



DEFENDOLOGY

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- **ORGANIZED CRIME AND SECURITY**
- **MEDIA REPORTING AND MARGINALIZED GROUPS**
- **POLITICAL MARKETING AND BOSNIA AND HERZEGOVINA**
- **MONEY LAUNDERING**

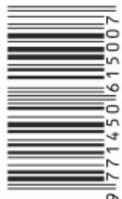


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EDITORIAL

POPULISM, AUTOCRACY, CONFLICT AND CRIME ARE LEADING THE WORLD INTO UNCERTAINTY

Before you, and before us, is the double issue 51-52 of the journal *Defendology*, as part of the successful beginning of 26th year of fruitful work and development of *Defendology* as a science of protection, defense and security, based on scientific discourse: protection + defense = security. As stated above, it is recognized that *Defendology*, as a scientific research organization, thoroughly and without doubt implements the Third Mission of the development of faculties and universities (the first mission is education, the second mission is research), and the third mission is the engagement of academic workers in the community. The magazine *Defendology*, in this double issue, 51-52, remained true to its multidisciplinary program orientation, through topics such as: Organized crime with a focus on human trafficking as a form of security threat in Bosnia and Herzegovina, Some aspects of media coverage of marginalized groups, Political marketing with an outlook on Bosnia and Herzegovina and Some aspects of money laundering. The authors of the journal *Defendology* and all editions of *Defendology* have made the greatest contribution in the past 26 years in the establishment and scientific and educational shaping of *Defendology* as a science of protection, defense and security, but they also promoted, through their vision and mission, the third mission of faculties and university development, ie. all-round engagement in the community. Security is singular, indivisible, too politicized and unfortunately for those reasons it has not been constituted as a science. That is why *Defendology*, as a new paradigm in science, has filled this gap. It is well known that *Defendology* has become a brand of Banja Luka, Republika Srpska and Bosnia and Herzegovina, and is recognizable throughout the region, which is recognized through public action, and citations of *Defendology* by domestic and foreign authors, and its presence in citation databases that are nationally, regionally, European and world recognized. *Defendology* has sustained and continues to develop in a depoliticized and de-ideologized manner, professionally and scientifically autonomous, without political gossip, and in the interest of the common good for all citizens and peoples, regardless of race, religion and nation. Nothing is sacred to the people except bare survival, which is slowly turning into a culture of subjugation in which every trace and desire to change something is definitely lost, as well as any effort to take

at least one step closer to getting out of the chosen tunnel of poverty, apathy, fear and uncertainty. The culture of submission and fear takes its last toll by closing every space to a culture of protest and dialogue, opening the widest space to a culture of contempt and aggression. Enlightened people cannot be manipulated. Dark times are coming in which it is not difficult to listen to the clearer and noisier steps of populists lined up in death columns as they slowly approach. Will the awakening of the people be too late? Justice and virtue are the opposite of force, and security requires the presence of justice, morality and culture. As soon as we emerged from the most tragic and senseless war disaster that destroyed the economic and intellectual potential of this country and wiped its peoples off the map of civilized communities, a new generation of young people faced new confrontations and challenges on technological, economical, ecological and on political and moral platforms. Today, man has more power than ever before, and still he feels more insecure than ever before. This mismatch between a sense of power and a sense of insecurity demands from the young new generation a new philosophical and cultural authenticity, a new ideological and political vision capable of responding in a concrete manner and effectively to destructive authoritarian populist rhetoric that increasingly threatens to grow into the mainstream of impending new accidents and disasters. Whether the new coming generation of young people will be able to detect the “new technological key” of development with the application of connecting high technology, artificial intelligence, energy internet (EI), Internet of Things (IoT), looking for a new way to manage technology, innovation, human rights and freedoms, or whether they will accept the coming harsh rhetoric of hatred and totalitarian violence as inspiration, will determine the direction in which the dialogue between the state, society and the market will move. Of course between the people of Bosnia and Herzegovina and the region. The future of man, his freedom or obedience will depend on the group intellectual manifestation of the new generations.

Our goal is to create conditions for mass non-violent manifestation of free, independent, conscious courage and bravery of new generations that can change humanity in this millennium, and thus the situation in BiH for the better, in the interest of all citizens. Every man, every nation has the right to fully dispose of its future, to determine the direction of its development, to preserve and promote its culture and its values. Let's go together to a better future ... Courage, courage, more courage ...

EDITOR-IN-CHIEF

SADRŽAJ

EDITORIAL	3
ORGANIZED CRIME AND SECURITY	7
Prof. Dr. Duško Vejnović, doc. Dr. Predrag Obrenović ORGANIZED CRIME-HUMAN TRAFFICING AS A FORM OF THREATS TO SECURITY WITH REFERENCE TO BOSNIA AND HERZEGOVINA	9
MEDIA REPORTING AND MARGINALIZED GROUPS	23
Prof. dr Borka Vukajlović, doc. dr Dragan Vukajlović, prof. dr Ljubomir Zuber, prof. dr Gordana Budimir-Ninković SOME ASPECTS OF MEDIA REPORTING ON A MARGINALIZED GROUP	25
POLITICAL MARKETING AND BOSNIA AND HERZEGOVINA	41
Borislav Bojic, PhD POLITICAL MARKETING, WITH REFERENCE TO BOSNIA AND HERZEGOVINA	43
MONEY LAUNDERING	65
Jadranka Lalić Stojanovic, MSc, Assistant Professor Suzana Ubiparipović PhD1 MONEY LAUNDERING	67

ORGANIZED CRIME AND SECURITY

ORGANIZED CRIME-HUMAN TRAFFICING AS A FORM OF THREATS TO SECURITY WITH REFERENCE TO BOSNIA AND HERZEGOVINA

REVIEW PAPER

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Doc. Dr. Predrag Obrenović²

Abstract: In addition to local ethno-religious conflicts, the first two decades of the 21st century were marked by the emergence of some new forms of security threats, at the global, regional as well as local levels of the country.

Numerous security risks, challenges and threats have been defined in the modern theory of both international relations and the theory of security in science. It is these risks, challenges and threats that are defined as state and non-state factors. Among non-state factors, one of the most important according to modern theorists of international relations and security is certainly organized crime. Today, organized crime has become so sophisticated the fight against it greatly exceeds the ability and capacity of the state to fight against this pestulence of modern society on its own.

Human trafficking is one of the largest and most profitable global criminal activities, along with trafficking in narcotics, weapons and money laundering.

Therefore, the aim of this paper is to point out the importance of the fight against organized crime, especially the importance of the fight against human trafficking as one of the most important and most profitable activities of organized crime.

We can, almost certainly, say that organized crime has its activities in all countries around the “world”, and it is especially evident in countries in transition. Therefore, in this paper, we will give an overview of the state of human trafficking in BiH, as a country that has been in transition for almost three decades.

Key words: security, organized crime, human trafficking, BiH

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INTRODUCTION

Organized crime today is one of the most significant security risks of modern states, because much of the money earned from criminal activities such as drug trafficking, human trafficking and other criminal activities, is used to finance various illegal activities that endanger security around the “world”.

As, as we all know, human trafficking is one of the most important forms of financing organized crime. Therefore the subject of this paper is the description of human trafficking. Of course, while writing this paper, we will use the method of deduction.

In the last few decades, the theme of human trafficking has become very topical in academic circles, to which has, among other things, been contributed to by numerous major changes in the socio-economic and political spheres at the global level have contributed. Researchers' interest in human trafficking has been intensified by numerous social processes, especially migration, but also by the social and political crises that followed the Cold War.

The results of previous research point to the fact that human trafficking is a global phenomenon that affects more or less, all the countries. The available data on the scope and prevalence of this problem suggest that people living in underdeveloped countries and countries that go, through social and economic transition, are more vulnerable to human trafficking.

The paper presents theoretical considerations on human trafficking, as well as presenting empirical data that indicate the flow of money earned by human trafficking from various criminal organizations, and the use of that money in financing various radical and extremist groups. Of course, in this paper we will pay special attention to human trafficking in BiH as a state that has been in the process of transition for almost more than two decades.

1. HUMAN TRAFFICING

Human trafficking is a complex and multidimensional problem that is studied in various scientific disciplines, and hence the diversity of approaches that seek to explain what is in the background human trafficking.

Human trafficking is considered one of the biggest problems that coexists with us. Human trafficking, and in particular its most common form, women and children trafficking for the purpose of sexual exploitation, is a growing global problem. It has long been recognized in the world as a very dangerous form of organized crime, which is the most lucrative and profitable criminal activity at the global level. A global phenomenon, it goes through several stages in which the victim is recruited, transported and exploited, and each of these phases has its own specifics.

Human trafficking means selling and buying, that is, holding a person for the purpose of their exploitation, as well as all other actions that may be part of that process, such as transportation, storage, hiding, etc. In such cases, one's exploitation is always present. It is maintained through the use of force, fraud, threats, abduction or otherwise. It is also a form of modern slavery based on supply and demand and is a very lucrative business. The more technology develops, the easier it is to form criminal organizations that deal with human trafficking. Victims are treated as consumables and used without any investment until they become unusable when they are replaced by new victims. Human trafficking is the gravest violation of human rights and one of the most serious crimes against humanity (Milanovic, Lajovic, Barjaktarovic, Radosavljevic, 2016), since it involves the exploitation of one man for the benefit of another.

Human trafficking as a form of organized crime is a global problem, which persists despite coordinated action at the national and international levels. It affects all countries, and also any person can easily become a victim of human trafficking. The prevalence of human trafficking in certain countries is linked to the political, economic and social situation. Countries where some form of trafficking occurs can be divided into three groups:

- a) countries of origin,
- b) countries of transit and
- c) countries of destination (Briton, Maljevic 2010)

Countries of origin and transit are most often countries in political and economic transition, developing and underdeveloped countries, poor, so-called. "third world" countries, affected countries and post-conflict countries. Due to this situation, most people who are victims of human trafficking come from such countries, and the transit of victims to

their destinations is much easier to organize through countries where the social and legal system is unregulated.

Destination countries are countries that are more economically developed and therefore richer. Therefore, the country of destination is usually determined by the country of origin, more precisely its development in relation to it. Of course, there is no absolute rule. It's just a general division that does not have to be the rule. Each of the countries in the world may, at some point, be a country of origin, transit or destination.

2. HUMAN TRAFFICKING ON A GLOBAL SCALE

As stated in the previous part of the paper, human trafficking is a global problem, which has not bypassed Europe either. However, unlike other parts of the world, Europe is particularly vulnerable because it is a destination where victims come from a large number of countries.

According to the UNODC Report (2003), globally, the most common form of trafficking (79%) is sexual exploitation. The victims of sexual exploitation are mostly women and girls. Surprisingly, in 30% of the countries that provided information on the gender of traffickers, it is women. In some parts of the world, trafficking in women is the norm.

The second most common form of trafficking is forced labor (18%), this data can sometimes lead us to draw wrong conclusions for the simple reason that forced labor is very rarely detected and reported by trafficking for sexual exploitation. Worldwide, almost 20% of all victims of trafficking are children. However, in some parts of Africa and the Mekong region children are the majority, the number ranging up to 100% in parts of West Africa. Although human trafficking seems to involve the movement of people across continents, most exploitation takes place near the home. The data show that human trafficking within the region and domestic trafficking are the main forms of Human trafficking.

The United Nations Protocol against Human trafficking - the most important international agreement in this area - entered into force in 2003. The report shows that in the last few years, the number of Member States that have seriously implemented the Protocol has more than doubled (from 54 to 125) from the 155 countries covered. However, there are still many countries that do not have the necessary legal instruments or political will.

Glavna trendova međuregionalnih tokova vraćanja prostacija podržano, 2018 – 2019

In the image below, we can see the flows of human trafficking around the world.

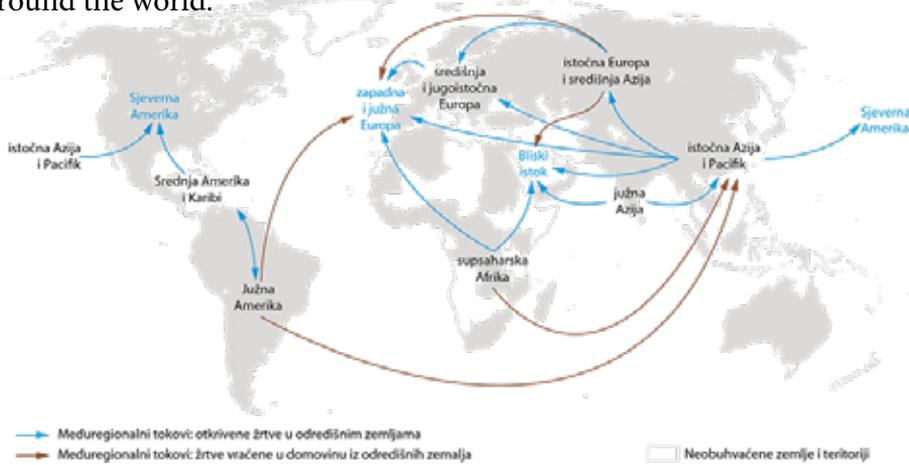


Figure 1: UNODC, “Global Report on Trafficking in Persons 2016”

Doing preparations (research) for this paper, we were able to see that today it difficult, almost impossible to find accurate data human trafficking at the global or regional level. Based on estimates by various government and non-government experts in this field, we can say that between 700,000 and two million women and children are sold worldwide each year as victims of human trafficking. These are only preliminary estimates relating to international trafficking. Internal human trafficking in countries such as Thailand or India is not included in this assessment. The International Organization for Migration estimates that 300,000 women are sold in Europe each year. However, these days, various estimates that indicate that about 3.5 million people left Ukraine due to the can befounded. Taking into the fact that this is a relatively poor population, an increase in the number of victims of human trafficking in Europe is to be expected. According to the Ukrainian Ministry of Internal Affairs alone, it is estimated that 400,000 women have been sold abroad in the last decade. The presented data indicate that in women and children trafficking for prostitution is a serious global problem, despite the fact that available data indicating human trafficking are not based on realistic assessments

but on ones of various government and non-government experts and organizations.

3. HUMAN TRAFFICKING IN THE REGION OF SOUTHEAST EUROPE

Firstly, in order to make it easier to understand the term Southeast Europe, we will define the term for the purposes of this paper.

By the term Southeast Europe we mean a geographical and geopolitical term that includes the southeastern part of Europe within the Adriatic, Aegean, Ionian, Marmara and Black Seas, with the northern land border which in a narrower geographical sense coincides with the line of river flows Sava and the Danube, while in geopolitical terms sometimes it includes the immediate adjacent areas north of the mentioned line.

