



**Report on Good Practice of Economic Empowerment of Women  
Victims of Domestic Violence**

Trebinje, 2019

Supported by: Kvinna till Kvinna



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## **ABOUT US**

In 2002, in Trebinje, a group of citizens, 20 men and women, founded an Association for Helping Children and Women Victims of Domestic Violence, which in 2016 re-registered in the Foundation ZenskiCentar, Trebinje. By re-registering we have not deviated from our mission and vision – we have only expanded the scope of our work.

The Foundation emerged from a need to publicly talk about violence against women and children which until then had been regarded as a private problem of an individual, and not as a problem which affects the entire society. Deeply rooted stereotypes and patriarchal attitudes to a position and role of a woman in society and family created certain “taboo subjects” regarding specific relationships between men and women. Led by desire to contribute to solving this global problem, primarily within our region, but at the state level, as well and even further, we implement our activities in various aspects of life and work in order to provide the most appropriate response to this challenge.

The Foundation’s vision is to improve a position of women in society and family, as well as a life without violence. Our mission is fight for children’s and women’s human rights in all segments and economic empowerment of women. The work of our foundation is based on needs assessment, with results being a product of needs recognized and our voluntary contribution to fulfil them. Our program activities consist of the following: legal counselling where we provide free legal aid and the support of “a person of trust”, psycho-social counselling for victims of domestic violence, counselling for economic empowerment of women from vulnerable categories, performing advocacy activities and researches, as well as training.

Our Foundation currently has 21 members who contribute to development of our organization with their credibility, professionalism and authority. Six persons work full time; two persons are contract workers while ten persons volunteer in implementing different activities.

The structure of Foundation is divided into three levels: The Management Board, director and director deputy. The board has three members. The Board meets every three months, more common if necessary. The fact that we have successfully implemented over 120 projects for 18 years best testify about our credibility and transparent financial operations.

## **INTRODUCTION**

Due to their economic dependence on their husbands-abusers, women victims of domestic violence are most frequently forced to stay in that abusive community. Usually, abusers do not let their wives to find a job because in that way, by being economically dependent, they contribute to their control and keeping them in dependent position without any possibilities of leaving the abusive community. An additional problem for a victim, if she encourages to eventually leave the abuser, means avoidance of a private sector to employ this category of population because there is a real possibility that her husband-abuser would try or commit violence against her at her work. A private businessperson is not stimulated to employ a potentially “problematic” employee both for her abusive husband and for her frequent absence because she is usually a single parent (forced to work because she alone takes all care of her children since in cases of violence a father is not a factor of stabilisation, but on the contrary, of destabilisation even for children, and not only for a wife). The research conducted by the Foundation ZenskiCentar Trebinje showed that approximately 80% of victims of domestic violence who stay in safe houses and after leaving them, returns to the abusive family. The main reason for that is exactly economic dependence and helpless situation regarding employment or starting their own business. It is known that banks which give more or less favourable loans, condition their clients with a mortgage on adequate property. On the other hand, pursuant to the common law, which is still above the legal regulation, all their inherited property women give to their brothers, and acquired property is owned by a father, husband or a son. Therefore, practically, to highest extent, they do not have any properties at their disposal and are not creditworthy for serious credit lines. For those reasons, it is necessary to secure the financial support to employment or self-employment of women victims of domestic violence in order to achieve their independence of the abuser, and eventually to leave the abusive family.

All above mentioned was our motive to conduct the research in order to have arguments for starting an initiative aimed at systemic economic empowerment of women victims of domestic violence. In 2007/2008 supported by Kvinna till Kvinna we conducted the research on the territory of the whole Bosnia and Herzegovina. It is necessary to emphasise that the struggle lasted for as long as ten years and that we succeeded exclusively thanks to steady financial support of the Swedish organisation Kvinna till Kvinna, which together with us did not give up our intention to persevere on this path. Therefore, sometimes something seems to be a failure (the period from the research until the adoption), but it turns into a great success if you are steadily persistent, since we are the first in the region who managed to include a new category in the vulnerable categories-women victims of domestic violence in the Government program of incentives for employment and self-employment.

