How were women’s cooperatives established in BiH?
Stories about development, strengthening and linking with the market of more than 1000 unemployed women in BiH
IMPRESSUMUM

Publisher:  
*CARE International Balkans*

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Design:  
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Print:  
*AMOS GRAF*

Circulation:  
*150*

Published:  
*2017*
Women's Economic Empowerment
CARE International Balkans

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Introduction

About the project

Through the “Women’s Economic Empowerment” in Bosnia and Herzegovina 2014-2017 project, more than 150 unemployed women acquired knowledge, skills and initial funds to ensure their economic stability. Today they are successful entrepreneurs and most often the only breadwinner in their families.

Having in mind that project beneficiaries are women deprived of the right to work due to their social or ethnic background, as well as women who survived violence or are potential victims of domestic violence, economic empowerment was followed by strong mentoring support from CARE and partner organisations focused on empowerment of personal competencies of the beneficiaries.

Tremendous efforts of all involved stakeholders, as well as significant funds provided by the Oak Foundation and Austrian Development Cooperation (ADC), with the support of representatives of local authorities, have resulted in visible progress in terms of creating better social and economic living conditions for hundreds of beneficiaries and their families.

Furthermore, over the years CARE’s continuous support to the first Women’s cooperative from Kravice, Bratunac, contributed to making it a model and an example of sustainable business for women in the country and the region. The success of this cooperative has encouraged other partner organisations, Better Future from Tuzla and Lara Bijeljina, to establish their cooperatives in the form of social entrepreneurship focused on providing direct assistance to its beneficiaries.

Additionally, three organisations from Visoko, Konjević Polje and Rogatica got the chance to learn and apply know-how of these partner organisations in their work, which helped strengthen their capacities for social entrepreneurship to serve them in their new business ventures.

Today, one stage of this process has come to an end and we can be proud to say that our partner organisations and project beneficiaries, have matured and acquired self-confidence, new business skills and their place on the market.

CARE International Balkans will continue to provide support to these strong and powerful women and their magnificent personal and professional stories, which are the best example of good practices in economic empowerment.

Team CARE International Balkans
Gender equality through the prism of the project of economic empowerment of women CARE International Balkans 2012-2017

One of the main causes of poverty in BiH is high unemployment rate of women that is most frequently associated with their low education level, lack of skills required by the current labour market, but also with discrimination in employment process. CARE and its local partners have recognised necessity to empower women, which is something they have been tirelessly working on since 2012 by developing skills and abilities of hundreds of women and by ensuring their economic participation and exercise of the rights that belong to them as human beings and citizens of BiH.

In parallel, through all its initiatives CARE has been committed to identifying causes of discrimination against women on the labour market and their low participation, and has provided some specific solutions (such as establishment of cooperatives) that are applicable not only in the territory of BiH, but also beyond.

The success of such holistic approach is illustrated by establishment and operation of a pilot initiative – _Cooperative Woman_ – which was established by the members of Association Maja Kravica. Its success has served as an example and encouragement to two other successful organisations – Foundation _Lara Bijeljina_ and _Association of Roma women_ to establish their own cooperatives.

- **Over the past five years CARE has directly worked on reducing poverty and discrimination against women in 12 BiH municipalities with 10 local partners.**
- **Its projects have had positive effect on social-economic living conditions of more than 580 women, whereof almost 150 are Roma women.**
- **Thanks to the professional training, but also 120 grants received by these beneficiaries, today they support for more than 1000 members of their families.**

Change that CARE advocates through these projects is not solely economic. The level of beneficiaries' confidence, as well as level of their involvement in the processes of labour, sale, and negotiation has tremendously increased over these five years. Gratitude they feel towards CARE, the organisation that was first to support them, is best illustrated by the words of the Director of _Cooperative Žena_, Gordana Marković: “We hope that one day CARE will be proud of us and our achievement.”
Infographics 1: Results of CARE’s five-year engagement on economic empowerment of women in BiH