The last decade of the 20th century was marked by ethno-religious conflicts in the region of Southeast Europe, which at the same time designed the political map of the region. The region was militarily, politically and economically divided, new states were created, new borders were established. Almost all the countries in the region of Southeast Europe are in a period of transition, and that is why they are facing the problem of organized crime and corruption, which are the main obstructive factors of development and regional stability. Due to the transition period, the governments of Southeast European countries are often unable to effective control over the illegal economy and various other forms of crime, including trafficking in women for prostitution, due to limited economic resources. The region of Southeast Europe is an area of destination, transit, and recently more and more a region of origin of in women and children trafficking.

Organized criminal groups in the region of Southeast Europe, regardless of their ethnic and religious affiliation, function very well, almost perfectly, unlike the governments of their countries, and therefore they largely and successfully exploit insufficiently controlled state borders, corruption, legal vacuum and lack of regional cooperation in combating organized crime. The geographical proximity of the countries of Eastern and Central Europe has influenced the state of human trafficking in the region of Southeast Europe, as the countries of the former Eastern bloc were largely covered by this phenomenon in the post-Soviet period. The IOM calls the increased demand for women of Slavic origin “a fourth wave of victims involving women and children from Central and Eastern Europe, including Russia and Ukraine, which began in the early

1990s and continues to this day. Earlier waves affected women first. from Thailand and the Philippines, the second wave included women from the Dominican Republic and Colombia, and the third wave of women from Ghana and Nigeria. The fourth wave of human trafficking in Eastern and Central Europe as a longitudinal wave also included the countries of southeast Europe primarily because of geographical proximity, similar pasts and problems with which post-socialist societies are faced.

The most common types of crime in the South East Europe region are still the smuggling of drugs, weapons and cigarettes as the most lucrative types of crime during the 1990s, while human trafficking became more conspicuous in the late 1990s. As an international organized crime, trafficking in human beings needs to be combated through an integrated approach at the national, regional and international levels. By signing the Ministerial Declaration on the 2000 Stability Pact in Palermo, and establishing the work group for human trafficking (Stabiliti Pact Trafficking Task Force, hereinafter referred to as SPTF, Southeast European governments agreed that they should play a leading role in anti-trafficking. activities. The system of regional cooperation, coordinated by the SPTF, has influenced each country to develop a unified, structured system of combating human trafficking in the form of a National Action Plan. These plans include the cooperation of government, non-government and international agencies, and provide a very useful and effective theoretical framework for combating human trafficking.

4. HUMAN TRAFFICING IN BOSNIA AND HERZEGOVINA

The first cases of human trafficking in BiH occur at the end of 1996. This does not mean, however that there were not such cases. They were just not recognised as one of the dangerous forms of crime. Such cases were primarily recorded as cases of illegal immigration or individual cases of prostitution. They were treated as a misdemeanor, and persons who provided sexual services were punished on the basis of legal provisions on public order and peace and on the stay and movement of foreigners. The approach to this problem changed significantly when it took on a wider scale. In the initial phase of recognizing of human trafficking as a dangerous form of organized crime, BiH was assessed as a country of transit towards Western Europe, but also a country of destination for victims of

human trafficking from Central and Southeast European countries. However, in the past few years, a new phenomenon has emerged - trafficking in women and girls recruited into human trafficking chains at the local level, for the purpose of sexual exploitation in other parts of the country, while the number of identified foreign victims of trafficking is declining. The number of the women from BiH identified as victims of trafficking in BiH by 2009 are on the rise. By increasing internal trafficking within BiH, law enforcement agencies have faced new challenges in identifying and investigating trafficking crimes.

Currently available publications, scientific and professional papers, frequently state some of the following causes of human trafficking in BiH.

4.1. The breakdown of the social system - the breakdown of responsibility

Until 1991, Bosnia and Herzegovina was an integral part of the SFRY. In April 1992, a civil war broke out that ended with the signing of the Dayton Peace Agreement in Ohio, USA, and in November 1995. The Dayton Peace Agreement established BiH, consisting of two equal entities, Republika Srpska and Federation of BiH. The Dayton Peace Agreement established international supervision by the Office of the High Representative (hereinafter OHR), which was given high powers by the international community to interpret the civilian part of the peace agreement, with high powers to appoint and recall BiH officials at all levels of government, as well as making decisions and laws. The war conflict on the territory of BiH, which had traces of territorial, ethno-religious one, led to the collapse of the social and economic structure in BiH. This led to the disintegration of the social structure and legitimacy of the state for a long period. Conflicts in the region since the early 1990s have resulted in millions of refugees and displaced persons, who are vulnerable categories for traffickers. Refugee women were often without or separated from family members, and as a result often became targets for various forms of abuse, including human trafficking. The inability to integrate into the countries that received them or to return to their countries of origin often leads refugee women to the white slave trade.

In the post-war period, BiH was extremely politically unstable.

Entity security agencies, burdened with ethno-religious intolerance, with a very low level of co-operation. The BiH border was insufficiently controlled, making it attractive for organized crime groups to exploit the weaknesses of the “soft” border, smuggling narcotics, weapons and people. High profits, minimal risk of detection and minimal penalties have made trafficking for prostitution very attractive in BiH.

4.2. Legacy of illicit trafficking and smuggling - an advantage that traffickers knew how to take advantage of

The war and post-war illegal economy shaped the development of BiH society in the post-war period. Market supply, which was based mainly on smuggling, developed smuggling awareness, created well-established smuggling networks and channels. The trade flows defined in this way provided a good starting logistical basis for human trafficking. The type of goods traded is not important, the profit generated by these activities is important. Scientific and professional articles dealing with the state and consequences of such established trade often state that the large markets that were part of BiH during the war were part of BiH (regional principle) and were like “paradise islands” for alcohol smuggling, tax-free cigarettes, drugs, stolen vehicles although weapons could be found. During that period, according to available estimates, BiH institutions lost about \$ 30 million due to non-payment of taxes on goods sold in those markets.

The profit made from illegal activities is large, and enables the creation of financial power and social influence of organized smuggling groups. The damage that society suffers from the black economy is manifold; primarily, well-established and organized networks of smugglers have been created, capable of efficiently smuggling various types of goods across the state border; they exploit the weaknesses of the “soft” border, and at the same time, these criminal groups exploit the high level of corruption and the low level of responsibility of customs or police officers.

The next consequence of the war and post-war illegal economy is visible in the creation of well-organized smuggling groups with high operational capabilities to carry out illegal activities. Criminal groups have an efficient modus operandi, modern technical equipment and manpower to control and monitor “shipments”, as well as a network of contacts and acquaintances based on corruption in case something “goes beyond

the planned activities”. The methods of smuggling people across the state border are mostly similar to the methods of smuggling other goods.

4.3. International peacekeeping forces — a growing need for the sex industry

With the signing of the Dayton Peace Agreement, in accordance with Annex 7 of the Peace Agreement in BiH, 76,000 members of the peacekeeping force were deployed, as well as a large number of members of other international organizations and agencies. That number has decreased over time, as more stable and secure conditions have been created in BiH, and the possibilities for a new conflict have diminished. In 2003, the number of peacekeepers was 12,000, with a tendency to further decrease in 2004, and the takeover of the SFOR mission by the European Union at the end of 2004 was just under 2,000 today. The arrival of peacekeepers, especially in the first years after the signing of the peace agreement, encouraged the development of the sex industry in BiH. The sex industry is an extremely good source of income, especially in a country where industry was destroyed or production stopped during the war, in a country that was one of the least developed republics of the former Yugoslavia in addition to the former Yugoslav Republic of Macedonia. In the first years after the war, it was important to maintain peace, and prevent the potential for new conflicts to break out. human trafficking has slowly taken hold of BiH society in all segments, gaining epidemic proportions. Nightclubs, as the most typical forms where prostitution took place, sprang up daily along demarcation lines, along roads, in towns and villages. New business was created, new business opportunities were on the horizon in the war-torn country, where the legal economy was replaced by black market suppliers. The night bars were also opened by the owners of catering facilities without a criminal past, noticing an opportunity to earn money. In those years, given the large international presence, sex was an easy tempting “commodity” for foreign clients in BiH.

4.4. Poverty as a garden for recruitment

The high poverty rate poses a threat to BiH becoming a country of origin for human trafficking on a larger scale. Poverty in BiH is not limited to a certain population, but is epidemic. Therefore, it is one of

the key issues in society, which greatly affects the economic, social, political processes in BiH. On 31.1.2021. in Bosnia and Herzegovina, there were 415,027 persons on the records of employment offices and services in Bosnia and Herzegovina. (Report of the BiH Employment Agency). Compared to the previous month, the number of unemployed persons increased by 1,400 persons or 0.34%. Out of the total number of job seekers, 236,245 or 56.92% are women. Compared to the same period last year, unemployment in BiH is higher by 8,860 people or 2.18%.

Increased poverty poses a risk of recruiting potential victims of trafficking among the categories of employees. Material misery strengthens the impulse to get out of the ghetto of poverty, thus strengthening the desire to emigrate, which can lead to the acceptance of false business offers abroad and entering the world of human trafficking.

5. ORGANIZED CRIME AS A FACTOR FOR ENDANGERING SECURITY

In the previous part of the paper, we saw that organized crime affects all parts of a society while paralyzing the activities of state institutions, as is the case in BiH. In such conditions, there is an increase in various forms of extremism, such as religious, national, cultural, etc.

In the past, criminal organizations were guided by one motive, and that was to make a profit as well as increase it, while in today's world, criminals have some other aspirations. Financial power, as well as positions in the political, economic and security sectors are used for non-institutional and other influences on the state, i.e. for taking positions in society that cannot be achieved by participating in regular legal processes. The new "negative energy" of organized crime threatens the security of many countries, including the international community.

How does organized crime affect global, regional and local security? For the answer to this question to be quite relevant, it must contain the following premises:

- Connection of criminal organizations with the political and economic elite of a certain state, but also with new centers of financial power (so-called tycoons or oligarchs);
- The connections mentioned above are used to legalize illegally

acquired money (money laundering);

- Liaison of criminal organizations with various non-governmental organizations, also in order to legalise money while at the same time influencing the levers of civil society;
- The inhabitants of Southeast Europe, we can freely say, feel. Connection with security structures - a combination of organized crime and security structures, and live with it since the fall of the Berlin Wall and the beginning of the famous transition process;
- Recently, the financing of certain media by criminal organizations has become very important, as well as constant pressure on public opinion, on legislative, executive and judicial bodies, on rivals from the criminal milieu, on potential witnesses, etc .;
- Liaison of criminal organizations with various intelligence services of other countries. This connection is primarily used as a support and logistics for domestic and foreign intelligence services to perform intelligence tasks, as well as certain “dirty” jobs.
- Finally, in scientific and professional papers, one can find more and more theoretical considerations of the connection between criminal organizations and terrorism, i.e., with the organizers and participants in armed uprisings and other forms of political crime.

Reading various works of contemporaries, in which the differences between organized crime and various radical movements are often emphasized, we can conclude that the traditional difference, which everyone pointed out, is slowly but surely disappearing. Even some criminal organizations use various radical methods in order to intimidate state institutions and individuals so to achieve their goals. Such methods have so far only been used by radical organizations.

As we have already mentioned, in the last decades in scientific and professional works, connections and various comparisons on the relations between organized crime and terrorism have become more and more prominent. These links generally exist in the following cases:

- Organized crime with its illegally obtained profits finances terrorist organizations or groups, or through “facade companies and offshore companies” mediates in financial transactions of terrorists and financiers;
- Organized crime smuggles weapons and equipment for terrorist

movements and / or smuggles foreign mercenaries and terrorists to the country where the terrorist organization operates;

- Terrorist organizations, independently or in cooperation with criminal groups, undertake certain organized criminal activities in order to provide material and military means for committing terrorist acts;
- Organized crime, with pronounced political aspirations, resorts to terrorism in order to directly come or bring its “political current” to power (Milakovic, 2009).

Finally, organized crime, that is, human trafficking, as one of the most profitable activities of organized crime, is becoming an increasingly significant and serious threat to the legal state, democracy, rule of law, international peace and stability. In an increasing number of countries, the fight against organized crime is becoming a political priority in many countries around the world, especially in countries in transition. Although, according to some understandings, this must be approached primarily or exclusively from the aspect of national security and protection of national interests, the interests and values of human and international security must not be neglected (Piccarelli, 2008).

CONCLUSION

Human trafficking in beings, in addition to trafficking in weapons and narcotics, is the most lucrative branch of organized crime and the most serious form of human rights violations.

Human trafficking and organized crime in general are an almost perfect form of organization that leaves no segment of its activities to chance, from the selection of members to corrupt activities and methods of legalizing dirty capital. A very important feature of organized crime, which allows its longevity and success, is the rapid ability to adapt to new situations. For the successful fight against human trafficking, the awareness of both the individual and the community needs to mature.

A very important fact is cooperation at the international level. This cooperation must be constant and well focused on clear problems. Security authorities, government offices and NGOs should be involved in this co-operation. Constant exchange of information can help successful

preventive work and cutting smuggling channels. Without cooperation and teamwork, confronting this problem is very difficult.

We have seen that no country in the world is spared human trafficking, and therefore each country can be found in one of three groups (country of origin, country of transition and country of destination).

The most risky countries are countries in transition, countries recovering from war conflicts or countries where war conflicts are raging.

BiH is a country in transition, a country that, due to the unresolved relationship between the three constituent peoples, has a vacuum of political power where the three national elites do not want to cooperate and eliminate deviant social phenomena. BiH, which immediately after the bloody conflict on its territory was a country in transition for women trafficking for the purpose of prostitution, ie, the sex industry, became a country with developed internal women trafficking in prostitution and developed sex industry.

When it comes to the relationship between terrorism and organized crime, it is clear that they are characterized by a high degree of organization and conspiracy, as well as planned, devised, organized and long-lasting actions. The key to their relationship is manifested in the fact that terrorism most often relies on organized crime in order to obtain financial resources, since terrorist activities require a large amount of money and stable sources of financing. In addition to their connection, there is a key difference between them, which is reflected in the ultimate goal.

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MEDIA REPORTING AND MARGINALIZED GROUPS

SOME ASPECTS OF MEDIA REPORTING ON A MARGINALIZED GROUP

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Abstract: There are numerous definitions of marginalization, discrimination, and similar phenomena, which essentially indicate the process (s) of exclusion of certain persons, even groups, addressed by the definitions. What all of them have in common is that their marginalized position is caused by various factors that they have no or very little influence on. At the same time, there are numerous examples and evidence of the very strong role of all forms of media reporting, which can affect the form and intensity of demarginalization. The aim of this paper is to indicate both processes: creating a negative but also a positive reaction of “media consumers” towards people in focus. The way we describe a person, group, phenomenon, indicates the relationship to that person, a group, or phenomenon, and therefore is a strong determinant of the attitude towards it.

