



Investment for a Better Life!

RESEARCH PAPER



Project
Economic Empowerment of
Women in Bosnia and Herzegovina



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Economic Empowerment of Women in Bosnia and Herzegovina

Research paper: **INVESTMENT FOR A BETTER LIFE**

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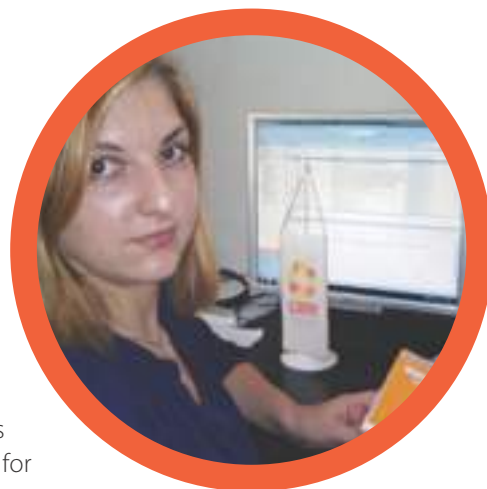


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FOREWORD: INVESTMENT FOR A BETTER LIFE – A STORY OF COURAGEOUS WOMEN!



The commitment and mission of CARE International in all the projects it is implementing is the fight against poverty and the creation of conditions for a life of dignity and security for all. This noble mission, as well as our program strategy to strengthen gender equality and social-economic inclusion of women, was the guiding principle for the project entitled "Economic Empowerment of Women in Bosnia and Herzegovina". Launching a project like this was a great challenge for us. BiH is a country with over half a million unemployed people and very slender chances and opportunities for initiating any kind of employment projects. It is also a fact that women, especially those that live in rural parts and are faced with not only social but also economic exclusion, have even fewer chances of getting employed and economically empowered in the already unpromising business setting in BiH.

The situation is that in 2013 women in BiH still have to fight for their fundamental rights, fight to get appointed to important positions, fight against the predefined roles of mothers and housewives that the BiH society imposes on them. That is why the following questions posed a great dilemma for us: "In which way can a woman be empowered in her fight for a better and more equal position? How can women in BiH be safeguarded against violence? What is the most important "tool" that we, as an organization, can and should provide to these women?" Our answer to these questions was - economic empowerment! A number of statistics and the experience of non-governmental organizations show that an economically empowered woman is able to stand up to violence because she has a choice, she is capable of fighting for a position and a place that are rightfully hers because she is self-confident.

This research paper tried to encapsulate the real impact that the Economic Empowerment of Women in Bosnia and Herzegovina project had on the lives of the selected project beneficiaries and their families. The statistical data obtained in the course of the research show that we did a good job. The research was conducted in Tuzla, Kakanj, Živinice, Bijeljina, Bratunac, Kravica, Tomislavgrad and Livno, in the communities in which we worked.

The 63 women that received the technical and financial support to start a business are now entrepreneurs in these towns that used to offer no hope of a better tomorrow. Now they do greenhouse production, milk and egg production, they run new businesses that they started in open markets, they breed cattle, grow raspberries, produce honey, etc.

For this reason the research on the impact of this project was entitled INVESTMENT FOR A BETTER LIFE. The research paper offers scores of information showing that the economic empowerment of women was the right decision not only for our organization and partner organizations but also for the local communities in which the project was implemented. Furthermore, the research shows the way in which the families' highly gloomy economic position significantly improved in just a year or two thanks to this project.

You will read about the educational programs that empowered the women sufficiently to start their own businesses and ultimately to form even a women's cooperative in Bratunac – Kravica so as to be more competitive on the market. Finally, the project was found to have had a positive influence on the position of women in the family and the community, and it showed that through economic empowerment a woman becomes more independent, more self-confident, and that she is respected more, which she deserves. For us, this project was more than just working with 63 beneficiaries and over 1000 directly or indirectly supported women in the local communities.

For us, these are 63 positive stories about bold, self-reliant women who possess enough strength and self-confidence to improve their lives with the help and support from our project. Therefore, we would like to extend our sincere gratitude to all who took part in the implementation of the project, especially to these brave women because together we had an opportunity to show that commitment and dedicated work can produce good results and make it possible for these women and their families to get the respect they deserve.