Further in the text are the steps we undertook to attain the objective – to economically empower women victims of domestic violence on the territory of the Republic of Srpska.

## **THE FIRST STEP - Research**

The research *Victims of Domestic Violence as a New Category of the Poor* on the level of the whole BiH was conducted in 2008 in partnership with the organisations Lara from Bijeljina and ZeneBiH from Mostar.

The research objective was: An insight into influence of domestic violence on creation of a new category of the poor – women and children victims of domestic violence with the aim of contributing to creation of positive policies for introduction of gender sensible budgets on all levels in BiH. The main research assumption was that violence in a partner relationship, as one of factors, contributes to an increase in poverty in society, as was proved by the research.

The research showed that:

“Problems and barriers related to the economic side of violence problem are:

- Economic dependence of women on their marital or extramarital partners,
- Repetition of services intervention in cases of some abusive partner relationships because there were no assumptions made for a victim to leave the violent community, or due to permanent consequences violence left on them (regardless of whether they remained or left the violent relationship),
- Insufficient financial support – there are no funds in the budget nor measures which would decrease or alleviate the economic causes and consequences of the violence.

This is a group of problems mostly affecting the objective, the research and the project behind it.

The research data showed that 296 of respondents, when seeking aid due to violence in partner relationship, 63.5% of them have no intention to divorce. Nevertheless, today, in the same sample there is only 46.3% of “saved families“, and out of those “saved“ at least one third of families (15.5%) despite a risk of violence, “saved“ (even more severe) poverty, which threatens the victim of violence if she decides to divorce.

It is known that in our country a question of alimony funds aimed at victims is not solved, there are no advantages in employment, there are no “safe accommodation measures“ in most municipalities in BiH neither subsidizing costs of living for victims of violence who are no longer in partner relationships.

Thus, between a “family at all costs“ and a divorce as an only solution to cease violence, there are two areas which need changes in dealing with cases of violence:

- The first area: working on more effective and versatile measures which can support remaining in the partner relationship, but in a more quality way without continuation of violence;
- The second area: finding more effective solutions which would not mean accepting the poverty after leaving the abusive partner relationship.

In data given to us by services, it is evident that since 2005 there has been a decrease in reported cases of violence in some services. This finding could indicate that victims of domestic violence have lost trust in the system institutions.

The research data showed that in a sample, due to different reasons, the violence had lasted for 5.15% years, before the victims asked for aid from services. When we know how much time, courage and despair in a victim is usually necessary to decide to report the violence to services, then the moment when the victim alarms the services, should not be missed.

In order to avoid returning to foundations, to avoid the violence becoming a victim's private problem again, hidden from the public and unavailable to society care, it should be continued with further sensibilization and development of the community responsibility. Moreover, it is necessary to permanently talk about legal protection of victims of violence. However, before anything else, efficacy of victim's protection measures need to be enhanced and community ability improved to take care in a more quality way of the economic side related to the problem of domestic violence.

#### Conclusions and recommendations:

The research showed that in respondents, victims of domestic violence, there is no awareness of :

- domestic violence as a problem which emerged from specific patriarchal gender relationships in society, and
- responsibility of a state to intervene and prevent this form of violence.

A great number of respondents see violence as their “personal destiny“.

In addition to willingness of institutions to work on combating violence, the society intervention is not sufficient to enable cessation of violence, to guarantee social security to victims of violence.

The legal framework for combating domestic violence is aimed at intervention in cases of crisis. The legal status of violence victims is not explicitly defined nor the state responsibilities which would secure social integrity of a victim, what directly causes domestic violence to become a new category of the poor, contributing to further women's poverty.

The legal framework does not have a preventive component, and application of the law in cases of violence decreases the preventive function of this intervention (low

punishments for perpetrators). The current court practice rehabilitates the family abusers more than it punishes domestic violence, what is a serious violation of human rights.