Key words: attitudes, marginalization, media

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THEORETICAL FRAMEWORK

Marginalization

Why does the different position of individuals in society, its belonging to certain levels, groups and subgroups “produce” marginalization?

We direct our view of the answers to the beginning of action, related to the person “who is marked by unwavering prejudices, preconceptions that structure his horizon of understanding.”⁵

The importance of pre-opinion is at least equal to the importance of tradition, because these prejudices, pre-opinions, are a *conditio sine qua non* of dialogue with tradition, but therefore “understanding” reaches its true possibility only when the pre-opinions with which it begins are not arbitrary. (Majić, 2008: 758).

Basically, we are talking about attitudes, as presentations of behavior, which are discussed in various sciences, primarily in social psychology, logic, sociology, anthropology, defectology, as well as other social sciences.

One of the reasons for such a multiple use of the term is its complexity, because this term can point out different aspects of human behavior in the social environment (Krnetić, 1998, according to: Vukajlović, 2003: 13).

They are organized around a central concept, which makes up the value system of that individual, making the authority’s organization of attitudes.

There are different aspects of this widely used term, but the differences are still evident. Despite the obvious differences, most authors most often agree:

- The attitude is acquired, ie. it was formed in social interaction;
- It has a dispositional character, ie. represents the readiness to react in a certain way in a social situation;

⁵ The space of Gadamer’s thinking, and thus of her hermeneutics, raises the question “how is understanding possible?” Majić, I. (2008). Gadamer’s hermeneutics - from the “philosophy of listening” to literary-theoretical practice. *Philosophical research* III year 28 (3), 749–760.

- It has a valuable dimension, ie. reflects the affective relationship between the individual and the phenomenon, which can be expressed in constant acceptance and non-acceptance.
- It is related to behavior, ie. directly or indirectly affects the actions of an individual, directed towards the phenomenon (Krnetić, 1998, according to: Vukajlović, 2004: 15).

The nature and extent of the relationship between attitudes and value systems have important implications, not only on the amount of pressure that needs to be mobilized to change them, but also for the type of force that will produce change” (Katz and Stotland, 1959, according to: Vukajlović, B., 2004: 15)⁶. In the beginning, the affective (emotional) component of the attitude is reinforced, especially if it is connected to the value system, which precedes to behavior.

Although the picture of poverty has changed over time, and it is almost as old as humanity, it is possible to observe several evolutions in the perception of the poor and attitudes towards them.

There is agreement that unemployment and low levels of education are the main causes of poverty. Therefore, as being employed today is not security against existential difficulties, poverty can also affect employees, but who have low wages⁷.

⁶ Krech and Cruchfield cite a number of factors that cause attitudes to be shaped:

a. Changes in membership of the group

The group helps the person who belongs to it to determine their attitudes . As the group is changed, so do attitudes.

b. Situational change

Attitudes are often changed due to a change in the situation of a person.

c. Imposed changes in behavior

Under certain conditions, a person changes his negative attitude to an object.

d. Contact with the object

The attitude towards people is more favorable if there is more information and contact. A person with prejudices perceives the subject of his prejudices in a new and different way and then it is open to change in attitudes.

e. Changes in the object

The object itself can be changed through the imposed changes in behavior. If the bearer of the attitude notices this, changes in his attitude are caused.

f. The role of information

An important source of changing attitudes is also information about the phenomena which has a certain attitude (Krech & Cruchfield, 1976, cited according to: Vukajlović, 2004: 17).

⁷ Mostly in the World Bank's analyzes, about 18% of the poor in BiH are mentioned, with the

The attitude of the society towards poverty throughout history differs, but at the same time their negative attitude can be noticed.

It was considered that certain social groups (eg the disabled) are not to blame for their difficult situation, while on the other hand, the so-called the willfully poor, who chose poverty as their way of life. We are talking about the homeless, alcoholics and the like, although such claims should be taken with great reserve (previously determine the reasons for such a situation).

The basic division is into the so-called absolute and relative poverty⁸. What they have in common, however, is that both are marginalized on the margins of society.

At the global level, we are talking about marginalized societies, some communities may be marginalized from the dominant social order, ethnic groups in certain social processes, while families or individuals may be marginalized in the narrower space, locality.

There are examples that the “status” of marginalization is variable to some extent. Thus e.g. individuals or groups may at one point enjoy high social status, but as changes in society occur, they lose their status and become marginalized (Kagan, C. et al., 2002: 3).

It can be said, however, that most sociologists and economists do not equate poverty and exclusion, but define poverty as one of the forms of social exclusion⁹.

The agreement is, however, that marginalized people have relatively little control over their lives and the resources available to them.

We traditionally talk about the marginalization of the so-called minority groups¹⁰, which essentially indicates an *act /acting*, exclusion, “putting aside”, insufficient or inadequate acceptance, rejection, separation of a part from the whole.

possibility of an increase and 20% due to the loss of income of many households due to the COVID pandemic 19.

⁸ Indicators of absolute poverty are the economic situation, a certain level of (un) earned income, housing conditions, etc., while relative poverty means ensuring an acceptable standard in relation to time and space (“famous” consumer basket).

⁹ The comprehensiveness of the concept of exclusion is related to the problems of its definition. For now, we cannot talk about an agreed definition of social exclusion.

¹⁰ The name “minority group” is often used, which calls into question whether the rich are marginalized in a poor society?!

Etymologically, an *act / acting* means an action, action and behavior in which at least two actors participate, the one who commits the *act / acting* and the one towards whom the *act / acting* is directed. They do not have significance role for themselves, unless they enter into some form of communication, which (theoretically) they can equally direct and manage. In practice, however, this is not the case.

Being marginalized in itself indicates the impossibility or difficulty of accessing a mechanism to reduce or eliminate (“do”) marginalization.

Thus, the “path” to de / marginalization can be viewed in the following lines: attitudes ↔ prejudices ↔ stereotypes ↔ discrimination and / or segregation ↔ marginalization.

MEDIA REPORTING AND MEDIA COMMUNICATION

It is immanent to human nature and has been present since the beginning of life¹¹, communication develops, adapts and changes in accordance with biopsychosocial influences.

In our case, we view communication as a process that marks social events, which makes it one of the basic prerequisites for action in society.

It is similarly marked by Tubbs, who indicates joint action, ie co-action, which implies dialogue (Tubbs, 2012).

In some societies, mass communication is perceived as a kind of social subsystem, which unites all those who participate in mass communication (Kagan, et al. 2002: 36).

Different media (all of them written, physical, electronic, mechanical, etc.) are a means of communication, they are intermediaries between the holders of power and citizens. Their basic role is to inform the public about current and important topics for that society, in order to form public opinion of citizens (it is possible, unfortunately, to talk about the increasing manipulation of citizens).

¹¹ The newborn prefers to listen to speech rather than other sounds, and prefers to observe the face in relation to other visual stimuli. Children are especially focused on other people from birth, they enjoy interacting with them, their touch, smell, face and voice. Neurobiological orientation to the social world is the foundation and basis of the development of communication and social learning. See more in: Ljubešić, M., Capanec, M. (2012). Early communication: what is the secret?, *Speech Therapy*, 3 (1), 35-45.

The function of the media depends on the social or political system in which they operate. This has been confirmed since the so-called “Authoritarian theories of the press”, derived from the state philosophy of absolutism, where “truth” is allowed only to “sages”, who also have leading functions in society.

Theories emerge and develop normative notions of how the mass media function in different societies (Frederick et al., 2006: 38). McQuail complements these theses with two theories based on the current social order and the development of new media (McQuail, 1983). We are interested in the issue of media approach to ethics, ie the approach of media owners to ethical standards and their respect and application in the media.

Some research shows that the concept of responsibility in journalism in BiH is mainly interpreted in the context of the relationship between media owners and elites, and that the ultimate goal / outcome of media owners is profit, which is realized in the form of financial gain and / or (political and social) power and influence (Turčilo and Buljubašić, 2020: 33).

“A 2011 survey found that most media owners neglect social role and responsibility by prioritizing profits. In the relentless struggle to attract and retain the attention of the public and the interests of advertisers, ethical standards suffer first, and the social role of the media is placed in a subordinate position in relation to their business role ”(Turčilo and Vučkojević, cited in: Turčilo and Buljubašić, 2020: 33).

The media can encourage and influence certain behavior, contribute to the development of society as a whole, encourage tolerance, reduce differences between social strata, stimulate imagination and creativity, but can equally strongly influence the development of negative behaviors (especially children), such as excessive consumerism , obsession with entertainment, language skills, pornography, gender discrimination (but other grounds, such as attitudes towards migrants)¹², passivation, violence, but both behaves depending on their role in society, or the goals of the current government.

¹² Some media outlets have repeatedly humiliated people who try to build a happier life by constantly repeating the word migrant, which is mostly mentioned in a very negative or victimization context, because they do not have even the basic things for living.

However, the most important positive aspects of the media are information, education and entertainment.

Speaking about the influence of the media, Tanta points out manipulation as a method of controlling behavior, due to the following facts:

a) Manipulation is a “painless persuasion” that neither individuals nor the general public are aware of because they do not feel coercion.

b) Manipulation is based on scientific knowledge of man (psychology, psychiatry, sociology, neurology, neurolinguistics, semantics, sociolinguistics, etc.).

c) The dimensions of power have been expanded (mass media - newspapers, television, radio, internet), modern communication technologies (mobile phones, internet and intranet)

d) Dependence of individuals indirectly or a group, or the public as a whole directly on powerful organizations and institutions that have a monopoly on information - globally or locally.

e) Division of labor and specialization of functions prevent individuals from gaining a complete picture of what is happening in society, so they are forced to take information from those who offer it.

f) Manipulation is not an institutionalized form of power and therefore the one who has that power does not have to explain when, how, why and for what purpose he will use it, so the public remains deprived of the real intention that remains secret ”(Tanta, 2007: 21).

“Manipulation, therefore, can be explained as a deliberate, systematic and controlled procedure or set of procedures by which the manipulator, using symbolic means, in suitable psychosocial conditions, sends to the public (mass) through the media (mass communication channels) certain messages with the intention of influencing people’s beliefs, attitudes and behavior ”(Tanta, 2007: 22).

The term “public opinion” was vividly defined by journalist and columnist Joseph Kraft, who said: “Public opinion is an unknown God to whom modern people burn incense” (Kraft, cited in: Tanta, 2007: 15).

The fact that emotions strongly influence our attitude towards the “object”, “is the double-edged sword of communication” (Tanta, 2007: 15)¹³, which the media uses very successfully. The possibility of real public

13 Emotions are a constructive and powerful force of persuasion, creating relationships when

communication in creating public opinion within media systems based on mass communication is difficult to establish.

Being inclined to the masses, we reject self-responsibility to the masses and surrender to it with a sense of relief and no need to judge for ourselves, because the feeling of freedom also brings the possibility of risk associated with their own decisions, requires taking a stand and opposing various claims. *We surrender to ready-made opinions, because they are easier to adopt and because we feel comfortable* (Gavranović, 2009: 133).

A study of the media effects of the German Research Association (DFG, 1986: 1) states that we still know too little about the relationship between mass communications and society, and about the laws of media performance (Kunzlik & Zipfel, 2006: 34).

ON RESEARCH WITH DISCUSSION

The growing prevalence of social media in everyday life is noticeable, which, in addition to the possibility of choosing and the way of presenting content, also gives the possibility of influencing the creation of the so-called public opinion, is the subject of our interest. Precisely on the notion of opinion, the notion of public opinion creates stereotypes on the basis of which a large part of our lives is determined. It is possible to draw the conclusion that it is not the opinion that guides and determines us, but it is the stereotype that emerges from the opinion.

We will look at the role of the media in relation to de / marginalization from the aspect of the media's interest in our target group (the poor) and the way they report on them.

In relation to the first aspect, the indicators are the representation in the media space, and for the second aspect we offer indicators on the manner of reporting, the use of adequate terms, the selectivity of information.

We set a general hypothesis and open a discussion, focusing on numerous examples and evidence of the very strong role of all forms of media

they are sincere and positive, but they cause suspicion when they are negative and insincere. Good communication with the public begins with good conversation, a skill that involves listening, reacting, being interested, and understanding each other's thoughts; however, this is not always the case. See: (Tanta, 2007: 15).

reporting, which can affect the form and intensity of attitudes about individuals, members of groups covered by marginalized (economic poverty).

Guided by data from the analysis of media content in the last year¹⁴, and for the purposes of this paper, we give only some examples, which, in our opinion, are representatives of the hypothesis. Preliminary data show that the largest number of media reports (newspaper articles and TV shows) are aimed at representing families in which poverty is noticeable due to lack of material resources¹⁵.

We present the first example:

National Award for Decent Reporting on Poverty and Social Exclusion¹⁶

Girl Kristina (surname omitted, although published on the official website), spent all nine years of her life on half-ruined farms, without electricity and water, without bathroom, TV, computer and games and all that makes a beautiful childhood.

.....
“My mother told me that I need to learn well to become someone, so I took it seriously from the beginning. I study by candlelight, which has a strange smell when it goes out. The teacher says” just keep it up, “you’ll be a wolf.

.....
Vuka is grateful for the gift and hopes that there are still good people who will help with tidying up the apartment. Kristina can’t wait to move to a new apartment, although the children who used to humiliate her are now friendly towards her.

14 In the next period, it is planned to publish the results of the mentioned research, the authors.

15 Only the most watched: TVBN, The Hand of Salvation; TV HAJAT, Give me your hand; TV PINK, Roof of Love; RTV (took over other TVs) With Tamar in action;

16 May 21, 2021.13.08 | Source: RTV (Nevena Vrtulek), [http://www.rtv.rs/sr_lat/vojvodina/nagradjena-emisija-o-siromastvu-kristinina-nova-kuca-\(audio\)_1241015.html](http://www.rtv.rs/sr_lat/vojvodina/nagradjena-emisija-o-siromastvu-kristinina-nova-kuca-(audio)_1241015.html), visited, 21.5.2021.

Another story:¹⁷

A family with seven children, aged 16 to a small baby in her arms. They live in a small dilapidated house, which is threatened with the roof collapsing from the first snow cover. "They are happy" because "children are wealth". The "hand of salvation" brings more or less well-known media personalities, who "always respond" to such actions. A 12-year-old boy turns his back, DOESN'T WANT to be photographed, but his shoulders can be seen shaking because of crying.

