



Country Fact Sheet

Bosnia and Herzegovina

2018



Credit: Damir Bosnjak 2017

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I. CHECKLIST FOR VOLUNTARY RETURN

1. Before the return
2. After the return

II. HEALTH CARE

1. General information
2. Medical treatment and medication

III. LABOUR MARKET AND EMPLOYMENT

1. General information
2. Ways/assistance to find employment
3. Unemployment assistance
4. Further education and trainings

IV. HOUSING

1. General Information
2. Ways/assistance to find accommodation
3. Social grants for housing

V. SOCIAL WELFARE

1. General Information
2. Pension system
3. Vulnerable groups

VI. EDUCATIONAL SYSTEM

1. General Information
2. Cost, loans and stipends
3. Approval and verification of foreign diplomas

VII. CONCRETE SUPPORT FOR RETURNEES

1. Reintegration assistance programs
2. Financial and administrative support
3. Support to start income generating activities

VIII. CONTACT INFORMATION AND USEFUL LINKS

1. International, Non-Governmental, Humanitarian Organizations
2. Relevant local authorities
3. Services assisting with the search for jobs, housing, etc.
4. Medical Facilities
5. Other Contacts

I. Checklist for Voluntary Return



Credit: IOM/2017

Before the Return

The returnee should

- ✓ request documents from the German authorities that might be needed later on.
- ✓ If children were born in Germany, it is obligatory to bring an international certificate of birth.
- ✓ get information concerning the arrival at the airport and the onward journey.
- ✓ At the Airport there are several bus lines, which carry passengers to all parts of Bosnia and Herzegovina (BiH).
- ✓ check vaccinations (especially for children).
- ✓ find a temporary accommodation.
- ✓ If the returnee does not own an apartment or house, they can rent available apartments. Temporary accommodation is overcrowded and there is no facility for accommodation in them (referring to the collective centers or apartments for people in social need).

After the Return

The returnee should

- ✓ register with relevant authorities
- ✓ There are two agencies at which returnees have to be registered. There is the Federal Ministry of Displaced Persons and Refugees and the Ministry for Refugees and Displaced Persons of Republic of Srpska.
- ✓ (re-)register for the health insurance and the pension insurance system (it is best to turn to the organization "YOUR RIGHTS – VAŠA PRAVA" that provide free legal aid to help people to realize their rights).
- ✓ apply for social welfare.
- ✓ Contact services assisting with the search for jobs and housing.
- ✓ apply for child care, schools or other educational institutions. If the returnee's child was born abroad, it is obligated to enroll the child in the register of citizens in the municipality of residence (with the necessary international certificate of birth of the child)

II. Health Care (1/2)

I. General Information

Health insurance is guaranteed to:

- employed individuals
- pensioners and their spouses
- unemployed individuals and their relatives (married couples and children up to 15 years old who are registered at their municipal Center for Employment)
- disabled individuals,
- agricultural workers
- individuals currently receiving social welfare payments

If mentally disabled individuals fulfill the eligibility requirements, they can also receive state health insurance. Eligibility must be confirmed by the State Medical Commission, which consists of medical experts who conduct a medical examination of the person. All citizens of BiH, regardless of whether or not they can obtain health insurance through a pension or social welfare, have the option of purchasing voluntary or voluntary extended health insurance.

Person holding a health insurance can receive the majority of medicines free of charge. Only for some specific medicines it is necessary to pay a participation amount.

Costs:

Patient's participation in BiH is prescribed but varies from entity to entity and canton to canton. If the patient is not covered by the insurance, participation is 100%, if not the participation is prescribed and determined by the nature of medical service.

