

**Social Impact Assessment of COVID-19
in Bosnia And Herzegovina**
THIRD HOUSEHOLD SURVEY



June, 2022



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Prepared by Prism Research & Consulting

The views expressed in this publication are those of the authors and do not necessarily represent the views of the United Nations Development Programme, the United Nations Children's Fund, the United Nations in general or those of the United Nations Member States.

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Abbreviations

| | |
|-----------------|--|
| BiH | Bosnia and Herzegovina |
| COVID-19 | Coronavirus disease |
| CATI | Computer Assisted Telephone Interviewing |
| EBRD | European Bank for Reconstruction and Development |
| FBiH | BiH Federation |
| GDP | Gross Domestic Product |
| ICT | Information and Communication Technologies |
| ILO | International Labour Organization |
| LGBTQ+ | Lesbian, gay, bisexual, transgender, queer and other identities |
| NGOs | Non-governmental organisations |
| OECD | Organization for Economic Co-operation and Development |
| PISA | Programme for International Student Assessment |
| PCT | Patent Cooperation Treaty |
| RS | Republika Srpska |
| SDGs | Sustainable Development Goals |
| SMEs | Small and Medium-Sized Enterprises |
| UHC | Universal Health Care |
| UN | United Nations |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| UNICEF | United Nations Children's Fund |
| UNDP | United Nations Development Programme |
| UNDESA | United Nations Department of Economic and Social Affairs |
| UNFPA | United Nations Population Fund |
| WB | The World Bank |

Foreword

Data in this report show that the social and economic impacts of the COVID-19 pandemic are still felt and are compounded by the recent rise in food and energy prices. Data strongly suggest that these combined and cumulative effects are sending strong shockwaves across Bosnia and Herzegovina, causing increased poverty and food deprivation and worsening inequalities. Furthermore, mental health of the population continues to be severely affected.

The COVID-19 pandemic has affected both the economic and social situation across all age groups. Data show a continued and drastic impact of the crisis on those who are either already disadvantaged, at risk or more vulnerable, such as people living below the poverty line, families with children, single parents, Roma, internally displaced people, minority returnees and LGBTI community. The crisis also negatively and disproportionately affected people with disabilities and the elderly, who are, as a result, increasingly struggling in conducting their routine activities. The severity of the impact leads to feelings of inequality, including gender inequality, discrimination, and isolation. Data show that the pandemic also triggered major shifts in the way people think, socialize, communicate and live. Of particular concern are the effects of the crisis on basic social services such as health, including mental health, and access to quality education.

Economic disruptions seriously impact on the living conditions of households. Global food commodity prices, including BiH, hit an all-time high, leading to a worsened financial situation in 52 per cent of the households surveyed this time, compared to 43.6% in the previous research wave. The additional pressure on household incomes, in the context of a fragmented and inefficient social protection system, has worst and most tangible effects on low-income families, causing debt and reduction of food intake. This echoes the warnings of the Human Development Report on Social Inclusion in Bosnia and Herzegovina (2021) and of the BiH UN Position Paper on Social Protection (2022), both of which pointed out that existing significant structural gaps in access to, and coverage provided by, social protection systems will lead to further poverty and magnify existing inequalities. As we now clearly see, the negative impacts of the COVID-19 pandemic, like any other crisis, compound an already pre-existing fragility in Bosnia and Herzegovina.

The challenge to be taken up, therefore, is clear, and will not disappear with the recess or end of the pandemic. There is a daunting task ahead of all of us to boost society's resilience to further shocks. Ensuring effective social protection for all requires attention to the needs and realities of groups facing longstanding exclusion and suffering from structural inequalities. Comprehending the burden of mental health issues and strengthening the health system to address them is a high priority. Learning losses, incurred by girls and boys during the COVID-19 pandemic, will be difficult to recover, therefore, the education system requires an immediate and resilient overhauling to be better prepared for future shocks. The steady and continuous flow of data offered through this series of surveys is essential for shaping the discussion and informing action. Data collected in this report will be critically reflected on and used by our agencies - and the entire United Nations country team in Bosnia and Herzegovina - to implement the UN BiH Sustainable Development Cooperation Framework 2021-2025.

Rownak Khan
UNICEF Representative

Steliana Nedera
UNDP Resident Representative

Introduction

This is the third edition of a comprehensive, longitudinal, household survey that captures the social impact of COVID-19 pandemic in BiH. The survey involves the same households over extended period of time, thus measuring both positive and negative consequences of the COVID-19 pandemic on the population.

The quantitative data collection was undertaken from mid-February to mid-March 2022, using a representative sample of 1,802 households across the country, with a sampling frame precisely aligned to ensure balanced entity, regional, rural versus urban distribution, as well as gender and age representation. Over 40 per cent of all surveyed households were families with children. The survey was supplemented with focus group discussions to record the specific experiences of those who identified themselves as vulnerable due to being poor, a single parent, a person with disability, a member of an ethnic minority, or a returnee.

Intersectionality was also captured to analyse how social and political attributes such as age, parenting, ethnicity, gender, poverty, disability, displacement, and sexual orientation interacts with, and influence, the impact of COVID-19 pandemic in BiH.

The present third edition of the Social Impact of COVID-19 Household Survey is articulated across and covers eight key dimensions: 1) Impact on physical and mental health of people, 2) Access to Services, 3) Economic situation, 4) Household coping strategies to meet basic needs in crisis, 5) Education and transition to online learning, 6) Relationships and well-being, 7) Public perception of the response to the crisis, and 8) Internet usage, e-commerce and digital services.

The Survey is people-centred, and it is focused throughout on people's wellbeing. As such, it detects the emerging vulnerabilities, strengths and coping mechanisms of people. It also captures the consequences of COVID-19 pandemic on social interactions and records changes in gender relations due to shifting power dynamics within households.

Executive Summary

The present Executive Summary provides a brief overview of the results of a third wave of research and their comparison with the results of the second wave of research¹, launched in spring 2021.

The assessment of the lingering impacts of the COVID-19 pandemic and related crisis in Bosnia and Herzegovina shows that macro-factors, such as the dynamic of domestic and international trade, the epidemiological situation in the country and epidemiological measures imposed by government institutions, are in constant interaction with individual-level factors, such as income, level of education, gender, age, geographic and living conditions (in urban and rural areas, depending on the type of business and social infrastructure, etc.). Those factors can contribute to deepening deprivations and worsening inequality, poverty and social exclusion. The COVID-19 pandemic has resulted in a reduction of the flows of remittances from other countries to Bosnia and Herzegovina, which are often the only means of livelihood for some of the poorest groups of population. The household survey shows that 13 per cent of households have experienced a decrease in received remittances.

The survey findings show that the economic impact of the crisis is borne disproportionately by the poorest and most vulnerable groups of population of Bosnia and Herzegovina. The crisis has reduced income and limited access to basic services, leading to an increase in multidimensional poverty and inequality. For example, 11.7 per cent of respondents reported unmet health needs unrelated to COVID-19. 52 per cent reported a worsened financial situation, of whom 15 per cent experienced significant hardship. Already vulnerable groups of population were the hardest hit, with 24.4 per cent reporting a radically worsened financial situation.

The increasingly deteriorating financial situation has prompted citizens to resort to a number of methods to cover their basic needs. 16.8 per cent of respondents reported that they had to borrow money, with the proportion much higher (34 per cent) for the families from vulnerable groups². A total of 15.4 per cent of respondents reported turning to subsistence agriculture and animal husbandry for the first time ever for survival of their families, and 18.2 per cent of all households and 28.3% per cent of the most vulnerable reported having to reduce their food intake, which is a notable difference compared with the results of the previous research wave.

14 per cent of respondents were concerned about possible eviction because of their inability to pay their mortgage, with 3 per cent seriously concerned. A total of 1.2 per cent of all respondents experienced job loss since the onset of the COVID-19 pandemic, of which 45 per cent were women. The coronavirus containment measures not only pushed the working poor deeper into poverty but threaten to push into serious material deprivation the middle-class population that have, or will, become jobless in Bosnia and Herzegovina as well as those forced to return from abroad, after having been made redundant.

The household survey confirms that the crisis caused by COVID-19 took a disproportionate toll on women. In the labour market, the sectors with the highest rates of female employment experienced the heaviest job losses. Increased childcare needs during preschool and school closures placed an

¹ The first wave of research was conducted in July 2020 and launched in autumn 2020.

² The following are vulnerable groups for the purpose of this report: single parents, people with disabilities, relatively poor households, members of the Roma community, members of the LGBTI community, persons residing in collective accommodation, internally displaced persons and members of ethnic minorities.

even greater burden on working mothers, with 58.2 per cent of women reporting a significant increase in household chores, home care work and emotional labour since the onset of the pandemic. Single parents (mothers and fathers) face an even greater challenge because many were laid off or forced to quit their jobs in order to care for their children.

The survey findings indicate that access to education was difficult during the pandemic, particularly for the most vulnerable children. The reasons for which transition to e-schooling was challenging are largely related to problems of organisation of such schooling (39.5 percent) and the lower quality of student-teacher interaction in an online environment (27.8%). The absence of technological devices for teleworking, learning and homework, or their being shared by multiple household members proved particularly stressful.

Mental health was identified through the survey findings as one of the areas where the population experiences specific challenges, with 35.6 per cent of respondents expressing concern about their increasingly declining mental health, which manifests as burnout, fear, anxiety and sleep deprivation. Also, 42.3 per cent of respondents reported that the situation surrounding the COVID-19 pandemic made them focus solely on their immediate family and family members, suggesting that COVID-19 acted as a major trauma trigger.

The epidemiological measures were also seen as restrictions from the perspective of human rights and democracy, with 58.5 per cent of respondents expressing concerns that inability to meet in groups would have serious implications for their civil rights and freedoms, including freedom of assembly.

Against this background, the survey results also show that lockdown measures brought some families closer together and led to their improved relationships: 30.7 per cent experienced an improvement in their relationship with their partners, and 40.3 per cent experienced an improvement in their relationship with their children. The majority of respondents (74.8 per cent) felt that they were able to share household chores, care work and emotional labour with their partners in a just manner and 40.7 per cent of women felt empowered and that their voice was heard, which is a significantly better result in comparison with 33 per cent of women in the previous survey. The profile of the households in which women are empowered is the household with an above-average monthly net household income (above BAM 900) earned in the age range of 18-30.

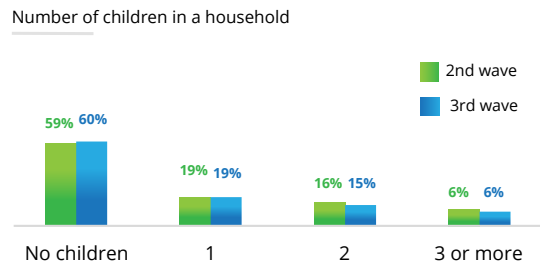
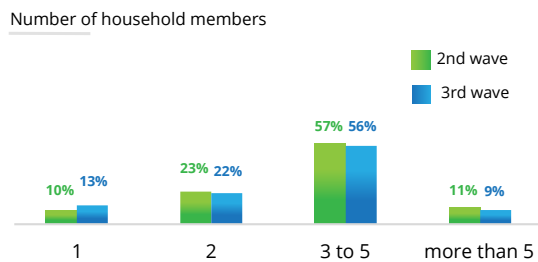
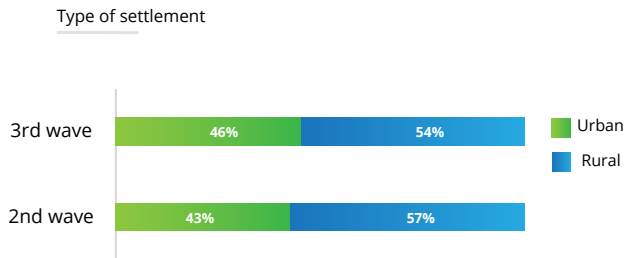
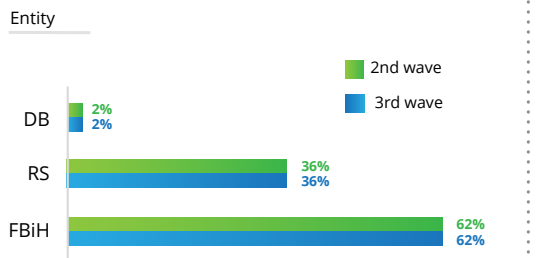
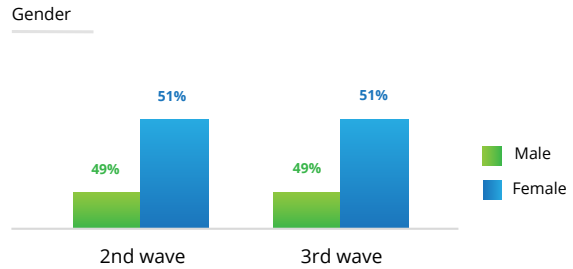
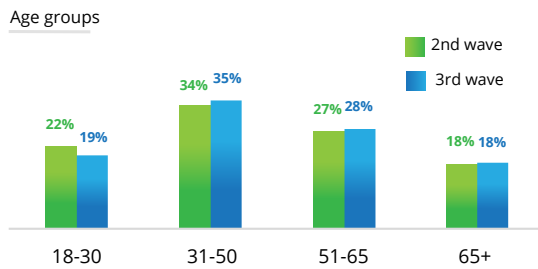
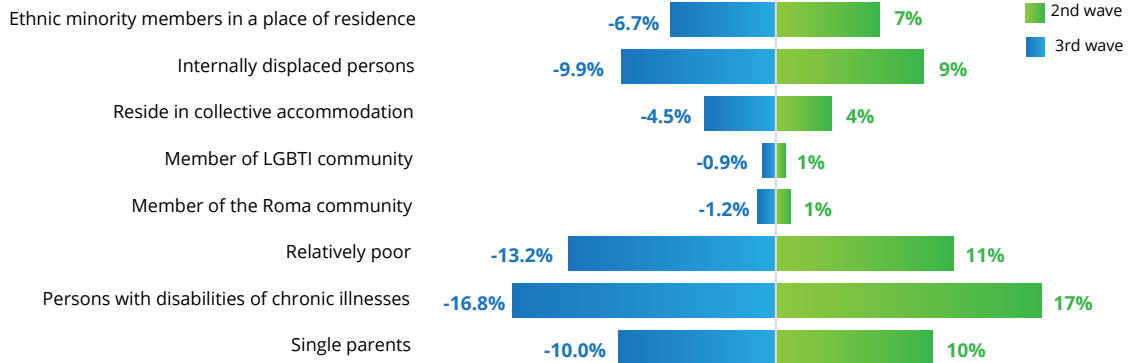
Among other behavioural changes induced by the onset of the pandemic, 18.4 per cent of households reported an increase in the internet usage and online transactions, including online shopping, e-commerce and e-banking. This was especially the case amongst young people (18-30), in urban areas and in households with a net income of more than BAM 1,500. Furthermore, they believed that their quality of life would improve should they be able to benefit from increased digitalization. They thought the most useful digital solutions would be those providing the ability to obtain certificates or permits from the municipality online and online doctor counselling. Interestingly, more than a third of respondents expressed support for the introduction of the e-voting system.

