

A Learning Process:
The Implementation and Effects of Returnee Policies
in Post-War Bosnia-Herzegovina

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This paper is dedicated to my family, for without their support and understanding, I would not have been able to conduct this research. And to my grandparents, for their own accounts of their experiences in World War II spurred me to study the refugee crises in war-torn regions and influenced my future goals and dreams.

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Glossary of Acronyms

BiH	Bosnia-Herzegovina
IDP	Internally Displaced Persons
IO	International Organization
NGO	Non-Governmental Organization
UNHCR	United Nations High Commissioner of Refugees
IOM	International Organization for Migration
EC	European Commission
BiHWI	Bosnia-Herzegovina Women's Initiative Foundation
BH	Bosnian Handicrafts
DPA	Dayton Peace Accords
OHR	Office of the High Representative
RS	Republika Srpska
FBiH	Federation of Bosnia-Herzegovina
PLIP	Property Law Implementation Plan
CRPC	Commission for Real Property Claims
OSCE	Organization for Security and Cooperation in Europe
RRTF	Reconstruction and Return Task Force

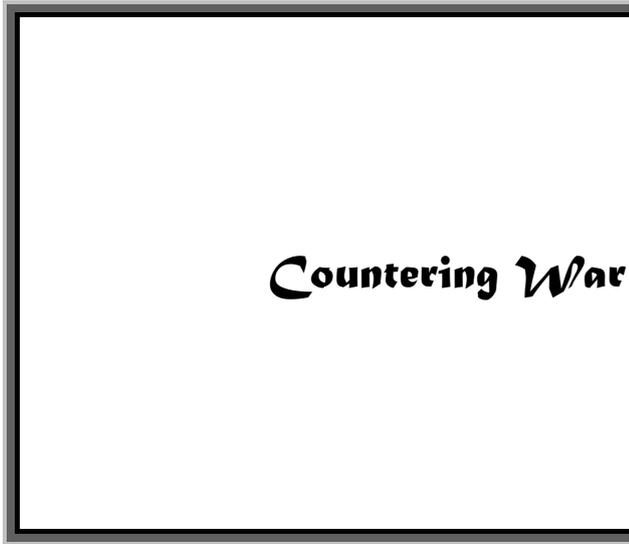
"The Balkans?"

You're Going to the Balkans?!?"

Preface

When not asked “*Where* is the Balkans?” I found myself answering the question “*Why* the Balkans?” The reasons I chose to participate in the School for International Training’s semester in the Balkans are numerous and complicated, but I gave creative and true answers to the question. Honestly, I came here for three reasons: logistical, personal, and future-oriented. The Balkans entered my knowledge of world regions in 1999 when the war in Kosova began. I remember seeing the tear-stained faces of refugee children peering at me through my television screen, begging to be delivered from that mess of politics and struggle. Yes, I realize their faces, any refugee’s face, on the Western television screen are forms of propaganda and typical outcomes of war, but it was those images which affected me so much. Maybe it was because of what I had heard of war before. My grandparents lived through World War II, either in America, in the military, or in Italy. As I was told their stories of war since I was a little girl, they almost seemed to become my own. I remember the pain in her face and the tears in her eyes as I sat on her lap and she told me what she saw, what she heard, what she lived through during the war: the bombings, the food shortages, the searches of fellow villagers. I remember her response to the movie, “*Life is Beautiful*,” and internalized it. Maybe I responded to the refugees’ pleading and terrified faces on that television screen because I know how the memories and impact of war can last years beyond the end of conflict. Even

after returning to homes of origin, refugees and displaced persons are still plagued with memories, insecurities, and legal hardships. It has made me want to help them.



Countering War

The Dayton Peace Accords (DPA) was signed on November 21, 1995 to end the war in Bosnia-Herzegovina. The Accords divided the country into three territories: the Republika Srpska on the border with Serbia and Croatia, the Federation of Bosnia-Herzegovina, and the District of Brčko (a small district in north-eastern BiH). The majority population in Republika Srpska (RS) was comprised of Bosnian-Serbs, the war effectively achieving its goal of ethnic cleansing. The Federation's (FBiH) population boasted both Bosnian-Croats and Bosniaks, and the majority population of Brčko was Bosnian-Croat. At the signing of the DPA, over half of the pre-war population of Bosnia was displaced, either internally or externally as refugees: of the 4.3 million people, 2.1 million had fled their homes. Homes and properties were destroyed, cementing the effects of genocidal warfare, ensuring those who fled will not nor could not return. Many of the Bosnian-Croats fled to Croatia, the Bosnian-Serbs to the Republika Srpska or other Serb-dominated areas, and the Bosniaks found safety in enclaves. Many also had the opportunity to seek asylum in countries where they had family or friends.

Why did so many people flee? The war was fought with genocidal effects in mind. The leaders of the Serbian and Croatian populations wanted to annex areas of Bosnia-Herzegovina into the states of Serbia and Croatia, but if that proved impossible, they wished to be the majority in that area. In order to accomplish this, other ethnicities were forced to leave or killed. Houses were broken into, men and

boys who were not fighting as soldiers were killed or threatened. As my friend, Emily, in Zagreb illustrated for me:

Imagine you are Croatian, living here, and your best friend, who happens to be your neighbor, is a Serb. One night her father or brother comes into your house and kills your father, rapes your mother and you, and destroys the home. Can you ever be friends with her again, or trust them?¹

Just riding through Bosnia-Herzegovina one is not able to find a single square meter that was untouched by the effects of the war. Houses and infrastructure are completely destroyed through bombings, mortar-shelling, or arson. If one did not flee from these conditions, one was faced with the constant fear of death.

There were also cases of people leaving areas where they were a member of the majority population, but refused to accept the atrocities committed. For example, Nurka Babović from Medica, who worked with displaced persons in Zenica, remembered that in one camp “was woman from Kozorac [a town in the Republika Srpska]. She is Orthodox, and when she came to Zenica with the other Muslim people, she said, ‘I came here with my people.’...But in that time there were a lot of people who were Catholic/Croatian who came here with Muslim people.”² People fled their homes with the people they loved, whether family or friends. People also fled as a group to a country or a Bosnian enclave, or to a place where they knew the people or the culture, finding it easier to assimilate and face the memories and terrors of war. Though the war affected the people psychologically and physically, many wished to return to their motherland, demonstrating the connection to their homes is stronger and deeper than the fear and brutality a genocidal war can produce.

Of the 2.3 million refugees and displaced persons, 1.2 million have returned to Bosnia-Herzegovina, most to their homes of origin. Many were unable or refused to

¹ Name has been changed to protect the identity, (Zagreb, Croatia: September 24, 2004).

² Nurka Babović, Medica (Zenica, Bosnia-Herzegovina: December 2, 2004).

assimilate into the cultures of asylum, hoping to return to Bosnia-Herzegovina. Refugees who could not speak the asylum country's language, or could not find employment looked forward to returning. Many displaced persons still had connections in Bosnia-Herzegovina—a husband, a brother, a grandparent, friends—and wanted to reunite. Jadranka Miličević and her two children, for example, “became refugees [in Belgrade, Serbia] while my husband and all my close relatives remained in Sarajevo.”³ She was able to return in 1996. Many also wish to return to Bosnia-Herzegovina and their homes to continue the histories and lives they were forced to leave behind. I spoke with Danijela Dugandžić, a returnee to Sarajevo from Zagreb, about her experience. Her family's home had been taken by another family in 1995, and she remembers:

The first time I came back to Sarajevo was in 1998. I was standing in front of my door, the door of my house, and I couldn't get in. This is the moment when it becomes very frustrating, to know that this is yours. And it's not just property-based, but you are longing for such long time—you want to have your history back. And you're there, and you cannot enter. And you can't get it back because the apartment, the whole picture [of your history], is your home.⁴

Her family was able to repossess the apartment in 2000, but for many returnees the return process is long and arduous. In order to help the refugees and displaced persons return home, the international community placed great importance on the Dayton Peace Accords. While not necessarily aware of the personal significance returns home would mean to the displaced, the international community had their own reasons for emphasizing returns.

³ Jadranka Miličević, “Refugees and Displaced Women—Their Experiences,” *Women for Peace*, ed. Staša Zajović (Belgrade, Serbia: Women in Black, Belgrade, 2003): 202.

⁴ Danijela Dugandžić (Sarajevo, Bosnia-Herzegovina: December 4, 2004).

Arguably, the “whole reason why the DPA was signed, the primary reason was the text that identified the right of refugees [and IDPs] to return” to Bosnia-Herzegovina.⁵ This text is Annex VII of the Accords: the Agreement on Refugees and Internally Displaced Persons. According to the mandates, all “refugees and displaced persons have the right freely to return to their homes of origin. They shall have the right to have restored to them property of which they were deprived in the course of hostilities since 1991 and to be compensated for any property that cannot be restored to them.”⁶ The burden of refugees and internally displaced persons rested heavily on the international community, aid organizations, and places of asylum within Bosnia-Herzegovina. The international community also wished to see the effects of this genocidal war reversed in order to prove ethnic cleansing and the sordid abuse of human rights is intolerable. According to international human rights law and emphasized in the DPA, every person has the right to his property; the point of returning the displaced *to their homes* was to return the diversity of the population and reinforce the idea that ethnicity does not define a person.⁷

With ethnic tensions remaining eminent, the Dayton Peace Accords demanded the parties to give the returnees the right “to return in safety, without risk of harassment, intimidation, persecution, or discrimination, particularly on account of their ethnic origin, religious belief, or political opinion.”⁸ Tolerance was learned, especially at the educational level, preventing ignorance of ethnic tensions and the current situation in Bosnia-Herzegovina and the Balkan region. Through learned

⁵ Bojan Zec Filipović (Sarajevo, Bosnia-Herzegovina: November 29, 2004).