Benefits:

Due to the economic situation in BiH, medical care in the public health sector is not completely free of charge. Patients must pay a small fee. This amount depends on the provided medical treatment. Health care is free of charge for individuals in the following categories:

- Children up to the age of 15;
- Pupils and regular students up to the age of 26,
- Children between 16 and 18 years old who attend school;
- Pregnant women and women after delivery until their baby is one year old;
- Minors over 15 years who do not attend school must pay voluntary insurance if they are not covered by another method;
- Individuals older than 65;
- Social welfare beneficiaries;
- Individuals suffering from tuberculosis and other epidemic diseases;
- Individuals suffering from a mental disorder (eligibility requires examination by a special medical commission);
- Individuals in need of dialyses;
- Patients with diabetes using insulin regularly (eligibility requires completion of an examination of the special medical commission);
- Patients suffering from malignant diseases; Transplant patients;
- Individuals suffering from dystrophy.

2. Medical treatment and medication

Medical facilities and doctors:

The public health care system in BiH is organized on three levels.

The first level of health care: is provided by local first aid centers (ambulanta). These facilities are located in municipalities that are unable to get support from a community health center and offer limited medical treatment. The staff of the first aid center (ambulanta) is generally limited to one general practitioner and three or four nurses. The first aid centers (ambulantas) are primarily for first aid and preventative medicine.

II. Health Care (2/2)

The second level of health care: is provided by community health centers (dom zdravlja). Usually, "dom zdravlja" exists of one team of general practitioners and several specialists and dentists. "Dom zdravlja" often provides services in the following medical fields: general medicine; pediatric; gynecology; tuberculosis control; occupational health; dentistry; epidemic diseases; psychiatric treatments; ears, nose and throat; ophthalmology and radiology.

"Dom zdravlja" also offer pre-employment physical examinations, regular medical checkups for workers and assessments of temporary disabilities for workers. Since 2008 a Family Medicine system is in place: every family has its own family doctor. This doctor should be approached and will refer the patient to a specialist.

The third level of health care: is provided by general and specialized hospitals (for example the General Hospital and Clinical University Center in Sarajevo, the Clinical Hospital Center in Banja Luka and other hospitals at cantonal/regional level).

General hospitals provide health care services for individuals suffering from diseases that cannot be treated at health centers. Specialized hospitals provide health care services for individuals of different age groups that focus on a particular medical specialty.

Compared with European standards, the equipment of these institutions is satisfactory. All common surgical operations and clinical treatments are available in these facilities.

Patients can receive treatment even outside of their canton/region of residence subject to prior approval by the relevant Insurance Funds. The IOM in BiH is able to provide useful information, advice and referrals for treatment.

Procedure of admission:

Patients must have a certified health card from the Health Insurance Institute to access the Medical centers for examination and treatment.

Availability and costs of medication:

Available medicines can be found here:

- <https://www.zdravstvo-srpske.org/liste-lijekova.html>;
- <http://www.fmoh.gov.ba/index.php/preporucu-jemo/liste-lijekova>

Health Care System: Access for Returnees

Eligibility and requirements:

All employed persons and other persons executing certain activities or attributed with special status are entitled to health insurance. The family members of the ensured persons are also entitled to be ensured under the condition they are not already insured on the basis of employment or by the employment in economic or non economic activities i.e. agriculture. The children of ensured persons are entitled to insurance until 15 years of age, i.e. until 26 years, if they are attending secondary education or college. More details can be found in the respective entity Laws on Health Insurance of FBiH and RoS.

Registration procedure :

Unemployed persons must report to the employment bureau 30 days after the previous work is terminated, 90 days after completion of regular school, 30 days upon return from abroad, if they were ensured before going abroad.

Required documents:

Copy of the ID and the ID card has to be presented when applying; for married couples – certificate proving marriage, for divorced couples – court decision; for children born within or outside marriage – birth certificate; for adopted children – decision on adoption, birth certificate; for stepchildren – birth certificate and parents marriage certificate; for children 16-26 years of age – birth certificate, school certificate; for members of agriculture economies – statement on members of economy (house list) and the statement of the ensured person that it has not realized insurance on some other basis, verified by local self governance institution.