The textbox below describes the main differences between the results of the second and third waves of research.

The most important differences in responses from two surveys

- **The number of respondents and members of their households infected by the coronavirus has increased:** 42.4 per cent, compared with 11.9 per cent in the previous survey.
- **Stress levels are significantly higher in all observed age groups.** Overall, increased levels of stress are most likely among female respondents, where 42 per cent of female respondents reported heightened fear resulting from the pandemic.
- **Worsened financial situation was confirmed by 52 per cent of respondents** (compared to 43.6 per cent previously), with 24.4 per cent of the most vulnerable people reporting a radically worsened financial situation. **An increased number of respondents** borrowed money (17 per cent) to cover the basic needs, compared with the previous survey (13 per cent). **More respondents cut food consumption than in the previous survey** (18.2 per cent compared with 13 per cent in the previous survey). 62.7 per cent of respondents who said that they had reduced food consumption were members of different vulnerable groups, suggesting significant poverty red flags.
- Data points to differential gender impact of the COVID-19 crisis, which further escalated in the third research wave. While there were no significant gender differences in financial deterioration among genders in the second wave, third research wave shows that a higher percentage of women, 55.5 per cent of them, experienced worsened financial situation (compared with 44.9 per cent of men). Also, in this research wave significantly higher percentage of women (13.5 per cent) reported reduced remittances, compared with 8 per cent of men. Regarding care economy, 70 per cent of women said that, as a result of the pandemic, they had to devote more time to their children than usual, while 63.3 per cent (61 per cent in the second wave) spent significantly more time doing household chores, compared with men at 55.1 per cent (57.1% in second wave).
- **Overall, a better access to institutions, public services and daily structures of life has been recorded when compared to the previous survey.** However, the respondents said that their access to schools, primary healthcare centres (general practitioners) and hospitals remains restricted.
- **More than a fourth of all people are considering leaving BiH.** This percentage has increased from 23.9 to 26.1 per cent between the two research waves. Those who are considering leaving are mainly people from cities, aged between 18 and 50. Two thirds of respondents said that the primary reason for their considering leaving the country was unstable political situation (67.3 per cent), followed by economic reasons (52.2 per cent), and the future of their children (45.6 per cent).
- **A slightly increased number of household members attends online classes.** During the pandemic, 35.6 per cent of the households have one member attending classes or another form of education online, compared with the previous survey in which 34.8 per cent of respondents attended classes online.

Overview of demographic data



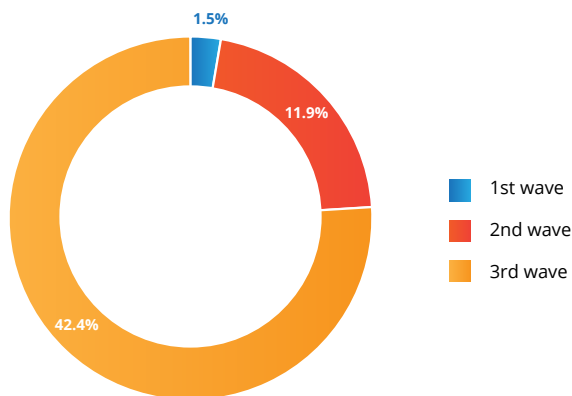
RESULTS OF THE HOUSEHOLD SURVEY

1. Impact on physical and mental health of people

Infection rates

In comparison with the previous wave of research, a significantly higher number of respondents reported that in the meantime, a household member had been infected and suffered from COVID-19. With 1.5 per cent of infected respondents in the first wave, and 11.9 per cent in the second wave of research, as many as 42.4 per cent of respondents in this wave reported that a household member had contracted the infection.

Households with one or more members infected with COVID-19 since the onset of the pandemic

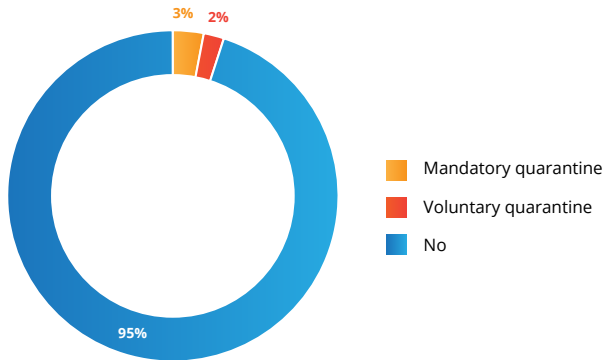


Quarantine

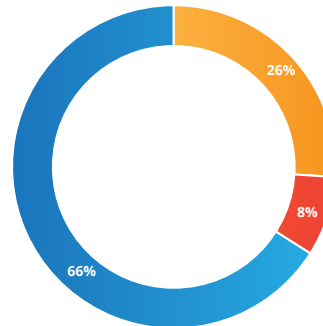
A high number of respondents reported that they had been in quarantine, and an increase from 3 per cent to 26 per cent of respondents who reported a compulsory quarantine was especially noticeable, while an increase from 2 per cent to 8 per cent of those who reported a voluntary quarantine is significant.

Self-isolation and quarantine

2nd wave



3rd wave

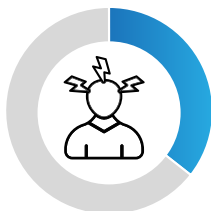


Unmet medical needs due to COVID-19

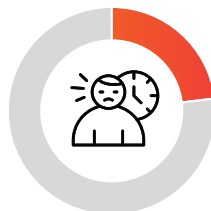
In total 11.7 per cent of participants stated that they were not able to receive medical aid in certain cases due to restrictions that came to be a consequence of COVID-19. This number is higher for each vulnerable group compared to average of the general population, with the worst situation noticed among the persons who live in collective accommodation (23.2 per cent). Also, participants in age group 18 – 30 years old (13 per cent) and 31-65 (12.2 per cent) report being unable to receive medical aid more frequently than the oldest group of participants of 65+ years old, where 8.5 per cent report the same issues. There is also a difference between male (10.2 per cent) and female (13 per cent) participants.

Impact on mental health

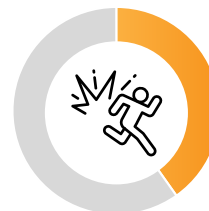
Mental health



35.6%
experienced deteriorated
mental health, troubled sleep,
fear or anxiety



23.1%
lacked time and could not
cope with all the demands in
their lives



For **40.2%**
of respondents COVID-19
pandemic triggered the same
feelings as during the war in
the 1990s

The COVID-19 crisis had an impact on a large portion of the population. As many as 35.6 per cent said that they had faced certain types of psychological disorders, such as troubled sleep, fear or anxiety, during the pandemic. 23.1 per cent of respondents stated that, generally, they had lacked time and could not cope with all the demands in their lives. It is particularly noteworthy, as a means of comparison with other types of crises, that the COVID-19 pandemic triggered the same feelings as during the war in the 1990s and was reminiscent of that experience for 40.2 per cent of respondents.

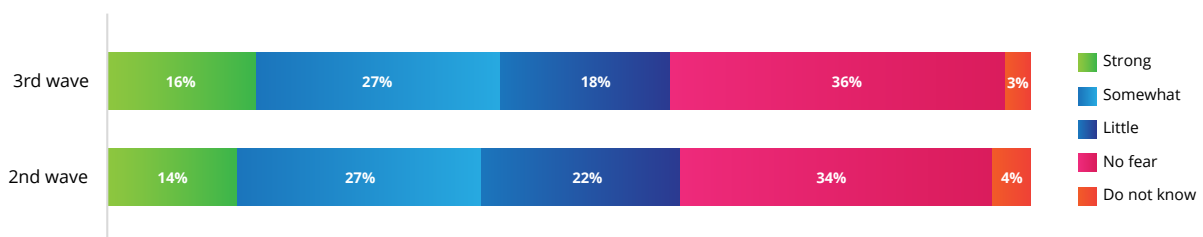
The survey results show that as many as 64 per cent of the population felt some consequences of the coronavirus pandemic, where 15.7 per cent of respondents felt the consequences greatly. It is noticeable that the respondents from the Brčko District were affected by the consequences of the coronavirus much more (24.5 per cent of them said that they had been largely affected), compared with the respondents in the Federation BiH and the Republika Srpska. It is also noticeable that members of older population (65+) were generally less concerned than younger age groups, which may, perhaps, be attributed to more sedentary routines, and measures imposed affecting less directly their activities. An insignificantly higher percentage of the families with children expressed concerns (16.8 per cent of them were largely concerned), compared with the families without children (15 per cent).

“By nature, I am a sociable person who grew up in a multi-member family, worked in two large companies with a huge number of employees, so never before did I feel what it was like to be alone, to be confined, helpless”, a woman from the group of older respondents.

“Many of us lost jobs due to reduced volume of work. Regarding livelihoods and also mental health, the crisis has a strong impact on me because human beings reason differently when confined within four walls than when they are free”, a man from the group of the persons with disabilities

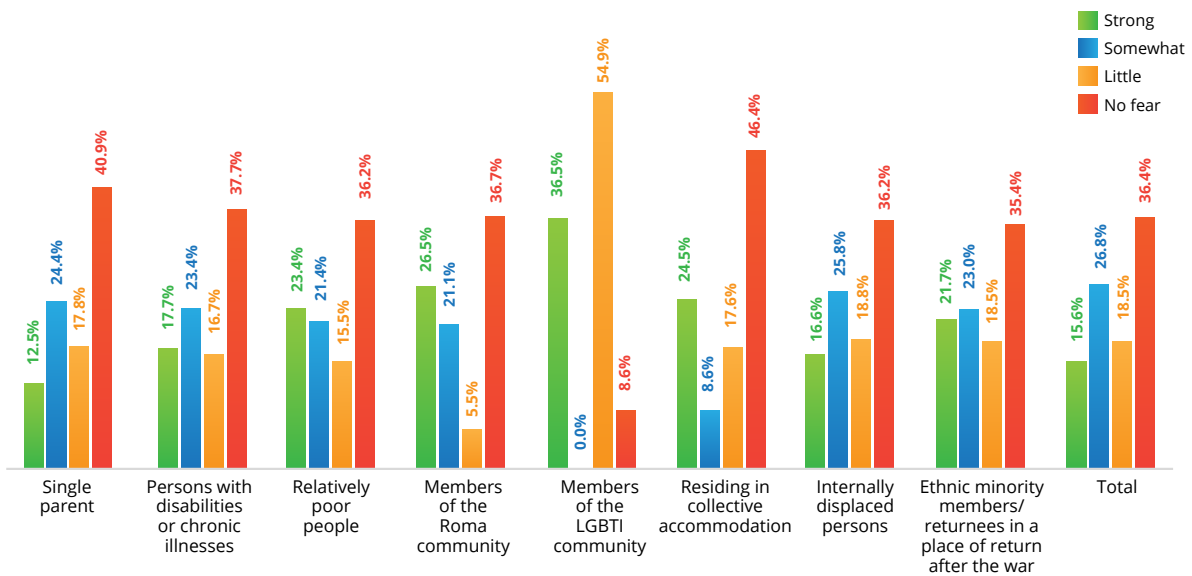
In comparison with the previous research wave, there is no significant change in the results on the fear of infection, as respondents in both waves of research generally shared the same views.

Fear of infection resulting from overcrowded /cramped housing



As many as 42.5 per cent of respondents experienced some or strong fear of contracting the infection in overcrowded housing and the results for some vulnerable groups are particularly high: 36.5 per cent of the LGBTI community members, 26.5 per cent of the Roma community members and 23.4 per cent of relatively poor households reported a strong fear that they might contract the infection due to their living in crowded conditions on a daily basis.