⁶ “Annex VII: The Agreement on Refugees and Internally Displaced Persons; Chapter 1: Protection; Article 1: Rights of Refugees and Displaced Persons; Section 1,” *The Dayton Peace Accords* (n.p.: November 21, 1995).

⁷ “Annex VI: Agreement on Human Rights; Chapter 1: Respect for Human Rights; Article I: Fundamental Rights and Freedoms,” *The Dayton Peace Accords* (n.p.: November 21, 1995).

⁸ “Annex VII: The Agreement on Refugees and Internally Displaced Persons; Chapter 1: Protection; Article 1: Rights of Refugees and Displaced Persons; Section 2” *The Dayton Peace Accords* (n.p.: November 21, 1995).

tolerance any future discord and conflict among the ethnicities in Bosnia-Herzegovina would be prevented.

The Dayton Peace Accords called upon the United Nations High Commissioner for Refugees (UNHCR) to be the lead humanitarian agency in post-war Bosnia-Herzegovina, not only to provide material aid to refugees, but also “to develop in close consultation with asylum countries and the Parties a repatriation plan that will allow for an early, peaceful, orderly and phased return of refugees and displaced persons, which may include priorities for certain areas and certain categories of returnees.”⁹ The Parties also signed the agreement, giving

full and unrestricted access by UNHCR, the International Committee of the Red Cross ("ICRC"), the United Nations Development Programme ("UNDP"), and other relevant international, domestic and nongovernmental organizations to all refugees and displaced persons, with a view to facilitating the work of those organizations in tracing persons, the provision of medical assistance, food distribution, reintegration assistance, the provision of temporary and permanent housing, and other activities vital to the discharge of their mandates and operational responsibilities without administrative impediments. These activities shall include traditional protection functions and the monitoring of basic human rights and humanitarian conditions.¹⁰

With these two provisions, the Dayton Peace Accords forced the government, international organizations, and non-governmental organizations to work together in solving return policies and related issues. Without a clear plan or strategy to accomplish the goals of return enumerated in the Dayton Peace Accords, the political leaders of the three nationalities—Milošević, Tuđman, and Izetbegović—signed the Accords agreeing to the terms of return.

⁹ Ibid., Section 5.

¹⁰ Ibid., “Article III: Cooperation with International Organizations and International Monitoring; Section 2.”

Return did not occur as quickly or as efficiently as the organizations, the Bosnia-Herzegovinian government and the international community would have liked. Legally, property return was the primary focus in the process, but there were many problems with property. The war had devastated property, most of which was more than 60% destroyed. Reconstruction was timely and expensive, relying upon donations from international and local organizations for its completion. The organizations and governments identified “locations where you can start practically with return assistance and reconstruction,”¹¹ identifying priority places of return where the promised return rate is substantial. Bosnia-Herzegovina also faced the problem with property, relatively untouched, was occupied by displaced persons. The returnees relied on the governments and international and non-governmental organizations to assist in the repossession and reconstruction of their property.

Return was also slow to occur due to social and economic reasons. The memories of the war remain strong in the places of origin, making return a psychologically difficult process. Wanting to return to one’s history can be a powerful motive, but if one’s property, home, and belongings are destroyed, that history has been destroyed. In many parts of Bosnia-Herzegovina, war criminals are still at large and Serbian or Croatian hard-line nationalists hold significant government offices, instilling fear and insecurities in the minorities wishing to return. The unemployment rate and lack of social services also deter return. Those who sought refuge abroad had benefited from social welfare, while others were able to find employment. As people reorganized their lives in the host culture—finding employment, learning the language and customs, receiving education, establishing a family—they found the need to return diminishing. Many asylees, particularly

¹¹ Representative from the United Nations High Commissioner for Refugees (Sarajevo, Bosnia-Herzegovina: November 26, 2004)

refugees, were forced to return to Bosnia-Herzegovina, having to face re-assimilation into their country of origin, and the legal, economic, and social complexities resulting from the war .

The cooperation among the international, non-governmental, and governmental sectors was vital in assisting and allowing for return. In all my interviews—with the UNHCR, the European Commission Mission in Bosnia-Herzegovina (EC), the International Organization for Migration (IOM), the Bosnia-Herzegovina Women’s Initiative (BiHWI), Bosnian Handicrafts (BH), Medica, Žene za Žene International, and three representatives from the government, Besima Borić, Bojan Zec Filipovic, and Mirza Hajrić—the organizations and offices enumerated the same three goals they wished to accomplish for the returnees: property return, security, and livelihood. Each sector accomplished these goals with different programs and policies, opening Bosnia-Herzegovinian communities to returnees. The method in which these institutions assisted the returnees was not necessarily the strongest or the most beneficial, and the cooperation among the sectors is questionable, but their assistance was invaluable.

The Legalities of Return:

Property

In 1996 the United Nations High Commissioner for Refugees introduced the Open Cities Initiative, asking the government administrations in Bosnia-Herzegovina to open their policies and areas of jurisdiction to returnees. The international community thought “if time passes long enough, the people will organize their lives differently, they will lose the need to return to their place of origin,” and the burden in asylum countries will remain.¹² The Republika Srpska understood this thought and refused to open its cities and governments to returnees. They believed if they are “persistent enough and close[d] enough for possible number of returns, those numbers interested in return will probably shrink as time goes on,” giving them the satisfaction that the war was not fought in vain.¹³ The governments in the Federation of BiH accepted the initiative, not only trying to prove to the international community and the RS they were more tolerant and capable, but also receiving financial assistance for their efforts. The RS didn’t open its cities until 1998 when pressure from the Office of the High Representative (OHR) and local politicians increased.

The international community presented the Sarajevo Declaration in February 1998, beginning the process of minority returns in earnest. The Declaration asked the international community to “intensify its efforts to raise funds for reconstruction of

¹² Bojan Zec Filipovic, former chief of cabinet of the Federal Minister of Displaced Persons, Refugees, and Labor (Sarajevo, Bosnia-Herzegovina: November 29, 2004).

¹³ Ibid.

vacant apartments in Sarajevo Canton,” the Sarajevo authorities to “take appropriate further measures to facilitate the return of pre-war owners and lawful possessors of privately owned housing in Sarajevo,” and the Reconstruction and Return Task Force to “work with the competent authorities to identify alternatives for those people potentially displaced as a result of returns.”¹⁴ The international community presented this declaration in order to make Sarajevo, as the capital of Bosnia-Herzegovina, “a model of co-existence and tolerance for the rest of the country.”¹⁵ The goal was to return twenty thousand minorities to Sarajevo, and to facilitate the return of those living in Sarajevo to their pre-war homes.

Sarajevo became a place of asylum for the Bosniak population during the war, the asylees moving into properties (apartments or private homes) abandoned by Croats, Serbians, or Jews fleeing Sarajevo. Honoring the DPA mandates, Sarajevo opened to minority returns, using the Sarajevo Declaration to structure the return process. Those wishing to repossess their pre-war property applied, proving ownership through documents. Once the courts approved the application, the housing authorities went to the property to evict the illegal tenants. These illegal tenants, in effect, were then returned to their pre-war property, and the cycle would continue. If the illegal tenants felt the situation in their places of origin insecure, they would be moved into alternative accommodations, such as government-owned apartments or collective centers.

Because the return process was beginning in earnest, the Property Law Implementation Plan (PLIP) was introduced in 1998 by the OSCE (Organization for Security and Cooperation in Europe), the UNHCR, and the Commission for Real

¹⁴ “Housing Issues 14-16,” *The Sarajevo Declaration* (n.p.: February 3, 1998). Accessed from the web at www.ohr.ba (November 14, 2004.)

¹⁵ “General Principles,” *Sarajevo Declaration* (n.p.: February 3, 1998)

Property Claims (CRPC). The aim of PLIP was to ensure the right of citizens to repossess their property. The organizations implementing this plan forced the RS to open its cities, worked through the Office of the High Representative to remove government officials who obstructed return, and initiated policies to reconstruct homes and infrastructure, asking non-governmental organizations to assist in reconstruction and supervision of the municipality governments.

The government received more responsibility for property returns in 1999. Two specific property laws were modified—the Law on Abandoned Apartments (which became the Law on the Cessation of the Application of the Law on Abandoned Apartments) and the Law on Temporary Abandoned Real Property Owned by Citizens (which became the Law on the Cessation of the Application of the Law on Temporary Abandoned Real Property Owned by Citizens)—to specify the role of the Federation government in the return process. The laws state that the authorities of the Federation “shall decide about the rights of occupancy right holders to return to their [properties, apartments or private property,] which have been declared temporarily or permanently abandoned and the rights of temporary occupants of the abandoned [property], and about further use of the [property], in accordance with the provisions of this Law.”¹⁶ This provision increased the importance of the court decisions in the returnees’ application process and the role of the government in providing alternative accommodations for those evicted from the repossessed property.

With these laws in place, returns did not significantly occur until 2000. Feelings of insecurity, economic hardships, and property difficulties exemplified the

¹⁶ *The Law*

complexity of the return process. Yet without the help of these organizations and government structures, the returns would not have taken place.

The Role of the International Organizations

The UNHCR, as the lead humanitarian agency, was to provide assistance to the Bosnia-Herzegovinian government through repatriation plans, legal advice, and humanitarian programs. Immediately after the war the UNHCR “had a lot of funds that we would put directly into reconstructing houses... [and] also to help them live in decent conditions while or upon return” donated by local and international contributors.¹⁷ The UNHCR and the Office of the High Representative established the Reconstruction and Return Task Force (RRTF) to coordinate the donations, to decide which beneficiaries would receive the financial assistance and where the donations would be spent, and to structure the return process in general. The legal sector of the UNHCR also provided access to information on returnee property, social, and economic rights through leaflets, direct contacts with communities, magazines, and information sessions, allowing the returnees to access legal aid centers if any problems should arise. The UNHCR did have problems with property, “which is the biggest problem.”¹⁸ The representative explained that even “once you have the decision announced by housing authorities that you have the right to this property, that you can repossess it, and the illegal occupants should vacate the property, the housing authorities wouldn’t enforce it or the police wouldn’t necessarily evict the

¹⁷ Representative from the UNHCR.

