both, (c) shelter is almost always provided free of charge, and (d) settlements are usually set apart from local populations, creating varying degrees of isolation." Steven B. Holtzman and Taies Nezam, *Living in Limbo: Conflict-Induced Displacement in Europe and Central Asia* (Washington, DC: The World Bank, 2004), 68-69.
- <sup>71</sup> Interview, Deputy Mayor of Srebrenica, July 2, 2004.
- <sup>72</sup> Ibid.
- <sup>73</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.
- <sup>74</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.

- <sup>75</sup> This represents a bias in the study sample, as only returnees were available in the villages surveyed, with the exception of some Bosnian Serb families who had resettled in Potocari after leaving the Federation.
- <sup>76</sup> Interview, Bosniak man, age 74, Jakes, Vukosavlje, September 20, 2004.
- <sup>77</sup> Interview, Bosnian Croat man, age 75, Prud, Odzak, September 22, 2004.
- <sup>78</sup> United Nations Population Division (2005), Vol. 2005.
- <sup>79</sup> UNHCR figures for Bosnia-Herzegovina also indicate an increasing elderly population. According to UNHCR, in 2000 the elderly represented close to 11% of the total population, compared to 6.5% in 1991. United Nations High Commission for Refugees (UNHCR), "Update of UNHCR's position on categories of persons from Bosnia and Herzegovina in need of international protection," August 2000, section 3.
- <sup>80</sup> Interview, Bosniak man, age 71, Sevarlije, Doboj, September 9, 2004.
- <sup>81</sup> Interview, Bosniak woman, age 61, Sevarlije, Doboj, September 9, 2004.
- <sup>82</sup> Interview, Bosnian Serb woman, age 61, Jakes, Vukosavlje, September 21, 2004.
- <sup>83</sup> A similar mortality pattern was also recorded in Kosovo. See P. B. Spiegel and P. Salama, "War and mortality in Kosovo, 1998-1999: an epidemiological testimony" *Lancet*, 335, 2204-2209.
- <sup>84</sup> Interview, Bosniak man, age 71, Sevarlije, Doboj, September 9, 2004.
- <sup>85</sup> Interview, Bosniak man, age 71, Bosniak woman, age 72, Sevarlije, Doboj, September 9, 2004.
- <sup>86</sup> Jennifer Cain et al., *Health Care Systems in Transition: Bosnia and Herzegovina* (Copenhagen: European Observatory on Health Care Systems, 2002), 16.
- <sup>87</sup> Interview, Bosnian Serb woman, age 47, Krtova, Lukavac, September 8, 2004.
- <sup>88</sup> Interview, Bosnian Serb man, age 72, Krtova, Lukavac, September 9, 2004.
- <sup>89</sup> Cain et al., 17.
- <sup>90</sup> Ibid.
- <sup>91</sup> Ibid., 22-23. Some European health analysts consider the decentralization in the Federation to be premature and poorly organized, resulting in inequitable access for residents throughout the territory.
- <sup>92</sup> Interview, Bosnian Serb woman, age 57, Krtova, Doboj, September 8, 2004.
- <sup>93</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 28, 2004.
- <sup>94</sup> Interview, Bosniak man, age 74, Jakes, Odzak, September 20, 2004.
- <sup>96</sup> Interview, Bosnian Serb woman, age 61, Jakes, Odzak, September 21, 2004.
- <sup>97</sup> Interview, Bosnian Serb woman, age 61, Jakes, Odzak, September 21, 2004.
- <sup>98</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>99</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.
- <sup>100</sup> Interview, Bosnian Croat woman, age 50, Prud, Odzak, September 22, 2004.
- <sup>101</sup> Interview, Bosnian Serb man, age 59, Krtova, Lukavac, September 10, 2004.
- <sup>102</sup> Interview, Bosnian Serb woman, age 52, Brezani, Srebrenica, September 19, 2004.
- <sup>103</sup> Interview, Bosnian Serb woman, age 47, Krtova, Lukavac, September 8, 2004.
- <sup>104</sup> Cain et al., 57.
- <sup>105</sup> Interview, Bosniak woman in Jakes, Vukosavlje, age 43, September 21, 2004.
- <sup>106</sup> Interview, Bosnian Croat man in Prud, Odzak, age 64, September 23, 2004.
- <sup>107</sup> The World Bank (1986) defines food security as the condition whereby everyone, at all times, has access to and control over sufficient quantities of good quality food for an active and health life.