Fear of infection due to living in overcrowded/cramped housing – vulnerable groups



Access to services

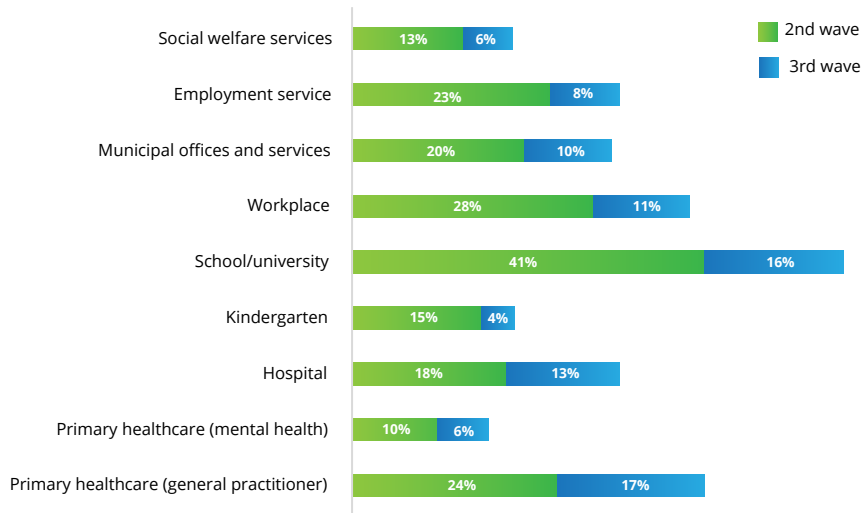
Overall, between 5 per cent and 15 per cent of respondents faced difficulties in accessing various institutions and public services. At the same time, a much higher percentage (14.1 per cent) of the respondents who live in cities reported that they had experienced difficulties in accessing their workplaces, compared with the respondents in rural areas (8.9 per cent). Similar to the responses provided to the previous question, the general trend is that the persons in the youngest age group (18-30) noticed the largest number of difficulties in accessing some services - while such difficulties had the least impact on the respondents from the oldest age group - and these difficulties were related particularly to the categories of activities they are more closely associated with, like education, but also access to healthcare and social services.

Regarding healthcare, it is noticeable that a significantly higher percentage of respondents from the Brčko District reported a limited access to primary (15.3 per cent) and secondary (30.7 per cent) healthcare systems. A much higher percentage of respondents in the Brčko District reported a limited access to kindergartens (8.9 per cent), educational institutions (24.1 per cent), municipal offices and services (17.6 per cent), compared with the respondents in the FBiH and RS. On the other hand, the only service with an increased inaccessibility in other parts of BiH is the employment service in FBiH, where 10.1 per cent of respondents reported decreased access.

“You couldn’t enter the hospital. There were Covid infirmaries. Everything changed during coronavirus. Only a few people could enter at certain time and under certain conditions.” – Woman, group of single parents.

“There are many people in my association, and we have been working since 1997, those are very ill people, poor people, they are socially excluded, plus what we have now. Now they are ill in all the ways possible. On top of it all, they are now visiting psychiatrists, in addition to all other doctors, including medical home visits, the emergency healthcare etc. We also had a serious problem with medicine shortages”, a woman from the group of persons with disabilities.

Difficult access to services due to COVID-19 containment measures



2. Economic situation

Employment situation

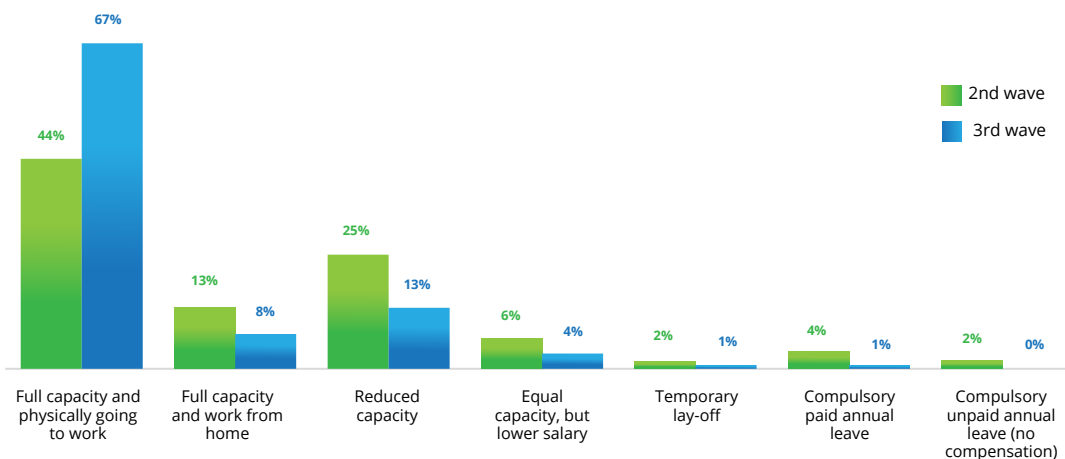
The largest number of respondents reported that they were employed in the private sector (25.4 per cent), while this percentage was much smaller in the RS (20.2 per cent). Slightly fewer respondents reported that they were employed in the public sector (18 per cent), while the percentage of employees was again much smaller in the RS entity (14.2 per cent). The sample consisted of a significant number of pensioners (24.8 per cent), while the percentage in the RS (27.4 per cent) and the FBiH (23.6 per cent) was significantly higher than in the Brčko District where 12.9 per cent of respondents were pensioners. There was a significantly higher number of housewives among rural respondents (11 per cent), compared with urban respondents (2.2 per cent).

Two thirds of respondents (66.4 per cent) reported that at the outset of the COVID-19 pandemic they continued to do things as usual. They went to work and worked at full capacity, while 12.9 per cent of respondents worked at reduced capacity. Only 7.9 per cent of respondents said that they continued to work at full capacity from home. 3.5 per cent of respondents said that they had continued to work at full capacity but faced a salary reduction.

"In the beginning, we received we did not face pay cuts. However, later, they cut salaries by 30 per cent. We felt it, in economic terms", a woman from the group of internally displaced persons.

"My salary was cut. Also, work from home was less intensive, and we did not receive a meal allowance. I work for a government institution and they make all possible deductions, and it is still the case. Coronavirus is their excuse. In the past, we received some pay, incentives, but not anymore", a woman from the group of minority returnees.

Employment status during the COVID-19 pandemic



Regarding salaries paid to employees, more than a half of respondents reported that their salaries exceeded BAM 900 (55.7 per cent), of whom 19.7 per cent reported that their salaries ranged between BAM 1,501 and 2,000, while 14 per cent of respondents received over BAM 2,500. A discrepancy between the entities is noticeable: a significantly higher number of the respondents in the FBiH and the Brčko District reported an increase in salary, while the respondents in the RS were far ahead of other respondents in the lower income group.

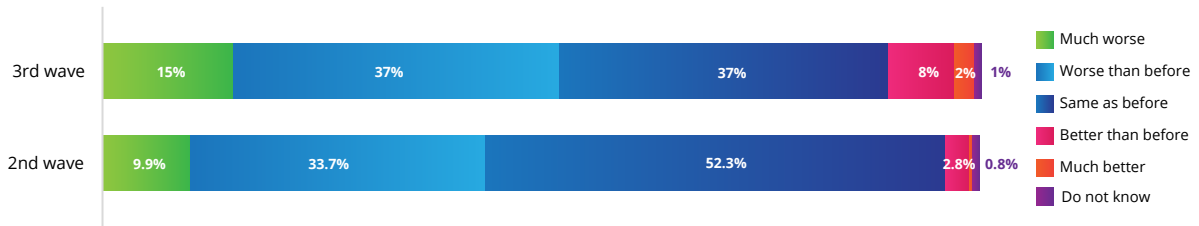
Also, a slightly increased percentage of female respondents reported lower income. 44.1 per cent of female respondents reported income up to BAM 900, while 29.4 per cent of male respondents reported the same amount. At the same time, fewer female respondents reported higher total household income, where only 34.9 per cent of female respondents and 47.8 per cent of male respondents reported income over BAM 1,500.

It was noticeable among respondents in older age groups (51-65 and 65+) that a significantly higher percentage of respondents reported low household income. As many as 39.3 per cent of respondents in the age range 65+ and 24.7 per cent in the age range 51-65 reported income below BAM 500. 8.2 per cent of respondents in the age range 31-50 and 9.4 per cent in the age range 18-30 also reported household income below 500 KM per month. On the other hand, younger respondents, particularly those in the age range 18-30, reported higher than average income, of whom 50.5 per cent reported income above BAM 1,500. That level of income was reported by only 24.4 per cent of respondents in the age range 51-65 and by only 12.7 per cent of respondents in the age range 65+. The difference between male and female respondents regarding levels of income is noticeable, where men have much higher income. In each group of income below BAM 900, female respondents reported lower income more often, and men more often reported income in the income ranges above BAM 900. As many as 44.1 per cent of female respondents and only 29.4 per cent of male respondents reported income below BAM 900.

The financial situation remains the same as it was before the onset of the pandemic for approximately one third of respondents (37.4 per cent). As many as 52 per cent of respondents reported that their financial situation was worse than it was before, while 15.1 per cent of respondents stated that their situation was significantly worse. No difference was observed between the entities regarding change in financial situation and, generally, similar percentages of the respondents from both entities and the Brčko District faced a deteriorated financial situation. A somewhat higher percentage of rural respondents reported that the financial situation of their households had worsened. Similarly, a higher percentage of female respondents (55.5 per cent, compared with 44.9 per cent of men) said that their financial situation was worse or much worse than it was before the coronavirus outbreak. As in previous responses, the percentage of respondents in the youngest age group (37.5 per cent vs. >50 per cent in other age groups) who reported a worsened financial situation, compared with the period before the pandemic, is the lowest, while the respondents in older age groups reported the opposite.

“Two years ago, we were sent to work from home. I enjoyed being with my family...being at home with my children and being able to visit my sick parents before the curfew. We could not go anywhere, but I was lucky to have a curfew pass and I could move around. On the other hand, the negative aspect was finance as we did not receive full wages and I also missed travelling and socializing”, a woman from the group of minority returnees.

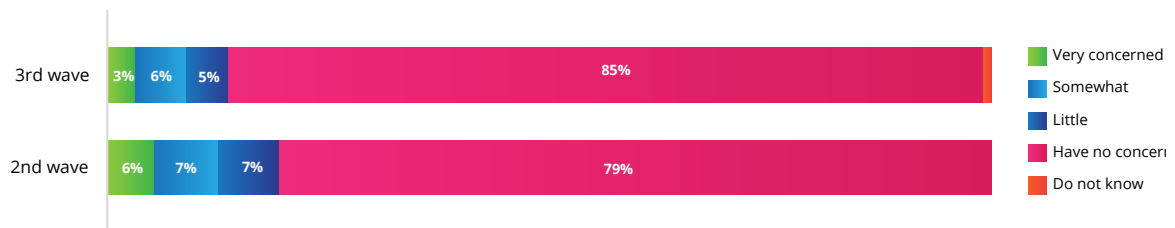
Financial situation of households, compared with the period before the COVID-19 pandemic



Concerns over eviction and homelessness

Data shows that a part of the population expressed concerns over their inability to pay rent or mortgage or, generally, over eviction. 14 per cent of respondents were somewhat concerned over possible eviction, while 3.3 per cent were very concerned. The percentage of respondents who said that they were concerned on the matter was slightly higher in the FBiH (3.6 per cent), compared with the RS (2.9 per cent) and the Brčko District (2.2 per cent).

Concerns over possible housing loss or eviction



3. Household coping strategies to meet basic needs in crisis

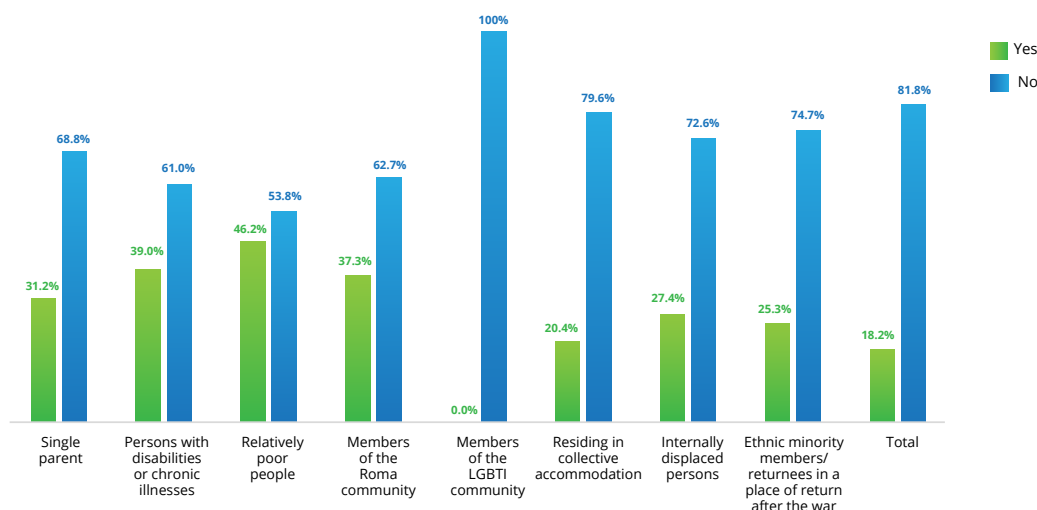
Coping method 1. Reduced food consumption

The number of households which reduced food consumption last year as a result of financial crisis is significant. Nearly 1 in 5 households in both BiH entities found themselves in such a situation (18.2 per cent), which is sizably more than the 12.8 per cent of respondents who said so in the previous survey. The difference between urban and rural respondents is noticeable, with a higher percentage (20.3 per cent) of respondents from rural areas facing a worsened financial situation and having to reduce food consumption, compared with 15.7 per cent from urban areas. Different age groups were not affected the same way, as one (1) in 4 respondents in the age range 65+ reported that their households faced that situation during the pandemic, while that percentage is lower in the population under 30.

"In the past, we were not that hungry. I worked for my grandchildren, we had food, drinks. We no longer have what we had in the past. Now it is getting harder and harder", a woman from the Roma group.

"It was better. Before the coronavirus, we used to find oil, beans, flour... in waste containers. In the stores, they give us some food, if any, sugar, coffee, flour which is past their sell-by date", a woman from the Roma group.