In all examples (most often on TV, but also in other media), the focus is on families with minor children, and often some of them are children with disabilities. There is a "pattern": dilapidated house or tenancy status, mostly the father works "for a wage", the family is mostly large, "children are the greatest wealth", in turn the children say their wishes that do not differ from show to show.

A roof that doesn't leak, a room with a light bulb instead of a candle, a fridge that is not empty, a bathroom with hot water, are the wishes of 21st century children in a country on its way to the "European Union" (mostly younger children).

Praises go to those who gave, donated, bought, every opportunity is used "not to forget" that they helped. Praise for such individuals (there are also those who do not even want to hear the story, where human values are measured by the size of the warehouse, the BMW model in front of the house, etc. - example from the action House of Love, TV PINK, 6.8.2021.).

How have "MI" (media and "media consumers") contributed to reducing marginalization?

Where are Kristina and her seven other brothers and sisters, mother Vuka?

Where is Kristina, the girl who got the house, her room, who now has other toys besides "little blue teddy bear?"

Kristina's little girl, who was told by her teacher that she believed

¹⁷ It is interesting to note that in the last few years, the focus has been on poor families, with more members of the family household, where poverty is the main cause of social exclusion. Other needs are not discussed. Only shows in regular terms are listed, although in daily, especially informative shows, this topic is the most common (in relation to other marginalized groups and individuals).

in her that she would be the best in school, finally got friends from school and her surroundings with a humanitarian action?

The boy “who is shrugging his shoulders because of crying” got his room with a light bulb, instead of a dimmed candle, but we don’t know if he got “friends”.

To report in this way, again in practice marginalization and social exclusion are equated with (material) poverty.

Of course, such depictions can have positive consequences, but such depictions are usually accompanied by feelings of pity.

We are sure that there is an agreement that none of us wants to be in a situation of pity. Psychologists count the emotion of pity as unpleasant emotion, which contains the awareness that the pity being is in a miserable and hopeless situation, in a situation which he is unable to cope with. We (who are sorry) are in a far better position, which may make us a little uncomfortable, and maybe our conscience „bites us“.

Compassion deprives dignity of a human, and it adds energy to suffering. Compassion is actually running away from real contact, because you put yourself in a position to be worth more and you don’t give that person the opportunity to make real contact with them. This contact is made on the basis of social, class divisions, which have nothing to do with the real situation within ourselves.

A very important component in reporting on “our group” *is the obligation of journalists to show and portray children and minors with extreme caution, and to comply with the best interests of the child* in accordance with the Press Code of Bosnia and Herzegovina and the Convention on the Rights of the Child.

„When we talk about the direct participation of underage persons in audiovisual media services, it should always be such as not to cause distress or fear, or impair their physical, mental and emotional development and dignity, whether the person is alone or his parent or the guardian or other legally responsible person has given consent. According to their age, naivety and susceptibility to influence, the underage should never be questioned about private family matters or topics that may be beyond their comprehension” (Council of Europe, 2019: 23).

The development of perceptions of the social environment has been the subject of numerous studies (including Mullen, Brown, Smith, 1992), which show that “social categorization” occurs between the ages of three and four.

The need to belong to a peer group and relationships with peers are a very important factor in a child’s development and form an important developmental context within which children acquire a large number of behaviors, skills, attitudes and experiences.

Rejection by peers is a very difficult and frustrating social outcome for a child, and therefore the reactions of the rejected (marginalized) child and adolescent on a very wide continuum, from apathy to aggression, are possible.

CONCLUSIONS AND SOME RECOMMENDATIONS

Why the “invisibility” of the position of marginalized groups?

The main causes can be divided into 5 groups:

1. “Traditional, patriarchal consciousness of the population who (poverty, supplement to the author of the text) does not want to” see “disability, up to” hiding “for example, children with special needs in family settings, subconsciously considering it as “shame”. Part of that is the apathy of the public to all the problems in BiH society.
2. Media scenes are dictated by political parties, government policies at all levels. The focus of these policies is neither the general social problem, nor the position and problems of marginalized groups. In the news programs of the media, which logically follow public policies, this leaves no room for real social problems, except when they are “incidental” in nature, such as strikes, roadblocks or occasional protests by the veteran population. However, this is also related to public policies, ie. their weaknesses.
3. In this context, a special problem for the media is the extensive coverage of nationally colored political conflicts that dominate the political scene and that never touch the social situation, and not even the position of marginalized groups.
4. Political pressures and influence on the media have been intensified in the last year, imposing topics of interest to political parties and

strengthening their positions. This additionally hinders not only the freedom of the media, but also the possibility of media coverage of social problems and the problems of marginalized groups. Part of that problem is financial pressures and the destabilization of the financing of public TV and radio services.

5. The Reform Agenda, in the set of necessary reforms to complete the transition process in BiH, does not pay attention to reforms in the social sector, nor policies to reduce poverty and improve the position of marginalized groups “(Coalition of Marginalized Groups, 2018).

By actively involving and reporting on the problems of various types of marginalization,

the recommendations are especially relevant to public service broadcasters, where the media should make the public aware of the importance of non-institutional support services for all citizens of Bosnia and Herzegovina, not just marginalized groups.

We start from the assumption that there is an understanding of the development of social relations, that there is an agreement on the basic characteristics (indicators) that indicate differences between social groups, that there are justified reasons for different attitudes and even different value systems.

What is the information (indicators) that the media can offer “us”, how will humanitarian actions not get “friends”?

It is recommended to discuss the reasons that bring a family into poverty, to discuss support systems, “strategies” for poverty reduction, which are still a “dead letter on paper”.

The way we describe a person, group, phenomenon, indicates the relationship to that person, group or phenomenon, and thus is a strong determinant of attitude towards it.

No matter how much we try, even in this text, to talk about poverty outside the narrative context in which, using adjectives and phrases “poor”, “hungry”, “homeless”, “often dirty”, etc., we use more affirmative statements, like those “diligent”, “making an effort”, “optimistic”, “looking for the best opportunities...”, we will do almost nothing to eliminate or at least reduce the feeling of marginalization.

Being marginalized is a feeling that an individual (but also a group) suffers because of stereotypes based on some external, visible, perceptual indicators, which are most often visible evidence of inadequate functioning of the system.

There is a fine line between compassion, and empathy. Therefore, the media face a great challenge and skill so as not to come from a situation of desire for support to move into a process that will further strengthen the feeling of marginalization, but also not start the process of changing negative attitudes towards such a defined target group.

Reporting on families (and especially every member of that family) is a “slippery” path to marginalization, because from the point of view of social sensitivity and solidarity towards marginalized groups, this stereotypical and sensationalist portrayal portrays them as poor, losers, irrelevant characters, excluded from society, closed in predefined roles.

„So the poor, the disabled or the elderly are portrayed as poor people who need to shed a tear and not ask themselves: - why are there so many poor people in this society or - who is responsible for leaving the old and sick to themselves or (exclusively) their own families or - why people with disabilities are not provided with adequate jobs, access to public facilities, adequate education, etc. ” (Dardić and Milojević, 2010: 21).

In reporting on marginalized groups, the ultimate goal should be, if you are socially responsible, to influence institutions to improve public policies and practices towards marginalized groups in every society.¹⁸

¹⁸ The most populous country in the world, China, has reduced poverty, in 1981 the extreme poverty rate was 88%, in 2015 0.7%, introducing basic measures: strengthening the economy / industry, preserving the environment and investing in education, source: <https://balkans.aljazeera.net/program/al-jazeera-svijet/2020/12/27/al-jazeera-svijet-kina-pobijedila-siromastvo>

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**POLITICAL MARKETING AND
BOSNIA AND HERZEGOVINA**

POLITICAL MARKETING, WITH REFERENCE TO BOSNIA AND HERZEGOVINA

REVIEW SCIENTIFIC PAPER

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Abstract: With the abolition of the one-party system and the introduction of a multi-party political system, there were preconditions created for the emergence of a political market, at which political parties compete, i.e. a kind of market competition, to win as much political participation at the market as possible. In such circumstances, there is a need for a marketing approach in politics that helps in more efficient and effective “political” sales. The political market consists of political actors - as elements on the side of sales, and the electorate - as an element on the side of the demand. In such conditions, politics uses the existing, developed methods and techniques of commercial marketing, during the process of “selling” politicians and political parties on the political market. Over time, the concept of political marketing was introduced. Political marketing is the overall content of the operations of political parties through their activities, which are manifested through seeking the answers to the following questions: how do voters choose? what influences their commitment? and how can the electorate be acted upon? The application of political marketing in Bosnia and Herzegovina is still far below the required level, but there is an evident increase in the application of political marketing.

Key words: politics, political market, political marketing, elections, parties ...

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INTRODUCTION

Political marketing originated as a consequence of the understanding that there is an electorate on the political market the trust of which a political party or political figure should gain for a certain political program, i.e. for a certain political entity. Political marketing manifests its activities through interaction with society, which depends on the nature of the political system, electoral model, position, role and development of means of communication, tradition and culture, as well as economic development.

1. THE CONCEPT OF POLITICAL MARKETING

With the increasingly pronounced and developed social freedoms, the degree of liberalization and democratization of relations, there was a need for individuals and interest groups to gain a comparative advantage over competitors, i.e. their political opponents, which led to the development of political marketing. The development of mass media has created new information and communication systems, which are more efficient, cheaper and more accessible to users, that have enabled the development of new techniques of political marketing aiming to shape public opinion. With a carefully planned campaign and tailored communication, political parties, interest groups and individuals reach their targeted audiences. By influencing the attitudes and opinions of precisely these target audiences, they try to ensure victory in elections and/or other forms of political action.

Political marketing is a set of techniques aimed at improving the acceptability (of certain political parties, programs, interest groups, persons) of a certain electoral potential, bringing it closer to as many voters as possible, making them noticeably different from other persons or opponents and with a minimum amount of investment funds to optimize the number of votes received (Bongrand, 1997).

Definitions of political marketing can generally be divided into two basic groups, as theorists still disagree on whether political marketing is a science, or a skill. Newman belongs to a group of authors who believe that marketing principles from commercial marketing are transferred to the political market. Political marketing is defined as the application of marketing principles and procedures in political campaigns by various

individuals and organizations (Newman, 2000). However, Shaffer offers a diametrically opposite definition based on Lucka's more pessimistic view. He considered any expansion of marketing into fields outside of business activities to be "evil" because he believed that only business companies sell products (churches do not sell religion and political parties do not sell specific services) - (Shaffer, 2006).

According to one of Kotler's definitions, the political marketing is reduced to the "art of attracting" votes, so the "political marketing is reduced to the "science in action" (Kotler, 1982). It developed with the art of eclectic merging of the principles of scientific marketing (research, sales, marketing of the organization) which became "attractive" to the political domain. A similar view is held by Henneberg, who says that "political parties use marketing instruments as part of their electoral activities, ... and in addition to political parties, the same techniques are used by organizations within the party, activist groups and the executive power" (Henneberg & O'Shaughnessy, 2007).

Thus, these definitions emphasize that political marketing is not a special science, but a skill that uses principles and techniques from other sciences.

Slavujević bases his view of political marketing on his view of political communication and political propaganda. Political marketing can be defined as a commercialized variant of political propaganda focused on specific political goals and shorter time actions, which, in the environment of political pluralism and media autonomy, are realized through publicity and paid advertising (Slavujević, 2009). Harrop has a similar view, because he believes that political marketing is not only related to political advertising and political speeches, but also covers the entire range of positioning in the election market. According to Kavanagh, political marketing is a set of strategies and tools used to monitor and study public opinion before and during an election campaign, in order to develop a communication campaign and assess its impact (Menon, 2008).

Menon points out that political marketing must be considered a part of the overall political communication, it is a "method of political communication". Similar to Slavujević, this author advocates an analytical approach to the concept of political marketing, and that it must be viewed as a set of techniques used by parties and other social groups to increase

the number of votes obtained. Although many authors do not emphasize the parts related to the aspects of communication covered by this “science in action”, Lock and Harris (Lock & Harris, 1996) point out that political marketing is responsible for communicating with party membership, media, funding sources and the electorate. Namely, political bodies use political marketing as a set of methods, all in the hope of increasing the demand for their political supply.

Elements of political marketing can also be explained by Kotler’s business marketing process, which Shaferer transposed into political marketing. According to Kotler’s scheme (Kotler, 1972), buyers buy products and services from the seller for money, and the whole process is permeated with information and communication. In the case of political marketing, the process remains the same, but the elements change: voters “buy” with their votes the promises and services from political candidates, with a constant process of information and communication.

The marketing concept is used in the political market to achieve the goals of political institutions, so political marketing is just a skill that sets in motion what is already used in other specific circumstances.

2. POLITICAL CAMPAIGN

Politics can be defined as an activity chosen from the available alternatives, with the aim of making certain decisions concerning part or all of the public of a given society (Meler, 1994). Politics is an open, largely unstructured social process that takes place within a specific formal framework, under the conditions of the existing order.

The word *campaign* comes from the French word *campagne* which means battle or military campaign, and the Italian word *campagna* which means a series of war operations within a strategic goal. Thus, the election campaign could be called a battle for voters/votes, which the candidates try to convince and win over in various ways. Election campaigns have the fundamental task of informing voters about the options available to them and encouraging the electoral participation of citizens (Norris et al, 1999). A campaign is “any planned, coordinated program to achieve certain target results.” Each campaign implies a plan, coordination and management (Novak, 1990).

Over the last few decades, election campaigns have undergone major changes caused by the rapid development of technologies and mass media markets and the rise of political marketing. Thus Norris (Norris, 2004) divides election campaigns into pre-modern, modern, and postmodern.

Political campaigns are a process of lobbying by political parties towards voters. The goal of that process is to win the vote, that is, to motivate voters to go to the polls and give their vote to a specific political entity. It is very important to perform marketing during a political campaign, i.e. to differentiate yourself as much as possible from the competition. Political campaigns, to the greatest extent, take place through direct dialogue with voters and through media appearances.

Several studies show that direct dialogue with voters is cited as one of the main motivating factors that encourage political parties and politicians to use social media (Enli & Skogerbo, 2013), just as political parties and politicians as individuals use different types of media to influence voter behavior, that is, to motivate them (Kalsens, 2016).

According to Šiber (1992), the political marketing within a certain election campaign can be defined as a set of techniques aimed at increasing the acceptability of a candidate to a certain electoral potential and bringing it closer to as many voters as possible. Furthermore, the goal is to point out a noticeable difference in each of these voters in relation to other candidates or opponents, and to increase the number of votes during the campaign with minimal resources.