It is necessary to:

- *work on raising awareness of community, especially women, about violence as a social problem with its causes in a patriarchal way of life*
- *work on removing stereotypes from the public life which affect the reproduction of patriarchal gender roles which determine domestic violence as a model of behaviour*
- *work on raising awareness about domestic violence as the society problem*
- *work on raising awareness about impact of domestic violence on the victims' health*
- *amend the legal framework regarding prevention of violence by empowering roles of social creation institutions in preventing domestic violence, by defining violence victims rights on social and economic intervention and protection through establishment of alimony funds and funds for victims. Victims of violence need to obtain a status of persons in a state of social need who have a right on economic protection and protection by their state.*
- *introduce a multi-sector approach to preventing domestic violence which would include both the synchronised keeping records of violence victims and development of social anamnesis for every victim, individually.*
- *store all data in the unique data regarding domestic violence which would be available to all institutions involved in preventing violence.*

Awareness how deteriorating violence in partner relationship can be, not only for direct victims, but also for children who grow up surrounded by violence and insight into economic situations in families burdened with violence, forces us as a community to do something. Those children take certain patterns of behaviour in their adult lives with attitudes towards partnership and parenting, and in the next generation they can easily become a seed of new broken families and new children who would suffer as they do today.

The society must react because those children take their suffering in their lives and in the future of our whole community. Their mothers are today forced to think (as one of respondents said): "There is no help... he is not changing, and I have nowhere to go..."

***"The society should gather necessary means and amend the legal regulation which treats a problem of violence in partner relationships and show mothers and their children victims of violence, that instead of a choice: either violence or poverty, it is possible to have a dignified life without violence". \****

\* The research <http://www.zenski-centar.org/sr/publikacije>

## **THE SECOND STEP – The proposal of economic measures of support for women victims of domestic violence on the local and entity level**

As early as in 2009 with the huge support of PhD Zeljko Racic we prepared the package of economic measures and with joint powers started lobbying for many years various institutions of the Republic of Srpska in order to have them partially or completely adopted. Therefore, two municipalities adopted our Fifth proposal aimed at the local level (Municipality Gacko and municipality Berkovici).

Our initial proposal was:

### *The first proposal – the entity level*

Forming a new guarantee-credit line for natural persons with specific needs, consisting of women victims of domestic violence, innovators within the credits of IRBRS, the credits aimed at population etc. It is necessary to suggest that women victims of domestic violence should enter the beneficial group (families of died in the war, disabled persons, families with four and more children...). The guarantee amount was from BAM 3000 to BAM 40 000, maximum back-end instalment rate (with all premium, fees and load) 5.5%.

Text of the proposal: The RS Guarantee Fund shall issue guarantees according to both the credit lines of IRBRSpursuant to condition defined by the Rules of Placement according to Credit Lines and loan for women victims of domestic violence.

Proposal: Non-government sector and/or RS Gender Center

### *The second proposal – the entity level*

Investment Development Bank of the Republic of Srpska (IRBRS)

Text of the proposal: For confirmed credits of BAM 50 000, it is necessary to employ one woman victim of domestic violence (advantage of employment).

### *The third proposal – the local level*

By virtue of the Law on IRBRS (Official Gazette of RS, 56/06) activities of IRBRSwere set, Article 7 (3) explicitly states that the IRBRS cannot perform activities regarding giving guarantees. The IRBRSSuggested forming deposit and/or credit-guarantee funds by the local self-government units, in order to enable as many interested beneficiaries as possible, easier access to credit funds. Pursuant to the RS Law on borrowing, debt and guarantees (Official Gazette of RS 30/07), the law-giver anticipated forming the guarantee funds on the level of local self-government units (municipalities and cities) for the purpose of support to developing sectors of Ministry of Foreign Affairs, agriculture and so on.

Text of the proposal: Forming the guarantee fund in local self-government units

Initiator: Association of Cities and Municipalities of RS, NGO sector

*The fourth proposal – the local level*

Text of the proposal: Funds beneficiaries regarding entrepreneurship are entitled to employ one person – a victim of domestic violence per BAM 25 000 of granted funds (guarantee) from the territory of the respective municipality, and who has not been employed in the previous year in the same employer, and to incur a liability not to decrease a number of employees for three years.