Reduced food consumption - vulnerable groups

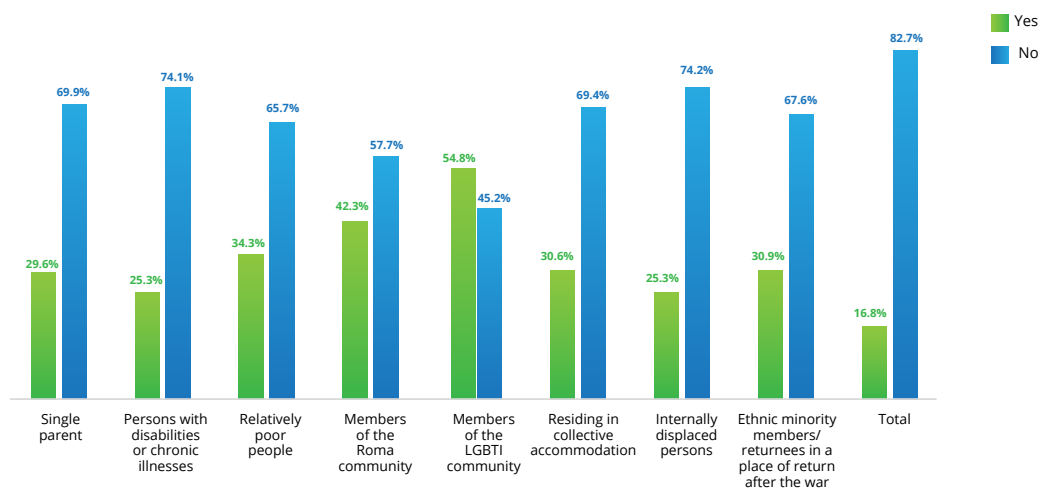


Coping method 2. Borrowing money

As many as 16.8 per cent of respondents reported that they were in a situation in which they had to borrow some money to cover the needs of their households. The number of respondents who claimed that they had been in a such a situation is significantly higher in the Brčko District with 24.4 percent of such households, compared with 18.5 per cent in the RS and 15.7 per cent in the FBiH.

While in the previous survey, 11.4 per cent of respondents reported that they had received support from friends and family abroad and 10.1 per cent received support from friends and family within the country, in the current survey, 12.5 per cent received support from abroad and 11.4 per cent received support from friends and family in BiH.

Borrowing money – vulnerable groups

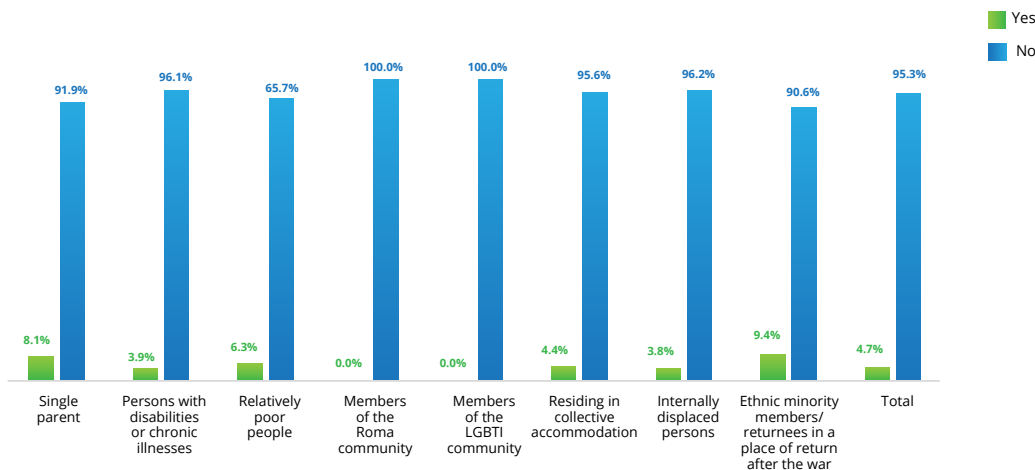


Members of the LGBTI (54.8 per cent) and the Roma community (42.3 per cent) mentioned significantly more often that they had ended up in a situation in which they had to borrow money, in comparison with an average for all respondents in this survey (16.8 per cent).

Coping method 3. Requesting a loan moratorium or loan rescheduling

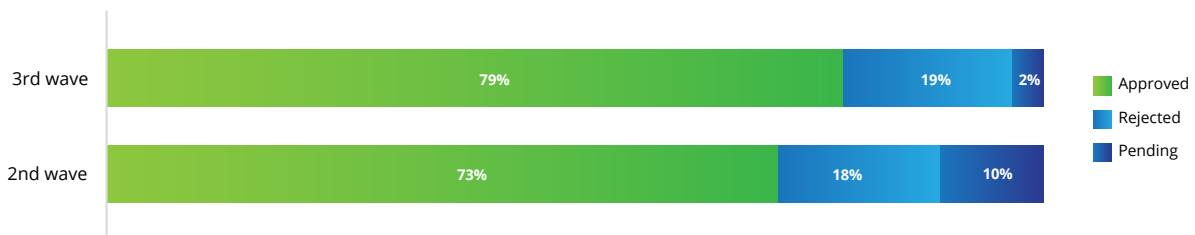
While only 4.7 per cent of respondents said that they had to request a loan moratorium or loan rescheduling due to their financial difficulties during the pandemic, 80 per cent of those had their moratorium requests granted by banks. The percentage of respondents who had the need for a loan moratorium was approximately equal to that in the previous wave of research (4.4 per cent).

Need for loan rescheduling – vulnerable groups



A somewhat higher percentage of members of vulnerable groups, compared with an average in the survey (4.7 per cent), stated that they had the need for loan rescheduling or a loan moratorium.

Status of loan rescheduling requests



Coping method 4. Receiving remittances from abroad

Regarding receiving or seeking support from others, a relatively low percentage of respondents said that they had received support from family or friends in the country (11.5 per cent) or abroad (12.6 per cent). The result is somewhat higher in comparison with the previous wave of research, in which 8 per cent of respondents said that they relied on support in the form of remittances from abroad. Only 1.8 per cent of respondents received support from non-governmental organizations and 1 per cent of respondents had to rely on a soup kitchen. 0.2 per cent of respondents said that they needed assistance in response to domestic violence and 1.2 per cent needed assistance in safe houses.

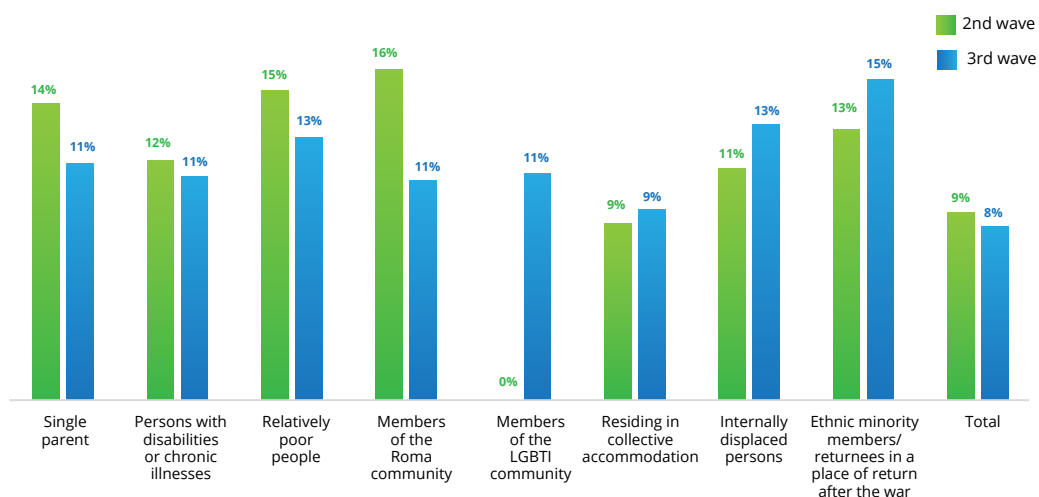
“It was not organized here in Višegrad. Older people who were in isolation and had no family member nearby were left to cope alone. They had to go out to buy medicines and do all the rest. Services refused home visiting, even to insert an IV at home. They told the man who was over 80, although there was clear ice on roads, that they do not conduct home visits etc.”, a woman from the group of internally displaced persons.

A significant number of respondents (8.9 per cent) reported that their households had to rely on financial support in the form of remittances from family or friends abroad even before the onset of the pandemic. The percentage was somewhat higher among the rural respondents (10.1 per cent), compared with urban respondents (8.9 per cent). Among them, 11.2 per cent received increased remittances during the pandemic, while 13 per cent received reduced remittances. The urban-rural difference is noticeable again: 13.7 per cent of rural respondents reported reduced remittances. Interestingly, a significantly higher percentage of female respondents (13.5 per cent) reported reduced remittances, compared with 8 per cent of male respondents. It is, however, important to put this information into context of the relatively lower number of single parents among male (6.7 per cent) and female (13.1 per cent) respondents.

"It was really difficult. But the woman keeps three pillars of the home upright, and she is at home and gets no pay. How can you prepare lunch if you do not have your own money? How? If your fridge is empty, and there is no meat in it, you cannot cook anything. And how will you buy it?", a woman from the group of poor rural residents

The participants from the vulnerable groups are in most cases much more dependent on remittances from abroad than the general population. An exception are the respondents who reside in collective accommodation where the percentage of those who depend on this kind of support (8.5 per cent) is equal to an average percentage of the survey (8.9 per cent), while the percentage in all other groups is significantly higher, primarily for members of the Roma community (16 per cent), the relatively poor households (14.9 per cent) and single parents (14.2 per cent). No participant in the survey from the LGBTI community said that he or she needed such support.

Reliance on remittances from abroad – vulnerable groups



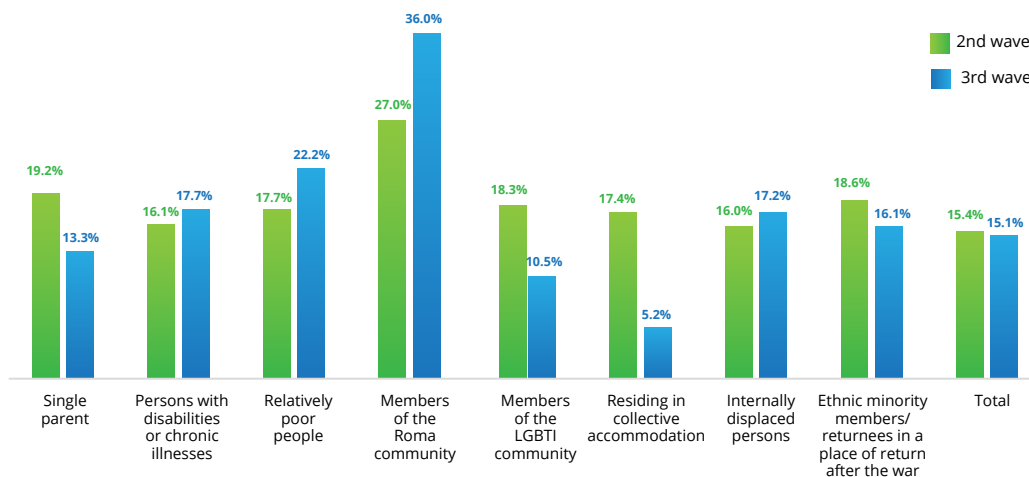
Coping method 5. Food sovereignty

No less than 15.4 per cent of respondents said that they had to resort to growing fruits and vegetables or keeping poultry or livestock in order to help meet the food needs of their households, while they had not done it before the pandemic. Expectedly, the percentage was much higher among rural residents (18 per cent), in comparison with urban residents (12.3 per cent), the difference being attributed primarily to availability of land for farming or buildings where animals may be kept, which is hardly possible in cities.

“There is enough room around my house, but my mother has not started yet to prepare the garden soil for planting, but she will start soon. She plants every year, there is room for a garden behind the house, and she plants at least some vegetables every year”, a woman from the group of the poor rural residents.

Like in the general population, 17.6 per cent of members of vulnerable groups had to secure food through subsistence agriculture during the pandemic. As many as 36 per cent of respondents from the Roma community in particular said that they had turned to subsistence agriculture as a coping mechanism.

Food sovereignty – vulnerable groups

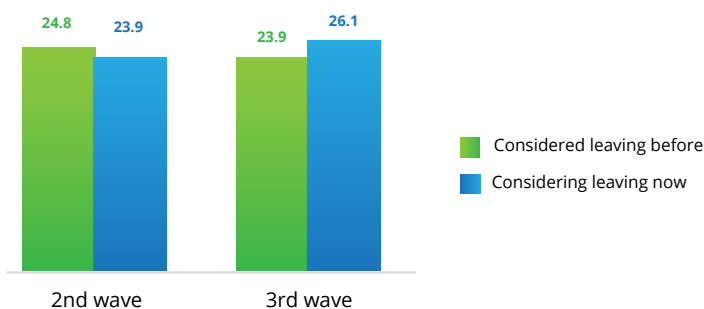


Coping method 6. People considering leaving Bosnia and Herzegovina

Regarding migration from BiH, the situation shows that every fourth person (a quarter of the respondents) is considering leaving BiH, with a mild increase in the number of such persons, compared with the pre-pandemic situation. Before the onset of the pandemic, 23.9 per cent of respondents already considered leaving. This percentage of respondents who are considering leaving BiH increased in the latest survey to 26.1 per cent. This contrasts with the trend suggested by the second wave survey, where 24.8 per cent of the respondents indicated having thought about leaving before the onset of the pandemic, whereas it declined to 23.9 per cent afterwards. Quite noticeably, and again distinctly compared to the situation in other parts of the country, the Brčko District sees the largest increase as nearly every third person was recently considering leaving (31.2 per cent), while 22.3 per cent, or nearly 10 per cent less than today, considered leaving before the onset of the pandemic. It is also possible to notice that the number of respondents who consider leaving BiH is somewhat higher among the respondents who live in urban areas (26.5 per cent), compared with those who live in rural areas (21.6 per cent). The differential is increasing in favour of cities, where 29.9 per cent of respondents are considering leaving, while 22.8 per cent of rural respondents are considering this option. Those who are considering leaving are mainly people aged between 18 and 50. While an unstable political situation affects all age groups, among the factors that may account for this is that younger respondents may give priority to the future of their children and are hence more readily planning to leave the country.