¹⁸ Ibid.

person.”¹⁹ The UNHCR would then work with the authorities to enforce the laws and rights which should be given to the returnees according the DPA and international human rights laws.

The European Commission (EC) has donated more than 550 million euros to the return sector of its mandate, which began in 1996. Their programs have covered property, security, and economic conditions, resulting in a mixture of aid to refugees. From 1996 to 2000, their program was focused on reconstruction, or “Obnova,” in local language. From 2001 to present they have focused on bringing Bosnia-Herzegovina closer to Europe “in the sense of government structure, legal system, economy.”²⁰ In 2003 they introduced the civil sector into their mandates, trying to build the NGO capacity and importance in Bosnia-Herzegovina.

In 1996 the EC began a project entitled Essential Aid, which included reconstruction of houses, technical infrastructure (roads, electricity lines, water supplies), and social infrastructure (schools, hospitals, libraries), fixing 4,200 dwellings. In 1997 the EC focused its attention on reconstruction, continuing this program to the present. The European Commission directed its reconstruction programs towards minority returns, when “it was really a physical threat to blowing the houses. We were fixing houses for one month, and then in one night, 3, 4, 5 houses were blown up, destroyed, people beaten.”²¹ The international community realized the threat, and increased pressure on the local government to curb the hostilities. Because of the threat, people refused to return, so the EC put “pressure on the local authorities and people who were beneficiaries of our assistance to really understand that assistance is not to fix the house, the assistance is to help them to

¹⁹ Ibid.

²⁰ Mladen Bevanda, Task Manager for the European Commission to Bosnia-Herzegovina (Sarajevo, Bosnia-Herzegovina: November 24, 2004).

²¹ Ibid.

return.”²² The European Commission then began to impose PLIP, enforcing the role of the government to help the returnees repossess their property. In 2000, with the assistance of the RRTF, the European Commission began breakthrough returns. They researched areas which had priority return—where displaced persons agreed to return. They opened the areas for return, and the return rate increased in 2000. In the next two years, the EC monitored the projects and beneficiaries, also asking NGOs and the local authorities to become more involved in the return process.

The International Organization for Migration (IOM) established its office in Bosnia-Herzegovina in 1993, organizing transportation for the wounded during the war. It now focuses on refugee returns from Europe and the countries in the smaller region of the Balkans, assisting in voluntary returns. When a refugee expresses the desire to return to Bosnia-Herzegovina, he applies through the host-country’s consulate. The IOM office in Bosnia-Herzegovina receives the refugee’s property, medical, employment, and other information, and visits the return site “to see what is happening with his property, to make assessment of funds needed for the reconstruction of the property, if it is repossessed, to maintain or finish the process for repossession, or for privatization of the property.”²³ The host countries provide the funds for the refugee’s return, and local and international non-governmental organizations assist in reconstruction.

The Role of the Non-Governmental Sector

²² Ibid.

²³ Representative of the International Organization for Migration (Sarajevo, Bosnia-Herzegovina: November 25, 2004).

The non-governmental sector, comprised of both local and international organizations, assisted the international community and the Bosnia-Herzegovina government in property returns and implementation plans.

Udružena Žena, a legal aid NGO in the Republika Srpska is working to change the property laws in the RS. They are experiencing property repossession problems between Croatians who fled to Croatia and the Serbians who fled to Banja Luka. Lana Jajčević explained the situation to me:

Serbs from Croatia came to Banja Luka, and the Croatians from Banja Luka went to Croatia, and they exchanged their house and/or property. Croatia has legal background for that for the people who exchange. Those who live in Croatia can claim it as their property. They start immediately the procedure of putting the property into their ownership. They are in the land books, and they can claim it as their property because they exchanged it with someone else. But for the people in Banja Luka, those laws have not been passed. The people there have problem claiming the property as theirs, putting it in the land books, in registry, even though they gave their property to someone else. The legal way to create in that situation is kind of damaging the people in Banja Luka because they cannot claim the prop they are in because...legally they are not the owners of that property. And then in Croatia, you have the situation that the owners are already in the books and are registered...and there is no practical legal help, this is something that is handled at the state level.²⁴

In essence the Serbian displaced persons living in Banja Luka have no property at the moment. This organization is trying to push the adoption of the law in the Bosnia-Herzegovinian government, but is providing legal assistance to the Serbians for now.

Vaša Prava (Your Rights) was established in 2003 by the UNHCR which controls the twenty-four UNHCR legal aid centers throughout Bosnia-Herzegovina. The UNHCR “wanted displaced persons, people thinking of returning, returnees, and

²⁴ Lana Jajčević, Udružena Žena (Sarajevo, Bosnia-Herzegovina: November 24, 2004).

refugees to have access to information of their rights and how to exercise their rights either with basic information or taking the cases before the courts or administrative bodies.”²⁵ The European Commission relies upon NGOs to supervise the local municipality governments in property return, giving them the responsibility of achieving the objective return numbers. The EC and IOM have also used NGOs for reconstruction assistance and other projects. As the international organizations structure projects, they launch a call for proposal. All interested NGOs apply for the program, and “based on their experience, capacities, and methods, we confirm that this organization can do the job.”²⁶ The increase in participation of the civil society sector in Bosnia-Herzegovina can be attributed to the pressure from the international community, explicitly stated in the Dayton Peace Accords, and the international community has been more accepting of this participation in these last ten years.

The Government’s Role

With the introduction of the Open Cities Initiative, the government was responsible to open its policies and communities for return. The Republika Srpska refused to open its cities, and the Federal Minister took it upon himself to speak with the minister from the RS, trying to open the cities. In 1998, the Federal Ministry compiled the names of 400,000 displaced persons who wished to return to the RS, presenting it at the Banja Luka convention, trying to place pressure on the RS Minister. Eventually the lines of communication opened between the ministers, and the RS opened its cities.

Besima Borić, the former Minister of Labor, Social Policy, and Displaced Persons of the Sarajevo Canton, spent her time working in the field, speaking with

²⁵ Representative from the UNHCR.

²⁶ Bevanda.

returnees, helping those evicted from repossessed properties, and preparing local administrators for the returns. She went to the families and told them directly that someone had reclaimed the property, and according to the law, they had to vacate. The government “had to think what to actually do with these families who don’t have a place of their own. I came up with this model what to do with these families: we rented apartments for them and paid the rent for them for, let’s say, the first six months until something else fell into place.”²⁷ The ministry also had a specific budget for returnees to the Republika Srpska. Borić was making sure she kept in contact with the local authorities, and “always made an appointment with the mayor of the place they were returning. Nobody had done this before, going there and meeting the person, and telling them people are coming back, asking, ‘What are you going to do about it?’ ... Usually I was talking with men, and they were always shocked with my attitude. I always had a concrete recommendation for these people. I’m coming here and I’m bringing money for the reconstruction ten houses, what are you ready to do for these people? Because as a local government, as a representative, as a mayor, you are actually forced to do something for these people, according to the law, according to the Dayton Peace Accords.” During her term she was able to influence many other politicians, pushing them to open the lines of communication among the returnees, organizations, and other government officials in order to provide the most beneficial assistance.

The Outcome

The United Nations had labeled 1998 as “The Year of Return,” where Bosnia-Herzegovina would ensure that fifty thousand people would be returned to their

²⁷ Besima Borić, Women Delegate for the Sarajevo Canton (Sarajevo, Bosnia-Herzegovina: November 19, 2004).

homes. In reality only eleven thousand refugees and internally displaced persons were able to return to their pre-war homes that year, showing the return process to be more complex and difficult for the returnees, the local administration, and the international organizations providing assistance than was thought. The sectors worked together to establish laws providing for the return of property, hoping this would entice people to return. Organizations offered reconstruction assistance, “go and see visits,” allowing potential returnees to see their homes, and forced families to evict repossessed property. Asylum countries deported the refugees, thinking if they moved them closer to their homes of origin, the more likely they will want to return. The results proved differently. The international community began to realize that return was not just providing someone a house, especially when memories of war and sadness plague those homes. In 1999 the international community, NGOs, and government continued to focus on property law implementation, but they expanded their scope to include returnee integration.