Initiator: NGO sector and/or RS Gender Center

*The fifth proposal – the local level*

Text of the proposal: Municipalities to appropriate funds in the budget from BAM 3 000 to BAM 5 000 (depending on the municipality size, i.e. municipality budget) for women victims of domestic violence on the basis of their business plan.

Initiator: Association of Cities and Municipalities of RS, NGO sector.

*The sixth proposal – the local level*

Text of the proposal: To free entrepreneurs from an obligation to pay a municipal tax if they employ a woman victim of domestic violence.

Initiator: Association of Cities and Municipalities of RS, NGO sector.

Comment on the proposal:

Problems with providing a collateral are best seen from the structure of the loan which has been given by IRBRS via the commercial banks so far.

Since its beginning, the IRBRS has given the least funds for starting a business and micro-business in agriculture, 3% of totally given credits, very frequently due to problems with guarantees.

So far, not a single guarantee (out of 11 issued in amount of BAM 4,112,472.23) has been issued for start-up and entrepreneurs. This year four guarantees have been issued an amount of BAM 1 107 472.23.

Many companies are faced with problems due to unregulated land register rights and they are not able to provide the collateral requested by the loan granting bank.

### *The seventh proposal – The project approach*

Text of the proposal: Within the sector ministry (the RS Ministry of Family, Youth and Sports or the RS Ministry of Energy and Mining), we created the Project Women Entrepreneurs with the aim of allocation of non-refundable funds as a support of small value.

Initiator: NGO sector, the RS Agency for Development of Small and Medium-sized Enterprises, the RS Gender Center.

### *The eight proposal – call to big companies on a socially responsible behaviour*

More and more often, the big companies direct their business towards the society, what is a way for them to integrate in the community. By solving numerous community problems, the companies can approach their beneficiaries. In order to approach their beneficiaries even more, they solve the questions of the social community by listening to their biggest problems. In order to make an impression of a trusted partner, the global companies pay great attention to public relations and solving the social problems. As a result, our companies must recognise all forms of socially responsible behaviour and develop in that direction.

Text of the proposal: To address a call to the big companies on our territory (Telekom Srpske, Elektroprivreda Republike Srpske, Naftna industrija Republike Srpske, Lutrija Republike Srpske, banks, Integral Inzenjering, and all other public and private companies) to direct their businesses towards socially responsible behaviour and to appropriate part of their funds on solving problems of vulnerable categories of population and to give them an opportunity for economic empowerment.

### *The ninth proposal: The modified Guarantee Fund*

- Reasons for legislative intervention,
- Need for alignment with EU laws,
- the special treatment for qualified investors,
- Regulated cross-border activities of investment funds, i.e. societies of their administration,
- More clearly defined typology of funds, approved structure of their portfolio, investment limits and methodology of establishing the value of the fund portfolio.

Our proposal: The modified Guarantee Fund in the form of Venture Capital Funds. The possible method aimed as the support to economic independence of women victims of

domestic violence would be the (modified) model of the guarantee fund in the form of the Venture Capital Fund.

Founders: The RS Government (authorised Ministry/Ministries) and the RS Innovation Centre on the one hand with the private depositor and/or investors at the capital market on the other side.

### *The tenth proposal for amendment to the Law on Income Tax*

Proposal A: refers to amendments in the Law on Income Tax – showed in the Rulebook on the application of the above mentioned. It deals with possibilities of introduction of a new category in decreasing the tax basis.

Text of the proposal: amendment to G) decrease in the tax basis for victims of domestic violence is constituted on the basis of the certificate issued by the Centre for Social Work, The Centre for Public Security and the authorised ministry.

Note: The decrease in tax basis on the annual basis can be BAM 1200, the same as with voluntary paid pension insurance.

Proposal B: refers to the possibility to stimulate employers to employ women/men victims of domestic violence so that the state approves the decreased payment of contribution (as it was the case with employing trainees).

PhD Zeljko Vasic additionally modified these proposals and we sent them to the relevant ministries and other institutions with steady advocacy for their adoption:

RS PI Employment Agency implements the Support Projects to Employment and Self-employment. We are proposing (the proposal 3) the introduction of a new Project named: The Support Project to Employment of Women Victims of Domestic Violence.