*Sumka Bučan, MSc
Director
CARE International, the Balkans*

1. Introduction

1.1 General overview of the project “Economic Empowerment of Women in Bosnia and Herzegovina”

Economic Empowerment of Women in Bosnia and Herzegovina is a 3-year project funded by the Oak Foundation, the Austrian Development Cooperation and CARE Norway. The aim of the project was to contribute to the reduction of poverty of women by enabling them to compete on the labour market and to start their own businesses. The project target group were women deprived of the right to employment because of their social or ethnic background. In the first project year, CARE supported capacity-building of four civil society organizations: Lara from Bijeljina, Maja from Kravica, Duvanjske from Tomislavgrad and Li-Women from Livno, while in the second and third year three Roma civil society organizations Bolja budućnost /Better Future/ from Tuzla, Romska djevojka /Roma Girl/ from Prnjavor and Centar za majke Nada /Nada Center for Mothers/ from Kakanj were included in the project. In cooperation with relevant local institutions (i.e. Social Services Centers and Employment Bureaus) partners of the project provided income generation support to 63 women including vocational training, business advisory services and financial assistance in form of social loans. Social loans required a financial or in-kind repayment to the community or families in social need.

1.2 Project objective

The objective of the project was to economically empower marginalized women and women who are subjected to violence and human trafficking through the development of different skills and knowledge and through ensuring their economic sustainability and participation, which will allow them to exercise rights, compete on the labor market and start their own businesses in their regions.

1.3 Specific project objectives

- Promote entrepreneurship and economic empowerment of women through capacity building of target organizations of the civil society and local institutions which implement economic projects;
- Influence the reduction of poverty and discrimination among women by providing support to individuals, groups or organizations that are actively involved in the economic activities in their communities;
- Ensure the most favorable and stimulating setting for female entrepreneurship by promoting best practices and contributing to lobbying and advocating formal and non-formal networks;

Location

Bosnia and Herzegovina

Partner organizations

- Lara, Bijeljina
- Maja, Kravica
- Duvanjke, Tomislavgrad
- Li-Women, Livno
- Bolja budućnost, Tuzla
- Nada Center for Mothers, Kakanj
- Romska djevojka, Prnjavor

Donors

- Oak Foundation
- CARE Norway
- Austrian Development Cooperation

Project duration:

36 months (June 2011 - May 2014)

1.4 Aim of the research

The aim of the research which was carried out by CARE international from April to June 2013 was to define the needs of the beneficiaries of the project 'Economic Empowerment of Women in BiH' by making a detailed analysis of the project impact in the field. After the implementation, it was necessary to identify the specific ways in which the project affected the economic empowerment of the beneficiaries. To that end, it was necessary to make an assessment of the impact the project achieved through its key activities: different educational programs – from business start-up, market analysis, product marketing and sale, field support for the beneficiaries regarding business plan and project preparation, selection of beneficiaries, continuous support during the business start-up process, up to the final marketing of products and repayment of loans in accordance with the contracts. It was necessary to see in which way these activities affected the actual economic empowerment of the beneficiaries, if and to what extent the beneficiaries acquired knowledge, whether that knowledge was sufficiently practical and "useful" for their future life and work and whether they felt sufficiently empowered to continue with their businesses. A special focus in the research was placed on examining whether and to what extent the beneficiaries felt equal, more free, because one of the project objectives was to increase the degree of independence and to strengthen the position of women through economic empowerment. The fight against discrimination and trafficking of women is directly supported through the economic empowerment

of women. Therefore, one focus of this research was the question whether and in what way the project contributed to the battle against violence towards women and trafficking of women.

2. Methodology

2.1 Research stakeholders

- Project beneficiaries;
- Secondary beneficiaries (individuals or families selected by the primary beneficiaries to repay the loans, in the form of money or products);
- Partner organizations;
- Members of the Project Selection Committee;

Questionnaires were prepared for the interview and the questions served as the basis for analyses in the research.

All stakeholders took part in a short video interview with just one question, "What was the significance of the project in their view and what real change did the project bring about in the community or in their life "!!?