- <sup>108</sup> Ellen Messer, Marc J. Cohen, and Thomas Marchione, "Conflict: A Cause and Effect of Hunger," in *Environmental Change & Security Project Report*, No. 7, The Woodrow Wilson Center, 2000.
- <sup>109</sup> Interview, Bosniak man, age 55, Sevarlije, Doboj, September 10, 2004.
- <sup>110</sup> Interview, Bosnian woman, Potocari, Srebrenica, September 18, 2004.
- <sup>111</sup> Interview, Bosniak woman, Potocari, Srebrenica, September 18, 2004.
- <sup>112</sup> Interview, Bosnian Serb woman, age 59, Krtova, Lukavac, September 9, 2004.
- <sup>113</sup> Interview, Bosnian Serb woman, age 57, Krtova, Lukavac, September 8, 2004.
- <sup>114</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.
- <sup>115</sup> Interview, Bosniak woman, age 41, Jakes, Vukosavlje, September 21, 2004.
- <sup>116</sup> Interview, Bosniak woman, age 43, Jakes, Odzak, September 21, 2004.
- <sup>117</sup> Interview, Bosnian Serb man, age 48, Potocari, Srebrenica, September 18, 2004.
- <sup>120</sup> Interview, Bosniak woman, age 43, Jakes, Vukosavlje, September 21, 2004.
- <sup>121</sup> Interview, Bosnian Serb woman, age 59, Krtova, Lukavac, September 10, 2004.
- <sup>122</sup> International Crisis Group (ICG), December 2002, 20.
- <sup>123</sup> Interview, community leader, Krtova, Lukavac, September 10, 2004.

- <sup>124</sup> Interview, Bosniak man, age 55, Sevarlije, Republic of Srpska, September 10, 2004.
- <sup>125</sup> Interview, Bosnian Serb man, age 73, Krtova, Lukavac, September 9, 2004.
- <sup>126</sup> Devesh Kapur, *Remittances: The New Development Mantra?* (United Nations Conference on Trade and Development, G-24 Discussion Paper Series, No. 29, April 2004).
- <sup>127</sup> Holtzman and Nezam, 32.
- <sup>128</sup> Global IDP Database, "Coping mechanisms developed by the population to compensate food insecurity (1994-1999)". Accessed January 17, 2005. Available at <http://www.db.idpproject.org/Sites/IdpProjectDb/idpSurvey.nsf/wViewCountries/27F00E45AE72BE0CC12569A700509D66>
- <sup>129</sup> Freedom House Report on Bosnia and Herzegovina, 1998. Available at <http://www.freedomhouse.org/nit98/bosnia.html>
- <sup>130</sup> Ibid.
- <sup>131</sup> Bilborrow et al., "Measurement of Remittances," in *International Migration Statistics: Guidelines for Improving Data Collection Systems* (Geneva: International Labour Office, n.d.), 321-362.
- <sup>132</sup> An interview with Peter Nicholls, governor of the Central Bank of BiH from 1998-2003, revealed that upon the introduction of the Euro and the conversion of the Deutschmark and other currencies, Bosnians brought in over \$3.4 billion USD, three times the amount that was expected. Nicholls speculated that the combination of the grey economy and the inflow of hard currency from remittances accounted for \$1 billion USD a year. See "Foreign Direct Investment Magazine," *Financial Times*, February 2. Available at [http://www.fdimagazine.com/news/fullstory.php/aid/130/Rate\\_of\\_changeBosnia.html](http://www.fdimagazine.com/news/fullstory.php/aid/130/Rate_of_changeBosnia.html)
- <sup>133</sup> Interview, Bosniak woman, age 61, Sevarlije, Dobo, September 9, 2004.
- <sup>134</sup> Interview, Bosniak woman, age 52, Jakes, Vukosavlje, September 20, 2004.
- <sup>135</sup> Interview, Bosnian Serb man, age 66, Brezani, Srebrenica, September 19, 2004.
- <sup>138</sup> Interview, Bosnian Croat woman, age 50, Prud, Odzak, September 22, 2004.
- <sup>139</sup> Interview, Bosnian Croat woman, age 32, Prud, Odzak, September 22, 2004.
- <sup>140</sup> Interview, Bosnian Croat woman, age 32, Prud, Odzak, September 22, 2004.