III. Labour Market and Employment (1/2)

I. General information

BiH Agency for Statistics data from March-May 2018 showed that the labor force counted 1.260.835 persons. Among the labor force there were 794,505 persons in employment and 466.330 unemployed persons. Many people are employed in the private sector, although they are registered as unemployed by the Center for Employment. Therefore the statistical data is not fully accurate. In BiH in March - May 2018, the average net salary was BAM 869 (EUR 446.98) and the average gross salary BAM 1,351 (EUR 694.90). In April 2018 the number of unemployed persons was 536.684, while 256.064 out of that number are women.

2. Ways/assistance to find employment

Every citizen in BiH and in RoS must be registered at the public institution Center for Employment which gives support to job-seekers. For further Information, contact the following institutions and websites:

- Federation of Bosnia and Herzegovina, Employment Institute, Đoke Mazalića 3, Sarajevo, Tel: +387 33 562 900 E-mail: info@fzzz.ba
- Republic of Srpska, Employment Institute, SrpskihRatnika 44, Pale, Tel/fax: +387 57 223 107: E-mail: info@zzzrs.net
- <http://www.posao.ba>
- <http://www.job.ba/>
- <http://bih.boljiposao.com/>
- <http://posao.banjaluka.com/>

3. Unemployment assistance

General information on public and/or private unemployment assistance:

In order to be notified of future employment possibilities (even if he/she does not apply for financial assistance) every citizen in the Federation of BiH and in RoS must be registered at the public Employment office. In BiH there is no private unemployment assistance available yet.

Benefits and Costs:

In the Federation of BiH financial assistance that is granted to unemployed persons. The monthly amount varies in accordance to the previous years spent working. In RoS the financial assistance depends on the length of the employment period: For an unemployed person that has worked up to 15 years, the financial assistance that is granted is 35% of the average wage that the person has obtained during the last three months of employment.

- For an unemployed person that has worked for more than 15 years, financial assistance is granted with 40% of average wage of last three months of employment.
- The financial assistance cannot be lower or higher than 20% of the average wage in RoS in the previous year in accordance with the data of Republic Institute for statistics of RoS
- The Financial assistance fee is paid on a monthly basis.

4. Further education and trainings

The program for work through training, professional training and improvement is being implemented by Federal Employment Office. Target group are unemployed people preparing for work through vocational training in order to strengthen the competitiveness of the market, increase competencies and employment opportunities.

All unemployed persons who are registered on cantonal services of Employment Office before applying for a Public Call, and have at least finished elementary school can apply for this program.

III. Labour Market and Employment (2/2)

Unemployment Assistance: Access for Returnees

Eligibility and requirements:

The assistance to unemployed persons is attributed in following forms:

1. Unemployment fee is attributed to the person who has worked at least 8 months prior to unemployment without pauses, or has worked 8 months with pauses in the past 18 months.
2. Health insurance is attributed to the person returning from abroad in the instance that the person registered to the Bureau 30 days upon return and if the person had health insurance prior to the return.
3. Pension: is attributed to the person who lacks up to 3 years of official working service of 15 years, which is required to realize this right.

Registration procedure:

Unemployed person registers in the employment bureau in accordance to its residence. After the registration, the municipal bureau issues the Control paper and the person will be informed about the deadlines for regular reporting to the Bureau, in order to maintain the rights attributed on the basis of unemployment.

Required documents:

Person applying for the first time is obliged to present residence confirmation, proof of education, signed declaration on unemployed status and other relevant documents necessary to realize certain entitlements.



Credit: IOM/Albert Gonzalez Farran Ibrahim

IV. Housing

I. General Information

Housing rental costs in BiH depends on location and size of the accommodation. In some major cities in the Federation of BiH (e.g. Sarajevo), the cost for renting a two-room apartment is between 350 BAM (175 EUR) and 1000 BAM (500 EUR) per month. In the suburbs of major cities and in the center of smaller towns, rent varies 250 EUR). In RoS rent is the highest in the Banja Luka region where one have to pay between 350 (175 EUR) and 600 (300 EUR) BAM per month. In smaller towns rent for a two-room-apartment ranges from 200 BAM (100 EUR) to 350 BAM (175 EUR).