2.2 Collection of data

From April until June 2013, project field visits took place in Tomislavgrad, Livno, Prnjavor, Bijeljina, Bratunac, Kravica, Tuzla, Živinice and Kakanj. The aim of these visits was to interview selected beneficiaries in order to have the relevant number of answers, in terms of quality and quantity, to do the research. Following the field visits, the answers were numbered and processed in order to provide an insight into the situation in the field. The interviews were conducted with 22 beneficiaries, a bit over one-third of the total number of beneficiaries which, percentage-wise, was enough to serve as a sample.

2.3 Research "tools"

The aim of this research was not only to collect statistical data, but also to provide an analysis, insight into different contexts in which the data appeared. For this reason, the questionnaires, which were tailored for this research, also contained a multiple choice option but also an option to express opinions, positions and comments. Interview and direct conversation with the beneficiaries was chosen as the most appropriate method of data collection because it was possible to ask additional questions to clarify attitudes or opinions of project stakeholders which allows a better analysis of collected data in different sociological and economic contexts.



Chapter I

MOTIVATION FOR CHANGE!

THE IMPACT OF THE PROJECT IN THE PROCESS OF
ECONOMIC EMPOWERMENT OF BENEFICIARIES

3. Motivation for change – the impact of the project in the process of economic empowerment of beneficiaries

3.1 Introduction – economic empowerment – a challenge or an opportunity?

Almost all relevant information, including that of the BiH Statistics Agency (www.bhas.ba), show alarming upward trend in unemployment as one of the indicators of the overall economic situation:

BiH	2010	2011	2012
Unemployment	522 080	536 728	550 255

Table 1: Unemployment levels in BiH

If this adverse economic trend is combined with other problems related to the strengthening of the position of women in BiH, such as imbalanced access to the labor market, lower income, general unemployment which is more pronounced in case of women, predefined roles of women as housewives or mothers in the majority of rural areas, then it becomes clear why the economic empowerment of women in BiH has been gaining in importance over the last years and why such projects and initiatives are becoming all the more necessary.

The Economic Empowerment of Women in Bosnia and Herzegovina project secured participation of 63 beneficiaries who received different forms of project support to start their own businesses. To implement such a project in the BiH setting, where a large number of women are already faced with the predefined role of a housewife or a mother, was to face the challenge of changing general attitudes, even prejudice related to the economic empowerment of women not only in the community, but also within the family.

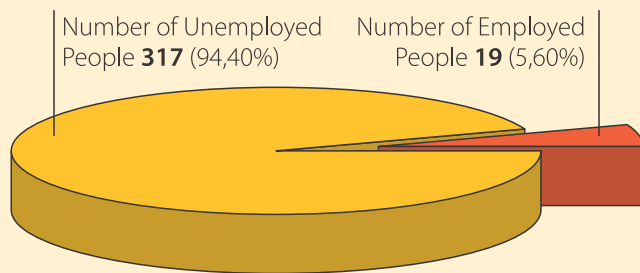


Chart 1: Un(employment) percentages obtained from the sample of 336 members of beneficiaries' families

The economic position of women in BiH is best illustrated by data obtained in this project. Although the project had 63 beneficiaries from different towns (Tomislavgrad, Livno, Bijeljina, Bratunac, Kravica, Tuzla, Živinice, Kakanj), it indirectly covered 336 members of the beneficiaries' families.

The fact that 94.4% members of these families are unemployed is sufficiently illustrative of the economic situation in BiH, especially in marginalized and rural communities. An additional problem, which further complicates the already difficult social position of the beneficiaries and their families involved in the project, lies in the fact that there are no economic empowerment strategies for poverty-stricken and excluded categories of people.

There are no municipal and city-level development strategies targeting this population and for that reason any possibility of changing the grave economic position of this socially vulnerable group is being further reduced.

The lack of strategies that would target this vulnerable group means having fewer opportunities for business development, which for rural communities would mean using the existing capacities.

Namely, although a large number of families have no income, they could make a decent living from their own agricultural production. Over 95% of interviewed beneficiaries stated that prior to this project they had nowhere to apply for incentive funds to start their own business. The only opportunity was offered by microcredit organizations, but rarely and at an interest rate which was highly unfavorable for this group of people.