**Social loans:** 66
- **Women:** 66 (16 Roma + 50 non-Roma)
- **Family members:** 362 (198 children/68 girls)

**Social loans repayment of 20%:**
- **Women:** 112
- **Family members:** 685 (188 children/108 girls)

**Vocational training:**

<table>
<thead>
<tr>
<th>Women</th>
<th>Family members</th>
</tr>
</thead>
<tbody>
<tr>
<td>164</td>
<td>824</td>
</tr>
<tr>
<td>(51 Roma + 72 non-Roma)</td>
<td>(106 Roma + 173 non-Roma)</td>
</tr>
</tbody>
</table>

**Municipalities:** Tuzla, Bijeljina, Kravica/Bratunac, Tomislavgrad, Livno, Živinice, Kakanj


**Grants:** 3 Women’s cooperatives in Tuzla, Bratunac and Kravica/Bratunac
A story from Bratunac

“Apple, raspberries and rehabilitation center for women”

During the season picking of raspberry a working day of Gordana Marković, director of the first women's cooperative Woman (Žena) starts at 3 a.m. and ends at 9 p.m. Eighteen hours working day is not difficult for Gordana, on the contrary. As a woman who lost her job in 2004 due to the reforms in the military department where she had worked as administrative assistant, she most certainly appreciated opportunity provided to her by the Women's Association Maja Kravica. Namely, in 2013 Gordana together with four more members of this Association, had established the first women's cooperative in BiH named Woman thanks to the support of the CARE International Balkans. Ever since, Gordana is director, employee, cook, raspberry picker and is extremely happy, as she says, because “I am living off the fruits from my labour and I am nobody's servant!” To live from the fruits of one's labour, especially in the cities and villages that are far away from so-called centers of power, cities in which there is a certain degree of developed economy, such as Sarajevo or Banja Luka, is often unattainable for the citizens of BiH, especially for women who are members of marginalised population groups. In this part of the country, in the Birač region, the unemployment rate of women is 70%, which is 20% higher than national average. These women do not have opportunities for work, but they rather have to create opportunities themselves in order to support for their families. To facilitate that process of self-employment through psychological, social and economic support is one of the main goals of the first agricultural cooperative Woman from Kravice. Its establishment in 2013, under the care of the women's association Maja Kravica, is yet another aspect of support for economic empowerment of unemployed women, which this Association has been selflessly providing to hundreds of women over the past 16 years. And women in BiH, particularly the ones from rural areas, do need help.

“When we started with our raspberries we only had a field and an apple tree under which we held meetings, ate and rested…today, thanks to CARE, we have a house next to the field in which we meet with our employees! Our lives have completely changed since we have the opportunity to work and earn.” – starts Gordana the story about the changes that members of the cooperative have experienced. The primary task of the cooperative Woman is planting and selling of raspberries, catering services, and provision of economic support to women to start their own small businesses. Although faced with numerous difficulties in developing their businesses and product placement, as well as lack of incentives from the authorities, the cooperative functions so well that at this moment 35 co-operants are supporting their families by working in the cooperative.
“All of our women are happy, because they work. Before the cooperative had been established, most of them had to go to Serbia during the raspberry picking season to earn some money. Now, they don't have to do that. Now they work here, close to their homes and families that they take care of. I feel most passionate about the fact that slowly but surely women copy our model – a few of them have planted their own raspberries and have started selling the yield to us. They are quite eager to work, but also to socialise. It is not only the prospect of employment that brings them to this cooperative – we have a woman whose child is very sick. Everyday care after the child puts enormous pressure on her. Our field and her work on the field are a kind of therapy; as she said there is someone she can talk to, laugh and share her worries with. When I see how relaxed our women are when they work I often tend to say to my Nada (Nada Marković, president of the Association of Maja Kravica, author's comment) that we should open a rehabilitation center for women in the field, so they could release their worries and problems.”