Rental or purchase of real estate is generally conducted through private real estate agencies or on an individual basis. Relevant information on available houses/apartments is available through advertisements in daily/weekly local newspapers, internet adds, local radio and TV stations, etc.

There is a large amount of apartments to rent especially in major cities in BiH and certainly supply is higher than the demand. Furthermore, there are also a lot of real estate agencies that are renting apartments.) In BiH there is no possibility of granting social housing for returnees.

2. Ways/assistance to find accommodation

The main websites for renting apartments are:

- <http://www.olx.ba/>
- <http://www.malioglasi.com/oglasi/oglasi.php?gpx=20&tpx=D>
- <http://prostor.ba/ponuda/2-786/iznajmljivanje>
- <http://www.metropolanekretnine.ba/>

3. Social grants for housing

There is no strategy or law in BiH which regulates social grants for housing. In RoS, there is a special program for co-financing of youth and young couples for purchasing first accommodation. In FBiH, there is no strategy or law regulating the matter, but Decisions of Cantonal governments regulating subsidies for youth. In some Cantons there are no such decisions. In Canton Sarajevo, there is exemption from construction tax for youth, but only for the instances of newly constructed buildings.



Credit: IOM/ 2016

V. Social Welfare (1/2)

I. General Information

There are several laws that provide social welfare benefits for every person who is unable of taking care of themselves or who is without basic financial means and who does not have any relatives to take care of them.

Individuals who suddenly find themselves in need due to forced migration, repatriation, deceased family members, illness, natural disaster, and/ or release from prison, are also included in the social welfare system in BiH. Approval of claims and the subsequent social welfare services are provided through the municipal Center's for Social Welfare.

In the Federation of BiH, social welfare benefits include: medical insurance for the claimant and his/ her family members; financial assistance amounting to 114 BAM (57 EUR) for one member household + 10% for each additional household member; 50 BAM (25 EUR) per month for utilities (water, sewage, electricity etc.), however, some cantons and municipalities are unable provide such commitments (for example the Center Municipality of Sarajevo). Additional benefits differ between cantons and municipalities.

In RoS, social welfare assistance includes medical insurance for the claimant and their family members and financial assistance amounts up to 41 BAM (21 (EUR) per household member.

Costs:

In BiH there is no financial participation for the beneficiaries.

Benefits:

- child allowance
- financial compensation for mothers
- permanent financial assistance for persons unable to work
- permanent financial assistance for persons over 65 age whose monthly household income does not exceed 40% of the average salary
- one-time financial assistance
- exceptional financial assistance
- home care
- one time financial assistance for equipment for children and help in food until 6 month

Social Welfare System: Access for Returnees

A returnee's status is equal to that of other citizens of BiH when applying for social welfare benefits. They must contact the municipal Center for Social Welfare. This has to be the municipality where the returnee has been registered upon return to BiH.

Example: Recipients in the Central Municipality of Sarajevo:

- Usable household surface living space of less than 44M2;
- Total monthly earnings per household member of less than 58.5 BAM (29 EUR).
- The age of the claimant and disability are also taken into consideration.

Decisions are made on a case-by-case basis. Due to the verification process approval can take two months or longer after submission of the required documents.

Once a claim is approved, payment is sporadic due to lack of funds. As a result of this unreliability, returnees and local citizens are unable to depend on social welfare funds and support as a means of survival.

For further information contact the following institutions:

- Federation of Bosnia and Herzegovina, Ministry of Labor and Social Policy, Marka Marulića br 2, 71000 Sarajevo, Tel: +387 33 661 772, E-mail: info@fmrsp.gov.ba
- Republic of Srpska, Ministry of Health and Social Welfare, Trg Republike Srpske 1, 78000 Banja Luka, , Tel: ++387 51 339 486, Fax: +387 51 339 652, E-mail: ministarstvo-zdravlja@mzsz.vladars.net

V. Social Welfare (2/2)

2. Pension System

There are two pension funds in BiH. Every citizen of the Federation of BiH and RoS who obtained a pension in BiH before migration has the right to be included in the pension system upon return to BiH. Returnees who did not obtain a pension before migrating can register and start up the procedure for obtaining pension benefits. Returnees and other citizens who fulfill the conditions from the Law on Pensions and Insurance of Invalids, which are detailed below, can begin the procedure to obtain a pension

Costs:

The financial participation in F BiH is determined on the basis of net salary, while in RoS it is determined on gross salary. Besides mentioned costs, the income tax is also deducted from the salaries in F BiH and RoS.