- <sup>141</sup> Interview, Bosnian Croat woman, age 32, Prud, Odzak, September 22, 2004.
- <sup>142</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.
- <sup>143</sup> Interview, Bosniak man, age 74, Jakes, Vukosavlje, September 20, 2004.
- <sup>144</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.
- <sup>146</sup> Interview, Bosnian Croat woman, age 72, Prud, Odzak, September 23, 2004.
- <sup>171</sup> Minear et al., 14. WFP coverage rates were low for other besieged enclaves in 1993 as well, reaching 52.4% in Zepa but only 26.4% in Gorazde.
- <sup>172</sup> Many of these airdrops were part of Operation Provide Promise, which was organized by the United States government in July 1992 to provide food and medical supplies to the besieged city of Sarajevo. The effort was supported by military, organizations, and personnel from 21 nations and expanded to provide assistance to Srebrenica and other enclaves cut off from overland convoys. For bibliography and references see "Operation Provide Promise (Bosnia)", compiled by Melinda M. Mosley, March 2000, at <http://www.au.af.mil/au/au/bibs/opprom/opp.htm>.
- <sup>173</sup> Interview, Bosniak woman, age 43, Jakes, Vukosavlje, September 21, 2004. Insecurity on roads was a problem for the U.N. as well, and the Secretary General halted all aid convoys to central Bosnia in October and November 1993 after a targeted attack on a U.N. convoy killed a driver and wounded nine other U.N. employees. General Accounting Office (GAO), 4.
- <sup>174</sup> Interview, Bosniak man, age 55, Sevarlije, Dobo, September 10, 2004.
- <sup>175</sup> Interview, Bosniak woman, age 49, Sevarlije, Dobo, September 9, 2004.
- <sup>176</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>177</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>178</sup> Alex de Waal, *Famine that Kills: Darfur, Sudan, 1984-1985* (Oxford: Oxford University Press, 1987).
- <sup>179</sup> Bridget Byrne with Sally Baden, *Gender, Emergencies and Humanitarian Assistance* (Brighton: Institute of Development Studies, 1995), iii.
- <sup>180</sup> Interview, Bosniak woman, age 61, Sevarlije, Dobo, September 9, 2004.
- <sup>181</sup> Interview, Bosniak Croat woman, age 72, Prud, Odzak, September 23, 2004.
- <sup>182</sup> Interview, Bosnian Croat woman, 73 years, Prud, Odzak, September 22, 2004.
- <sup>183</sup> Interview, Bosniak man, age 55, Sevarlije, Dobo, September 10, 2004.

- <sup>184</sup> For a discussion on the relationship between shelter and livelihoods, see C. A. Setchell, "Reducing vulnerability through livelihoods promotion in shelter sector activities: an initial examination for potential mitigation and post-disaster application," Working Paper No. 5 (Medford, MA: Feinstein International Famine Center, 2001).
- <sup>185</sup> Interview, Bosnian Croat woman, age 50, Prud, Odzak, September 22, 2004.
- <sup>186</sup> A 2004 World Bank report states that squatting remains a very prevalent means of securing housing for displaced persons in the country. "According to a recent estimate, almost 80 percent of the IDPs in Bosnia and Herzegovina remain illegally squatting in the housing of IDPs of another ethnicity or of some of the estimated 600,000 refugees still living outside the country." Holtzman and Nezam, 72.
- <sup>187</sup> Interview, Bosnian Serb man, age 48, Potocari, Srebrenica, September 18, 2004.
- <sup>188</sup> Interview, Bosnian Serb woman, age 43, Potocari, Srebrenica, September 18, 2004.
- <sup>189</sup> Interview, Bosnian Serb woman, age 59, Brezani, Srebrenica, September 19, 2004.
- <sup>190</sup> Interview, Bosniak woman, age 52, Jakes, Vukosavlje, September 20, 2004.
- <sup>191</sup> Interview, Bosnian Serb woman, age 61, Jakes, Vukosavlje, September 21, 2004.
- <sup>192</sup> Interview, Bosnian Serb woman, age 59, Brezani, Srebrenica, September 19, 2004.
- <sup>193</sup> UNHCR, "Returning Home," February 2000.