Women entrepreneurship as a choice

Financial incentives to self-employment of marginalised groups that are provided throughout the year by the government institutions are unfortunately very rare, and the funds provided are often insufficient to meet all the needs of a person starting her own small business. Only due to the donations of international organisations, especially CARE, as emphasised by Nada Marković from Women's Association Maja Kravica (who gets the most credit for launching the cooperative and its support) this cooperative managed to get on its feet. It owns its success and profile to the working ethics of the director and tirelessly subcontractors: “Catering is another part of our job that we love doing. You cannot imagine how good housewives we are and how good we cook! In general, women entrepreneurship is our choice. I have personally found myself in that. Not on the paper as some fictive director, but for real”, said Dragana, adding: “First, we have to do something to earn for our children's food. And when you have to work, it is the best to be your own boss and love your job. When I am getting up in the morning to go to work, I do it readily. And do you know what I like the most? Now I have plans, and I even have to make plans a month in advance. Do you know how much it means to a person?” Despite serious problems due to lack of working capital and funds to expand activities, as well as lack of machines, the cooperative's plans for the next period are quite ambitious. Setting up production of raspberry jams and juices, procurement of machines, increasing number of subcontractors and opening a shop for placement of its products are just some of the planned activities. Experience of the Association Maja Kravica which set up cooperative Woman is the best illustration of correctly applied Theory of Change, which CARE is advocating for through the gender equality project. The full change in the lives of subcontractors and employees who now have choice and power over their own lives is the best indicator that economic empowerment, personal development as well as enabling environment are the way towards empowerment of women. But that road is still quite rocky, as illustrated in the next story about first Roma women's agricultural cooperative Better Future.
General agricultural cooperative WOMAN Bratunac

The first women’s agricultural cooperative was established in 2013, for the purpose of economic empowerment of women through development of agro-business. Agricultural cooperative Woman from Kravica was established in response to the need to support unemployed women in this rural area of Bosnia and Herzegovina who had no choice. The cooperative is engaged in social entrepreneurship, with its core business being production and buying of raspberries. At the moment, the cooperative has 35 active subcontractors, from who it buys raspberries, while they do all the work on their private land.

WHAT ARE OUR OBJECTIVES?

- Economic empowerment of women through agro-business
- Support to women in terms of placement of products at the market and their independent organising
- Education and improvement of business skills of women members of the cooperative
- Improvement of market connections
- Networking, with existing cooperatives/associations or establishment of own
- Improvement of access to information for the purpose of better positioning of businesses of women
- Support to employment and self-employment of women
- Organic production and processing of healthy food

WHAT DO WE DO?

- Support to development of production in greenhouses
- Allocation of greenhouses and materials
- Growing and processing plants
- Support to organic production of healthy berries
- Support to development of poultry and bee-keeping
- Seasonal work in agriculture
- Handmade souvenirs from natural materials
- Linking rural households with tourist agencies

“Members of this cooperative are mostly unemployed women, or women from households with low employment; in general, they are in a bad socio-economic situation. For most of them, agricultural production is the principal or additional source of income. They joined this cooperative because this is an additional option for them to improve the socio-economic situation of their households and better access to market.” Nada Marković

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CARE International Balkans
A story from Tuzla

Starting year of the first Roma women's cooperative Better Future – way forward?

It has been one year since the first Roma women's cooperative Better Future was established by the association of Roma women and has started working. Despite many obstacles, the members of the cooperative have hopes for a better future.

Economic empowerment of Roma women is in the focus of the Association of Roma women Better Future from Tuzla. Since 2001, through 160 projects, the Association has helped many women and girls, as well as their families to improve their social, economic and political living conditions. “We have never turned anyone down, regardless of whether they need help with writing requests, appeals, copying of documents, anything… sometimes I feel that Centers for social work, as well as other institutions that are established to help Roma population and other socially vulnerable categories, just refer these people to the Association. They simply think that we can do it all”, said Indira Bajramović, president of the Association of Roma women Better Future.