An added value to the project, which represented a motivation for the mentioned beneficiaries, was the fact that a percentage (20%) of the credit repayment did not have to be repaid in the form of money but in the form of products for secondary beneficiaries which were to be selected by those beneficiaries that started the business. In this way, economic empowerment was extended to the entire community.

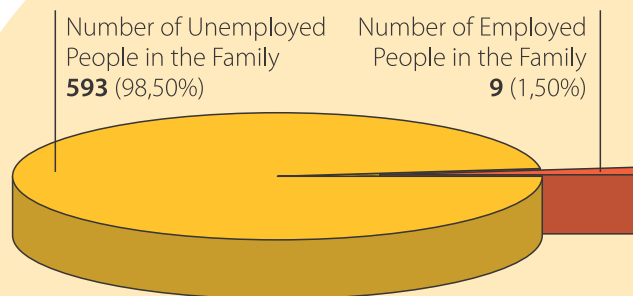


Chart 2: Data on the number of un(employed) persons in the sample of 602 members of families of secondary beneficiaries

The same conclusion is illustrated by the data on the project's secondary beneficiaries. 602 family members were covered by the project and 98.5 % of them are unemployed. An additional problem is that, for the most part, this population lives under grave economic and social conditions with no prospect of employment in the future. For such families it is also a problem to embark on self-employment, as they cannot afford even the minimum of required investment.

The mentioned data implies that the number of people benefitting from the Economic Empowerment of Women in Bosnia and Herzegovina project is close to one thousand.

Of course, the project had a rippling effect in the communities in which it was implemented. Specifically, almost 98.5% of interviewed beneficiaries confirmed that their only vision of employment was to find work with some employer.

Following the experience they gained on the project, all the beneficiaries confirmed that their attitude towards self-employment changed drastically. In most cases, self-employment was viewed as some kind of hobby, and very rarely as something that can be a profitable business for a family.

Povrty, as one of the biggest sociological problems that families in BiH are faced with, is not important only for its economic aspect. We can use the statement of one of our beneficiaries as an illustration, "When poverty is in the house, other problems afflict the family, too." Very often organizations concerned with the protection of women and fight against violence towards women stress that that poverty i.e. economic dependence is directly connected to the violence that women are subjected to in the family. A woman that is economically autonomous has more chances and more self-confidence to stand up to violence, because at any given moment she can make a choice and change her life.

These are just few aspects that make the Economic Empowerment of Women in BiH project extremely important in a wider economic and social context in BiH.

3.2 Data analysis on the process of building skills of the beneficiaries of the "Economic Empowerment of Women in BiH" project and the project's impact on improving the quality of life in the local community

As already mentioned, this project was carried out in 7 municipalities/regions: Tuzla, Bijeljina, Bratunac, Tomislavgrad, Kakanj, Prnjavor and Livno, and it involved the participation of 63 beneficiaries and 85 secondary beneficiaries. Recognized as organizations which had implemented a number of projects to strengthen the position and rights of women in BiH, fight against violence and trafficking of women, and other programs the following local partner organizations were selected for a successful implementation of the project:

- Lara, Bijeljina
- Li-Women, Livno
- Nada Center for Mothers, Kakanj
- Maja, Kravica
- Bolja budućnost, Tuzla
- Romska djevojka, Prnjavor
- Duvanjske, Tomislavgrad

The work of these organizations to date was one of the most important recommendations taken into account in selecting the partner organizations. The project was conceived in the way that it entailed constant field work and direct

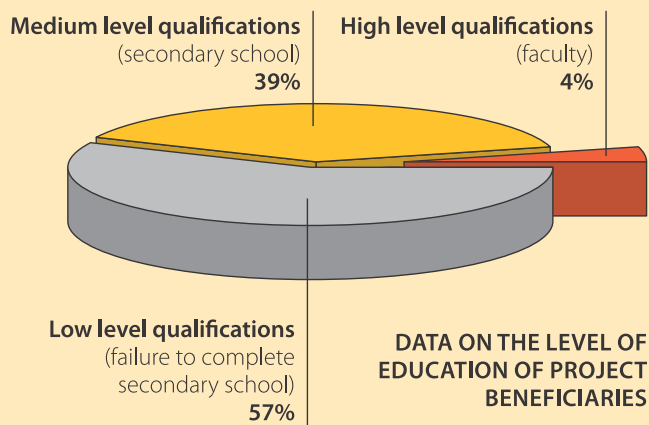


Chart 3: Data on the level of education of project beneficiaries

education, and 39% of them completed only secondary school education. Only 4% have a university degree.