The lobbying process during the political campaign focuses on a kind of a battle for the public attention in a message-laden environment. The first task is to gain the attention of the target audience. The second task is encouraging the interest for the content of the message. The third task is to strengthen the desire and intention to react in terms of the message. The fourth task is to guide the actions of those who behave in accordance with the message (Cutlip et. al, 2006).

Researchers from the University of West Virginia and George Mason University, Coyne and Leeson (2011) conducted a study that showed that all political activities within a political campaign can be divided into two spheres: non-discretionary and discretionary:

- 1) The non-discretionary sphere includes all the activities of political entities that could be called public activities: politicians perform the tasks required of them, i.e. their actions in this domain are limited by the will of the voters. If they want to keep their positions, politicians must respond to the wishes of those who elected them.
- 2) In the discretionary sphere, there are all the moves and decisions that politicians make hidden from the public eye and because of the interests known only to them. This domain could also be called a secret, since its task is not to cause repercussions among voters. This domain implies risky actions from the point of view of indirect democracy (Coyne & Leeson, 2008)

In political advertising, it is possible to distinguish two main types of campaigns – a positive and a negative one. In general, a positive campaign is considered more acceptable, ethically correct than a negative one. Although there are often exaggerations, untruths and many false promises in a positive campaign, there are still clear differences from the negative one. Unlike the positive, which emphasizes (real or imagined) advantages of the party or candidate and indicates the solutions to the problems that the party or candidate offers, the negative campaign is aimed at highlighting (real or imagined) the negative traits, i.e. shortcomings of opposing parties or candidates.

3. DIGITAL MARKETING IN POLITICS

Digital marketing as a term is broader than the Internet marketing because it encompasses various forms of reaching potential target groups not only based on the use of the Internet. New digital platforms for marketing and marketing web services are being created, i.e. they are created practically every day. The existing social networks regularly introduce new opportunities at a time when all eyes are set on the mobile segment of digital marketing, which is increasingly becoming one of the key factors in the further development of modern business. Digital marketing includes the use of all digital communication channels - from digital television, the Internet, mobile phones to all other forms of digital media.

Some of the specifics of digital marketing that can be observed are (Bush, 2016):

- 1) Digital marketing is cheaper compared to traditional marketing - for example, making graphics for advertising on social networks and renting “space” on a social network is significantly cheaper than renting seconds on television;
- 2) It is more efficient in “initiating” the recipient of the advertising messages, unlike the traditional one, which is more efficient in transmitting subconscious messages;
- 3) It is faster and more efficient, as it is adaptable to frequent changes (flexibility), while marketing on the “usual” communication channels is much slower and less flexible, especially due to the fact that the effects of campaigns and advertisements placed in this way can be seen only later, that is, not in real time;
- 4) It is richer due to the possibility of choosing several different forms of message transmission - image, video, sound, text, or a combination of all or only some of the elements;
- 5) It is more “measurable”, given the many tools that allow accurate measurement of the reach of each advertisement and marketing approach, in real time, which allows for a quick response to potential problems;
- 6) It enables careful and detailed brand building and campaigns building, using a variety of channels, in real time;
- 7) It is more visible and “unlimited”, which means that one marketing campaign can be seen all over the world, given that social networks and the Internet itself know of no boundaries - on the other hand, traditional communication channels are limited by frequency and market coverage (an example of it is the placement of an advertisement on local television, which will be seen by a narrow circle of people, as opposed to the placement on a social network from which the advertisement can be shared and spread without limits);
- 8) It enables a greater degree of involvement by users, through commenting, sharing experiences, evaluating products/services;
- 9) The number of Internet users is constantly growing, which means that the Internet market is constantly expanding, with a minimal chance of saturation, as happens in traditional channels;

10) It enables extremely high precision in advertising, through the detailed determination of target groups according to various criteria (gender, age, place of residence, belonging to certain social groups, similar interests, etc.).

Network marketing can provide a lot. Through social networks, a certain message can be sent to a large group of people for free. It is just but a small part of what social networks offer. They transform and upgrade classic marketing approaches. These networks are a relatively new phenomenon in the internet spheres. They represent online communities that typically share common interests and activities, and provide a variety of interaction technologies, blogs, instant messaging, and similar things.

Regarding the relationship between users of social networks and the Internet, i.e. their participation in politics, there have been significant changes compared to the age before this digital era. In more recent times, digital transformation in modern technologies and economic trends are improving the flow of representations, ideas, and narratives across multiple media channels, requiring more active performance models (Parikh, 2012).

When it comes to the political market in Bosnia and Herzegovina, the digital marketing is underused. However, some politicians, younger in age, use digital technologies and social networks very well for their own promotion.

Examples from Bosnia and Herzegovina:

(<https://www.socialbakers.com/statistics/facebook/pages/total/bosnia-and-herzegovina/society/politics>)

DF - 56 645

SDP - 53 477

Senad Šepić - 40 777

Fastest-Growing Politics Pages in Bosnia and Herzegovina

Draško Stanivuković - 34 193

4. POLITICAL PARTICIPATION

The precondition for political participation is a healthy democracy that ensures and emphasizes the importance of political and civic participation, in contrast to the elitist, i.e. the formal-representative democracy. Given the interpretation of democracy as the rule of the people, it is clear that they are expected to constantly participate in the work and control of government, in the form of critical thinking, making demands, taking action and participating in decision-making of general interest (Vujčić, 2000).

Political participation for citizens has a dual role. It primarily gives citizens the opportunity to express their opinions and demands. In addition, in countries with developed democracies and political participation, citizens enjoy freedom of expression and action and influence the improvement of the overall quality of life and the growth of political satisfaction. Some authors state that political participation remains a powerful social force for increasing or decreasing inequality of people (Offe, 1999).

When it comes to participation in politics, the following terms are to be distinguished: political involvement, political action, and political participation. Accordingly, the authors Verba, Nie and Kim believe that the interest in politics and the conversation about it do not imply political participation, but political involvement. The mentioned authors claim that political participation includes those activities of citizens that can influence the choice of rulers and/or the actions of the government (Vujčić, 2000).

When it comes to political participation of citizens, there are several forms of political activity. Different authors offer different typologies. Parry, Moyser and Day distinguish: voting in elections, party campaigning, contacting politicians or officials, group activities, and protesting. Voting is further divided into general, local and European, party campaigns to attend rallies and establish funds, and protests to sign petitions, attending protest rallies, organizing petitions, political strikes, protest marches, political boycotts, media contacts, traffic blocking and physical violence. Given the level of legality, the authors classify protests into legal activities, civil disobedience, and violence (Parry et. al, 1992). Electoral participation means the choice of an individual to go or not to go to the polls, while electoral orientation refers to the decision of voters to vote for a particular political party. The study of political participation and abstinence implies

the existence of four models, which can explain this phenomenon (Milošević, 1997).

The typology of political participation was also offered by Kaase and Marsh (1979), who combined conventional and unconventional political participation, i.e. protest.

Non-participation of citizens with the right to vote in voting (i.e. non-going to the polls) is called political abstinence, and such individuals are called abstainers or non-voters. Abstinance is a complex political phenomenon caused and encouraged by a number of factors.

Abstinance can be a political attitude, not an absence of attitude, i.e. a “conscious political decision” (Golubović, 2007) based on thoughtful reasons and justified dissatisfaction and as a social phenomenon, that abstinance can have the potential for democratic transformation of the existing political system. Abstinance does not have to be a refusal to influence government, it can be a form of protest and a way of advocating for reforms (Hanna, 2009).

5. CHARACTERISTICS OF THE POLITICAL MARKET IN BOSNIA AND HERZEGOVINA

The political market in BiH is characterized by negative campaigns and citizens’ perceptions of significant electoral corruption, resulting in low voter turnout.

Table 1 shows the turnout rate of the electorate in Bosnia and Herzegovina, in 2002-2018. There is a declining trend, with a more pronounced difference in the Federation of Bosnia and Herzegovina. The total turnout percentage does not reach 60% in the observed period, which raises the aforementioned question of legitimacy, because if we take into account that a certain political option wins a maximum of half of the votes, it is in fact about a quarter of the electorate. Therefore, it is important for society to act in the direction of increasing turnout in order to increase the integrity of state institutions. For this reason, some countries have introduced mandatory voting for all citizens.²

² Countries where voting is mandatory (mainly from 18 or 21 years of age) are: Mexico, Honduras, Costa Rica, Ecuador, Peru, Bolivia, Paraguay, Uruguay, Argentina, Brazil, Panama, Dominican Republic, Belgium, Luxembourg, Greece, Cyprus, Lebanon, Egypt, Congo, Thailand, Singapore,

Table 1: Turnout in elections in Bosnia and Herzegovina in 2002-2018, %

Year	Number of Voters in Republika Srpska	Voter turnout, %	Number of Voters in Federation of Bosnia and Herzegovina	Voter turnout, %
2018	1,261,645	57.7	2,093,784	51.8
2016	1,189,430	59.5	1,925,276	50.6
2014	1,222,266	56.9	2,013,826	53.0
2012	1,199,179	59.2	1,866,169	54.8
2010	1,194,622	56.19	1,916,906	56.7
2008	1,110,280	58.3	1,833,639	53.3
2006	1,036,731	57.1	1,697,556	54.2
2004	959,437	48.6	1,310,214	45.0
2002	1,018,051	52.9	1,324,090	57.4

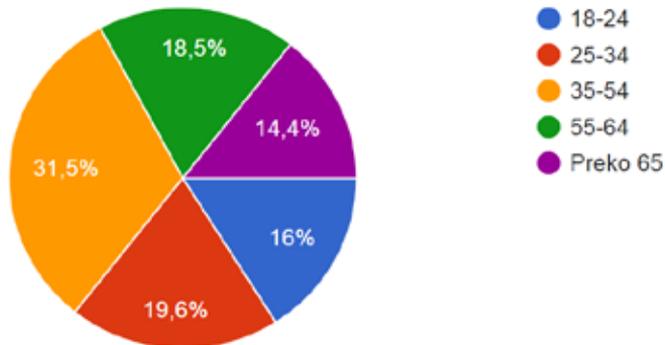
Source: author's calculation according to the data from the Central Election Commission of Bosnia and Herzegovina
 For the research part of this paper, political abstainers were surveyed.

THE RESULTS

Australia and Nauru (Source: CIA.gov The World Factbook). In Mexico, there are no official sanctions for not going to the polls, but those who ignore the election face a kind of social stigma. Australians who do not show up at the polls can face a fine of \$ 20 to \$ 55. This has resulted in the turnout in Australia being around 91%. A Greek resident who refuses to vote may have trouble obtaining a driver's license or a passport. In Bolivia, voters must get a stamp on their ballot ID Card. Those who do not have it can face a salary shortfall of up to 3 months. If you do not go to the polls in Belgium, you will face a fine, but what is even more difficult is the fact that if you do not participate in at least four election processes within 15 years, you may lose the right to vote for 10 years. Also, those who do not vote can hardly get a job in the public sector. It is therefore not surprising that the turnout in this country is around 90%.

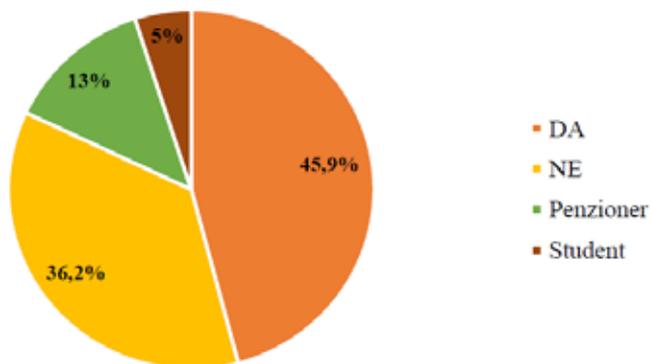
Regarding the age of the respondents, all structures are represented. The highest percentage of ages is expected to be 35-54 (31.5%), followed by ages 25-34 (19.6%), followed by ages 55-64 (18.5%), and young people aged 18-24 (16%) and the least number of respondents is over 65 years of age (14.4%)

Age Range:



According to (un)employment, the largest number of respondents are employed (45.9%). Considering that Bosnia and Herzegovina is one of the countries with the highest unemployment rate, thus the category of respondents from Republika Srpska is the second largest in the category of the unemployed (36.2%), pensioners 13% and students 5%.

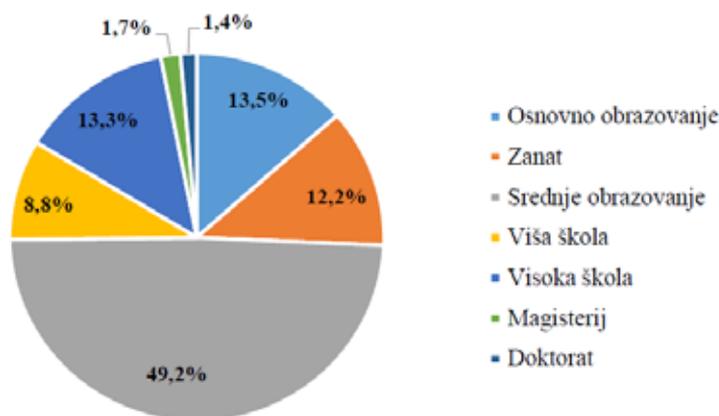
Are you employed?



According to the level of education, the largest category of respondents has a secondary education (49.2%), while other levels of education have a significantly lower participation, but such a situation corresponds to the structure of the population.

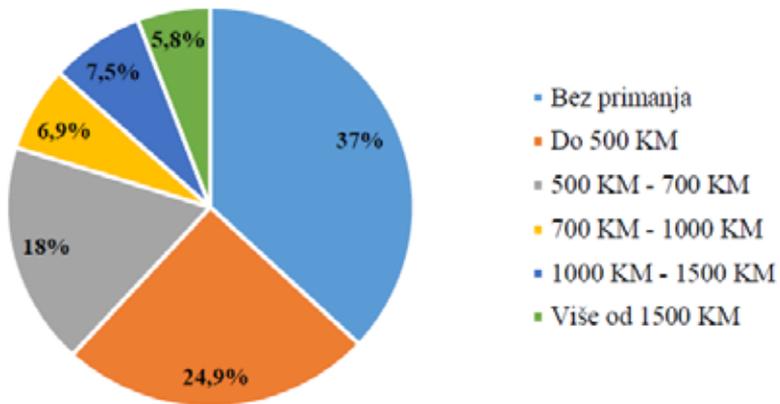
It is followed by the category of primary education (13.5%), a significantly smaller category of respondents with higher education (13.3%), crafts (12.2%), respondents with college education (8.8%) and minimal participation of respondents with a master's degree (1.7%) and a PhD degrees (1.4%).