Making the Atmosphere

Ripe for Return

Governments and organizations can provide the legal space for returns to occur, making the communities *legally* prepared for return through property laws and reconstruction. But governments and organizations must also make the *atmosphere* of the communities prepared for return. This atmosphere is comprised of security and sustainability of the economy. Displaced persons will not return to their homes of origin when war-criminals are still at large in their communities, or if they know their next door neighbor committed atrocities. They will not return if they know there is little chance for employment, decreasing their chances of earning a substantial income to support a family. The economic and social structure of Bosnia-Herzegovina today does not provide the incentive for return. The unemployment rate in BiH is 40%, and with the economy transitioning from socialism to capitalism, the government does not have the funds to provide social security. With the lack of social security, the returnees and the entire population of BiH is facing difficulties accessing health care insurance, pension funds, and welfare. The Bosnia-Herzegovinian government and the organizations in BiH began to implement sustainable return measures in the late 1990s aiming to resolve these issues. With the increase in the number of the programs, the rate of return increased, reaching the highest rate in 2001 and 2002. In 2002 alone 70,775 IDPs and 37,134 refugees returned to their pre-war homes,

illustrating that property returns provide a house, but it is not enough to give the returnee the will to stay.²⁸

The Role of the International Organizations

The UNHCR in general works on health insurance schemes, employment discrimination, education, and access to utilities. The representative with whom I spoke at the UNHCR worked in the legal protection office, focusing on social and economic rights. Through the interview, the representative explained the problems of pension and healthcare. Internally displaced pensioners who wish to return to their homes of origin are facing difficulties trying to receive their pension. Before the war Bosnia-Herzegovina had one pension, which became non-existent during the war. Today, BiH has three,

one in the RS, one in the Federation, one in Sarajevo all catering to their constituents. So people who were receiving a pension in the past, during the war, after the war, ended up receiving one, for example, if you are a Serb, and you fled, then you receive a pension from the RS. But once they wanted to return, they were threatened with the RS saying we will not pay those who leave the RS. So when you find this out, many orgs including the UNHCR, were raising the issue, trying to come up with some agreement with the entities to continue payments, to agree among themselves on the responsibility concerning the pensioners....Then there were problems in terms of how do you receive the payment. Some had to travel back to pick up their payment, or

²⁸ The UN Refugee Agency, *Statistics Package* (Sarajevo, Bosnia-Herzegovina: December 31, 2002), 2-3. Accessed at www.unhcr.ba, December 3, 2004.

transfers...it was transferred to one post office. So you have practical problems.²⁹

The UNHCR office advised the government and the organizations involved on the legal procedures and solutions proposed, trying to determine which would be most beneficial. Health insurance coverage has also proved difficult since the end of the war. When a returnee returns, they may still be linked to the health insurance scheme in one territory, so the two territories agreed to acknowledge the insurance plans. In reality, this did not happen: “the agreements were not implemented, or the entity fund would not transfer certain payments so that would be an excuse to stop covering, and ask for money to give health to returnee.”³⁰ With the added support and help of Vaša Prava, returnees are increasingly made aware of their rights to earn pensions and health coverage, and notified when as the laws change. The UNHCR “can advise, can advocate, can make suggestions, but we do not have they power to impose anything,” allowing the governments to decide on the solutions.

The European Commission understood “it was not sufficient to fix the house in order to have someone back and start where he returns because there are other things a returnee needs, especially if their neighborhood is not welcoming his or her family.... [S]o each beneficiary is supposed to get the house connected to water, electricity, so he has everything he needs to remain there. In addition to that we introduced livelihood and job-creation activities.”³¹ The EC created livelihood measures through donations of cattle or seeds in rural areas, or creating a new job in the urban area. For example, the EC began a project entitled the European Fund—Credit Line SMEs. In this project, the EC assisted small and medium business enterprises (SMEs) which “has the objective to, for example, give a machine. In

²⁹ Representative of the UNHCR.

³⁰ Ibid.

³¹ Bevanda.

return for getting the machine, the owner of the company is obliged to employ 1, 2, 3, 4, 5 returnees. So he got a machine, with the machine he got the possibility to employ more people, so he was doing it in exchange for getting the machine.”³² While this has employed returnees, those who remained in the communities during the war are overlooked, creating tensions between them and the returnees.

Returns were also mainly focused on minority returns, which led to security issues within the communities. Reconstructed houses were bombed or destroyed, and the EC, through the Office of the High Representative, began to put “pressure on uncooperative local authorities to do something about certain problems in certain areas.”³³ This also included pressing the “local authorities to have mixture of nationality in police forces, to have teachers of different nationalities, [and] to avoid discrimination in the healthcare.” The EC hoped to provide a balance within the communities and the professional sphere.

The International Organization for Migration has provided various assistance programs for returnees in the economic sector. The IOM also helps the returnees find employment opportunities, pension plans, and health insurance. As a government wishes to return refugees to their countries of origin, the IOM works to “check the area for possibilities of work places, to check the medical situation, and to make sure it is possible to satisfy his needs in the area.”³⁴ The organization also provides repatriation grants to the returnees in the form of cash, or “if someone wants to start a business, the project will fund that. [The IOM] is also in charge to collect necessary information: how much authorization registration costs, technical conditions and

³² Ibid.

³³ Ibid.

³⁴ Representative from the International Organization for Migration (Sarajevo, Bosnia-Herzegovina: November 25, 2004).

other things. And the project provides money for that.”³⁵ The IOM will provide a limited amount of financial assistance, about two or three thousand US dollars. For example, one returnee “requested to buy fifteen sheep. In two years he will create a herd of 30 or 40 sheep, and will be able to sell twenty lambs a year.”³⁶ Other returnees have begun hair salons, internet cafes, and other small enterprises, establishing a sustainable income and employment for not only themselves but others within their community.

The Role of the Non-Governmental Sector

Women and children represent more than eighty per cent of the refugee and displaced population. There are more than 800 international and over 1000 local NGOs in Bosnia-Herzegovina., the majority of which are focused on women’s rights.³⁷ The organizations cover every sector of civil society, from micro-credit and income-generation organizations, to psychosocial support networks, to the prevention of trafficking. These organizations provide women with empowerment, whether it is within their homes, in the economy, or on the streets.

The NGOs with which I spoke provided psycho-social and economic empowerment for not only women returnees, but women in all communities, recognizing they, in many cases, became the primary bread-winners in their homes after the war. By providing psycho-social support and economic empowerment, women gain independence and self-confidence, increasing the feeling of security. Marijana Dinek, from the Bosnia-Herzegovina Women’s Initiative Foundation (BiHWI) explained:

³⁵ Ibid.

³⁶ Ibid.

³⁷ Zec Filipović.

Through the war, women lost a lot of jobs. Lot of young women, girls, they have this gap between primary school and higher school, they have this gap, and nobody wants to give knowledge [because they displaced at the time]. They *can't* be introduced in the school when they are 18 or more, and they don't have the knowledge, they don't have the school, they don't have a job. In any case, they are in bad situation....Employment is for the future, but they are in a bad economic situation, they don't have the money, and they can't have job.³⁸

Not only does her foundation provide women with the capacity and vocational training to prepare women for sustainable development, but numerous others with different income-generating programs or loans.

Bosnia-Herzegovina Women's Initiative was founded in 1996 by the UNHCR, providing displaced women with psycho-social therapy and support. The BiHWI also organized economic projects for women, "because it was lethargy in the collective centers."³⁹ The BiHWI helped women market their handicrafts (embroidery and clothing), provides writing and music lessons, and educates the women in vocational, health, and academic disciplines. They have a greenhouse in one village, and other centers prepare furniture. They work in mostly returnee villages, helping to build relationships among the ethnic barriers and between the refugees and those who remained in the community during the war. For example, BiHWI has "this project in one small village, a returnee village, different women, a mixed group. We provided this job and education, and vocational training, for different nationalities, some returnees, and for some local women. (When I speak of local, they didn't leave

³⁸ Marijana Dinek, president of Bosnia-Herzegovina Women's Initiative (Sarajevo, Bosnia-Herzegovina: November 23, 2004).

³⁹ Ibid.

houses through the war.) Because then we have better reconciliation between these women, you know, a better understanding if they work together. And you have some animosity, I don't know, some antagonism between refugees and people who never leave houses, and this is kind of support for these women." The women are able to rebuild trust, forgiving the past, and open the lines of communication for support.

The Bosnian Handicrafts, an income-generating organization and company, was founded in 1994 by Lejla Radončić who was working for the Norwegian People's Aid in refugee camps. In these camps "she saw that people there were really really lost. They didn't know what to do. They were forced from their homes, and there were a lot of women. So she thought there would be some way to engage them, keep them busy, and a lot of these women knew how to knit. So she managed to get a donation of wool and some production equip, like knitting needles and stuff, and she started the production program."⁴⁰ Now that many women have returned home, they have continued producing the designer-clothing, accessories, home furnishings, and toys from home, choosing how many products they wish to make per month and receiving a salary based on the type and number of products. The business was open to women of all nationalities from its establishment, bringing the women together at the marketing and tailoring workshops. Now it has expanded to include domicile women, successfully dispelling the tensions among ethnic and social differences. The company likes to tell the story of two women who went to Paris for a fashion show in 1997, a Muslim and a Serb.

They asked us to send two of our producers....So we brought the two of them, and when we were choosing rooms they only had double rooms, and the two of them were paired together. People were saying to Lejla, 'You're crazy, how can you put the two of them together?' She said, 'Why? Let them

⁴⁰ Representative of Bosnian Handicrafts (Sarajevo, Bosnia-Herzegovina: November

network.’ And they really became close friends. We really provide the place where they can interact and how they solve the technical problem is more important than who you are.⁴¹

The employees of the Bosnian Handicrafts have seen the changes in the women’s mentalities as they continue to work together, successfully achieving their mission to set aside differences. The company has also successfully marketed their products in the United States, France, Switzerland, and Bosnia-Herzegovina, providing the women with a sustainable income and resolving any tensions caused by the effects of the war.

Medica was founded in 1993 in Zenica, Bosnia-Herzegovina by German feminist Monika Hauser, a gynecologist, as a center for psychosocial, medical and educational support for Bosnia-Herzegovinian refugee and internally displaced women. Zenica was considered a large safety enclave during the war, causing an influx of IDPs to seek asylum there. Zenica suffered from economic pressure and strife during the war, and has yet to emerge from economic depression, but Medica provided humanitarian aid to the displaced persons and the domicile population. Medica has three facilities, Medica-1, Medica-2, and Infoteka. Medica-1 provided (and still provides) women with shelter and food, psycho-social therapy to overcome the symptoms of post-traumatic stress disorder, legal aid, and childcare assistance, and reproductive health education. Infoteka provided information about their rights and the organization’s programs. Medica-2 is the vocational training center, providing practical education in upholstery, tailoring, or hair dressing, preparing the women to return and support their families. The workshops were “not economically organized, but more organized in way for rehabilitation.”⁴² In one particular

⁴¹ Ibid.