An example of the assistance provided by the Association is the initiative through which over 50 Roma women from the area of Tuzla Canton have received social loans for development of their own business ideas in the field of trade, cattle breeding, agriculture and greenhouse production!

Success of their initiatives, large needs of beneficiaries, and especially the positive example of the cooperative from Kravica inspired the Association of Roma women Better Future to start the first Roma women's agricultural cooperative in BiH in 2016. This cooperative has by its mere establishment shaken two deeply rooted prejudices in the society: as the first Roma agricultural cooperative they stood up against stereotypes about Roma population not wanting to work, and by selecting a man as director of a women's cooperative whose primary goal is empowerment of women, they have shaken up traditional understanding of gender and sex. At the very beginning it is quite visible that changes, which this cooperative expects from its members, but also from the society in general, are demanding.

“I have to admit that many authorities or donors (except CARE) are very much surprised with me, as a man managing a women's cooperative”, said Mirsad Bajramović, director of the cooperative. “I have and will not have any regrets for taking this job, because for us (Association Better future, author's comment) the cooperative is a tool that will bring changes into lives of our beneficiaries.”
He does not find his role as the director to be at all glamorous. On the contrary, as Mirsad said you are not only a director, you are also a worker, a driver…”because there is no director in the cooperative, everyone has to do everything!” And there is a lot to be done. The land in Tuzla that was given to cooperative to use was overgrown in weed and it had to be cleared and cultivated, the greenhouses had to be installed and vegetables planted. Furthermore, the first employees of the cooperative, four of them, had to be trained on how to work individually and in a team, while the director of cooperative was looking for the market for product placement... Has all the effort paid off? “From the perspective of the founder, Association of Roma women Better Future, as well as from the cooperative's perspective, the success is that we have high quality products without any of us having any experience in farming. The success is also that we can now show to the society that Roma men and women are not running away from hard work, and that they can certainly do high quality work. And my personal success, worth all of the invested working hours, is the fact that four people got the chance for their first real job with paid taxes and contributions. And not only them, but also their families who live from the salary they earn.”

The foundations of first Roma agricultural cooperative

The number of employees is maybe small if compared to some other countries, but when compared to the official statistics in BiH, it is clear why the cooperative is proud of these four people and thankful to the donors who have made it possible. According to the latest estimates there are around 100.000 Romani people living in BiH, and 99% of them are unemployed. Mirsad and the founder, Association of Roma women Better Future are worried about how to proceed after CARE donation ends: “This is so-called year zero for us. The year when we have laid the foundations, set up the system, and had our first yield. We need to have support for at least two more years in order to have realistic chance to become self-sustainable and to increase number of employees in 2020. During these two years we have to set prices of the products and work on creating the market willing to buy food from Romani people. Today, the prices of our products are really low, for example one kilo of tomato at the market is 0.50 KM (0.25 EUR), and we have to go around villages and sell it for 0.40 KM if we want to sell anything.” Association of Roma women Better Future provides huge support to this cooperative. Through his work in the Association, in particular as a project coordinator of the CARE's project Economic empowerment of women, Mirsad, a former heating installer, has learned that every problem has a solution and he is quite optimistic about the future of the cooperative. Although he often faces prejudice that hinder Roma entrepreneurship, lack of political or administrative will to solve educational, health, housing and other problems of Roma men and women, Mirsad does not want to go back to the real sector. “Yes, I earned more as a heating system installer and it was easier. Everything is clear there: you go out, do the job and get the money, and in the Association you see many people whose lives are difficult and their stories sad, and you are trying to help them to survive in their own work. But, I personally like this story more, and wouldn't trade it for anything else.”