- <sup>194</sup> This does not mean that the available assistance is able to meet the demand of those who wish to return. In fact, the lack of resources to repair damaged houses remains one of the largest obstacles to return across Bosnia-Herzegovina. UNHCR, "Closing the circle: From emergency humanitarian relief to sustainable returns in South Eastern Europe," Paper presented at the Ministerial Conference on Peace Consolidation and Economic Development of the Western Balkans, Ministry of Foreign Affairs, Tokyo, Japan, April 5, 2004, 9.
- <sup>202</sup> See Setchell, 2001.
- <sup>203</sup> Fawcett and Tanner, 2002, chapter 3.
- <sup>204</sup> Interview, Bosnian Croat woman, age 75, Prud, Odzak, September 22, 2004.
- <sup>205</sup> Interview, Bosniak woman, age 41, Jakes, Vukosavlje, September 21, 2004.
- <sup>206</sup> Interview, Bosnian Serb woman, age 59, Brezani, Srebrenica, September 19, 2004.
- <sup>207</sup> Interview, Bosniak man, age 74, Jakes, Vukosavlje, September 20, 2004.
- <sup>208</sup> Interview, Bosnian Serb man, age 73, Krtova, Lukavac, September 9, 2004.
- <sup>209</sup> Interview, Bosnian Serb male, age 72, Krtova, Lukavac, September 9, 2004.
- <sup>210</sup> Interview, Bosnian Croat man, age 64, Prud, Odzak, September 23, 2004.
- <sup>211</sup> See Scoones, 1998.
- <sup>212</sup> F. Ellis and H.A. Freeman, "Rural Livelihoods and Poverty Reduction Strategies in Four African Countries" (*Journal of Development Studies*, 2004, 40, 1-30).
- <sup>218</sup> Interview, Bosnian Croat woman, age 50, Prud, Odzak, September 20, 2004.
- <sup>219</sup> Interview, Bosnian Croat woman, age 50, Prud, Odzak, September 20, 2004.
- <sup>220</sup> Interview, Bosnian Croat woman, age 72, Prud, Odzak, September 23, 2004.
- <sup>222</sup> Interview, Bosniak man, age 42, Jakes, Odzak, September 20, 2004.
- <sup>225</sup> Interview, Bosnian Serb woman, age 36, Krtova, Lukavac, September 8, 2004.
- <sup>226</sup> Interview, community leader, Krtova, Lukavac, September 9, 2004.
- <sup>227</sup> Maja Korac, "The Power of Gender in the Transition from State Socialism to Ethnic Nationalism, Militarization, and War: the Case of Post-Yugoslav States," PhD diss., York University, Toronto, 1998, 170.
- <sup>228</sup> Interview, Bosnian Serb woman, age 57, Krtova, Lukavac, September 8, 2004.
- <sup>229</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>230</sup> Timothy R. Knight, "Bosnia-Herzegovina: Basic themes from a Complex Emergency," (Tufts University: Feinstein International Famine Center, January 1998), 11.
- <sup>231</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>232</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>233</sup> Bosnia and Herzegovina, *Assessment of Sustainable Development*, 11.
- <sup>234</sup> Interview, Bosnian Serb woman, age 47, Krtova, Lukavac, September 8, 2004.
- <sup>235</sup> Interview, Bosnian Serb man, age 72, Krtova, Lukavac, September 9, 2004.
- <sup>236</sup> Interview, Bosniak woman, age 61, Sevarlije, Dobo, September 9, 2004.
- <sup>237</sup> Interview, Bosnian Serb woman, age 57, Krtova, Lukavac, September 8, 2004.

- <sup>238</sup> Interview, Bosniak woman, Potocari, Srebrenica, September 18, 2004.
- <sup>239</sup> Interview, Bosniak man, age 64, Sevarlije, Doboj, September 10, 2004.
- <sup>240</sup> Interview, Bosniak woman, age 43, Jakes, Vukosavlje, September 21, 2004.
- <sup>241</sup> Interview, Bosnian Serb woman, age 57, Krtova, Lukavac, September 8, 2004.
- <sup>242</sup> Interview, Bosnian Serb woman, age 70, Krtova, Lukavac, September 9, 2004.
- <sup>243</sup> Interview, Bosniak woman, age 42, Sevarlije, Doboj, September 8, 2004.
- <sup>244</sup> Whitaker, 267.
- <sup>245</sup> Interview, Bosniak man, age 64, Sevarlije Doboj, September 10, 2004.
- <sup>246</sup> Interview, Bosniak man, age 61, Jakes, Vukosavlje, September 20, 2004.