"...the coronavirus clinched the matter, in some way. My wish to leave because of the financial situation and the healthcare system is now stronger. I generally believe that I would have a better chance there just for anything. I have tried on several occasions to make an appointment at the embassy and discuss my employment opportunities in Germany, but I have not succeeded. Eventually, I decided to finish my studies here and if it becomes more difficult here, I may still have the same idea", a woman from the LGBTI group.

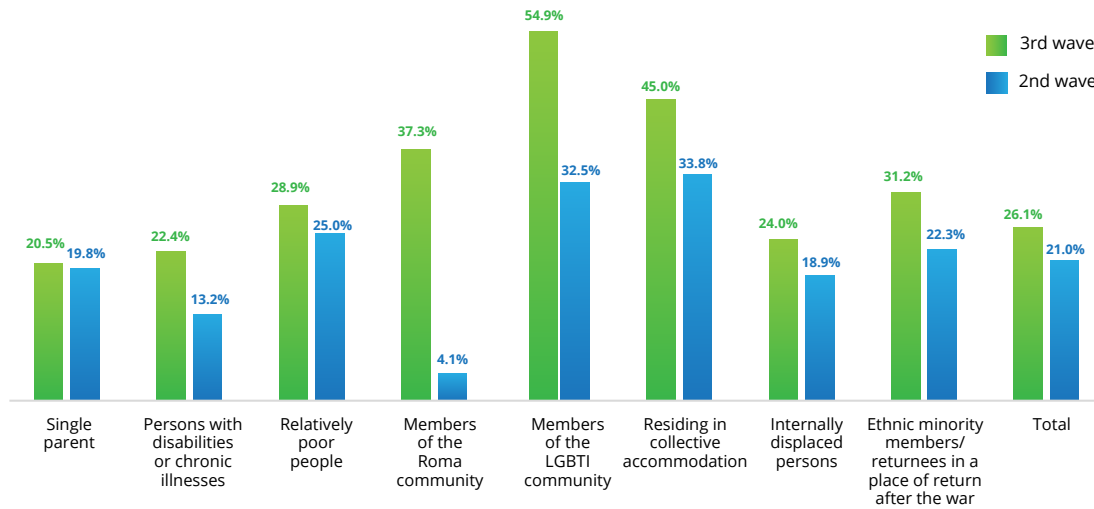
Considering leaving Bosnia and Herzegovina



Although it is worth noting that the reasons significantly vary by region, as much as two thirds of respondents said that the primary reason for their considering leaving the country was an unstable political situation (67.3 per cent). The respondents opted for the economic situation as a second reason (52.2 per cent), while the future of their children (45.6 per cent) was the most frequently

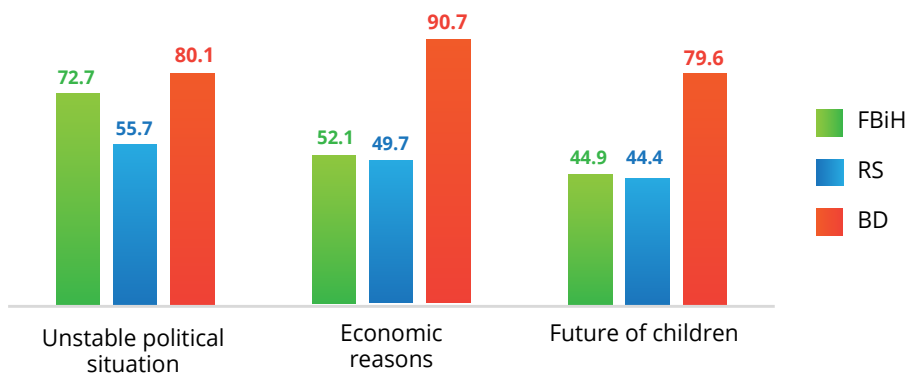
chosen third reason. As many as 80 per cent of respondents in the Brčko District, and 72.7 per cent in the FBiH indicated this reason as primarily motivating their intention to leave BiH, against 55.7 per cent of the respondents in the RS. On the other hand, the respondents in the RS are ahead of others when it comes to migration for economic reasons (25.4 per cent vs. 13.5 percent in the FBiH and 6.8 per cent in the Brčko District), while the respondents in the Brčko District stated the future of their children as a reason for wanting to leave the country more often than respondents in other regions (13.1 per cent vs. 5.6 per cent in the FBiH and 8.8 per cent in the RS).

Considering leaving Bosnia and Herzegovina – vulnerable groups



Responses by members of the three vulnerable groups show a significant deviation from the average responses to the survey when it comes to expressing a stronger wish to leave Bosnia and Herzegovina, in particular by the members of the LGBTI community, among whom as many as 54.9 per cent of respondents said that they were considering leaving, followed by respondents from the group of persons residing in collective accommodation, among whom 45 per cent were considering leaving, and members of the Roma community, among whom 37.3 per cent said that they were planning to leave.

Reasons for considering leaving, by entity



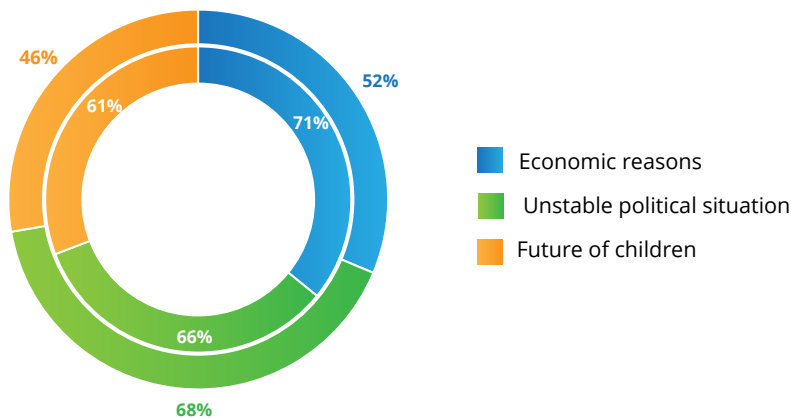
Interestingly, and somewhat in a counter-intuitive way, while the current economic situation significantly correlates with the wish to leave, the trend of results is such that a significantly lower percentage of the respondents who earn BAM 200-900 (17.9 per cent) reported that they were considering leaving, compared with the respondents from the households that earned more than BAM 900, of whom an average of 29.9 per cent said that they were considering leaving. The percentage of respondent wishing to leave is, however, similar in the below BAM 200 income group (31.8 per cent). The available data suggests that primarily age and work capacity affect a wish to leave, with **younger persons and those who already earn higher income in BiH considering leaving more than others.**

"I am often thinking about leaving. Our system is constantly on the verge of collapsing, even without the coronavirus, and the coronavirus is an obvious proof that it is not functional. For the time being, there is no real chance of leaving BiH. The overall situation during the pandemic laid bare the healthcare and education systems. I would be happy to leave, and I even think that if I had children, I would have taken that step long before", a woman from the group of people with disabilities.

"I was generally against leaving, but more recently, I and my wife have been considering leaving as we got a child and the future here is uncertain. When I say 'uncertain', I mean both job and legislation", a man from the group of people with disabilities.

"I never thought of leaving Bosnia. No place in the whole world is more beautiful than our Bosnia, really. I travelled through Europe and Asia and saw the situation everywhere. I agree with my colleague, the previous speaker, who said that too many appointments are required, that there is much stress. So, there are too many appointments, and you need to make an appointment even for minor things. Our mentality is not used to it", a man from the group of internally displaced persons.

Reasons for considering leaving Bosnia and Herzegovina



*Outer circle = 3rd wave, Inner circle = 2nd wave

4. Education and transition to online learning

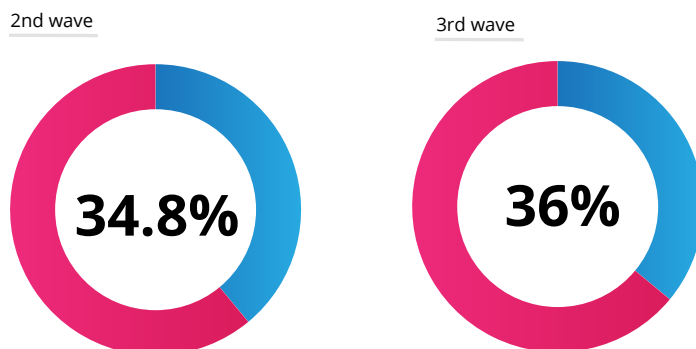
More than one third of respondents (35.6 per cent) stated that they or their family member attended some form of education or training online. This percentage is significantly higher in the Brčko District (49.3 per cent), compared with the FBiH (38.5 per cent) and the RS (29.8 per cent). Also, the percentage is significantly higher in urban areas (39.1 per cent) than in rural areas (32.6 per cent).

"...even those who wanted to learn could not learn anything, I guarantee. All that was so ridiculous. People do not know, it is not just about educators, nobody knew what it was at the beginning. The man cannot know whether he should allow his children to go to school. The educational system made mistakes, but it is not just about its failures, failures are made at higher levels, although it is also to blame. Education certainly suffers. I know it from my family's experience that those two years of education were more of vacation than schooling", a man from the group of people with disabilities.

39.5 per cent of respondents opted for technical problems relating to poor internet connection, lack of adequate devices etc. as their first choice response to the question about problems related to transition to online learning. Their second response choice was most often a poorer quality of interaction with a teacher in online classes (27.8 per cent) and the third response choice was most often the lack of interaction with other pupils in online education. As it was expected, a technical problem, like poor connection, was more often a problem for the respondents in rural areas.

"The child is used to listening to a teacher in the classroom. In online classes, a girl had failing grades and had to take makeup exams. Now, the classes are back to normal, and her final grade is very good. She misses listening to lectures during classes. I asked her what was wrong, and she said she could not learn online. It is not online to me, I do it, I receive questions, but it is not what it should be", a woman from the group of poor rural residents

Percentage of households where somebody attended online education



5. Relationships and well-being

A total of **73 per cent of participants (based only on the participants with children) spent more time caring for their children during the pandemic.** This particularly affected women, and, taking into account only respondents with children, a slightly higher number of female respondents (69.8 per cent, compared with 66.6 per cent previously) said that, as a result of the pandemic, they had to devote more time to their children than usual.

"I think it was the hardest for families who had to be in isolation with small children. I really feel sorry for these. It's hard to keep the kids isolated for 12-15 days, depending on situation. As for male vs female, I think both genders dealt with it in their own way, and it's hard to say who had it harder", a woman from the group of people with disabilities.

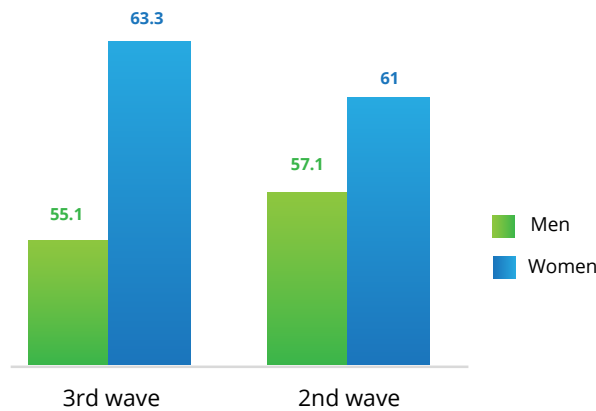
The care economy and the power-dynamics in households

Slightly more than one third of respondents (35.9 per cent) stated that the situation caused by the coronavirus had led to an increased involvement of their partners in caring for children and even higher percentage (51%) said that because of that situation, they cared for the elderly or persons with disabilities more than usual. There is a noticeably significant difference and imbalance between the responses provided by male and female respondents, where as many as 42.2 per cent of male respondents said that their female partners showed more engaged parenting during the pandemic, while only 29.9 per cent of female respondents said the same of their male partners.

Also, the majority of respondents (58.7 per cent) said that they had spent more time doing household chores, but the largest number of them (74.3 per cent) said that they were able to distribute evenly care work and household chores with other household members, while male respondents said somewhat more often (77 per cent) than female respondents (72.6 per cent) that they agreed with this statement. It is noticeable again that female respondents spent significantly more time doing household chores (63.3 per cent), compared with male respondents (55.1 per cent).

"I think that this crisis affects women far more. I think that caring for household members, including children, fell on women much more. In our society, women assume the burden of caring for children, home etc. I believe that it has only worsened during the pandemic, that mothers have worked with their children more, that mothers had more housework, and if somebody got sick, it is the women that provided care", a woman from the LGBTI group.