⁴² Representative of Medica (Zenica, Bosnia-Herzegovina: December 2, 2004).

workshop in Vareš, a small town in the RS, they had a “group of 5 women of all nationalities. Majority of new trainees were Muslim, but those women are very tolerant and full of understanding. And it was never a problem for them to have different nationalities and obstacles. In that group some women came as refugees and IDPs....but the focus was to empower women to socialize and talk to each other.”⁴³ During and immediately after the war Medica focused on returnee issues, opening their workshops to women who were in vulnerable economic situations. In the past few years they are focusing on women who have experienced sexual violence, are single mothers, or are the primary breadwinners in their households. Twenty women are accepted into Medica-2 every six months, receiving 690 hours of practical training, but also receiving additional support in therapy, learning “skills in communication they can keep with them for the rest of their lives. We are very proud of that segment of our work.”⁴⁴ They leave Medica with a better understanding of themselves and the women with whom they have been living and working for six months, and are given the opportunity to support themselves. The women receive a certificate at the completion of the workshops, giving them the status of assistant to the master of the craft. They can begin their own workshops, or work unsupervised for an owner in any of the three crafts.

Žene za Žene International was founded in 1993 “to help women overcome the horrors of war and civil strife in ways that can help them rebuild their lives, families, and communities”⁴⁵ through micro-credit loans. Based on the Grameen Bank model, Žene za Žene has given loans to more than 5,700 women, and currently

⁴³ Ibid.

⁴⁴ Ibid.

⁴⁵ “Women for Women, International” www.womenforwomen.org Accessed on November 13, 2004.

have around 2,300 active clients. The loan officers visit villages and hold a presentation, providing the women with information about the organization and the loans. The women are required to make a solidarity group of three, four, or five in order to guarantee a loan. The women apply for the loans, explaining their business idea and suggesting the amount of money they will need to establish the business. They can receive up to 1000KM (660USD) in the first cycle of loans, which are paid off in six- or ten-month periods, and can ask up to 3000KM (1900USD) in one cycle. Sixty-seven per cent of the micro-credit loans are used to begin agricultural enterprises, though the women apply for the loans with bakeries, hair salons, internet cafes, and other small businesses in mind.

While *Žene za Žene* International provides economic assistance to the women, the organizations really focuses its efforts on communication and support among the women in the groups and centers. Once the groups and centers are formed, *Žene za Žene* provides a two-day micro-credit training workshop to their clients, explaining marketing methods and providing any extra training in production of quality produce. In one particular center, Ajša Šaćić, credit manager of *Žene za Žene*, explained,

During that training we discuss with our clients about their business ideas, we encourage them, “Oh, it is good to think as business ladies, but it is also important to organize as group of 5, because that guarantees loan.” They have to organize on their own, without our help. For them it is hard. “Oh, how can I believe? I can’t believe to myself, how can I believe?” And in that center it happened they were mixed. Most of them were returnees, but at same time we have domicile people. Then it was, “Oh, she was here during the war and I had to move. And now I am returnee here, how can she be with us?” It was happening, but by end of training, they liked her, and she was elected center.⁴⁶

⁴⁶ Ajša Šaćić, credit manager for *Žene za Žene*, International (Sarajevo, Bosnia-Hercegovina: November 26, 2004).

For further information on this organization, please see Annex I for full transcript of the interview.

These groups of women also provide support to one another, not only in their business endeavors, but also when they wish to change something in their personal lives and communities.

The non-governmental sector can provide economic opportunities and empowerment for women in all levels of society. Through their mandates, the NGOs have been able to provide employment, security, and sustainable opportunities for the women in Bosnia-Herzegovina.

The Government's Role

After the government assisted the property returns it also had to focus on the security and sustainability of return. Zec Filipović admitted that “there was never comprehensive, strategic, organized plan once you return as refugee: mortgage, you need to get a cow to milk, he needs to have roads to get his child to school, that in the school this child is not to learn offensive material by those who have expelled his father and himself in the first place, and all the other segments of every-day life that you have to have in order to be normal, civilized, human being.”⁴⁷ The government began to open communication with the minister in the RS, trying to increase a feeling of security and tolerance between the two territories, and then focused on employment opportunities. The government decided:

That part of the program for return was making sure they have access to, usually to get a cow, because cow is something that keeps you busy, and also gets you results, like milk cheese, etc. There were some ideas of giving seeds so people can live off ground, there were some projects which encouraged

⁴⁷ Zec Filipović.

returnees to collect herbs, to make tea, mushrooms, so those small things which were organized around food in order to make sure they can eat, and the extra can be sold so they can make money to buy the things they need.⁴⁸

At that time, employment opportunities were greater in the cities. Everybody had and has the right to register at the Employment Bureau, which is “the state institution that takes care of the market, about working places, who is employed, who is not employed.”⁴⁹ Businesses are also required to inform the Bureau of any job openings within their company. Through these methods, the government learned the process of sustainable return with the international and non-governmental organizations.

The Outcome

Every sector understood the need to provide returnees with the atmosphere for return. Ensuring legal aid services, proper health care and pension plans, vocational and empowerment workshops, and creating employment opportunities, the returnees would have the chance to assimilate into the communities of origin, decreasing ethnic tensions as time passed. While the international organizations, the NGOs, and the government provided such programs, there was no clear division of responsibility or implementation, causing problems among the sectors.

⁴⁸ Ibid.

⁴⁹ Representative of the IOM.

The Looking Glass:

A Little Bit of Constructive Criticism

In a time when Bosnia-Herzegovina is reconstructing its society from the results of a genocidal war, its economy from the transition from socialism to capitalism, and transforming its government from communism to a democracy, nobody really knew what was going on. Who was supposed to take the responsibility of one more aspect of the war: returns? The Bosnia-Herzegovinian government was relying upon the international community and organizations to structure the process, to take the leadership role in return assistance. The international community was expecting the government to take the reins of responsibility sooner than they had, and created the non-governmental (or civil society) sector to assist the government in this process. The Dayton Peace Accords added to the confusion: every sector, organization, and level of government was trying to find its role through the DPA mandates. While levels of cooperation existed among the three sectors, problems also occurred.

Cooperation or Lack Thereof

The international organizations, especially humanitarian organizations, base their assistance on “category-based provision rather than on needs-based provision.”⁵⁰ This has been demonstrated through the UNHCR, the IOM, and the EC. For example, during the war in Zenica, the “UNHCR had the capacity to provide only displaced persons with food. And they were not rebelling, but there was no equal coverage for the domestic population who really had hard life—the markets were closed, the money was not available, the food was extremely expensive.”⁵¹ The domicile population was also marginalized through employment opportunities and financial assistance given to returnees. The domicile population was left questioning: “was I better off staying here defending my country, or should I just have left, and you are better off than I am because you left?”⁵² Providing the returnee population with opportunities and assistance while overlooking the problems of the domicile population increased, adding to feelings of insecurity.

International organizations focus their programs according to the statutes they adhere. One interviewee said:

The UN and others don't help very much. That's my opinion b/c the authority and policy of the day is the plight of the refugee....They helped the refugees only in the beginning—'93, '94. But ever year less. And also UN, they have this policy to help refugees, but refugee from Africa and refugee from Balkans are different types of refugees, because their way of life and culture and

⁵⁰ Barbara E. Harrell-Bond, “Refugees and the Challenge of Reconstructing Communities through Aid,” *War, Exile, Everyday Life: Cultural Perspectives*, ed. Renata Jambrešić Kirin and Maja Povržanović (Zagreb, Croatia: Institute of Ethnology and Folklore Research, 1996), 25.

⁵¹ Representative of Medica.

⁵² Hajrić.

everything are different, and you can't treat all refugee the same, and makes for different conditions.⁵³

The international organizations lack the local perspective to provide beneficial assistance to their beneficiaries. While they may have hired locals to work in their offices, specifically in the grass-root and field work operations, they still do not have the local perspective on the situation. They are under the policies of a larger organization whose headquarters are outside of Bosnia-Herzegovina. Marijana Dinek admits the role of the international organizations is important, but she also thinks the role of the locals is even more important. People "trust us [locals] because sometimes they think, 'You are only here for today, you are from the US, you will go, you will forget us.' But they trust me, they know I will stay" and will take care of any problems that should arise.⁵⁴ With the aid of local non-governmental organizations, the international organizations found implementing partners which will continue to work once the IOs leave.

The non-governmental sector was born in Bosnia-Herzegovina "under the pressure of the international community, and...it is one of the better things they did, trying to establish a certain civil society that was as strong as possible."⁵⁵ This sector seemed to have been created as a sort of bridge between the government and the international organizations, in terms of supervision and reconstruction projects. NGOs receive their funding from international donors, not even calculated in the Bosnia-Herzegovinian budget. The international community and organizations respond favorably to the NGOs, using them as implementing partners in policies and programs. NGOs also provide the international organizations with local people in the field offices, increasing the IOs chances of acceptance into the communities. NGOs,

⁵³ Sonja Drljević, representative of Ažin (Belgrade, Serbia: October 19, 2004).

⁵⁴ Dinek.

⁵⁵ Zec Filipović

in turn, are sometimes geared to focus on a particular project or mission stipulated by the IO, which can cause the particular NGO to weaken.

Because the IOs used many NGOs as implementing powers, the governments first saw them as a threat, “but the governmental sector still does not give enough credit to the NGO sector. What the government doesn’t realize is how important the civil society sector is.”⁵⁶ Sarajevo Canton’s budget, for example, for NGOs is two million convertible marks (1.32 million USD), given only to the NGOs which have some connection, primarily those with military connections.⁵⁷ Borić, Woman Delegate of Sarajevo Canton, has been trying to push the government to establish an application process for NGOs to receive funding so the organizations do not need to seek international donors. At the same time many women’s NGOs are using women politicians as selling points in order to receive money, diminishing the politicians’ desire to help. Both government officials with whom I spoke also said the NGO sector would be much more efficient if the organizations which have similar projects would combine their efforts—it would incite the government to help fund the organizations, and would stream-line the non-governmental sector.