Level of Education



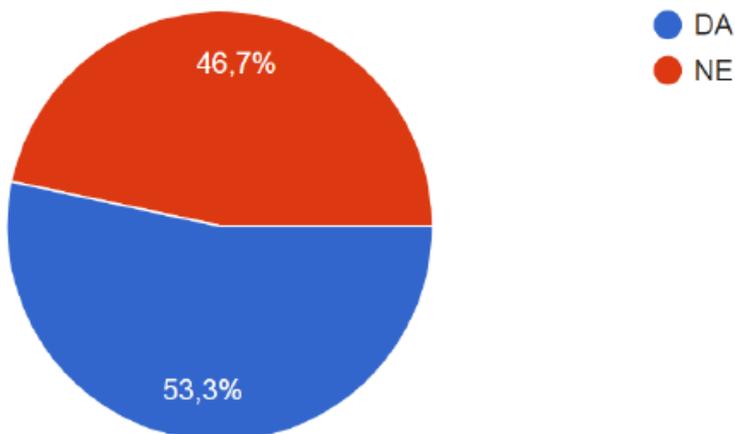
If respondents are observed from the level of their monthly income, the highest percentage of 37% of respondents is unemployed. They are followed by respondents with income of up to BAM 500 (24.9%), respondents with income of BAM 500 – 700 (18%), and a significantly lower share of respondents with income of BAM 700 – 1000 (6.9 %), BAM 1000 – 1500 (7.5%) and higher than BAM 1500 (5.8%).

Monthly Income:



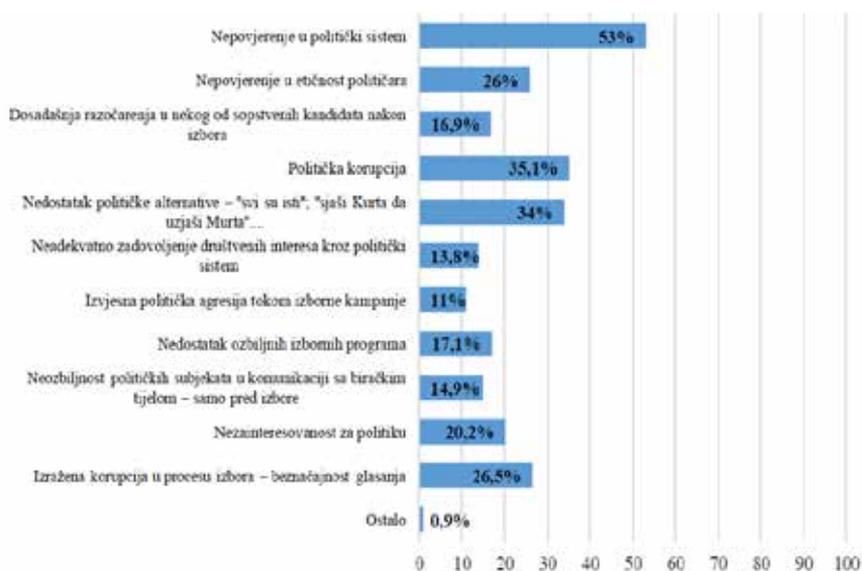
The following graph leads to the conclusion that the category of abstainers in Republika Srpska is inconsistent, to a certain percentage. Namely, 53.3% of respondents answered that they went to the polls at least once in the last 3 cycles, while 46.7% of respondents are constantly in the category of abstainers.

Have you voted at least once during the last 3 election processes?



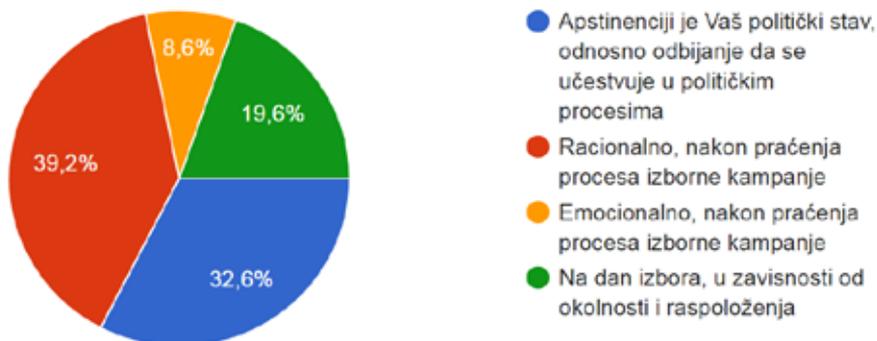
Political abstainers are an inhomogeneous category, because there are many motives for the decision to abstain. From Table 2 below, some of the motives can be seen. According to the frequency, the highest percentage of responses is distrust in the political system (53%); political corruption (35.1%); lack of political alternative (34%); pronounced corruption in the election process (26.5%); lack of interest in politics (20.2%); and in smaller percentages there are the following reasons: lack of serious election programs, inadequate satisfaction of social interests through the political system, a certain political aggression during the election campaign and others.

Table 2: Reasons for “not going to the polls” (multiple answers possible):



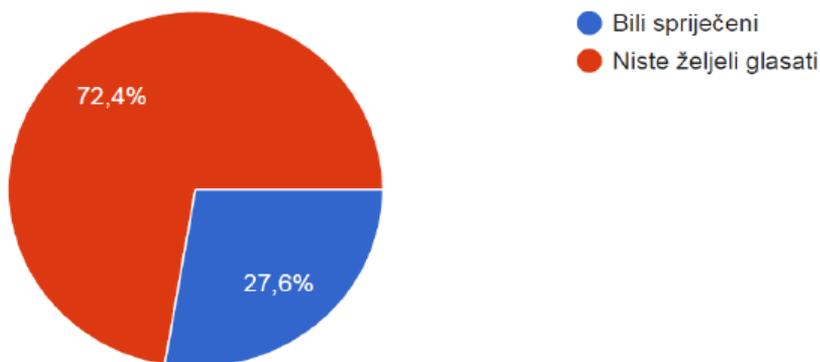
The way in which abstainers make a decision on (non)voting is shown in the chart below. It is noticed that permanent abstainers (that is their political position) are represented by 32.6%, and a higher percentage of respondents (39.2%) of those who make a decision rationally, after monitoring the election campaign. A significantly smaller percentage of respondents make a decision on election day, depending on their mood (19.6%) and the smallest percentage of respondents are those who make a decision on (non)voting emotionally.

How the decision on (non)voting is made :



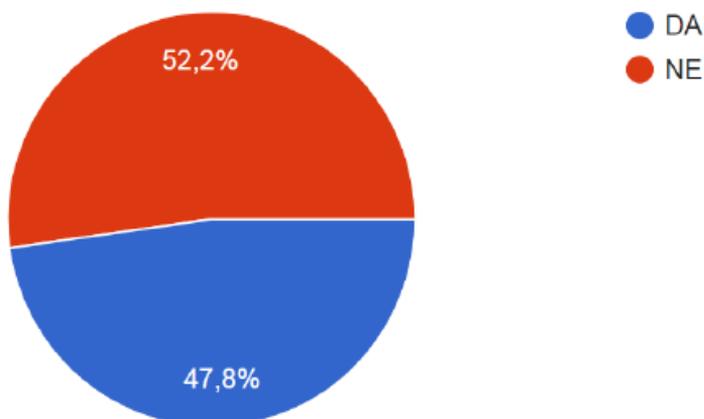
The following chart shows the dominant share of respondents who did not want to vote (72.4%), and 27.6% of those who were prevented. If this is compared with the previous results, it can be concluded that abstainers change from the election cycle to the election cycle.

In case you did not vote in the last election, did you:



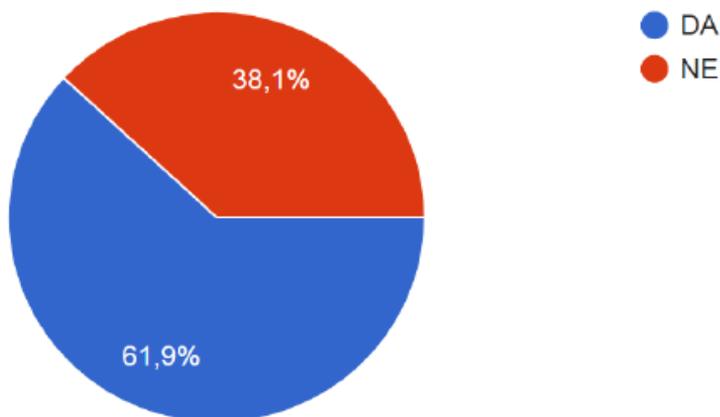
The answer to the question of how important is the context and content of political campaigns is given in the following chart. A higher percentage of respondents (52.2%) gave a negative answer, while 47.8% of respondents confirmed that this is a significant factor when making a decision on (non)voting.

Is the context and content of political campaigns the main factor in making a voting decision in your opinion?



Electoral corruption is very present in Bosnia and Herzegovina and Republika Srpska, so it is not surprising that 61.9% of respondents think that their vote is not important, while 38.1% think that it is.

Do you think that your vote is not important?



As in the previous questionnaire similar answers were given when it comes to the category of respondents, who are political abstainers. The poor economic and social situation in Republika Srpska, which is most

pronounced through the high unemployment rate, inadequate lowest incomes and relatively high prices and the amount of the consumer basket (over BAM 2000 for a family of four) is the reason why the highest percentage of respondents (32.33%) answered to give their vote to the political entity that would offer more jobs, higher workers' rights, higher salaries, pensions and social benefits, as well as a better social policy. In addition, nepotism and party employment are unavoidable and it is almost impossible to get a job without belonging to a political option, so the same percentage was responsible for non-party employment. The second largest group of answers is those who do not have an opinion, and other answers are in a significantly lower percentage.

Table 3: What elements should a Party's program and political campaign contain in order for you to cast your vote? Outline your vision.

ANSWERS	%
More jobs and more workers' rights; Higher salaries, pensions and social benefits; Better social policy; Non-party employment;	32.33% (117)
Youth employment and retention; Respect for expertise and education	7.73% (28)
The rule of law; Anti-corruption; Confiscation of illegally acquired property through the Law on the Origin of Property	5.25% (19)
Economic development; Attracting foreign investment; Better standard of living	9.12% (33)
Agricultural development and greater support for farmers; Rural development	1.66% (6)
Fulfilling pre-election promises; Fair campaign and concrete proposals; No lies	6.90% (25)
Changes and something new	4.97% (18)
I do not believe in the content of political programs and consider campaigns to be a mere farce and a show for potential voters	1.93% (7)
Preservation of Republika Srpska; Quality leaders as political campaign leaders	1.93% (7)
I have no opinion	28.18% (102)

CONCLUSION

Throughout the history of the development of civilization, social systems have changed, social communities have emerged and the system of governance has developed. In modern states, a democratic political system dominates, characterized by mutual tolerance, a tendency towards compromise, dialogue and a civilized resolution of conflicts of interest.

Political marketing is an area in which all elements of marketing are used, as a scientific discipline, applied in the political market, through the parallel sale of services by political parties, on the one hand and voters, as a segmented target market, i.e. consumers. Depending on the application of the mentioned concept, the success of a certain political subject on the political scene also depends.

The development of mass media has created new information and communication systems, that are more efficient, cheaper and more accessible to users, and that have enabled the development of new techniques of political marketing with the aim of shaping public opinion.

The political market in Bosnia and Herzegovina is characterized by leading parties, as indicated by the formal attachment of parties to the individual and as such is underdeveloped, compared to the political markets of developed democratic systems. It is necessary to influence the change of awareness of voters, who should, in the future, look for quality election programs, which will bring better economic and social opportunities, through increasing living standards, higher employment rates and reducing the departure of young people from the country.

National rhetoric records a significant segment on the supply side of political entities, which allows political parties to win significant participation in the election result with very few quality programs.

The previously presented research showed that the turnout in the elections in Bosnia and Herzegovina has decreased, and that the question of the legitimacy of the government at all levels arises, given that they ultimately represent about 20-25% of the electorate. It is necessary to reform the electoral system and increase the motivation of voters in the election process, because in that way the entire social environment is created, which should not be created through the voting of only half of the electorate.

By summarizing the results of the 2018 parliamentary elections and the ways of conducting political campaigns, as well as the overall atmosphere and circumstances in which the elections were conducted, it can be concluded that it is necessary to change the Election Law in Bosnia and Herzegovina because the electoral will of citizens is violated by stealing election results, on the one hand, and the decreasing turnout of those who consider the mentioned process becoming meaningless in this way, on the other hand.

Accordingly, the characteristic of the electoral process is political abstinence as a form of political action, more often than not than just being disinterested in political events. One of the positive solutions could be the introduction of compulsory voting, because in that way corruption during the elections, which is significantly present in Bosnia and Herzegovina, would be prevented, on the one hand, and on the other hand, a completely legitimately elected government would be obtained.

One of the key factors influencing a large percentage of political abstainers is the widespread view that the election process is corrupt and that it is “not worth it” to go to the polls. Changing this attitude of a large number of voters is possible through several models, of which the fastest one and with the great efficiency is the introduction of compulsory voting and/or the introduction of scanners at polling stations. In the first variant, electoral corruption would be prevented, on the one hand, and the full legitimacy of the government would be obtained, on the other hand.

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MONEY LAUNDERING

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PRELIMINARY ANNOUNCEMENT

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Abstract: Money laundering is the process of transferring illegally acquired money into legal financial flows. The authors analyze the legal criminalization of money laundering in the criminal legislation of Republika Srpska, the stages of money laundering, as well as the methods and procedure of money laundering in individuals and legal entities, pointing out the importance of prevention and suppression of this crime. The paper particularly emphasizes the problem of organized crime committed by organized crime groups, which further complicates the process of prosecuting money launderers.

Keywords: *money laundering, crime, stages, methods*

INTRODUCTION

The very concept of money laundering comes from the English word money laundering, which means the legalization of capital acquired through criminal activity, that is, financial transactions in order to conceal the true origin of money and other forms of capital in the market. It consists in forging financial documentation and manipulation in the interbank transaction system. Money laundering is seriously disrupting the economic and monetary system of every country, and Bosnia and Herzegovina is no exception. This act is carried out in several stages and it is the obligation of all bodies involved in the process to work on the prevention and suppression of this act.