Text of the Project (Call) would be:

RS PI Employment Agency will implement the Project of Support to Employment of Women Victims of Domestic Violence with the total value of BAM 400 000 financed by the RS Budget (Funds of the Employment Agency).

The Project will encompass employment of women victims of domestic violence who in 2016 were kept at the register of RS Ministry of Interior and the Centre for Social Work, and who actively seek employment and who are kept at the register of the Agency prior to announcement of the Public Call. Employment of the persons from the target group will be done for a period of at least 12 months, as full-time workers through the following components:

I Component: Employment in employers for one 100 persons in amount of BAM 3 000, in total BAM 300 000.

II Component: Self-employment for 25 persons in amount of BAM 4 000 per one person, in total BAM 100 000.

*The proposal 4:*The existing credit line of the IRBRS: housing credits, extend with women victims of domestic violence.

## HOUSING CREDITS

Purpose:

- Purchase of housing units,
- Construction of housing units,
- Re-construction of housing units,
- Extension of housing units.

Amount:

- From BAM 5 000 to BAM 50 000 (for re-construction and extension of a housing unit);
- From BAM 10 000 to BAM 100 000 (for purchase and construction of the owned housing unit).

Repayment period:to 20 years.

Grace period:none.

The placement manner is done over financial moderators, the list of banks and micro-credit societies, at which you can apply a request for funds from this line.

*The Proposal 5:* THE HOUSING CREDITS FOR SINGLE INDIVIDUALS AND COUPLES FROM THE CEB FUNDS (the existing credit line of IRBRS)

This credit line is implemented in cooperation with the Community Europe Development Bank (CEB), through the Project Social Program of Housing in BiH – RS. Our proposal is to include women victims of domestic violence as beneficiaries.

Purpose:

- Purchase of the first housing unit,
- Construction of the first housing unit,
- Extension of the first housing unit.

Amount:

- From BAM 5 000 to 50 000 - for extension,
- ToBAM 100 000—for purchase and construction.

Re-payment period: to 20 years.

Grace period: none.

Additional conditions:

- monthly disposable income according to household are limited to maximum amount of 1 200 Euros (changed to BAM according to middle rate of the BiH Central Bank.
- The total surface of the housing unit, for purchase was limited on 65m<sup>2</sup>, i.e. in construction is limited to 92 m<sup>2</sup>.
- Financing an extension of the housing unit is allowed only in cases when the total surface of the existing unit does not exceed 20m<sup>2</sup> per one member of the household.
- Beneficiaries of the credit are not allowed to buy or sell a housing unit in the period of five years after confirmation of the credit.

Way of placement: over the existing commercial banks

### **THE THIRD STEP – final phase**

In order to exert pressure on system institutions in the Republic of Srpska in 2016 we invited two partner organisations, Foundation Lara from Bijeljina and Helsinki Parliament Gradjana from Banja Luka, to join us in aspirations to lobby the adoption of stated measures.

With joint effort we alerted proposals which we sent to the RS Ministry of Labour, War Veterans and Disabled People's Protection, attn. of minister assistant Mrs Mira Vasic who was our key support in institutions.

Our proposals for amendment to the Action Plan of Employment for RS for 2017, and which was partially adopted for 2017 by the Ministry (adopted measures refer to self-employment):

“1. The Project Support to employing in the Republic of Srpska trade in 2017” contains an additional component:

- a) co-financing employment of women victims of violence in employers
- b) co-financing self-employment for women victims of gender-based violence

The status of a violence victim, the potential beneficiary of the program of employment and self-employment will be proved by a certificate of the authorised center for social work stating that the victim was kept in the register regarding domestic violence victims as referred to in the Law on Domestic Violence Protection and/or recommendation or the certificate issued by the same body in accordance with the Law on Social Protection.