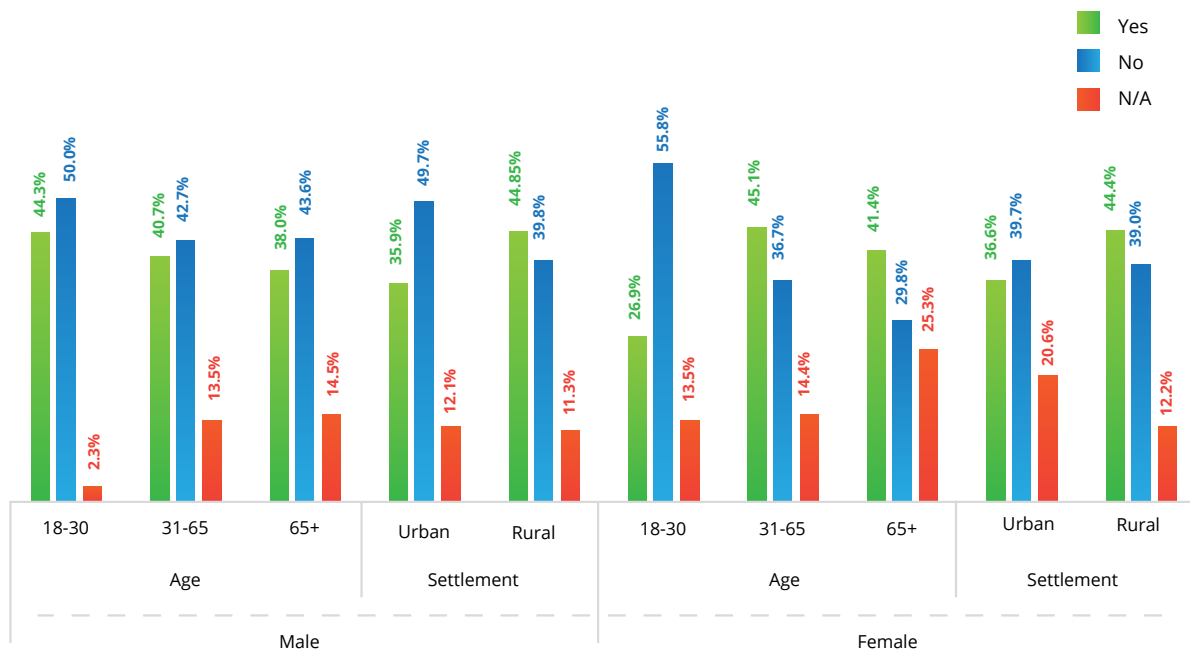
Increased time spent on household chores



In relation with the feeling of being valued in a household, 40.8 per cent of respondents said that they felt empowered during the COVID-19 pandemic. A similar number of respondents (41.7 per cent) stated that they did not feel empowered, both men (40.9 per cent) and women (40.7 per cent). The largest number of positive responses was recorded in the age group 51-65 (45.6 per cent), while only 34.9 percent of respondents from younger age groups (18-30) said that

they felt empowered, and the rest (53.1 per cent) answered negatively. There was a noticeably higher percentage of rural respondents who said they felt empowered in this situation and that their voice in a household was stronger (44.6 per cent).

Feeling of empowerment, by gender



Regarding the impact of the situation on the relationship with a partner, the respondents shared a similar view: 30.7 per cent of respondents reported an improvement in the relationship with their partner, while a somewhat higher percentage (34.9 per cent) said there had been no improvement. Still, a significant difference is noticeable when responses to this question are viewed from a gender perspective. While 35.3 per cent of male respondents said that there was an improvement in the relationship with their partner, this view was put forward by only 26.1 per cent of female respondents.

Regarding the effect of the pandemic on the relationship with children, a significantly higher percentage of respondents (40 per cent) reported an improved relationship, while 29 per cent said that there was no improvement. The percentage of men (42.1 per cent) who reported an improvement in their relationship with their children was somewhat higher than the percentage of women (38.6 per cent).

"I did my best to make sure my children did not notice some things that I brought home from work, that everything remained on a reasonable level and that they accepted the current situation, and that we moved on. It is not quite nice when I get back home from work, I spend the whole night on my feet, in my working environment we wear protective coveralls and face masks. Then, teachers start calling. Three children are learning online. Who will answer all those calls and requests? That is a really difficult period", a woman from the single parent group.

It is to be noted, however, that 9.3 per cent of respondents reported a general worsening of family relationships. The family relationships worsened significantly more among the respondents who live in rural areas (11.1 per cent), compared with those who live in the cities (7.1 per cent). Also, the worsening was more often mentioned by the respondents aged 51-65 (11.5 per cent), compared with other age groups, and particularly with the age range 31-50, where the lowest percentage of respondents reported worsened relationships (7.1 per cent). There is no difference between men and women regarding their responses to this question. The situation is significantly worse in families with lower income. In the households with income of BAM 500 or less, the percentage of respondents who reported a worsening is 19.3 per cent, while in the households with a higher income, including the first next income range (income of BAM 501-700 – 6.3 per cent), that percentage is significantly lower and is 6.5 per cent on average.

"We had worked hard and missed each other, so to say, and we enjoyed that time. It was the hardest when a curfew was imposed and we could not go out for a walk or ride a bicycle...We did not care about closure of coffee shops or disco clubs. But freedom, freedom has no price", a man from the group of internally displaced persons.

One in four respondents (23.5 per cent) said that the burden of household chores and generally care work had fallen on them. As was the case with responses to other questions, which clearly show gender differences, in their responses to this question as well, a significantly higher percentage of female respondents (26.9 per cent) said that they had taken the burden of household chores, compared to male respondents (20 per cent).

On whether and how the experience during the crisis had an impact on friendships and social ties, the respondents expressed different opinions. While 41.9 per cent of respondents said that there had been a positive change, 49.8 per cent said that there was no positive impact.

“All family relationships and ties settled into a deep chill. Nobody visited nobody, everybody is scared of everybody. If I visit my parents, I go up to the gate, but I would not get in, because my child is immobile, sick, suffers from paralysis, epilepsy. If I visit my sister, her daughter works in hospital, and they tell me, ‘Don’t go there’. You may not enter indoor space, and I only go to a coffee shop and I sit there alone if it is not crowded and if I know that nobody there will say that I will pass the virus to him or her. I sit alone, and I take the risk”, a woman from the group of people with disabilities.

A positive trend is noticeable in benevolence among respondents, where 56.9 per cent of respondents said that the whole situation with the coronavirus had made them think about volunteering and carrying out similar activities for the general well-being of the society and which would support people most in need.

While 42.3 per cent of respondents said that their experience had made them focus on their own survival and the survival of their families in the first place, it is worth mentioning that the percentages are much lower in comparison with the number of persons who thought about supporting those in need, outside of their immediate families.

“I am really happy to bear witness to our return to empathy, that particular feeling within a family and among other people. It is very important. We are widely known as kind, sociable people, who want to help, but because of all that, we spread ourselves too thin. The coronavirus brought us all back to our personal space”, a woman from the group of older respondents.

21.6 per cent of respondents said that extra household chores or care work during the pandemic had been caused mainly by age, as the primary reason for increased concerns and responsibility. Gender was believed by 13.3 per cent of respondents to be the reason for a major portion of responsibility that they had to take on during the pandemic, where the number of female respondents who believed that gender was the reason for their taking more responsibility was higher (15.3 per cent), compared with male respondents (11.2 per cent).

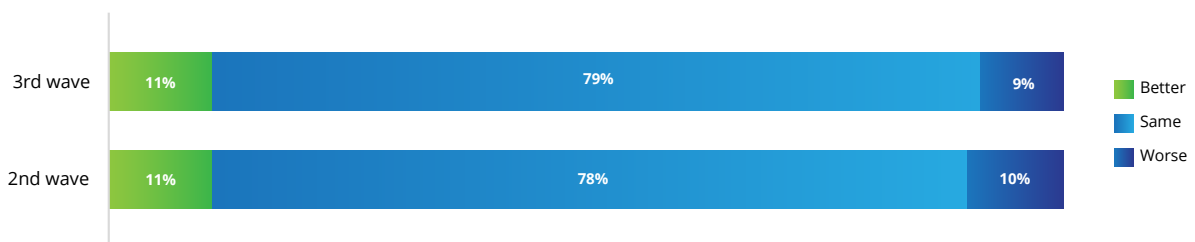
“The woman is also the mother who had to take care of the home and children, family, food, everything, while the men understood it all a bit differently, which I could notice in my own environment. Most men could focus on work and making money, while women could not do that”, a woman from the group of single parents.

Regarding the general power dynamics within households, the majority of respondents (78.4 per cent) believed that there was no major change in family roles and 11.2 per cent of respondents stated that there had been a change resulting in their improved position within the household. On the other hand, 8.9 per cent of respondents stated that there had been a change for the worse. It is noticeable that those who stated that there had been a change in power dynamics accounted for the highest percentage (15.1 per cent) among young respondents (18-30). This percentage goes down with age and is only 4.8 per cent in the +65 age group. Expectedly, a reverse trend was noticeable in

responses claiming that the situation had change for the better. The situation more often changed for the better in the households with income above BAM 1,500 (18.6 per cent), compared with the households with lower income (8.1 per cent). It was particularly noticeable that nearly a quarter of respondents (24 per cent) in the group with income below BAM 200 reported deterioration. On the other hand, 25.6 per cent of respondents from the group with income above BAM 3.500 stated that there had been an improvement. A somewhat higher percentage of respondents mentioning an improved relationship was noticeable among urban respondents (13.2 per cent), compared with rural respondents (9.2 per cent).

"I think it was easier for men. More specifically, in my family, my husband and I were infected with the coronavirus at the same time. He was in bed, which was normal, treating [COVID-19]. I, apart from treating [COVID-19], had to prepare meals, do the washing, prepare and serve lunch. Everything that every housewife normally does in her home", a woman from the group of internally displaced persons.

Power dynamics within households



The highest fears and concerns of respondents concerning the COVID-19 crisis

11.7 per cent of respondents stated that they had no access to medication. As many as 43.4 per cent of respondents were concerned about possible food shortages, while even a higher percentage of respondents (49.5 per cent) reported concerns that they would not receive medical support if they needed it. A significantly higher proportion (41.9 per cent) of women reported sleeping, fear or anxiety disorders, compared with male respondents (29.1 per cent). Also, female respondents (44.1 per cent) stated significantly more often than male respondents (36.5 per cent) that the whole situation with the pandemic had triggered the same feeling of war they had in the 1990s.

"Women are burdened even more, which is normal as they are the pillars of the home, while men process it differently. The men were concerned about livelihoods. Many of them lost their jobs, just like us, women. All that is a struggle, in different ways", a woman from the group of single parents.

Around one third of respondents were worried that they or their family members would be "stigmatized" in society if they were infected with the coronavirus. This concern was particularly present in rural areas (40.7 per cent).

The crisis affected not only the persons individually but also their entire households. 43.4 per cent of respondents agreed that they experienced the crisis as “an attack” on their households, and every third respondent (33.2 per cent) believed that the crisis would have long-term consequences on their households. Accordingly, 38.3 per cent of respondents believed that the crisis caused by the coronavirus would significantly change the priorities in the lives of their household members. The media seem to have largely contributed to the general feeling of anxiety in the population, as 53.4 per cent of respondents stated that media reporting on the virus had increased their fears. A higher percentage of female respondents (57.4 per cent) than male respondents (49.3 per cent) stated that the media reporting had reinforced their fears.

“The first thing I did was to turn off my TV, although we cannot, nor should we, stop watching the news, but everything should be taken with inner reservations. I did have fears, particularly during the first month, and my contacts with other people were strange”, a woman from the group of people with disabilities.

“Our experts are weak, really weak. I am wondering, some say this, others say that. One should be really smart to choose what to do”, a man from the group of the poor rural residents.

9.1 per cent of respondents stated that they had feared losing their jobs while working from home. Taking into consideration the fact that a relatively small percentage of respondents worked from home, one may derive that nearly all respondents feared losing their jobs while working from home. It is possible that, on the one hand, it was a novel situation for them which they had never experienced before and thus they did not know what it meant, which was why they struggled with the fear of the future.

“Well, my husband worked for an express mail service and worked throughout the COVID pandemic. They worked a lot, EuroExpress worked without disruption”, a woman from the group of the poor rural residents.

A low percentage of respondents (3.2 per cent) needed support in food and medication for people aged 65 or over and a similarly low percentage of respondents needed other types of support, like support in house cleaning (3.5 per cent) or home care and support services for older and chronically ill people.

“It was really difficult for me. I do not know why it was so strict. I could not even leave home to put out garbage in the bin, it was done by a young neighbour of mine. I am much grateful to young people who engaged to help us. I felt really sad. Our Healthy Aging Centre was closed so I did not have close contacts with my friends, my children, my grandson. Frankly, that was most difficult”, a woman from the group of older respondents.

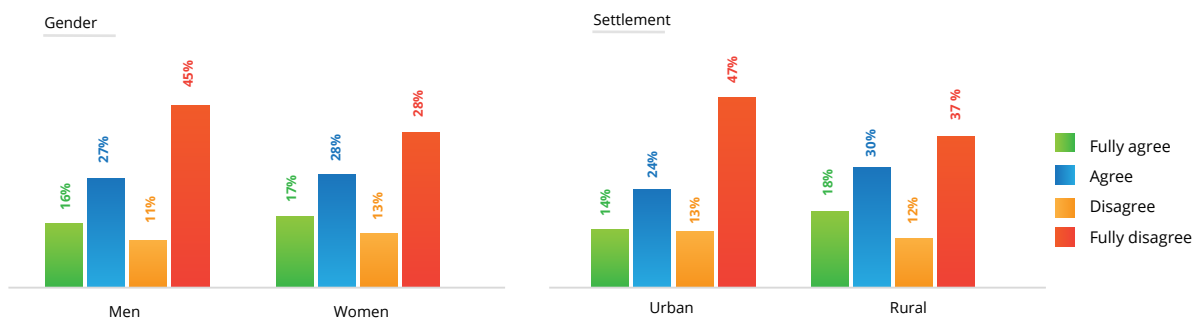
6. Public perception of the response to the crisis

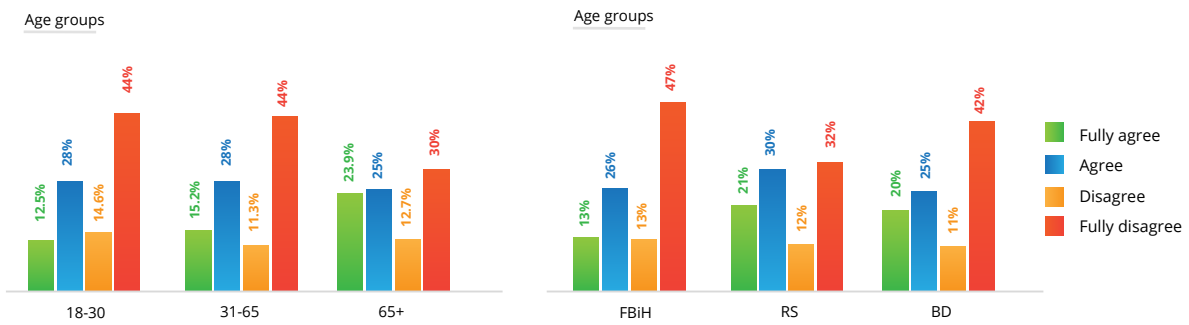
Only 16.3 per cent of respondents fully agreed that the government was able to adequately manage the crisis, and further 26.9 per cent somewhat agreed. Still, the majority of respondents (53.6 per cent) demonstrated a lack of confidence in the government's ability to manage the current crisis. Close to half of the respondents (48.9 per cent) however agreed that the way in which the government had managed the crisis thus far was satisfactory. A somewhat higher level of confidence in the government performance was noticed among rural residents, compared with those in urban areas.