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Money laundering is a link between general and commercial crime and is one of the more important factors of organized crime, which further complicates the detection and suppression of this crime. Money laundering can be defined as a type of property crime, the goals of which are to conceal the existence and origin of illegally acquired funds, by including those assets by transforming, transferring, exchanging, concealing purpose, mixing with legal means or otherwise into legal financial flows, thereby excluding origin. illegally acquired funds conceals criminal activity and achieves the ultimate goal of money laundering, namely the smooth use of proceeds from criminal activity and the avoidance of punishment for criminal offenses.

ELEMENTS OF MONEY LAUNDERING OFFENSES AND LINKS TO ORGANIZED CRIME

All four criminal laws in Bosnia and Herzegovina are aware of the criminal offense of money laundering. Prescribing this act provides protection for the economic and monetary system as well as for the stability of each country. Enforcement action is criminalized in almost all criminal laws. We will focus our attention on the criminal legislation of Republika Srpska. Namely, money laundering in the Criminal Code of the Republic of Srpska (Criminal Code of the Republika Srpska, 2017) was criminalized by Article 263 and classified as criminal offenses against the economy and the payment system.

The basic form of the act is committed by those who receive, exchange, hold or dispose of the money or property known to have been obtained through the commission of a criminal offense prescribed by the laws of Republika Srpska, use it in commercial or other business, convert or transfer it or otherwise conceal or attempt conceal their nature, source, location, distribution, movement, ownership, or other right. A prison sentence of one to five years and a fine are prescribed for this form. The object of protection is the financial system, and the object of attack is money and property obtained through the commission of a criminal act, whether only by the perpetrator or another person (Jovasevic and Kokolj, 2011).

The Legislature provided for the 3rd more severe forms that differ in qualifying circumstances and the penalty provided. The first gravity is

provided for when the perpetrator of the basic form of the offense is at the same time the perpetrator or accomplice in the criminal offense in which the money or property referred to in paragraph 1 was obtained. This form prescribes imprisonment for one to eight years and a fine. Another qualifying form exists if the value of the money or material gain referred to in paragraphs 1 and 2 of this Article exceeds the amount of KM 200,000, for which imprisonment for a term between one and ten years and a fine are prohibited. The value of the object at which the crime is committed is a qualifying circumstance (Jovasevic and Kokolj, 2011). It is determined on market terms at the time the enforcement action is taken.

The most serious form of this crime exists if the above-mentioned acts were committed by a number of persons who have joined forces for the purpose of money laundering or money laundering was carried out for the purpose of financing terrorism (paragraph 4). A prison sentence of three to fifteen years and a fine are prescribed for this form. The perpetrator of this act can be any person, and with regard to guilt, intent is necessary.

The legislator also prescribed the privileged form of this criminal offense if, in the execution of the offense referred to in paragraphs 1 and 2. the offender acted negligently in relation to the fact that the money or material gain was obtained through the criminal offense. The prescribed punishment for this form is a fine or imprisonment of up to three years. The last paragraph prescribes a security measure of confiscation of objects, ie. money, property gain, income, profit or other gain arising from the proceeds of crime shall be forfeited.

It should be noted that this work is most often related to the activities of organized criminal groups, where profit as the primary objective of organized crime comes from the concealment of the illegal origin of money or property acquired through crime. In cases where the proceeds of crime have been obtained, the criminal or organized criminal group seeks to use the money or property acquired in such a way that their activities do not attract the attention of the competent authorities. Therefore, they carry out a whole series of transactions with the ultimate aim of presenting the said money or property as lawfully acquired. Money in this process often changes shape and moves from one place to another. The infiltration of illicitly acquired profits into the financial and banking flows

of a country can greatly affect its security.

Money laundering as a form of organized crime is a global problem that has feedback effects on the economic, political, security and social structures of the country. Namely, this offense is typical of organized crime when its profits are injected into legal financial flows by drug dealers, arms smugglers, racketeers, or it came from other organized crime activities (Ignjatović and Skulić, 2010). The majority of crimes with elements of organized crime are committed precisely and solely with the motive for obtaining material gain, whereby money laundering is a derivative form of crime, ie. an incidental crime in which prevention measures and detection procedures require special competence, expertise, commitment, organization and coordination of the bodies involved in its suppression (Bjelajac, 2013).

MONEY WASHING PHASES

Money laundering is a process in which the proceeds of crime are transformed into seemingly legitimate money or other assets (Duhaim, Christine, 2019). Yet in many legal and regulatory systems, the term money laundering is sometimes no different from other forms of financial crime, and is sometimes used by the generalist to denote financial system abuse (including things like securities, digital currency, credit cards and traditional currency), including and financial terrorism, tax evasion and evasion of international sanctions. In order to get the impression of “legality”, it is necessary to insert it directly into the legal financial system or indirectly through the non-financial system, further complicating the disclosure of its owner or the true source of money. It follows from the foregoing that money laundering is a very complex process and very complex. As early as 1991, a report by the Australian National Crime Authority explained the process as “a scheme that should include: the net proceeds of criminal activity in the possession of the criminal, which would be maneuvered in such a way as to clear the trail or source of money after what money should be returned to that same criminal. Money is now “pure”, has its origin and is ready for further use (FATE, 2014).

The placement phase is a real phase of money laundering, that is, creating the illusion of the legality of illegally acquired funds and

concealing an illegal source. At this stage, proceeds (usually cash) from criminal activity are either transferred into the financial system or converted into another type of property. In the first phase of money laundering, launderers expose illegal assets by investing in financial, non-financial or other alternative systems, which is why this phase is crucial for detecting dirty money (Bejakovic, 1997). “The Virginia payment method, that is, the use of payment instruments, requires the detection and identification of the originator and recipient, which is not the case with cash, and the very nature of criminal transactions represents innumerable small amounts of cash (street drug sales) or substantial amounts of cash (weapons, corruption, looting). As the effective is not suitable for further use due to attention and suspicion, at this stage, efforts are being made to transform it into another form as soon as possible, more suitable for future use. “ Recognizing dirty money is especially helpful in identifying suspicious and illogical transactions.

Table 1: Division of indicators

DIVISION OF INDICATORS	
1. BY TYPE	<ul style="list-style-type: none"> - indicators related to the transaction - indicators related to persons
2. BY CONTENT	<ul style="list-style-type: none"> - indicators pertaining to the financial sector - indicators for the non-financial sector - indicators for independent professions and professions

Source: (Written by Cindora, 2010)

The variety of methods and techniques of action that involve the flow of money through the financial and non-financial sectors gives priority to the deposit phase and emphasizes the importance of preventing money laundering and terrorist financing. Given that the financial system is a bloodstream, the entities and institutions involved in money laundering and terrorist financing are attempting to misuse capital movements and the provision of financial services, which poses a threat to the stability of the financial system as a whole.

Layering phase - In the second phase, washers seek to cover the true source of illicit funds through numerous transactions. In terms of size, frequency and complexity, legitimate transactions are most often carried out with the aim of separating funds from an illegal source. The main techniques of the second stage of money laundering include: currency conversion, smuggling, offshore operations, conversion to other forms (checks, bills, stocks or any form of securities, as well as conversion into tangible assets such as real estate and real estate), funds transfer, electronic money transfer (electronic banking) setting up shell companies, casinos, use of insurance companies, use of box office and resident post office, use of import-export companies, manipulation of accounts, manipulation of guarantees, bonds, securities, as well as falsification of documentation, that is, a paper trail of money (source, ownership, location, or purpose) (Bosanac, 2001).

At this stage of money laundering, funds that have been invested in either the financial or non-financial system or smuggled across the border in any of these ways begin their path of concealing the trail to the right source. To this end, the financial system is the most appropriate source of numerous opportunities for further money laundering. It is most commonly used in the form of depositing cash into one or more accounts, of the same or different persons, all for the purpose of shredding larger sums of money, directing to different natural or legal persons and changing its form or currency. Money transfer is also possible through smuggling, ie physical transfer of money across the state border (Richards, 1998). Transferring funds from account to account, at home and abroad, transformation from one form to another takes place primarily with the aim of making it difficult to trace their source. In this light, it would often take several months of analytical work and investigation of a financial intelligence unit or other competent authority to connect an intercontinental transaction with the entire money laundering chain.

Integration Phase - The third phase of money laundering involves the integration of funds into the economy and the financial system, in which case it is most difficult to detect the act of money laundering and the perpetrator himself. Illegal means are transformed into forms that are harder to follow, or mixed with legitimate means. Such treatment makes it difficult to gather evidence. In the third phase, money laundering will

usually end with the purchase of movables and real estate, securities as well as spending on luxury goods (Mitsilegas, 2003). After the completion of the third phase, it will be difficult to see the origin of the money, which is especially interesting in case such funds will serve to start a new, legal business.

A crime can only be successful if, in the final analysis, the true source of the illegal means is concealed. However, with the end of the money laundering cycle, criminal activity does not cease but continues to expand, as “laundered” assets are often reinvested in new, legal work. In addition to providing support to drug dealers, terrorists, arms dealers and other criminals in carrying out illegal activities, money laundering also encourages further action, which in the end has negative social consequences. Very often, the money laundering process takes place not only within the territory of one country or within its financial system, but also extends to several countries, during which it changes its shape. This is understandable given the advancement of technology and the speed and ease of transactions. Therefore, new forms of money laundering are related to e-commerce and transactions that are realized through correspondent accounts, credit cards, Internet banking, smart cards, etc.

However, the sophistication, inventiveness and imagination of various forms of money laundering also encompasses the services of various financial professionals (tax advisors), brokers, investment firms, consultants and lawyers. Money is usually sought to be transferred from the country of origin, through payment for goods and services. It is subsequently integrated into the international payments system and tries to cover its source in as many transactions as possible. After the washing cycle, it returns to its country of origin. The deposition, refinement and integration phases are an ideal example of the money laundering process. However, in practice, the phases often overlap, the lawfully acquired money is mixed with dirty money at all stages, sometimes some phases are skipped and some are repeated, depending on the mode of action chosen, the amount of “dirty money” and the legislation set.

In this regard, Katherine Oswald exhibits several other models of money laundering:

a) two-phase model - distinguishes between money laundering arising in the first phase directly from an illegal act, while the second

phase is characterized by medium- and long-term actions of “legalizing” the laundered money and joining the financial system for the purpose of re-laundering,

b) “circular laundering” - a more complex system comprising nine stages of money laundering,

c) four-sector model - in which each sector contains a money laundering process,

d) teleological model - based on various goals of money laundering (eg integration, investment, tax evasion, organized crime financing, etc.) (Mitsilegas, 2003).

Methodology of money laundering

According to the definition of money laundering, there is a different methodology relating to the methodology of legal entities and private individuals. The modalities of money laundering vary depending on the amount of money that is to be laundered, the legislation, the economy and the financial market, the mode of action chosen and the stages of the money laundering process itself. Recently, the issue of preventing the financing of terrorism, which is also indicative of electronic money transfer, the activities of non-profit organizations, insurance companies and the like, is often linked to the problem of money laundering. as well as the entire non-financial sector (freelancers and professions).

Corporate typology

The modus operandi of money laundering through legal entities is broader than that of natural persons, however, the separate methods are most commonly used in the international context: off shore zones, non-resident accounts, fictitious contracts and fictitious account printing, investing cash in the financial system, front or shell companies, some of them will be covered in the paper.

Offshore zones are very often in the first place by the strength of indications of suspected money laundering, given the frequency of transactions and the size of transfers. These are, by definition, areas that have very liberally defined legislation regarding the operation and opening of banks and companies, with a very small percentage of tax liabilities and a very strong and secret banking secrecy. The main feature of the offshore zone is the entry of goods or money, as well as the establishment of non-resident enterprises. The anonymity of the subsequent financial transactions

is particularly conducive to illegal activities such as money laundering, terrorist financing, tax evasion, fraud and the like. The exploitation of financial benefits, offshore zones, has further negative consequences for the international financial system as well as for the country itself, which offers such benefits. In fact, these are historically poor countries that have only been present on the world financial market since 1950.

In short, offshore zones offer benefits in terms of investment, e-banking, international trade, property protection, and the confidentiality of bank account information. Particularly of interest is the confidentiality of bank account traffic data, as various barriers, requests or restrictions are usually found to provide the requested information. The significance of the offshore zone is, first and foremost, the intention to avoid the tax liability. One way to legally avoid paying income taxes is through transfer pricing that moves profits to a more favored-country country. Partially for the same reasons, offshore zones are also very suitable for money laundering (namely, money laundering from numerous illegal activities such as tax evasion, arms trafficking, drug sales, prostitution, etc.) with the benefits of strict banking secrecy, few restrictions on foreign business, territorial positioning near drug transit routes, etc. Offshore zones have different statuses, some are completely transparent, others are just a tax haven, and the most popular and intelligence units are most critical of those non-transparent ones where the principle of anonymity is a major feature.

In accordance with the International Community Recommendations (FATF - NCCT criteria), with the beginning of the new millennium, non-transparent countries have found themselves in so-called non-cooperative countries: Cook Islands, Egypt, Grenada, Guatemala, Indonesia, Myanmar, Vincent and the Grenadines, Nauru, Nigeria, Philippines and Ukraine. As the status of a non-cooperative state brings negative publicity, distracts parties, and thus capital, most countries have harmonized their legislation by 2006, demonstrating the ability and willingness to combat money laundering and terrorist financing. Nigeria was taken off the list of non-cooperative countries in 2006. (Klasens, 2006). The status of a non-cooperative state brings only negative consequences, a decrease in the number of investors in those countries, a decrease in the number of foreign direct investment and a decrease in capital. There are a number of

advantages to the negative opportunities offered by offshore zones. Offshore zones operate to a large extent in the financial world, and thus various European countries, including Bosnia and Herzegovina, do business with them through their offshore subsidiaries, offshore subsidiaries and through funds.

Despite the fact that certain offshore zones are completely transparent today, some are just tax havens, while others are very non-transparent, non-communicative and hard to reach. Anonymity as a basic feature and obstacle to the prevention of money laundering continues to be a problem. Efforts and traces of a possible solution can be seen through the International Monetary Fund - Risk Assessment and Technical Assistance Program to improve offshore zone monitoring standards.

However, since offshore zones are ideal locations for international money laundering transactions, the international community is seeking, through a number of measures, instruments, conventions and political influences, to act on their alignment through the United Nations (GPML), the Council of Europe (Special Committee on Moneyval), The Developed Countries Financial Action Groups (FATFs), the Offshore Banking Controller Groups and the Caribbean Countries Financial Action Groups (CATFs). In particular, the Egmont Group, as a worldwide association of financial intelligence units, is constantly pushing for offshore zones in terms of their greater cooperativeness and approximation to global standards for the exchange of customer and transaction information.