This fact alone presented a great challenge for the project, "How can we transform poorly educated women into successful businesswomen who will turn a one-time hobby or hard means of subsistence into a sustainable and even profitable business"!?

Even the beneficiaries with university degree qualifications admitted that they could have never started their own business if they had not received additional education and financial and consulting services support through the entire process.

Their only advantage could have been the degree of self-confidence, but targeted support was still required to start a business.

contact with beneficiaries. Over 90% of beneficiaries had never before started their own business, in most cases it had been just a hobby without any real intention for it to become a profit generating business for the entire family. For these beneficiaries it was necessary to provide continuous support in the field, to ensure that they can ask for help or advice at any moment, and in many cases to additionally motivate them when they had doubts or lacked self-confidence. That is why organizations of standing and community influence, in particular with regard to women with whom they had previously worked, were selected as partner organizations.

As shown Chart 3, the beneficiaries' educational structure is such that it required additional, direct support in the entire process, from business start-up and production to the sale of products. 57% of

the beneficiaries have no

educational background

or have very low level of

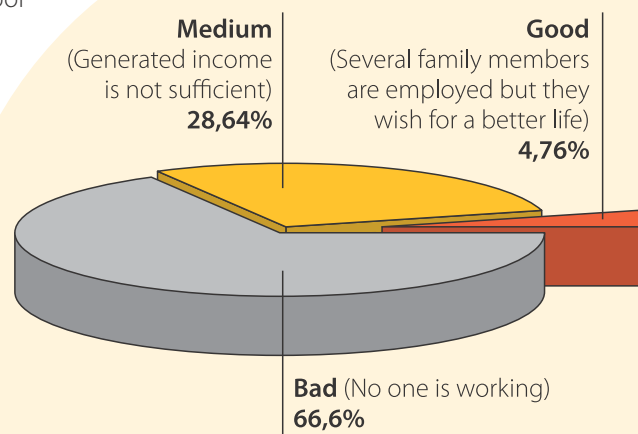


Chart 4: Data on economic situation in beneficiaries' families

The analysis of data on economic situation shows the actual social status in some of the local communities. Before the project, 66.6% of the beneficiaries did not have any income, the income of 28.64% of them was not sufficient to provide economic sustainability for the family. In only 4.76% of the families one or two family members had some kind of employment.

It is important to note that in majority of cases the work in question was seasonal employment or permanent employment in companies which are stricken by severe economic crisis. It is only a matter of time before these families join those with no stable income. The grave economic situation in BiH affects all categories of society. Nevertheless, the consequences of this economic situation are far greater and more serious for such an economically excluded or marginalized population as the project beneficiaries were. Strengthening these families economically is extremely difficult without strong support from the local institutions through favorable credit lines, special "social loans" and special targeted programs which would significantly improve their social and economic status. In most cases, this "work" is for now done by non-governmental organizations. The local institutions may not have budget funding, but they do have natural resources which can be given to be used by this kind of beneficiaries under beneficial conditions.

3.3 Motivation for taking part in the project

Only 3 beneficiaries stated that their motive for taking part in the project was a wish for a change, 8 beneficiaries found motivation in additional earnings to support their families, whereas for 18 beneficiaries taking part in the project meant having the only source of income, i.e. directly solving the problem of poverty.




"We have been in the raspberry business for a long time and we have now decided to make it sustainable!"

Dragana Đurić - Bratunac




"I have a piece of land. I lost the job I had in the company and there was no hope of finding another job, this is the only way to survive!"

Gojena Matić - Bratunac




"Before this project, I had nothing, no income. Poverty brings all problems home - when you have at least something then the problems are smaller!"

Azra Čišija - Kakanj




"After having lost my job, I tried to find another but with no success. The income my husband makes is not sufficient for our family to have a good life. This has given me a new chance to build a better life for myself."

Mila Bačak - Livno



"I spent the last three years looking for a job and since I could not find one I decided to start my own production. That was the only way to maintain our family."

Marija Vidić - Prnjavor



"We live a hard life, a life of poverty, no one is employed and we have to live on something!"