1 Quote taken from the text Romani people in BiH: They are giving us jobs for years now, allocating millions and we are still unemployed available at http://www.6yka.com/novost/122536/romi-u-bih-zaposljavaju-nas-godinama-izdvajaju-milione-a-mi-i-dalje-nezaposleni-.
General women's cooperative “BETTER FUTURE” Tuzla

General women’s cooperative “BETTER FUTURE” was set up by Association of Roma women Better Future in 2016, for the purpose of economic empowerment of marginalised women and women victims of violence, through development of different skills and knowledge, and support them in starting their own businesses and ensuring their economic sustainability and participation. The cooperative is primarily engaged in production and sales of vegetables (tomatoes, peppers, cucumbers, potatoes, beans, onions, cabbage, and beetroot).

WHAT ARE OUR OBJECTIVES?

- Economic empowerment of Roma women, marginalised groups and women victims of violence
- Support to women in terms of placement of products at the market and their independent organising
- Education and improvement of business skills of women members of the cooperative
- Improvement of market connections

WHAT DO WE DO?

- Production of vegetables in greenhouses and open field production
- Sale and placement of vegetables
- Yard maintenance
- Drilling holes for raspberry plantations
- Milling
- Mowing
- Transport of passengers

“...The cooperative was meant to be like an incubator. Women can come here for training, we can help them implement their small business, write up business plans, apply for microcredit financing. Of course, also to have them sell their products in a legal way.” Mirsad Bajramović
A story from Bijeljina

**Priority given to 40-year-old women**

The cooperatives are primarily agricultural cooperative, but it does not always have to be the case. The third story of CARE’s economic empowerment project is actually a story about a new, different cooperative, whose employees are mostly former tenants of the safe house for women victims of violence. Saturday morning is just another working morning for director of Women’s cooperative in Bijeljina, Svetlana Rašević Sarić, as any other day of the week. Organisation and cleaning of premises in Bijeljina, receiving orders for new clients, training and development of skills of cooperative's members, cooperation with its founder, organisation Lara Bijeljina, on new services and market…Svetlana, a shopassistant by profession, who organized a work of textile factory in Banja Luka before the war, enjoys registering every new work order, because every new job brings cooperative's members closer to economic independence. In their working lives, members of the cooperative have frequently felt discrimination in employment, because they are women and mothers, and as such less appealing for the employers. A significant percentage of them have suffered domestic violence and been economically dependent on their abuser, which additionally diminished their sense of control over their lives and choices.

“When I was looking for a job, before the cooperative was opened, I often faced discrimination. I have three children and as soon as a potential employer would have heared that he would have immediately started humiliating me, asking how am I going to work when I have children? This story is familiar to all women who have children and want to work”, said Svetlana. Two years ago Foundation Lara Bijeljina gave a chance to Svetlana, who at the time had been unemployed for 7 years. Through CARE’s initiative of economic empowerment of women, Svetlana received support in the form of a greenhouse, but also got the chance to have her organisational and working skills recognised by the managers of Foundation Lara Bijeljina. This Foundation changed not only her life, but also the life of many other unemployed women, many of whom have suffered domestic violence: “Then Radmila (Radmila Žigić, director of Foundation Lara Bijeljina, author’s comment) oﬀered to get on board with them to establish a cooperative in 2016. Today I work with 7 women, six of whom are beneficiaries of Lara’s safe house. The change they have experienced is tremendous. You don’t have to be a victim of violence to know how to appreciate the change that a job brings. It only takes for you to sit at home, being aware that you are not making any money and to start losing your self-confidence.” Financial safety that members of cooperative felt is not the only change in their lives. As Svetlana said “it is enough to see the smile on their face to know that they feel safer. They have started to believe more in themselves and others, even to go out in the street to distribute leaflets about cooperative to potential clients. And it is not easy at all when someone survived what they did.”
BiH is extremely patriarchal community with low percentage of women in government, low employment rate of women and extensive poverty among female population. Tolerance to violence against women is really high. It is evident from the Study on prevalence of violence in BiH according to which every second woman in this country has experienced some type of violence in her life – physical, emotional, sexual or economic. Lara works as much as it can to eliminate different forms of depravation of women and to make them visible in the public and decision-making centers. We offer direct help within the services we have developed – SOS phone, safe house, legal and psychological counselling. Establishment of the cooperative in 2016 is yet another way for us to support women, who are capable to work, to come out the grey economy and poorly-paid work. Radmila Žigić, director of Foundation Lara.