Benefits:

Financial entitlements for the old age, working inability or the death cases of insured persons, i.e. the pension users.

Pension System: Access for Returnees

Pensions in both entities are approved automatically for individuals who have accumulated 40 years of work. At the age of 65, men and women in both entities are eligible for a pension if they have accumulated 20 years of work.

However, women in RoS are subject to different pension regulations than in the Federation of BiH. Women in RoS are automatically approved for pension payment after 35 years of work and are eligible for a pension at the age of 60.

It is also possible to collect a pension for disability resulting from an occupational accident or illness regardless of accumulated years of work experience. If a pensioner who obtained a disability pension passes away, their pension can be transferred to a spouse and child that did not finalize education (if the child is a student they must provide proof that they have passed exams during the school year).

3. Vulnerable Groups

Roma remain the most vulnerable group in the country, facing widespread discrimination in employment, education, and political representation. Lack of a free and universal birth registration system results in many Roma not being on the national public registry that records births, deaths, and marriage. This limits their access to public services, including health care.

BiH needs to undertake further reforms to ensure that the protection of the freedom of speech and the rights of persons belonging to minorities, including Roma and lesbian, gay, bisexual, transgender and intersex (LGBTI) people, are not just enshrined in law but also respected in practice.

Assistance for vulnerable persons

The “Vaša prava BiH” remains the main source of free legal aid for the beneficiaries. Therefore it is an important organization to exercise their rights in the future and in assisting individuals with their return, relocation and reintegration process, asylum seekers etc.

The services provided by VAŠA PRAVA BiH is provided for the most deprived population segments in BiH who cannot pay for a private lawyer to exercise their rights. More information can also be found under the following link:

- http://www.wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2007/07/26/000011823_20070726132405/Rendered/PDF/36458.pdf

VI. Educational System (1/2)

I. General Information

Education is compulsory for children between the age of 6- 15 years. Home schooling is illegal. After that period, students can choose whether to proceed to secondary school.

Secondary education is provided by general, vocational and technical secondary schools. Students graduating from general secondary school, art schools, and theology schools obtain a certificate to enroll in any faculty or academy by passing the qualification examination.

Compulsory education is free of charge. Parents have to pay for school books, transportation to school, and food for their children. There is a nationwide test called "Matura", which is taking place at the end of the secondary school (age 18/19) and prepares the student for higher education such as university.

In BiH there are eight universities: the University of Sarajevo, the University of Banja Luka, the University of Tuzla, the University of Džemal Bijedić (East Mostar), the University of Mostar (West Mostar), the University of Bihać, the University of Zenica and the University of East Sarajevo. All higher education activities are subject to national (Republic Srpska) or cantonal (in the Federation of BiH) laws on higher education.

Educational Level	Age
e.g. Kindergarten	3 – 7
Primary Level	
e.g. Elementary School	7 – 15
Secondary Level	
e.g. High School	15 – 19
e.g. Vocational Training	15 – 18
Higher Education	
e.g. Collegen, University, etc.	From 19

Access and Registration Procedure for Returnees

In the Federation of BiH, education is under the jurisdiction of each Canton. The Cantonal Ministry for Education, Science, and Information lays out guidelines for the acceptance of students to elementary and secondary schools in Sarajevo.

Children with physical disabilities are still facing problems as physical barriers to their access to school buildings is not resolved yet. They also suffer from a lack of quality mainstream education due to low capacities of schools and teachers to meet the specific requirements for their education.