Mila Babić - Tomislavgrad

3.4 Type of support provided to the beneficiaries and their vision for the future

In accordance with current capacities, the beneficiaries requested different types of support to start small-scale productions: greenhouses for agricultural production, cows, sheep and pigs for cattle production, chicks for egg farms, bee-hives for honey production, etc. When an economic project is implemented with beneficiaries of the already mentioned educational background, the selection of capacities and capabilities of the beneficiaries presents the key stage. The workshops held at the start of the project helped prepare the beneficiaries to apply for funds and played a key role in the process of business selection and type of assistance to be requested by the beneficiaries. At least 50% of the beneficiaries changed their mind regarding the desired business in the course of this process, because it was only during the workshops that they realized what it would mean to start a specific business and how much effort and investment a specific line of production entailed. This not only increased the participants' application capacity, but also the degree of sustainability of the projects. To date, only two beneficiaries have withdrawn from the projects but for private and family-related reasons.

Most beneficiaries regard the project as a new chance in their lives. This is a big issue in a country like BiH with a high degree of unemployment, to have marginalized women who feel and believe that it is possible to start a business which has a future.

As many as 91% of the beneficiaries have said they believed that the business they started thanks to the project would one day be officially registered, expanded with additional capacities or used to start another successful business. Now, after going through the entire cycle they feel well-informed and strengthened to make it happen.

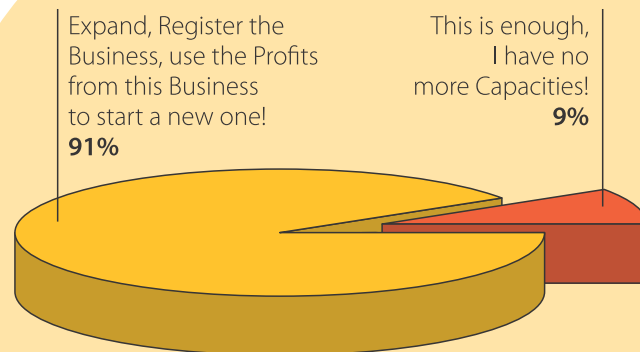


Chart 5: Data on the "vision" of the beneficiaries' future!

"Although it started out as a hobby, I would like it to become my job with which I will be able to earn a living for me and my family."

Mirjana Ostojić -
Bratunac





“After this project, I see the bigger picture, now I know which business I can start as sustainable. I will use everything I gained in this project to start a new business that our family will live on!”

Mila Baćak - Livno

3.5 Position of women before and after the project

One of the main objectives set by the project is to improve the role of women in BiH. Although initiatives and projects of the same subject are not uncommon, no significant positive results have been noted. It is true that the position of women and the violence against women are now more explored in the public discourse. Nevertheless, the real position of women who are not involved in visible political campaigning, i.e. women in typical BiH families, unfortunately remains the same. A great number of women lack ambition to change the roles they have in the family and their present role does not represent a problem for them. The problem that is frequently mentioned in this context is economic dependence which is closely linked to the feeling of importance, respect and self-confidence.

For this reason, in this research we wanted to see the women’s own perception of their role in the family before and after the project. All the interviewed beneficiaries saw themselves foremost as being housewives or mothers. None of them perceived themselves as providers, which is not true in real life. Women were providers even in extremely poverty-stricken families, doing all kinds of jobs from day-laboring to minimal vegetable gardening. Nevertheless, not even one of the interviewed women saw their role in that light. Even those women that used to have a job (5 out of 22 interviewed beneficiaries) after losing employment perceived themselves as submissive housewives.

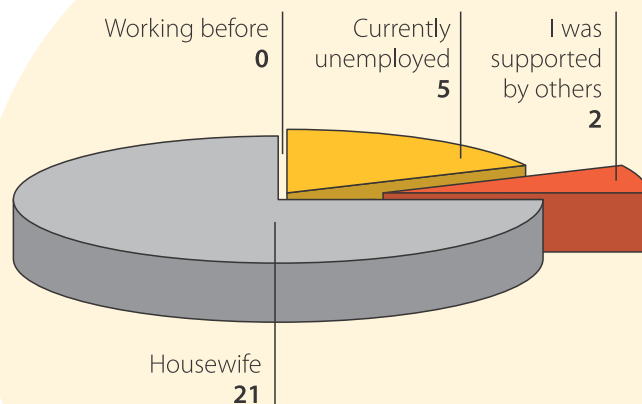


Chart 6: Data on the “role” in the family

That is why we wished to see the way in which their perception of themselves changed in the post-project period.