The economic and empowerment-based NGOs also receive criticism. The organizations interviewed are involved in income-generating activities or micro-credit programs, both of which are internationally criticized for being tied to the World Bank and supporting the gray economy. While these projects provide income and employment for women, it is questionable whether the opportunities are sustainable. With such small loans from micro-credit organizations, the women are limited to “small purchases, such as a sewing machine or one or two farm animals. Their purchases can generate immediate income but, without larger loans, the businesses

⁵⁶ Borić.

⁵⁷ Ibid.

cannot grow”⁵⁸ and the women remain in the domestic realm, not able to expand their businesses into the large-business sector. It is also difficult to market products and produce in BiH. Some imported goods are cheaper than the domestic goods, effectually forcing the women to rely upon the black market for income. Income-generating institutions help to supplement women’s incomes, but many times there is no marketing strategy for the goods. One of the largest projects is the production of handicrafts, which does not have a sustainable market, and with such high prices, not many locals can purchase the products. Women also set the prices on their own goods, not necessarily or able to compare that price to the market, either losing money because the price is too high or too low. Sustainability is difficult to achieve, increasing economic insecurity, of which the government should have responsibility.

The government has also received additional criticism for its actions after the war. Over the years, the Office of the High Representative was able to fire any administrative official who was disrupting the returnee process, whether in legal or social terms. The government in Bosnia-Herzegovina itself is still not prepared or willing to see additional returns. In many areas hard-line Serbs and Croats are running for government offices, provoking nationalist sentiments ten years after the war. The removal of war-criminals has not yet been made transparent, and the perpetrators are still at large. The government must continue or strengthen its efforts to make the society secure for all people, including returnees. While military and protection forces are present in BiH and training the police, security is still tense.⁵⁹

⁵⁸ Elizabeth Rehn and Ellen Johnson Sirleaf, *Women, War, Peace*, Progress of the World’s Women 2002: Volume 1 (The Independent Experts’ Assessment: n.d.), 132.

⁵⁹ This study does not focus on physical security issues and the role of the police and military in Bosnia-Herzegovina: further research is needed. Instead, the study looks at NGO, IO, and governmental programs’ accomplishments in achieving relative security through employment, education, and erasing the ethnic dividing lines.

It is apparent the level of cooperation among these three sectors was unbalanced and constantly shifting. Not one particular sector has claimed full responsibility, though it is slowly transferring into the government's hands as the international community's mandates are ending. The result of their work shows itself in the number of returns, though "nobody in the world knows how many projects, in which amount, and where" they took place in Bosnia.⁶⁰



The Reasoning

⁶⁰ Zec Filipović.

It has been said before. The international and non-governmental organizations and the government officials are aware of the criticisms and the weaknesses in their working relations in facilitating the returnee process. They enumerated the problems and weaknesses themselves. The international organizations have been in Bosnia-Herzegovina for almost ten years, and many of their mandates are concluding. But every single person with whom I spoke admitted the same thing: it has been a learning process. Nobody could anticipate the problems in property repossession, security, unemployment, and social infrastructure. The international organizations learned how to implement their programs as the situations arose; the government learned how to adapt itself in the changing economic and political structure while learning how to adopt the returnee process; and the NGOs found their place in the Bosnia-Herzegovinian society while learning how to operate and make an impact.

Bosnia-Herzegovina is looking to close the chapter on return in 2006, shifting the responsibility to the returnees themselves. Whether the country is

prepared for that, I do not have the information to comment. If one measures the success of return on the achievements of the Property Law Implementation Plan, which is now 95% complete, with ninety-five of the 130 municipalities accepting the terms, then the process of return has been achieved.⁶¹ Looking at the situation sensibly, however, 1.1 million people are still displaced. While many will not return since they have assimilated into their asylum cultures, it still leaves the greater part of one million people to return home. These numbers cannot be reached within one year, nor will returnees be able to afford the costs return requires: reconstruction, employment searches, and infrastructure repairs. While non-governmental organizations may continue to assist returnees in the coming years, the question remains: have the past ten years of international and governmental assistance provided a strong enough foundation on which the policies, programs, and projects will continue to beneficially assist returnees after the actors leave?

The point of this paper is not to answer this question: this is another study. It is also not to inform the governmental, non-governmental and international sectors in Bosnia-Herzegovina about the problems and strengths it has faced within the last ten years. The point is to use Bosnia-Herzegovina as a case-study of sorts. Analyzing the process, the mistakes, and the triumphs Bosnia-Herzegovina faced through the return process, other countries can overcome the obstacles. (The lessons learned in Bosnia-Herzegovina have already helped the return process in Kosova and Former Yugoslav Republic of Macedonia.) The world continues to face refugee, internal displacement, and returnee issues due to civil, political, and economic strife. The international community, local governments, and international and local NGOs are trying to assist in these situations, hoping to alleviate the problems. Looking over my interviews and

⁶¹ Bevanda; Representative of the UNHCR.

evaluating the situation from my understanding, I have found the greatest challenge the actors face is a lack of communication.

The Dayton Peace Accords provided the legal framework for returning refugees and internally displaced persons to their homes of origin, outlining the actors in this process—specifically the UNHCR, but also other international organizations, non-governmental organizations, the international community, and the Bosnia-Herzegovina government. Beyond this outline, there was no clear implementation plan. Immediately after the war each sector, and each organization within the sectors, instituted their own policies and programs to facilitate return. There was a lack of coordination, resulting in parallel institutions working on the same issue and goals. Some institutions supervised and worked with others, opening some lines of communication, allowing for limited cooperation and coordination, but strategy was lacking. The institutions and organizations cooperated horizontally: there was cooperation among the IOs, helping each other in the field offices and compiling numbers of refugees and IDPs; NGOs are grouped under large umbrella organizations to help in funding and administration of projects; the governments and ministries of Bosnia-Herzegovina eventually worked together to open cities and provide the environment for returns. But with the lack of communication, problems arise: the mutual disrespect and ignorance between the government and the NGOs; the imposition of laws by the international community and organizations governments without understanding the local governments and culture.

As the organizations and government institutions have found their role and place in the return process, communication lines opened, increasing coordination and strategy. The legal aspect of return decreased in importance as the sectors recognized the security and economic needs of returnees. NGOs began to communicate with

local government officials, increasing cooperation and understanding. The international organizations used NGOs and local employees to communicate with the returnees. The government and international organizations worked together as those uncommitted to return were disposed.

But the most important lines of communication to keep open are the ones to and among the beneficiaries. A story was told to me of a Serb woman who returned to her apartment in Sarajevo. She called Mr. Hajrić, saying:

This morning someone knocked on my door and I was scared, because my two sons who were in the Serb Army and my husband were there, and we don't know anybody, so why should they knock on our door? I opened the peep hole, and I saw two faces covered, Srebrenica women, and 'Shit, what do I do?' If I don't open, it's a sign I'm afraid and I'm scared to death. And if I open, they can see my face, and woman to woman...I opened the door, and why I didn't see is they bring a pot of coffee. They said, "Look, you're new neighbor, what happened happened, welcome, and have a coffee."⁶²

Communication ensures a sense of security and enables the returnees to feel comfortable in the environment. It can also encourage the beneficiaries to communicate with the organization or institution, informing them of the programs and policies which should be directed to them in order to meet their needs. In this way return can be made possible and realistic. The laws or mandates will never specify *how* to accomplish the goal, but communication will help the actors to achieve the goal more efficiently and constructively for those whom it affects.

⁶² Hajrić.

A Look Back

Methodology

I chose to conduct my research in Sarajevo, Bosnia-Herzegovina in order to see how the international and non-governmental organizations and the government institutions have responded to the returnee process. This country provided me with the ability to interview organizations and institutions in the middle of the process, but at a point where they can see the strengths and weaknesses in their own programs. The returnee population is still growing: the policies and programs remain fresh in the minds of the returnees, and are still having an effect on those wishing to return.

From the international sector, I chose to study the United Nations High Commissioner for Refugees, the European Commission, and the International Organizations for Migration. The UNHCR was given the mandate through the

Dayton Peace Accords to be lead humanitarian agency in Bosnia-Hercegovina, not only providing humanitarian aid, but also working with the government to establish repatriation policies and other organizations to assist the returnees. I spoke with the European Commission in order to receive a European perspective on the returnee situation in Bosnia-Hercegovina, and the expectations of the European Union. The IOM focuses its attentions on refugee returns, providing a wider European perspective to my research.

In the non-governmental sector I spoke with the Bosnia-Hercegovina Women's Initiative Foundation (BiHWI), the Bosnian Handicrafts, Medica, and Žene za Žene International. These organizations provide economic and psycho-social support for women, preparing them for return as the primary bread-winners for their families. The BiHWI, Bosnian Handicrafts, and Medica provide income-generating opportunities to women as well as therapy. I interviewed Žene za Žene International to see the effects of micro credit on the returnees, the society, and the economy.

In the governmental sector, I spoke with Besima Borić, the former Minister of Labor, Social Protection, Refugees, and Internally Displaced Persons. She had established the NGO, Center for Women, before she became minister. During her work as a politician, she integrated politics and activism, influencing the political system. Bojan Zec Filipović was the former chief of cabinet for the Federal Ministry of Refugees, Internally Displaced Persons and Labor. I also spoke with Mirza Hajrić who chaired the steering committee for the Sarajevo Declaration to hear his opinion on the implementation of property laws.