Non-resident accounts - Another significant indicator of suspected money laundering, although not as indicative as off-shore zones, is that it is a distinctive, modern and widely used way of doing modern banking, certainly non-resident accounts. Non-resident accounts are often very closely related to offshore zones as transactions occur through open non-resident offshore zone accounts, in proximity countries, developed banking systems and established communications channels. The following is a very simple way of transfer: an offshore company with an open non-resident account in another country issues an invoice that is legally paid through domestic banks to the said account, so that the transferred funds are freely used for personal purposes, inserted into the reproduction cycle of criminal activity or attempted to legalize (washed) in the form of investment funds intended for investment in the domestic economy and infrastructure.

Fictitious contracts and fictitious billing - Creating fictitious contracts and issuing fictitious bills on such a “legal basis” is a frequent occurrence. This area is divided into two sections:

- issuing fully fictitious bills for the most part, services that cannot and will not be performed or performed (consulting, market research, etc., mostly most non-core payments), and
- delivery of invoices with greater or lesser amounts than actual (so-called under-invoicing and invoicing) for goods or a smaller part of the service.

Making fictitious contracts or fictitious invoices is one of the “classic” methods of money laundering whereby a person or company will establish a company or branch in the country from which the illicit income comes, or into which the money is invested and placed on the market. If a sale of a good or service is actually carried out, a certain amount of money will be paid into the company account, but increased by the actual value of the good or service. In this case, the difference between the real value of the goods or services and the amount paid into the company account is actually the amount of money laundered.

A special type of money laundering is payment based on completely false invoices, where, unlike under-invoicing or over-invoicing, the entire amount of money paid includes money laundered. Since the payment of goods on the basis of false invoices inevitably requires a paper trail of crossing the state border and other records of the actual existence of goods and their sale, the exposed method of money laundering for the services rendered will be more often used as it is very difficult to estimate their real value (eg consulting services) (Masnjak, 2000.).

Investing Cash into the Financial System - Using the payment system in the country also appears as one form and method of money laundering. Namely, the fourth money laundering technique is investing cash in the financial system, in the giro accounts of companies, in the form of loans of all kinds, credit relations between employees and partners of companies, depositing a fictitious daily market, as well as transactions from corporate accounts in individual accounts (and vice versa).

Practice shows that this is a “school example” of carrying out the first stage of the money laundering process, and it is the stage of depositing

dirty money in a legal financial system, with the aim of concealing its illegal source. And this method of money laundering can be classified as classic methods because the modern methods of money laundering include investment in the non-financial sector, reliance on modern technology, electronic banking and investment funds. However, it is not impossible for these modes to appear together, linked together into one interactive money laundering process, including numerous money laundering techniques and different time periods.

“Front” and “shell” companies - Although there are differences in terms of “front” or “shell” because “shell companies” are fraudulent companies that serve to conceal money laundering agents, while “front companies” perform legal business activities to conceal money laundering, they have a common characteristic of doing legal work and the primary role of screens for the flow of money on the way to conceal its illegal source. In this role can be found any company suitable for the “transportation” of dirty money, regardless of size: restaurants, travel agencies (Richards, 1998), insurance companies, casinos, exchange offices and the like. Their roles may be different, depending on whether they are established domestically or abroad (eg in the offshore zone), and are suitable both at the stage of refining and in the phase of integration into the legal system (Gilmore, 2004). From the content of the role that emerges after the money laundering cycle has been completed, its advantages over conventional methods of money laundering can be seen.

Significantly, it does not attract the attention of educated officials in the banking and non-banking sectors, which puts it at a lower risk of suspicion and disclosure. Certainly, occasional, smaller amounts of cash will be easier to sink into the regular operations of a cash-strapped business than exposing dirty money to a financial or non-financial “no cover” system. The situation is further complicated if the illegally acquired income is brought into the offshore zone where the front or shell company is located, whether it is engaged in legal business and thus conceals the illegal activity of a money launderer or exists solely for flow of dirty money to a name e.g. consulting services. It is also possible to have a combined role, that is, to set up a company whose main activity is, e.g. buying and selling real estate and actually buying real estate for the rightful owner of illegally acquired assets, hidden behind several natural or legal persons (Masnjak, 2000).

The consequence of the exposed methodology of corporate money laundering is reflected in direct damage to the financial system of the country in order to reduce or completely avoid tax liabilities, bring companies into bankruptcy and illegal outflow of funds (foreign currency remittances). In the case of financial institutions, direct damage to depositors and clients of banks and other institutions is evident. More broadly, the consequences are also felt on budget items. Certainly, the inflow of dirty money from international organized crime and its introduction into the domestic financial system must not be neglected, resulting in the destruction of the financial system, financial stability and credibility of the country as a whole.

TYOLOGY IN INDIVIDUALS

In addition to the developed methods and techniques of legal persons' money laundering, in practice, there are also frequent forms of money laundering of individuals, residents and non-residents. Although the very essence of money laundering most often contains "countless, diverse, complex, mysterious" (Gilmore, 2004.) methods and techniques of money laundering, launderers always have the same goal: "concealing the true ownership or source of money laundering, retaining control of the money laundering process and the need to change the form of illegal detergents" (Gilmore, 2004). With a wide variety of money laundering opportunities by individuals, only the most common methods and techniques, as well as the most commonly used ones, were identified and processed: unusually large deposits of money, remittances from abroad, currency exchange, credit line use, and money smuggling (Jovanovic, 2016). As mentioned earlier, the main objective of a money laundering process is to conceal its illegal source and such money laundering through individuals is not as common as money laundering through legal entities.

Money smuggling - One of the oldest and simplest money laundering techniques is money smuggling. It occurs at the very beginning of the money laundering process, thereby directly breaking the visible link between money, the owner and the illicit source. On the one hand, it can be said to be the most effective because it leaves no written trace, but also the most risky, especially for a person who physically transfers it across

the state border. Illegally acquired assets are most often transferred: (1) in bundles of banknotes via heel, (2) on the same routes as drugs (by truck, aircraft, ship) or (3) by changing cash to another security with the bearer, (check) (Richards, 1998). Illegal assets are most often transferred to a foreign country that has strict bank secrecy laws, or to offshore zones for easy purchase or incorporation, purchase of shares and securities, establishment of banks or other means of manipulating funds.

Long-term money laundering services may be provided by funds invested in companies, tourist facilities or casinos. If the money laundering cycle is completed, the money will be returned most often through correspondent banking to their country of origin, in accordance with international payment transactions.

Money smuggling is particularly favored by offshore zones in which money is transferred, the reason being that they are very attractive for starting new companies and for buying stocks or securities.

Cash Transactions - Although modern technology has picked up momentum and marketed new money transfer techniques on a daily basis, most countries base their preventive strategy on the problem of money laundering on cash transactions. In this world, it is mandatory to declare regular and related cash transactions to the statutory limit, which still recognizes the frequency and importance of cash transactions in the analytical processing of received data on transactions and persons.

Unusually high cash deposits - as a typology of money laundering by individuals, they relate to cash deposits in accounts of all kinds, and deviate from standard client account turnover. They represent substantial items and have no coverage in the party's legal business and income. Most transactions of this type do not have a logical sequence, analyzing economic and economic criteria.

This method of money laundering by its very name reveals that it is a cash deposit, that is, a cash transaction. However, since the term "unusual" (high amounts) varies from party to party and is related to a business background, it is often suspicious or illogical transactions that by their nature do not reach the statutory limit for cash transactions and have the character of suspicion. For the identification of this form of suspicious transactions, it is important to be trained by employees of financial and non-financial institutions, who, in addition to indicators for identifying

suspicious transactions and knowledge of the client's business, will be able to distinguish whether it is an illegal business.

The provision of Article 8 of the Third Directive (EU Directive 2015/849), which insists on conducting a due diligence of the party (which includes gathering information on the purpose and foreseeable nature of the business relationship and constant monitoring of the business relationship), as a basis for making good reasons is significant for recognizing money laundering by cash deposits. for suspected money laundering. In order to identify money laundering through cash deposits, it is important to conduct an in-depth customer analysis, which involves gathering information about the purpose and nature of business relationships.

Related transactions - Unusual or large deposits of cash easily capture the attention of officers and open up further opportunities for rapid detection of the money laundering process, which is why they are more commonly used. "Related transactions". It's about breaking up a large amount of money into several smaller amounts (to avoid the cashback limit) because smaller cash deposits seem to give you the impression of choosing a good money laundering technique. Article 20 of the Third Directive also covers this type of transaction. Accordingly, special attention should be paid to any activity where it is very likely to be related to money laundering or terrorist financing. It further warns, in particular, of complex and unusually large transactions and of all unusual patterns of transactions which have no apparent economic or apparent legal purpose.

Breaking a transaction into smaller amounts and creating "related transactions", in order to avoid the statutory limit, is referred to as "structuring" in English literature. In the term "construction", the same term is used by Hersak in the sense of "a large financial operation that breaks down into a series of small operations with small amounts of money." (Hersak, 1993) A useful definition is the same term offered by Richards: "a person constructs a transaction if, acting alone or in conjunction with others or for the benefit of others, he conducts or seeks to conduct one or more transactions in money, of any amount, at one or more financial institutions, in one or more days, by any means, in order to avoid reporting requirements ... "(Richards, 1998). If the term "structuring" is defined in this way, it is also useful to base the suspicious transaction indicators on identifying a part of the related transactions that is resilient in itself due

to the complex nature of the implementation and the inability to strictly limit legal provisions.

Overseas Remittances - With regard to overseas remittances as an indicator of suspicious transactions (Article 8 of ZSPN BiH, 2016.), those that come to the accounts of residents, especially in favor of non-residents, large amounts of remittances, from offshore zones and those with no justification, by account or by turnover creditworthiness of the client. The exceptions to this are regular monthly inflows from abroad into foreign currency accounts of domestic natural persons, originating from pensions earned abroad, rents, salaries of seafarers sailing on foreign ships, salaries of workers, domestic legal entities performing foreign investment works - for part of the salary in foreign currency, etc., because it is a regular income, the same payer and payee, often unchanged.

However, in these cases, they can also be interesting in the case of transactions that by their nature deviate from the usual ones (two or more inflows in the same month, two or more inflows paid into different foreign currency accounts of the same individual, unknown ordering party, etc.) suggesting illogical activities or a clear suspicion of money laundering or terrorist financing.

Currency Exchange - Because they are involved in a wide range of money transactions, the currency exchange business in developed countries is subject to stricter legislative regulation. Namely, foreign exchange deals are used extensively to cover the trail of dirty money, especially money from the sale of drugs (which is usually in small denominations and in different currencies), both in the world and in BiH. As with casinos, there is a danger that exchange offices may not be used to launder money indirectly, by buying foreign currency, but indirectly. With the establishment of an exchange office with several subsidiaries, the money laundering process will take place fully and under the immediate, full control of the criminal milieu. For the same reason, most legislation in the world requires the licensing of exchange offices and their vigilance.

In Republika Srpska, the “Law on Security Measures in the CASH and Other Values” is in force, the very supervision of exchange offices is carried out by authorized officials of the RS Ministry of Interior, pursuant to Article 14 of the said Law of exchange offices and their vigilance.(“Law on Security Measures in the CASH and Other Values, 2015).

Using a Line of Credit - Considering a line of credit as another of many ways of money laundering, it is important to note that there is a fundamental difference between using an existing line of credit to repay illicitly acquired funds and, quite the opposite, withdrawing a loan from which funds will be disbursed for illicit purposes. First and foremost, raising a loan, regardless of the amount and ultimate purpose of its assets, is not subject to an indicator for identifying suspicious transactions because of a known source of money. The second situation is where the existing open line of credit is used to repay funds before the expiry of the agreed period. In this case, the illegally obtained money is returned with a net loan, whereby the evident conversion of dirty money is apparently legal. The ultimate goal of the money laundering process is achieved and fully legal documentation of the origin of the money is provided.

Repayment of a loan before the agreed deadline, with a previous transfer of funds between, the parent bank and the daughter, a model of repayment of a loan with a deposit or a loan deposit is one of the possible ways of money laundering. The parent bank from abroad approves loans and deposits to its daughter banks in the long-term state, which are continuously returning with new borrowings. The purpose of withdrawing new loans or deposits is the alleged favorable maturity of the loan, which in reality is often only three months longer than the loan repaid early. Finally, the price of the loan is actually identical to the price of the deposit, which confirms that the transactions do not have an economically justified and logical objective. The aforementioned methods and techniques of money laundering represent only a theoretical model because practice brings new modes of action daily, while the existing ones are often intertwined.

Although the exposed money laundering options may also individually indicate money laundering or terrorist financing, the very notion of a suspicious transaction also requires a rationale for its substance. For this reason, taxpayers are obliged to substantiate any reporting of suspicious or illogical transactions by explaining the illegality of the transactions performed and the transactions which are not in accordance with the activity of the legal entity in the usual business of the party, ie are not legally or economically logical and justified (Reuter, Truman, 2004.). This money laundering technique is most effective because it is the easiest way to achieve the ultimate goal of the money laundering process.

CONCLUSION

Bosnia and Herzegovina has met the European Union's requirements to comply with the anti-money laundering criteria and has therefore been removed from the EU list of high-risk money laundering third countries. A major step forward was the adoption of an umbrella law at the level of BiH Law on Prevention of Money Laundering and financing terrorist activities. We can say that money laundering is a process that goes through several stages, such as the deposition, stealth and integration stages, and there is an obligation of all the bodies involved in this process to respect legal judgments. There are different ways and modalities of money laundering and differ between individuals and legal entities.

With a wide variety of money laundering opportunities by individuals, the most commonly used ones are: unusually large deposits of money, remittances from abroad, currency exchange transactions, credit line use and money smuggling. Corporate money laundering has a broader scope than that of individuals, the ones most commonly used in the international context are: off shore zones, non-resident accounts, fictitious contracts and fictitious account printing, investing cash in the financial system, front or shell companies.

For the purpose of prevention, we believe that continuous cooperation of all bodies involved in this process is required, as well as more frequent checks on the origin of money.

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Душку Вејновићу

II – Ова одлука ступа на снагу са даном доношења, а биће објављена у Службеном гласнику Града Бањалука.

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СКУПШТИНЕ ГРАДА
Младен Илић, дипл.правник



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Душку Вејновићу

за изузетна остварења у области образовања и науке

Бања Лука, 22.04.2022. године

Предсједник Скупштине Града
Младен Илић