- <sup>247</sup> Interview, Bosnian Serb man, age 59, Krtova, September 10, 2004.
- <sup>248</sup> Interview, Bosniak man, age 64, Sevarlije Doboj, September 10, 2004.
- <sup>249</sup> Interview, Bosniak woman, Potocari, Srebrenica, September 18, 2004.
- <sup>250</sup> Interview, Bosniak man, age 71, Sevarlije, Doboj, September 9, 2004.
- <sup>251</sup> Interview, Bosniak woman, Potocari, Srebrenica, September 18, 2004.
- <sup>254</sup> Whitaker, 252.
- <sup>255</sup> UNHCR, "Closing the circle," 1.
- <sup>256</sup> Global IDP Database, "More population displacement in 1996," available at [www.idpproject.org](http://www.idpproject.org), accessed on January 28, 2005.
- <sup>257</sup> See Scoones, 1998.
- <sup>258</sup> Interview, Bosniak woman, age 61, Sevarlije, Doboj, September 9, 2004.
- <sup>259</sup> Interview, Bosniak man, age 61, Jakes, Vukosavlje, September 20, 2004.
- <sup>260</sup> Interview, Bosnian Croat woman, age 50, Prud, Odzak, September 22, 2004.
- <sup>261</sup> Interview, Bosniak man, age 42, Jakes, Vukosavlje, September 20, 2004.
- <sup>262</sup> Interview, Bosnian Serb woman, age 61, Jakes, Odzak, September 21, 2004.
- <sup>263</sup> Interview, Bosniak man, age 55, Sevarlije, Doboj, September 10, 2004.
- <sup>264</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>265</sup> Interview, Bosniak woman, age 43, Jakes, Vukosavlje, September 21, 2004.
- <sup>266</sup> Interview, Bosnian Serb woman, age 61, Jakes, Odzak, September 21, 2004.
- <sup>267</sup> Whitaker, 267.
- <sup>268</sup> Fawcett and Tanner, 2002, chapter 3.
- <sup>269</sup> Amnesty International, *Refugees: Human rights have no borders*, (London: Amnesty International, 1997).
- <sup>270</sup> Although the population in collective centers has significantly decreased since the late 1990s, more than 7,000 people remained in collective centers as of early December, 2004. UNHCR, "Born again: the Bosnian miller' tale," available at <http://www.reliefweb.int/rw/RWB.NSF/db900SID/JCDR-67EN9C?OpenDocument>, accessed on January 27, 2005.
- <sup>271</sup> Interview, Bosniak man, age 61, Jakes, Vukosavlje, September 20, 2004.
- <sup>272</sup> Interview, Bosnian Serb woman, age 47, Krtova, Lukavac, September 8, 2004.
- <sup>274</sup> Interview, Bosniak woman, age 41, Jakes, Vukosavlje, September 21, 2004.
- <sup>275</sup> Interview, wife of community leader, Krtova, Lukavac, September 9, 2004.
- <sup>276</sup> Interview, Bosniak woman, age 53, Potocari, Srebrenica, September 18, 2004.
- <sup>277</sup> Interview, Bosnian Serb man, age 48, Potocari, Srebrenica, September 18, 2004. The qualitative data did not pick up on tensions between the returnee Bosniaks and the more recent displaced Serb arrivals, but the case studies conducted by Mercy Corps reported there to be serious tension between these two groups, due mainly to the continued occupation by Bosnian Serbs of Bosniak homes.
- <sup>278</sup> Interview, community leader, Krtova, Lukavac, September 9, 2004.
- <sup>279</sup> Interview, Bosniak man, age 55, Sevarlije, Doboj, September 10, 2004.
- <sup>280</sup> Interview, Bosniak man, age 64, Sevarlije, Doboj, September 10, 2004.
- <sup>281</sup> Interview, Bosniak woman, age 72, Sevarlije, Doboj, September 9, 2004.
- <sup>282</sup> See, for instance, Civil Society Organisations for Peace in Northern Uganda (CSOPNU), *Nowhere to Hide: Humanitarian protection threats in Northern Uganda*, Kampala: CSOPNU, 2004; Joanna Macrae and Anthony Zwi, eds., *War and Hunger: Rethinking international responses to complex emergencies*, London: Zed Books, 1994.
- <sup>283</sup> Leah Horowitz assisted in compiling this information.