I was also able to speak with Danijela Dugandžić, a returnee to Sarajevo to hear her experiences. I was unable to speak with more returnees as the situations in which I could have held the interviews were not optimal, and time did not permit

more interviews. This proves to be a focus for further research. But with the information I received from the organizations and government officials, the returnee process has been explained in full to me, proving to be difficult and laden with trials.

The Author's Note

After this research, I still want to help the refugees, the internally displaced, the returnees. I just do not know how. This study provided me with the reality of the situation: the enormous lack of communication among the sectors most required to communicate for the sake of the people who are suffering. I am coming away from this study disappointed in the international community: in general, their response to my inquiries was cold and policy-based. I say “in general” because the gentleman I spoke with from the European Commission said “when I accepted the interview with you my intention was to help you as much as I could.”⁶³ I deeply appreciate this. Yet I cannot help but think if this is how the upper levels of the organizations treat a student, how do they treat their beneficiaries? I am disappointed that the government does not support the civil society. The civil society comprises the population the government is supposed to represent! I am disappointed in the fact that tolerance is “going to be learned.”⁶⁴ In a society that had been multi-ethnic for centuries, many people do not look upon ethnicity as the defining characteristic of a person, even after the atrocities committed in their name.

I am happy to see return occur. To me this allows something more than just mere tolerance to take place. It restores the multi-ethnic state, but without sweeping the conflict, tensions, and differences under the rug. What needs to be ensured is an unbiased educational system and communication among *every person* in this society.

⁶³ Bevanda.

⁶⁴ Representative of the IOM.

This should start at the civil level, dispersing into the governmental sphere. The international and governmental sectors must not only use the civil society as an implementing partner, but must understand the importance of their voices. Once they are heard the society can securely function.

I do not know in which sector I will work. But I recognize the importance of the *people*, the citizens. Once the programs and organizations are purely directed towards them according to their needs peace can truly be found.

Annex I

Questions for Žene za Žene International
Ajša Šačić, Credit Manager
November 26, 2004 9:00
Office: Sarajevo, Bosnia-Hercegovina

How long have you been working with Žene za Žene?
7 years. I started in April 1998.

What made you want to work for them?

When I started I didn't have any idea which kind of work it will be. But my colleague from my faculty, I studied mechanical engineering and I graduated, and my colleague was here before I came, and we met in the town and we spoke, and maybe it would be good...it was interesting at the time, I heard we worked with women. And when I came on the first day, I fell in love with the job. Because for me it was something completely opposite from my previous job experience. And I started the contact with women, and so for me it was really a challenge to be in the field, to be in direct contact with women, because that is really...this kind of job is something you must really love. And you catch that mission and vision of this job to help women to survive, to start with some job, to encourage them and their business idea and support them through financial injection and later to see how they are growing and becoming successful. That is something really special. And now I thought at that time, and I still really think that it is some kind of gift for me to help women with this kind of work.

And do you still do the field work?

No I started with the field work as loan officer, that was my first job.

And now you work as...?

Now I work as credit manager. When I started it was just 2 of us. 2 of us were the loan officers. We traveled around, we introduced our program to everyone, we made house-to-house visits, we visit a lot of villages not just around Sarajevo, but other towns in other cantons. But later, we hired more people, we are growing now. So in the credit department, which I am in charge for, we have 10 loan officers, and 2 MIS officers: these are people in charge of database. So 12 people involved in my project.

What kind of villages did you go to visit? Villages where there are mostly returnees, or...?

That depends. At the beginning, they were mostly returnees, or previous place of living. We started actually in one returnee village in the Vogošća municipality. The name of that village is Svrače. And all of them were working, and that was first center. Actually, in this program, we are following Grameen Bank model. We replicate that program, so solidarity group, and it is not just solidarity group of five, it is only settlement of centers. So if they organize group of 5, and they have 3-8 groups, it is establishment of center. So we started in April 1997, we started with Svrače. In the beginning it was 15 women, and by end of the year, we had 2 centers in that village and we have 80 women involved. And all of them were returnees, and that is really, for us it was a miracle. And what was really important for us, meaning of solidarity group. It wasn't only guarantee of loan; it is also to encourage, to make trust between each other. So for returnees, it was really important to rebuild trust. At the beginning, it was really hard for our loan officers to encourage them to be together in one group. In one of the centers of the 2 at the beginning, we had for example, really untrusted at the beginning. Our methodology is also different from other organizations. We provide training to our clients, that is micro credit training. At the beginning it was 7 days training. Now we have 2 days, 2 hours. And during that training we discuss with our clients about their business ideas, we encourage them, oh it is good to think as business ladies, but it is also important to organize group of 5. Because that guarantees loan. They have to organize on their own, without our help. For them it is hard. "Oh, how can I believe. I can't believe to my self, how can I believe?" And in that center it happened they were mixed. Most of them were returnees, but at same time we have domicile people. Then it was "oh, she was here during the war, I had to move. And now I am returnee here, how can she be with us." It was happening, but by end of training, they liked her, and she was elected center. Really, they elected her because they were returnees, and she knows very well what happened, she stayed there during the place, and they elected her. So in one group you will have returnees, domicile, or refugee and DP. And at same time, we have different type of backgrounds. Because some kind of our real work is that rebuilt of trust, and we have group and center that mixed ethnic so and so, and they started very strong after all that challenge.

And what kind of businesses do they start?

We are mostly focused on rural area, and because of that most investment of our loan is agriculture, livestock, so about 67% of our loan are agriculture. And same in that villages, it was same. Actually, 100% of them were used to buy cow, *And the workshops, or training, has been able to prevent discrimination between ethnic groups. Can you see a real change in the way people think too?*

Yes. For example, sometimes happen on last day of training, they said "oh, when I joined to you, I couldn't believe to anyone. Now I believe I am business lady, that I can do everything," and they begin to think in financial way. They are together because of family income, to make better living conditions, not only for them, but also for the community and village. They will start together to rebuild everything, econ, because unemployment rate is pretty less, and women have higher percentage than men, especially after war. And it was important to employ women in that way, that was the reason why we focused only on women, and we are following that idea

How do you make this organization public? How do you get women to join?

At the beginning we go directly to them. Actually, we have steps on way to recruitment. For example, if we decide to work in new municipality, we introduce ourself to local authority that we are interested to work. And on that level, we get information from local authority large portion of poor: one village has more poor, and in a way they recommend us to go to that village. Also they recommend us if we are interested in the returnee population, maybe you can go. After that we decide which villages, and for example numbers and households. After, we go directly to the villages, and our loan officers make contact on all levels of local community. And we also have authority on that local community base just to help us invite women to first village meeting. Actually, they have to help us because of space: we have to use that space very often for free: school, private house, etc. We ask

them through announcement, we invite them to come to first village meeting. They coming. They coming to hear what is happening. For long time after war, they coming because they think it is some kind of donation. But no. We just give them basic information. This is loan, this is self-employment in some way, and it is not just for women, it is for whole family... family support. And we give them info about solidarity group, to have strong and good solidarity group, so it can guarantee the loan, but also it is a responsibility. If one cannot pay on time, the others have to pay for her. So at first meeting, we give them basic information, and if you are interesting, you will have time to organize group and you can contact us. And they ask us, and we tell them about our clients already in the program. At the beginning we told them about successful stories from the world, but now we have our own successful stories. It is always good: it is someone woman from my neighborhood. If she can, why I can't. Sometimes they need time. They need to go explain to husband. We have leaflet to explain them to family members. And they always ask what kind of investment? I don't know to do anything, I'm just housewife. Oh, yeah, they say, oh you make good cake, so maybe you can invest some money and you can make cake for everyone. Some of them says, oh, I have one cow, maybe I can expand my farm so I can purchase another cow. After that, sometimes they take maybe 7 days so they call us. Oh, we are interested, we have group, can you come again. But in meantime, sometimes, we can feel that they are interested in the first. SO we start with house-to-house visit immediately. And after first village meeting, our loan officers provide house-to-house visits and spoke with them directly and also for us it is important on that level to meet them in place of living to see if later they want to invest in cow, do they have land or house for cow. And after house to house visit, if they are interesting, we organize second village meeting. That is for us, 4 or 5 step. And on second village meeting they already come with idea of solidarity group and very often they just register their group with our loan officer and they want to start immediately. And after they register their sol group, we arrange with them time for training. Because next time, we will invite them to training, and will start a center. And after that we will start process of loan applications, and during that training it is good time to discuss business, how they will make plans for their business idea, info, we help them to fill out app, and share with us what they really want to do. And it is in nature of women to be more afraid of men. And we are always completely sure that if we invite 10 men to first village meeting, by the end of the meeting they will have formed solidarity group. But women, no. They want...*to weigh the options*. Yes. And during that training, with help of loan officers, they discuss about marketing, cost, success, and they also elect chief of group, chief of center, secretary of group. Each of them have some kind of responsibility. And for most of them, about 90% of them, it is first time in their life they are organized that way. And we have also let that kind of feeling. Everything in your life is easy if you are organized in that way, and we start with that and centers. We have to have that because of repayment and monthly meetings. It is also because if they want to change something in their own villages, if they want to repair their road, we can encourage them and tell them you are members of Žene za Žene organization, you are women from center, so you can ask them to do this. Also, some leader between them, we encourage to elect chief of center who really is leader, and they recognize that immediately. We always start with that lady, but we encourage them all to be leader one time, so leadership skills, good way this program is not just to give money and to pay back, but it is also about a lot of other aspects, about rights, about everything.

Now within the group, if a problem arises in the group, can they change members, or how does that get solved?