If regulations permit it, it would be necessary that the co-financing funds aimed for employment and self-employment of violence victims are higher in order for the measure to be stimulating for employers since it regards the category which potentially requires more additional efforts for the employer. The police records, court verdicts and other documents or reports about domestic violence, as well as research and organizations experience which provide help to violence victims, indicate that violence victims, especially women are exposed to violence and harassment at work, due to what many of them are dismissed or leave a job themselves. These forms of violence do not cease when a woman leaves her abusive community or when she divorces, even when there is a pronounced protection sentence against an offender (restraining order or civil harassment restraining order, and others). As a result, employment of a victim can impose further responsibilities such as supervision of the employee's safety, cooperation with police, tolerance in cases of justified absence from work or sick leave caused by violence trauma. This aspect could be taken into account regarding the amount of co-financing, if it is possible, or to be solved through development of specific forms of support for economic empowerment of victims of violence.

2. Support funds for economic empowerment of women victims of domestic violence and other vulnerable categories who in the period of two years or permanently have no possibility to access the labour market, but by enhancing technological or other conditions can improve their economic or their family's situation. This program could be implemented in accordance with competent organizations of civil society, i.e. civil associations which fulfil certain procedure (vocational capacities, cooperation agreements with local self-government, employment agencies and centres for social work). The component of the program could also be business counselling, empowerment of business skills, support to employers who employ victims of violence in solving problems stated in point (1) and generally effect monitoring of economic empowerment intervention.

3. The support project to employment of women/persons who are victims of domestic violence which would be conducted, as a dependent project, by the RS PI Employment Agency consisting of two components:

- a) subsidy to an employer for employment of a violence victim
- b) subsidy for self-employment of violence victims

The specificity of the program would be for an advertisement, i.e. funds to be open/available for longer period (from 8 to 12 months).

The status of a domestic violence victim would be proved in the same way as it was stated in the proposal of measure 1, and all stated following measure 1, the amount of subsidy and risks, would be also significant for the Support Project to employment of women/persons who are victims of domestic violence.

The total funds: BAM 400 000

The total number of beneficiaries: about 150 women/persons victims of domestic violence for one year.

During 2017, Foundation Zenski Centar from Trebinje, together with Foundation Lara from Bijeljina managed to include women victims of domestic violence as a vulnerable category in the Action Plan of Employment for RS for 2018 and not only in the Public call for self-employment announced by the RS Employment Agency, but in the part regarding incentives for their employment. Therefore, after as long as ten years, we have managed to have women victims of domestic violence supported by the RS Government for 2018 in the following way:

“The RS PI Employment Agency implements the Program of Employment and Self-employment of target categories in trade in 2018 with total value of BAM 500 000, financed by the RS Employment Agency. The Program stipulates the employment and self-employment of 115 persons from the target program groups, primarily women victims of domestic violence, women in rural regions and women who lack not more than three years of insurance to reach conditions for old-age pension (except for persons who use the right on pension and health contribution payments to meet conditions for old-age pension), who actively seek employment and who are kept in the register through financing of self-employment and financing of employment in employers.” \*\*

For 2019 the support was additionally updated:

“The Program stipulates employment and self-employment of 1 225 persons from the Program target group, who actively seek employment and are kept in the register as following: persons aged over 40, women victims of domestic violence and war torture, prodigies of orphanages who finished schooling, women in rural regions and persons who are in the register more than six months.”\*\*\*

\*\* PI RS Employment Agency, Public call for employment and self-employment in 2018

\*\*\* PI RS Employment Agency, Public call for employment and self-employment in 2019

## CONCLUSION

**Today in the Republic of Srpska, even though women victims of domestic violence have been introduced in the Government Program of Employment and Self-Employment, it is not sufficient. It is certainly an example of good practice, not only for Bosnia and Herzegovina, but for the whole region. However, it should be intensely worked on advocating for introduction of favourable credit lines (housing, business), where the means for women victims of domestic violence will not be property, but some other solutions, for example guarantee funds. Our organisation is going to continue the activities with the aim of contribution to victims of domestic violence, particularly the support of socially responsible enterprises through certain donations of social categories including ours, as well as through advocacy activities to decrease or co-finance tax basis for employed women victims of domestic violence salaries.**