Students who have finished primary school (grade 1-4) abroad, may continue their education in RoS without additional requirements.

To cover the difference in curricula after a student has completed their second part of primary school or the first part of high school abroad, it is necessary to pass an exam.

If a student has already finished secondary school abroad, they may continue their studies at a higher education institute. Therefore it is also necessary to demonstrate the equivalence between the curricula.

If there is a significant difference in curricula, the student has to take exams to bridge the difference.

Necessary Documents for school enrollment in the Federal Republic of BiH:

- Application and international birth certificate;
- Photocopy of the original certificate of the last grade;
- Authenticated translation of the certificate of last grade attended abroad (only one copy);
- Authenticated translation of all certificates relevant to the continuation of education.

VI. Educational System (2/2)

2. Cost, loans and stipends

There is almost no chance to receive a student loan. At the beginning of the school year almost every faculty, offers new students the opportunity to apply for a scholarship. This selection is based on the school results (minimum average grade required 4.0 out of maximum 5.0). Some universities may additionally require a preliminary exam.

There is only a small number of cases which obtain a scholarship from a humanitarian NGO (e.g. children without parents) or from a municipality (i.e. in general the student must be at the top of their class with an evaluation of 9.5 and live with their family under the poverty line).

A state-funded student should pay a small tuition-fee for their education. Tuition fees for state funded students differ and can range from 100 BAM (50 EUR) for one year to 800 BAM (400 EUR).

Competent institutions for further information:

- Federacija Bosne i Heregovine,
Ministry of Education, Science, Culture and Sport,
Ante Starčevića bb, Mostar;
Tel +387 36 355 700,
Fax: +387 36 355 742,
Web: www.fmon.gov.ba/
Email: info@fmon.gov.ba,
kabinet@fmon.gov.ba
- Republic of Srpska,
Ministry of Education and Culture,
Trg republike Srpske I, 78000 Banja Luka
Tel: +387 51 338 461
Fax: +387 51 338 853
E-mail: mp@mp.vladars.net

3. Approval and verification of foreign diplomas

Some cantonal ministries do not charge fees to issue certificates attesting the equivalence of foreign diplomas.

In general cantonal ministries are charging fees for these certificates, between 200 BAM (100 EUR) and 800 BAM (400 EUR).

The entity or the cantonal Ministry of Education accept the final certificates and other documents related to the continuation of education.

Federation of BiH Higher Education Institute, which is in charge for the relevant field of study, is responsible for the verification of diplomas/certificates of graduation from higher education institutes/universities abroad. This verification process takes maximum 2 months. It is necessary to submit a written request for verification to the corresponding faculty in the Republic of Srpska including the following documents:

- Original diploma certified with an Apostille stamp;
- Officially verified translation of previous education certificates;
- Translated curriculum of the university attended abroad.

It is important to note that there is no state regulation on the fees charged for diploma notification. Each faculty may determine its own fees. Fees for certification vary from one faculty to another; for example, the University in East Sarajevo charges 400 BAM (200 EUR).

VII. Concrete Support for Returnees

I. Reintegration assistance programs

Please contact following institutions for support to returnees:

- Ministry of Human Rights and Refugees of Bosnia and Herzegovina
 - Sector for refugees and displaced persons:
Tel. +387 33 703 909
 - Sector for Diaspora
Tel. +387 33 703 975
 - Other contacts:
tel.: +387 33 202 600
fax: +387 33 206 140
e-mail: kabmin@mhrr.gov.ba

2. Support to start income generating activities

For contact details of micro-credit institutes that provide grants for starting small independent businesses, please see the information on page 15.