Asking beneficiaries to speak about their roles in the family is highly sensitive. For the purposes of this research the method of indirect questioning was used to try to find out if their roles had changed. Do they perceive themselves as being more than just housewives and mothers? As many as 19 of 22 beneficiaries stated that they had started to make decisions.

This is a significant step forward in our largely patriarchal BiH society where only men have the privilege to make decisions. Their job has brought them more freedom and as many as 18 out of 22 beneficiaries confirmed that they felt more free now.

Before this project, many of them were literally not allowed to leave the house without husband's permission, whereas now they say that they are free to make decisions even on a par with their husbands. In the majority of cases, the businesses they started turned out to be an opportunity for the entire family and the entire family are involved in the operation of the business. In this business now, woman has shed the passive, husband-dominated role and has assumed the role of leadership or equal partnership.

As many as 20 out of 22 interviewed beneficiaries stated that the project had contributed to the building of their self-confidence. This is possibly the most important information for understanding the role of economic empowerment in the context of building capacities of women so that they win a better place inside their families or communities. Self-confidence is crucial for a person's independence and is often associated with the feeling of self-worth, self-respect and respect of others. For the project participants, self-respect is based on the fact that by strengthening their family's economic position they are gaining importance in the family and the wider community as well.

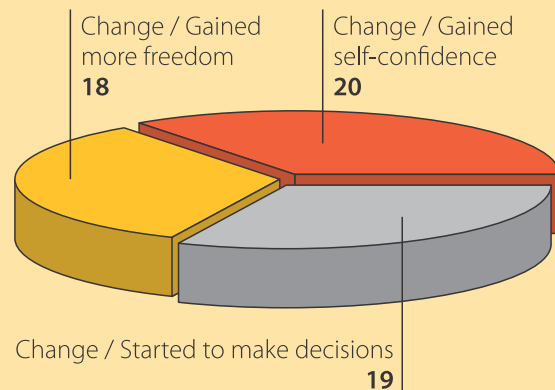


Chart 7: Data on the perception of post-project women's role

**"After I lost my job
and I had no pension,
I was finally able to make
something which meant a
new life for me!"**

Brankica Dragojlović -
Bijeljina





**“Only when
I began to earn
my own money, I
gained self-confidence
in community and even
within my family!”.**

Dragan Djuric -
Bratunac

The process of economic empowerment of women in marginalized parts often includes the basic support to the poor. Another very important feature of poverty is the fact that it excludes the group that it affects. It is not unlike a vicious circle because on the one hand this population is deprived of chances and opportunities because of lack of information and on the other hand it lacks information because it does not have access to it.

Faced with the struggle to survive, they rarely go to municipal authorities to inquire on crediting options or even buy newspapers to get informed about economic projects of non-governmental organizations, provided that such information is published in the first place. For this reason the role of partner non-governmental organizations was of key importance in this project. Not only did they provide continuous support to the beneficiaries and together with them went through all crisis situations from lack of self-confidence to finding solutions to specific suppliers-related problems, but they also acted as the only source of information about opportunities provided under the project. All 22 interviewed beneficiaries stated that they would have never received information about this project had they not been contacted by this non-governmental organization.

3.6 The process of education and acquiring specific knowledge and skills necessary to start a business for beneficiaries of the “Economic Empowerment of Women” project

The process of education was of key importance for selected beneficiaries. As mentioned earlier, before the project started no interviewed beneficiary had almost any knowledge of the process of initiating a business. It was at best a hobby “from home” which generated some money from time to time, therefore we can rightfully claim that before the project the knowledge and skills in relation to starting a business were at the minimum level. As many as 98% of beneficiaries stated that they could have never started a viable business without project support and education and most of them would not have had any clear idea of what kind of business to start. Over half of them had a wrong prospective because they failed to take into account the existing capacities.