"I personally believe that they were late and that they did not manage this problem properly. On the other hand, this may be understandable, to some degree, since the pandemic was a surprise to the whole world. I do not think that much stronger and much more capable countries identified a proper response straight off. When they began to organize it all in Bijeljina, the services responsible for vaccination called me by phone after I had registered. They told me when to come and that I could choose a vaccine. In this regard, I am very pleased with the way they organized it", a man from the group of older respondents.

"I did not trust the government or the media. I think that the number of infected people was not real. I am not sure. The government did not help some people from the social welfare groups to buy medicines. Some people were unable to buy medicines, and they either got cured or died of the coronavirus. The state-level institutions should have helped. If the state had helped, less people would have died", a woman from the group of internally displaced persons.

Perception of the government's ability to manage the crisis





Also, slightly more than a half of respondents (54.9 per cent) stated that various measures imposed by the government during the pandemic had affected the functioning of families and the general ability of households to cope with the basic functions. A similar percentage of respondents believed that the measures that the government had imposed negatively affected the freedoms they normally enjoyed as citizens.

“There are not too many people in my village, there are local community premises where four or five of us used to sit together, and police would always come. No gathering any more, we had to depart at 21:00 or 22:00. You sit at home, as if isolated, so to speak. It is different in a village, it was worse in cities, when you are isolated, you cannot go anywhere. In a village you can walk around. There are psychological impacts, we are no longer as stable as we were”, a man from the group of people with disabilities.

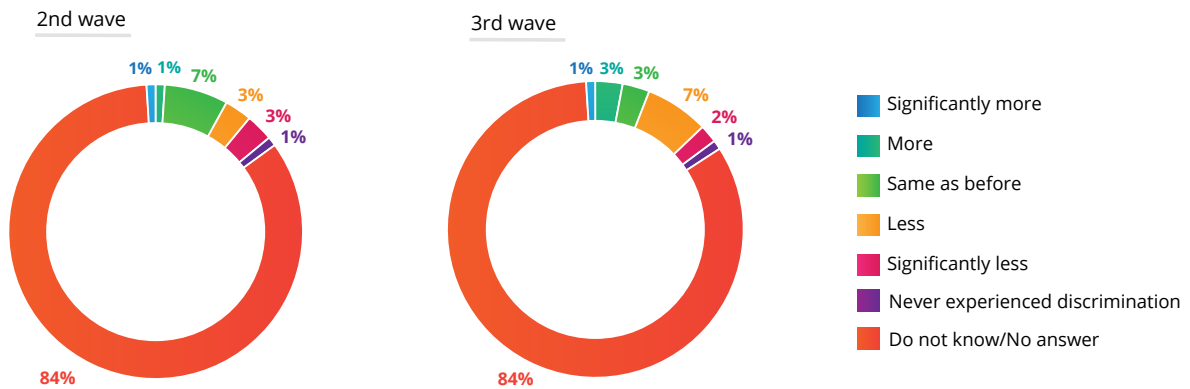
Discrimination

Asked about discrimination, 6.2 per cent of respondents stated that during the pandemic they felt greater or significantly greater discrimination than before, while on the other hand, 2.9 per cent reported less or significantly less discrimination than before. 83.1 per cent of respondents had never experienced discrimination. Compared with the findings in the previous research wave (1.1 per cent), the number of respondents who reported greater discrimination is significantly higher in the current survey. It is therefore particularly important to analyse the forms of discrimination referred to by the respondents.

Regarding the respondents who felt some form of discrimination, around one third experienced the forms of discrimination not listed among the response options, mentioning discrimination based on the imposed measures, such as wearing face masks or banned access to some events due to limited attendance. A smaller number of respondents said that they had been discriminated against due to being infected or even vaccinated. Among the response options offered, the highest percentage of respondents chose self-isolation or quarantine as the reason for discrimination.

“To put it simply, they often ask me and I always say, people, be simple, be the best version of yourself. Arrange your daily lives as it suits you, it may be music to some, music saves my life, or it may be an embrace, that physical contact with someone close to you, when you do not even have to talk. Structure your immediate environment, refresh it, keep it clean and tidy, focus on what you never did, which is part of your personality, and the glass will always be half full, and then we will engage in activism, and I can see that all people here are active, which I am happy to see. Be human and be good in every sense. Put your place in order and then also your communication with your friends and work colleagues, send positive messages and show the infinite empathy”, a woman from the group of older respondents.

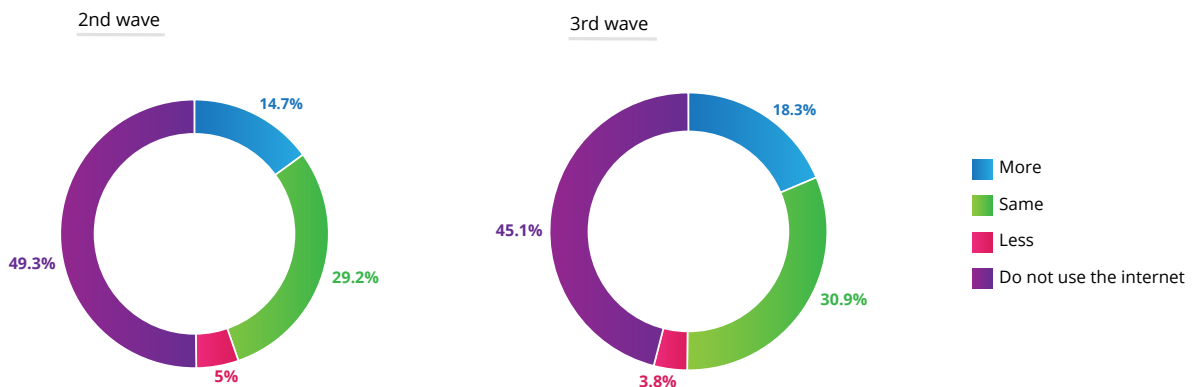
Discrimination



7. Internet usage, e-commerce and digital services

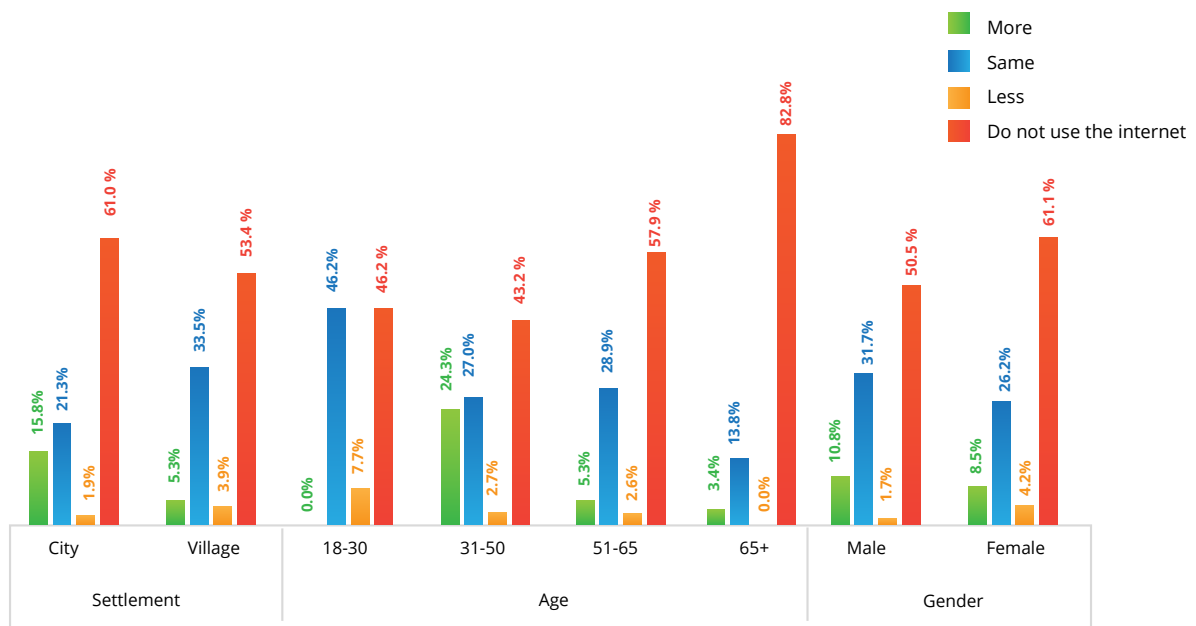
When it comes to facilitating some daily activities, like submission of applications or bill payment via the internet, close to one half of the respondents reported not using the internet for those purposes at all. Only 18.4 per cent reported an increase in the internet usage as a result of the pandemic, which suggests a significant, but not drastic behavioural change.

Internet usage in daily activities, like bill payment



An increase in the internet usage to meet those needs is noticeably higher among the respondents in urban areas (15.8% vs. 5.3% in rural areas) and among the respondents in the age range 31-50 (24.3%).

Internet usage in daily activities like bill payment – by category



Most useful digital services

Asked to choose three most useful services which they thought should be electronic, 68.3 per cent of respondents chose the possibility of obtaining copies of birth, marriage or other certificates and permits online for which they have to go physically to the municipal authorities.

An option with the highest percentage of responses as the second most important is the possibility of online voting, where 34.5 per cent of respondents believed that this option was very important, while 42.1 per cent of respondents prioritized the ability to get a medical advice online, selecting it as the third most important option.

"I am also using the internet actively, and I used the internet to learn, in education, to pay bills and, of course, I began using it a long time ago, before the coronavirus. And I am using it to read the news from other sources, apart from what we can hear in the media, what they are putting into our heads at the 19:30 and 20:00 prime time news. On the internet, you can find it somewhere in the middle, a different side to every story, the other side of the coin. What we hear in the evening news is not always the real truth. People should open their eyes and hear the other side, instead of believing the news blindly and saying, 'that's it, that's the way it is, amen'. It is not 'amen', there is the other side of the coin and another voice should be heard. Find the middle way, find it in your life", a man from the group of internally displaced persons.

Annex: Methodology

Background Information

The third household survey was implemented during the period February-March 2022 by using two data collection methods:

1. Quantitative data collection, through Computer Assisted Telephone Interviews (CATI) method;
2. Qualitative data collection, through focus group discussions.

Period of the survey conducted by using CATI method

| | |
|--|--|
| Training of interviewers | 12-13 February 2022 |
| Duration of field survey-telephone survey | 14 February – 13 March 2022 |
| Respondents | Persons above 18 |
| Planned sample | N=1800 (min) |
| Data collection method | <ol style="list-style-type: none"> 1. CATI³ (telephone interviews with citizens in 6 municipalities in BiH) 2. Focus group discussions – 8 focus groups for 8 different vulnerable groups: <ol style="list-style-type: none"> I. Single parents II. Persons with disabilities or chronic illnesses III. Relatively poor households IV. Members of the Roma community V. Members of the LGBTI community VI. Persons residing in collective accommodation VII. Internally displaced persons VIII. Ethnic minority members/returnees in a place of return after the war |

³ CATI - Computer-Assisted Telephone Interviewing

Description of the process of quantitative data collection

The CATI method was used to collect and record data for the purpose of the household survey:

In the first wave of research, 2,182 respondents were surveyed between 9 and 27 July 2020, of whom 1,840 (84.3 per cent) agreed to participate in the next wave of research.

In the second survey, conducted between 18 November and 11 December 2020, a total of 1,802 interviews were conducting using CATI method. In the second wave of research, 1,127 interviews were conducted with the respondents who had agreed to participate in the survey (63 per cent) and 674 interviews with new respondents who had been randomly selected from the sampling frame. The survey was conducted by 23 interviewers specialized in CATI surveys, with experience of more than a year in social research and similar projects. Prior to the main study, a pilot survey was conducted in 83 randomly selected households. This was followed by a minor adaptation of the main survey instrument as agreed between the United Nations representatives and the Prism Research & Consulting team.

The interviewers worked on the professional CATI system (online CATI centre), which provided continuous live supervision of their work.

Since this is a third wave of research, and the sample is longitudinal, of the total of 1.802 respondents who participated in the previous research wave, contacts were successfully established and the survey conducted with a total of 750 respondents (41.6 per cent), while 1.056 respondents were interviewed randomly, using the Random Digit Dialling (RDD) method, totalling 1.806 respondents. Telephone numbers are selected through the RDD method in which the system randomly generates telephone numbers from the database consisting of 70% of mobile and 30% of landline telephone numbers.