Regardless of the Law on gender equality in BiH which guarantees equality of both genders in all segments of life, including business, the situation in real life is very unfavourable to women. Women who are unemployed for a longer time period, who belong to marginalised groups or simply have more than 30 years of age are exposed to business discrimination on daily basis; especially by employers in the private sector. As Svetlana said “Employers would like to have 25 years old female employes with 20 years of experience! And in my opinion but a person can say I know what I can do only when she reaches 35 years of age, but they push you away then. That is why I give priority to women of 40 years of age and older.”

Women's cooperative in Bijeljina offers services of cleaning houses and offices, tailoring services, and provide care to the elderly and disabled, and their goal is to position themselves on the market with good and high quality services. Women victims of violence, are the ones who use cooperative’s employment opportunities. More than 800 women, victims of violence, directly contacted Foundation “Lara” in the period 2014-2016. Most women are between 31 and 50 years of age, capable of working. These are mostly women with low education level, unemployed, without specific skills needed on the labour market, without their own resources, and the work like cleaning, washing and ironing appears to be is the only work opportunity for many of them.

In addition to dealing with prejudices, this cooperative also fights unfavourable business conditions in which it operates. Namely, contributions that employers must and should pay for each employed person, as well as other taxes, are extremely high for businesses that are just starting. Simply said, taxes are high, and subsidies are not coming from the authorities, but mostly from foreign donors. However, Svetlana is very optimistic regarding growth of this cooperative. There is growing trend in its business operations and there are demands for new services, mostly based on recommendations of satisfied clients. The work of this cooperative is characterised by quality, speed, but also flexible price. In five years' time, Svetlana expects an increase in number of employees to 20 persons. Regardless of this optimism, Svetlana notes that this type of business is not easy at all and she finds her associates to be true heroines, since it is not easy to go in the field without knowing what you will find there.
WHAT ARE OUR OBJECTIVES?

- Economic empowerment of women and reducing their unemployment rates
- Empowerment of women from the most vulnerable population categories
- Support to employment and self-employment of women

WHAT DO WE DO?

- Cleaning and maintenance of business and housing premises
- Cleaning and maintenance of households
- Cleaning of buildings after construction works
- Care for elderly
- Tailoring service

“Beneficiaries of employment services in cooperative are also women victims of violence. Most of these women do not have much education, they are unemployed, have no specific skills required at the job market, and have no money. Through the work in cooperative, they get an opportunity to get a job and improve their economic status and status of their families, and to acquire contacts in the business sector. For some women, the cooperative can become employer, and for others we hope it will be one step in the empowerment process towards an independent life free of violence.” Svetlana Rašević Sarić

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In the end…

CARE International invites you to jointly work on reducing unemployment and discrimination of women in BiH by supporting cooperatives of our partners. Gender equality is necessary for healthy development of a society (in transition) that cannot exist while more than a half of the population, namely women, is mostly unemployed and economically dependent.

Economic empowerment of women requires equal access to and control over economic resources, property and chances, as well as lasting changes of social norms and economic structures which are to serve equally women and men. We understand economic empowerment of women as a process through which women acquire greater rights to have and manage economic resources, as well as the power to take decisions that serve themselves, their families and communities. Thus we focus on supporting women and organisations who decided to join resources to form cooperatives and social enterprises, in addition to supporting individual entrepreneurs who are the backbone of such associations.

The project implemented by CARE in cooperation with its partner organisations has significantly contributed to economic empowerment of women, promotion of women's social entrepreneurship and cooperatives. However, considering the high unemployment rates and unequal position of women in the labour market, further investments into resources, technical capacities and legislative changes are needed to enable development of social entrepreneurship and additional employment.
2012 - 2017

12 Municipalities
10 Partners
3 Cooperatives
120 Social loans
More than 1000 Participants