Very often they solve everything without us. IF they have problem, they collect money, borrow money, and they pay for her. And if that for one time, is fine, and next time, also. But if it becomes always, hey discuss with us how to solve it. They know they have contract, they know very well. And we suggest them always to try to encourage her to start with the payments, they go to visit her, they help her to make new market for her. Maybe she had problem with family members, or market, or illness, or divorce, but they always support her. And if we can complete that role without any other problems, we also help to encourage her. We can reschedule a little bit, so if she asks can I pay a little less and will pay more later, we sometimes agree to that. The center also support. Sometimes the installment rate is pretty high for them. They divide the installment rate, so each one of them pays one part of it. It's really minimum, but sometimes it's huge amount for them, then we ask center to help them. The center also has some idea what can be done for them. They can sell this and this, but very often they solve it in successful way. It's important that women are willing to pay because she doesn't take long because she doesn't want to be problem. If you are in village, they know very well each

other, she shamed to be in front of village to be problem. Because we will go from village, and she will stay for life. So it is not so often. But when you start with urban or suburban area, they know other well, so it's not solve problem. Sometimes we have use warning notes and also that kind of...

What is the application process like for the women?

The loan application process after that 2 days training, they fill in loan app, and after that we promise them a month for exam, but it's really seven days. In those seven days, we distribute the money. Something happens in the summer season, we have more interest than we have money, so because of that we give to ourselves time, so one month, but it is never one month, it is 10 days, maximum of maximum.

And does each group receive the same amount, or do they ask for how much they think they need? How does that work?

For the first cycle, we have min amt, 500KM, and max amount is 1000KM. So they can decide if they wants to, each of them can go amount they want. So in one group, max would be 5000KM. So some of them wants to buy cow, so she needs more money. Some wants to buy sewing machine, some equipment, some textile part, she might need only 500KM. And second cycle is more money. If they are repaying on time, and so they can apply immediately during the second meeting. Once they complete first loan, they can fill out application or next cycle, and max amount is 1500KM.

And what is the payment plan?

It is monthly. At the beginning it was 2 times a month, but now it is monthly. And for us it is, maybe it is also different from other organizations, we always have center meetings, monthly center meetings, on the same day. For example, they will have it set up for third Wednesday. For them it is easy to accept that info, and make repayment plan in booklets, and they know our loan officer and we coming each month to take repayment. They don't have to go buy tickets.

Besides the monthly meeting, are there any monitoring programs?

As I told you, before we give them money, we do house-to-house visits. We want to see before we give them money, and after disbursement, we also provide loan utilization, and on that level we always explain them, oh, we will check you, we want to support you. But if you say, we want to support, it's easier for them to understand. So they always ask, oh, when will you come, and they really want to show us everything. We are proud because you are successful, you are business lady, and make photo with them, so we have a lot. It's also not because of us, we also have visitors. Because of our founders want to visit us, and we also show them how successful, and we show them one of our working days. And on that level, during the utilization process, we also see if they invested the money. We also support them if they want to change investment. Maybe she applied for a cow, but when she went to market, she said, oh, maybe it's better to purchase 5 sheep. Yes, we say yes, if you think you will be more successful, ok. But you will tell us. And when we go to visit her, we see she has 5 sheep instead of cow, but we support them in that way. And we advise them. We always want to make contact between our successful older clients and our newer clients. Some woman will say, oh do you when I can buy, for example, food for our chicken, and I say we will check with the older client, and we make connection with them. My idea is that in future, to be mentor our successful older clients on the 10th cycle loan, they can be mentor, and will invite them to meetings, to training. We did that 2 years ago. Now we have 142 centers. If someone from Gorazde needs information, we'll call someone from Zenica and make that kind of connection, because it really is big network for us and them also.

Who funds the organization?

We started, I mentioned, we replicate Grameen Bank model, and they were our first donor. So we started in 1997 with small amt of money. Actually how we started, our founders started this whole idea because she met guy in charge of Grameen Bank, oh it will be interesting, and before micro credit program, Women for Women had other program in Bosnia. It was partnership program, but that time after war stopped and humanitarian aid was less and less, we started with this replication of Grameen Bank model. We started with fund from BWI, actually it was UNHCR, and it was in 1998, and later we make project proposal for state dept, project for returnees migration population. So for example, 100% of our clients was returnees and minorities. And also USAID, also same proposal grant. And now we have UMCOR United Methodist Church of R??? It is also minorities, but we also asked to

give not just for the first cycle, but also to have money with next cycle. So with UMCOR we can provide loans for also for returnees and minorities but also for higher cycles.

How many cycles of loans do you have?

Through solidarity group, we changed this year, in March 2004 we started with new methodology of borrowing. With less maximum amount. So before max amt of solidarity group was 8400 KM. And now it is max amt 3000KM. So if you want to get 3000, you have 5 cycle loan. But it is not meaning you have to pass 5. Because some only borrow 1000/cycle, that is just small for that amount. And this is always small amounts of money to us. So some of them may need 8 or 10 cycles to come to 3000. It was changed because the econ situation and everything in country was a little bit different. Till 2000, it will be better and they invested more. Now they stay in same business now, and they are growing with smaller steps. For our clients it is more hard now—no marketing, now everything, yeah. Still we have products from abroad so invested, and she started with chicken, and feeding, but by the end, her chicken is more expensive than the chicken from abroad. So there is no market, and because of that they are growing in small amount, and that is why we choose to make the max amt 3000. 3000 is a lot of money now. We introduced for our clients in higher cycles other loan products, and that is individual loans. And if they want more money, they have to apply for the different kind of loan. Because of everything. Because of other organization. What can happen is they borrow money from us, from others. We always know that, we always connected with each other. So some of them they can't recognize how is that ... that is not so good from them. They think they will borrow from partner, from this and this, yeah, so we recognize it's better to borrow less money than we borrow earlier.

What do the donors expect from you?

Yes, we have to follow their policies. Especially if we make project proposal and they accept, they also have...they give us grant, they still have donor requests. Very often we have to follow, for example, that recommendation: 100% of our clients from that fund have to be returnees and minorities. Also, they expect from us goals, short or long-term. So we always have to put that in project proposal and put that in long-term or short-term goals. We also have indirect beneficiaries: for example, with average amount of loan, we can cover 500 clients, but that is 2000 indirect beneficiaries, if we multiply that by 4 members of family. We also focus on the fact we are reducing unemployment rate within community. It is not huge percentage, but 15% of our loans are also used for some services, for some small production, for trading. So for some of them it is regular job, and they hire family members or someone from group. And also one of our goals is to increase family income. Because our clients are mostly below, they become our clients if income is less than average salary on Federation level. So we say, for example, that is 150KM, so our goal is to increase income for family. Each month the Federation level changes, it is now 465KM/month.

How do find that micro-credit compare with income-generating programs?

Actually income-generating programs, for all our business idea of our clients are income-generating programs. Because that they have some regular job, and as income-generating they will have some other job. So we said we divide, in the beginning we said some of our investment will be for income-generating, but later we put all our investment on income-generating, so we can't make that type of divide.

Do you work with other NGOs?

We have good connection with them. In our country, no. We just have through other organization. We have assoc with Women for Women, and that aspect is women's rights, and that has more possibility of orgs. We have association of micro-credit organization. But in the field we are on our own.

The local authorities, when you speak with them about the program, how do they respond?

Most of them recognize from very beginning that this program is very good. They support us. For them it is also important that something new happen in their municipalities. It will be fresh money, for example. So they support us, they help us. We have good relationship with that.

And do you interact with the higher levels of government? How do they respond?

They also support us. We have actually a chairman in one municipality who said we can use this space for your meeting. They are really cooperative.

There is a lot of criticism of micro-credit organizations, how do you respond to it?

Criticism is always. You will find criticism when you invite women to first center meeting, and one man comes. And he says, oh, this is high interest rate, oh it is not good... But I would just tell you a word from one of our clients. The STAR Network organized a conference and we invite our clients also, and they said oh, micro-credit organization supports gray economy. And one of our clients say, we just survive. Who will care about us? The banks don't want us, I support my family, and that is only way to survive. With this loan I can survive. And that is not any gray economy or something. And I am grateful that I have access to this kind of financial support. So criticism will be always, but we know how we help our clients because...for example, about 40% of our villages, we were first, and after that no one else ever came. So it was only way for them to have access to it. And interest rate they are willing to pay because they really appreciate access to money. So I really have no problem with criticism, and I can always answer, you can see success of our women, and you will see how this program helped. We can give you this and this, but we will show you in the field. I really believe it is helpful, and we support them, and also our clients believe. And I think if we are following needs of our clients, any criticism don't matter for us. So we are following needs of our clients.

Can I ask how much the interest rate is?

Interest rate is 1.5%. And it is less interest in sector.

Does ŽzŽ ask the women for feedback and do they use it?

Very often. This year we introduced new loan because of needs of our clients. They ask us, do you plan to do this, can you help us? And we want to have them for long time, and if we want them for long time, then we have to think about what they are really asking and what they really need. Sometimes they ask for someone to advise them. At first we provided them with someone from faculty of agriculture to teach them about seeds, and this and this, and we also plan for that in the future. But also they need money for urgent, and for that, we introduced loan for urgent. And each ask if we can reduce, and we want to, but it is long process. We started with small percent, so how can we reduce, especially if are the lowest in sector. And they really appreciate we are willing to hear their needs, so we make questionnaire to see how much money they earn from first loan and through cycles, how they improve their way of living, what is their expectation in the future. Yeah, very often we discuss with them and we organize meetings.

Do you provide training for how to make production hygienic?

We have during the 2 days training, when they become our clients, we also discuss who will be their customers, their markets, and we get information about the factory that is around. We make lists of corporations for possibilities for them who will be their market. If you produce good cheese, maybe you can put some label, and think more about marketing, and that kind of advising.

Green house. We also make collection. We want to in future ask someone who really knows and can explain to them how to work one. If they want that they can be contacted.

So you also connect them with other businesses so they can sell their product.

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