Each telephone number is dialled 1 to 5 times prior to recording the final outcome of the contact (completed survey, refusals to participate, non-existent telephone number etc.), whereby all telephone numbers are called up to 5 times before a final outcome is recorded (such as: no answer, a scheduled interview etc.).

28 telephone interviewers and 3 supervisors were engaged to collect data by using CATI method. Before the interviewers were engaged, mandatory training was conducted for all those involved in this project. Each interviewer had to conduct at least one pilot survey so that his or her acquired knowledge could be objectively evaluated, and his or her preparedness for the project implementation was confirmed.

The survey instrument was programmed in a professional public survey programme called "Survey System", the use of which was particularly adjusted to telephone surveys.

Description of the process of qualitative data collection

The “snowball” method was used to recruit participants of focus group discussions. Under the criteria (quotas) set in advance, each interviewer recruited and recorded the respondents who fit into the quotas, filled out with them a recruitment questionnaire in which the respondents identified themselves among the vulnerable groups offered. The interviewer, having checked the collected data for each participant, determined which participants would participate in the focus groups, making sure that the structure of the participants for each individual group met the quotas.

During the recruitment process, in view of the specific nature of the project and eight (8) vulnerable groups, we also contacted some associations working with sensitive population groups and asked them to help us recruit and identify participants.

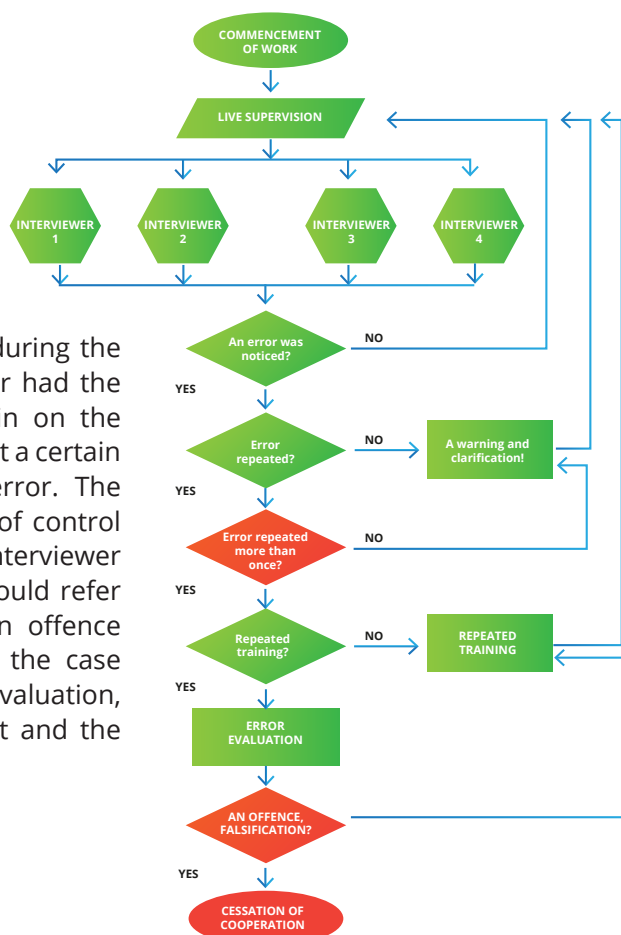
Each focus group consisted of six (6) to eight (8) participants.

A total of eight (8) focus groups were organized:

1. Single parents
2. Persons with disabilities or chronic illnesses
3. Relatively poor households
4. Roma community members
5. LGBTI community members
6. Persons residing in collective accommodation
7. Internally displaced persons
8. Ethnic minority members/returnees in a place of return after the war.

Description of quality control and supervision of data collection

Quality control was done through supervision during the call/interview with a respondent. The supervisor had the opportunity to listen to the interview, barge in on the interview, that is, to “whisper” to the interviewer at a certain moment if he/she identified an interviewer error. The supervisor recorded the course and outcomes of control for each controlled survey and every controlled interviewer and if an error was repeated, the supervisor would refer the interviewer to re-training or in case of an offence (falsified survey), the supervisor would report the case to the field office manager who, following an evaluation, would remove the interviewer from the project and the network of associates.



The Agency uses ESOMAR standards for quality control which implies at least 15% of controlled surveys of each interviewer. In case an interviewer was not subjected to enough live supervision, the supervisor would call a respondent again to check the quality of the survey.

Also, if it was found during the quality control process that an interviewer committed an offense, failed to comply with methodological rules or repeatedly made an error in more than 15% surveys conducted, the interviewer would be removed from the project, and all the surveys conducted by such an interviewer would be considered invalid and would be conducted again with new randomly selected respondents by other interviewers.

We have to emphasize that such types of errors or offenses were detected at the very beginning of the project implementation since continuing live supervision makes it possible.

In case of minor errors, the interviewer was referred to re-training, repeated pilot surveys and if he/she met the project criteria following the test, s/he could be returned to the shift.

Selection of respondents

The respondents who participated in the previous waves of research were selected through the targeted selection process.

A respondent in a household which did not participate in the previous wave of research was selected through the last birthday method among the household members older than 18. After an interviewer recorded the dates of birth of all household members, counting back from the interview date, the person who had the most recent birthday (and was in the 18+ age range) was selected as a respondent. In case a selected respondent refused to participate in the survey, the interviewer selected a new household and a new respondent. Not more than one survey per household was permitted.

Training of interviewers

Prior to any survey, the Agency organizes training for interviewers and project supervisors.

Training is conducted via online platform (3CX) that provides each interviewer with audio and video access to training and enables interviewers to participate actively in the training, to ask questions and to answer the survey manager's questions.

Training content:

1. Introduction and general information on the project
2. Telephone interviewing (CATI) methodology
3. Technical instructions for the use of the Survey System application
4. Proper selection of respondents
5. Training on "Q by Q" (question by question) survey instrument

6. Exercise (testing the questionnaire)
7. Testing acquired knowledge
8. General citizen survey rules

The training lasted 2 hours and involved 30 interviewers with experience of more than a year in similar projects, as well as 3 supervisors who were responsible for collected data quality control, that is, for controlling the work of interviewers.

Realized sample by respondent selection, entity, region, type of settlement, gender and age

| Population of Bosnia and Herzegovina, aged 18 or older | | | Planned sample | Total completed | |
|--|--------------------|----------------|----------------|---|-------------------------------------|
| By region, settlement, gender and age | | | | Sample proportion per type of participant | |
| Total population | Number of citizens | % | 1800 | 41.5% | 58.5% |
| Total | 2.838.458 | 100.00% | | Sample by entities | |
| Entity | | | | Participants in previous wave | Participants chosen with RDD method |
| BiH Federation | 1.762.918 | 62.11% | 1.118 | 44.4% | 55.6% |
| Republika Srpska | 1.008.372 | 35.53% | 639 | 37.0% | 63.0% |
| Brčko District | 67.168 | 2.37 | 43 | 33.3% | 66.7% |
| Region | | | | | |
| Una-Sana Canton | 212.139 | 7.47% | 135 | 37.6% | 62.4% |
| Tuzla Canton | 355.423 | 12.52% | 225 | 45.3% | 54.7% |
| Zenica-Doboj Canton | 287.005 | 10.11% | 182 | 61.8% | 38.2% |
| Bosnia-Podrinje Canton | 19.381 | 0.68% | 12 | 72.7% | 27.3% |
| Central Bosnia Canton | 199.322 | 7.02% | 126 | 43.9% | 56.1% |
| Herzegovina-Neretva Canton | 177.723 | 6.26% | 113 | 40.7% | 59.3% |
| Canton Sarajevo | 334.137 | 11.77% | 212 | 38.6% | 61.4% |
| Posavina Canton | 35.567 | 1.25% | 23 | 75.0% | 25.0% |
| West Herzegovina Canton | 73.517 | 2.59% | 47 | 24.1% | 75.9% |
| Canton 10 | 68.703 | 2.42% | 44 | 39.3% | 60.7% |
| Banja Luka region | | | | | |
| Banja Luka region | 455.102 | 16.03% | 289 | 40.4% | 59.6% |
| Doboj Bijeljina region | 395.849 | 13.95% | 251 | 25.6% | 74.4% |
| Sarajevo-Zvornik region | 76.754 | 2.70% | 49 | 46.6% | 53.4% |
| Foča-Trebinje region | 80.667 | 2.84% | 51 | 50.0% | 50.0% |
| Brčko District | 67.168 | 2.37% | 43 | 33.3% | 66.7% |
| Type of settlement | | | | | |
| Urban | 1.232.532 | 43.42% | 782 | 47.6% | 52.4% |
| Rural | 1.605.926 | 56.58% | 1.018 | 36.2% | 63.8% |
| Gender | | | | | |
| Male | 1.376.637 | 48.50% | 873 | 42.4% | 57.6% |
| Female | 1.461.821 | 51.50% | 927 | 40.7% | 59.3% |
| Age | | | | | |
| 18-30 | 547.134 | 20.23% | 364 | 22.6% | 77.4% |
| 31-50 | 1.003.965 | 35.37% | 637 | 39.9% | 60.1% |
| 51-60 | 758.363 | 26.72% | 481 | 48.3% | 51.7% |
| 65+ | 501.996 | 17.69% | 318 | 44.7% | 55.3% |

Response rate

A response rate for CATI (telephone) surveys ranges between 8 per cent and 15 per cent, depending on a municipality and type of area (a higher response rate in rural or sub-urban areas, compared with urban areas).

A response rate for the quantitative part of the research is within an expected range and is shown in the Tables below (Tables E and F).

A response rate for respondents who participated in the previous wave is 62.14 per cent, and for respondents who were selected randomly, it is lower (10.29 per cent), but still within the expected rate.

A response rate for the sample of respondents chosen randomly

| Response rate (RDD sample) | Total | % | Attempt 1 | % | Attempt 2 | % | Attempt 3 | % | Attempt 4 | % | Attempt 5 | % |
|----------------------------|---------------|----------------|--------------|----------------|--------------|----------------|--------------|----------------|------------|----------------|------------|----------------|
| Complete | 1.056 | 10.29% | 615 | 10.83% | 238 | 10.13% | 110 | 9.40% | 66 | 9.19% | 27 | 7.89% |
| Refused | 5.089 | 49.60% | 3.004 | 52.88% | 1.101 | 46.85% | 527 | 45.04% | 291 | 40.53% | 166 | 48.54% |
| Terminated Early | 72 | 0.70% | 31 | 0.55% | 21 | 0.89% | 8 | 0.68% | 8 | 1.11% | 4 | 1.17% |
| Government/ Business | 67 | 0.65% | 42 | 0.74% | 16 | 0.68% | 6 | 0.51% | 2 | 0.28% | 1 | 0.29% |
| Answering Machine | 191 | 1.86% | 132 | 2.32% | 38 | 1.62% | 13 | 1.11% | 5 | 0.70% | 3 | 0.88% |
| LAnuage/Deaf | 75 | 0.73% | 46 | 0.81% | 16 | 0.68% | 7 | 0.60% | 6 | 0.84% | 0 | 0.00% |
| Screened Out | 100 | 0.97% | 58 | 1.02% | 26 | 1.11% | 6 | 0.51% | 8 | 1.11% | 2 | 0.58% |
| Over Quota | 1.996 | 19.45% | 945 | 16.63% | 553 | 23.53% | 282 | 24.10% | 152 | 21.17% | 64 | 18.71% |
| Non-working | 1.615 | 15.74% | 808 | 14.22% | 341 | 14.51% | 211 | 18.03% | 180 | 25.07% | 75 | 21.93% |
| Total | 10.261 | 100.00% | 5.681 | 100.00% | 2.350 | 100.00% | 1.170 | 100.00% | 718 | 100.00% | 342 | 100.00% |

A response rate for the sample of respondents who participated in the previous research wave

| Response rate (already participated) | Total | % | Attempt 1 | % | Attempt 2 | % | Attempt 3 | % | Attempt 4 | % | Attempt 5 | % |
|--------------------------------------|-------------|----------------|------------|----------------|------------|----------------|------------|----------------|------------|----------------|------------|----------------|
| Complete | 750 | 61.14% | 350 | 69.17% | 202 | 64.74% | 92 | 58.97% | 63 | 53.39% | 43 | 37.39% |
| Refused | 300 | 24.86% | 114 | 22.53% | 69 | 22.12% | 37 | 23.72% | 41 | 34.75% | 39 | 33.91% |
| Terminated Early | 14 | 1.16% | 7 | 1.38% | 4 | 1.28% | 1 | 0.64% | 0 | 0.00% | 2 | 1.74% |
| Government/ Business | 5 | 0.41% | 2 | 0.40% | 0 | 0.00% | 1 | 0.64% | 1 | 0.85% | 1 | 0.87% |
| Answering Machine | 15 | 1.24% | 3 | 0.59% | 7 | 2.24% | 2 | 1.28% | 1 | 0.85% | 2 | 1.74% |
| LAnuage/Deaf | 5 | 0.41% | 2 | 0.40% | 0 | 0.00% | 1 | 0.64% | 0 | 0.00% | 2 | 1.74% |
| Screened Out | 13 | 1.08% | 5 | 0.99% | 2 | 0.64% | 2 | 1.28% | 1 | 0.85% | 3 | 2.61% |
| Over Quota | 26 | 2.15% | 9 | 1.79% | 8 | 2.56% | 3 | 1.92% | 2 | 1.69% | 4 | 3.48% |
| Non-working | 79 | 6.55% | 14 | 2.77% | 20 | 6.41% | 17 | 10.90% | 9 | 7.63% | 19 | 16.52% |
| Total | 1207 | 100.00% | 506 | 100.00% | 312 | 100.00% | 156 | 100.00% | 118 | 100.00% | 115 | 100.00% |

When considered for the total sample of 1.806 respondents, a response rate is still within an expected rate (15.7 per cent), as the graph below shows.

Response rate (total)