VIII. Contact Information and Useful Links (1/4)

International, Non-Governmental, Humanitarian Organizations

International Organization for Migration – IOM

Zmaja od Bosne bb
71000 Sarajevo
Phone: +387 33 293 400
Email: iomsjmission@iom.int
Internet: www.bih.iom.int

Vaša prava BiH

Safeta Hadžića 66a
71000 Sarajevo
Phone: +387 33 789 105
Email: sarajevo@vasaprava.org
Internet: www.vasaprava.org

Pomozi.ba

Dr. Fetaha Bećirbegovića br 8
71000 Sarajevo
Phone: +387 62 839 000
e-mail: info@pomozi.ba
www.pomozi.ba

Humanitarian Organization IFS-EMMAUS

Duje bb
74 207, Klokočnica – Dobož Istok
Tel: +387 35 726 690
Fax: + 387 35 720 284
E-mail: info.ifs@mfs-emmaus.ba
www.mfs-emmaus.ba

VIII. Contact Information and Useful Links (2/4)

Relevant local authorities (employment offices, health/pension insurances etc.)

Employment Bureau of the Federation of BiH

Đoke Mazalića 3
71000 Sarajevo
Bosna i Hercegovina
Phone: 033 562-900
e-mail: info@fzzz.ba
<http://www.fzzz.ba>

Labour and Employment Agency of Bosnia and Herzegovina

Đoke Mazalića 3
71000 Sarajevo
Phone: +387 33 560 340
fax: +387 33 209 475
e-mail: kabinet@arz.gov.ba, arz@arz.gov.ba
<http://www.arz.gov.ba>

Health Insurance Institute of FBiH

Adresa Trg Heroja 14
71000 Sarajevo
Phone: +387 33 728-700
Fax +387 33 655-856
Fax za javne nabavke +387 33 610-275
Fax za ino-službu +387 33 655-877
<http://www.fedzzo.com.ba/>

Health Insurance Institute of Republic of Srpska

Zdrave Korde 8
78000 Banja Luka
Phone: +387 51 249 100
e-mail: fzors@zdravstvo-srpske.org
<https://www.zdravstvo-srpske.org/>

Pension and Disability Insurance Institute of RS

Njegoševa 28A
76300 Bijeljina
Phone: +387 55 490 950
e-mail: info@fondpiors.org
<http://www.fondpiors.org>

Federal Pension and Disability Insurance Institute Dubrovačka b.b.

88000 Mostar
Phone: +387 36 445 600
fax: +387 36 445 - 691
Dubrovačka street
Mostar 88000
Phone: +387 36 445 600
<http://www.fzmiopio.ba/>

Employment Bureau of the Republic of Srpska

Unemployment office in Banja Luka
Address: Save Mrkalja 14
Banja Luka 78000
Phone: 051 216-523
e-mail: kabinet@zzzrs.net
<http://www.zzzrs.net/>

VIII. Contact Information and Useful Links (3/4)

Medical Facilities

University Clinical Centre of the University of Sarajevo

Bolnička 25
71000 Sarajevo
Phone: + 387 33 29 70 00
Fax: + 387 33 26 59 10
Email: info@kcus.ba
<http://www.kcus.ba>

University Clinical Centre of the Republic of Srpska

Dvanaest beba, Banja Luka 78000
Phone: +387 51 342 100
www.kc-bl.com

VIII. Contact Information and Useful Links (4/4)

Other Contacts (e.g. NGOs for women and children, microcredit-lending)

SOS Children's Villages International

Ahmeda Muradbegovića bb
7100, Sarajevo
Phone/fax: + 387 33 465 218
+ 387 33 465 323
+ 387 33 465 053
e-mail: info@sos-ds.ba;
<http://sos-ds.ba/>

Mikrocredit Fondation EKI

Džemala Bijedića 129 lam. C
Sarajevo, 71000
Phone: +387 33 754 380
e-mail: office@eki.ba
<https://www.eki.ba>

Mikrocredit Fondation Mikrofin

Save Kovačevića 23
+387 51 250 046
<http://www.mikrofin.com>

Women Network of BiH

Čekaluša 16
71000 Sarajevo
Phone/Fax: +387 33 207 561
e-mail: koordinacioniodbor@zenskamreza.ba
info@zenskamreza.ba
Coordinating Organization – Fondation CURE
Phone/Fax: +387 33 207 561
<http://zenskamreza.ba>