Several topics were discussed in the course of the workshops and in 95% of cases they were regarded as highly necessary:

- Starting the process and reaching a decision to start a business;
- Market analysis;
- Starting the business;
- Marketing and promotion;

Even 98% of the beneficiaries believe that all the mentioned topics have significantly contributed to their strengthening and their becoming independent. For example, instruction in business start-up methods helped the beneficiaries reach the right decisions regarding the type of business that would be advisable to start bearing in mind the existing capacities. For these beneficiaries, instructions in the field of market analysis meant deciding where and how to market their products; in this domain project beneficiaries proved to be successful as almost all launched businesses have remained sustainable to this day. Only minimal further support is needed to make these businesses profitable, officially registered family companies that would provide livelihood to the families and employment potential to the wider community.

As regards the information received during the training sessions, 12 out of 22 beneficiaries rated the information as satisfactory or good, whereas 10 of them said it was excellent. One should bear in mind the very low level of education of the target population, wherefore the educational approach had to be different and adapted to their needs. The women said that they did not need academic knowledge but a practical set of skills to help them start their own business and find solutions to the problems they might come across. It was through the workshops that the project responded to this need and educators exercised a direct and open approach based on the practical “how to do” type experience which contributed not only to a better understanding of the topics but it also helped the beneficiaries test the knowledge and skills on their own ideas and practical examples.

The workshops added another dimension to the lives of the beneficiaries. As many as 90% of them stated that prior to the workshops they had been afraid to start a business. High interest rates required in earlier similar projects, insufficient or non-existing support from the local community, inadequate legal and financial regulations are just some of the reasons that caused women to resist the idea of starting their own businesses. These problems are still present in the local communities but the participants said that they realized they could use the existing capacities to start a family business and that initially their community could be the place to market their products. As the process was coming to an end and their businesses were growing, they became aware of the need to band together and formalize their services through cooperative entrepreneurship.

Over 92% of the beneficiaries find the practical examples used in the exploration of specific topics as very useful. These examples inspired the beneficiaries with self-confidence that they could also achieve the same in their communities. One of the workshops’ major upshots is the motivation to start a business. Over 94% of the beneficiaries find that the workshops provided the motivation for starting the business in the first place.

Before the project, 30% of them had a dilemma whether they were capable of starting a business at all, whether they would be in a position to repay the loan, etc. The positive attitude they developed through the workshops reinforced their motivation after which taking part in the project was seen as an opportunity, rather than a challenge, to use economic empowerment to make a better life for themselves and their families.

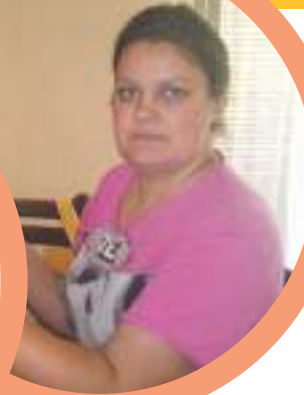
"Thanks to the education programs, I realized how to turn my vision into a reality."

Vesna Stjepanović –
Bratunac



"The education programs helped me realize just how much and what I could do! I learned about all my shortcomings and weak points and now I can make personal and business investments in the right way!"

Mirjana Ostojić – Bratunac



"Had it not been for the seminar, I would have never learned how to look after my cow or plan for the sale of my products. Thanks to the seminars I learned how to keep up all this!"

Azra Čišija – Kakanj



"Not only did the seminars teach me how to start a business but they taught me how to work to make it all sustainable. It was a turning point for us to realize just how much investment and work is needed and it was the only way to succeed."

Sandra Sinakijević –
Prnjavor



"Before the workshop I knew nothing about production of eggs. Now, after the workshop, I know what it means, I am able to locate markets where to sell."

Meliha Nuhić –
Tomislavgrad



"Although I have just embarked on greenhouse production I can already say that in less than a year I have become self-sufficient!"

Gojena Matić –
Bratunac



3.7 Perception of the project-delivered support

The Economic Empowerment of Women project had several key segments which provided direct support to the beneficiaries:

- Education;
- Specific financial resources;
- Consulting and support services throughout the entire business start-up process;
- Crisis solution support;

Each of these segments was recognized by the beneficiaries as extremely important for their personal success in establishing a viable business and in economic empowerment.

All of the 22 interviewed beneficiaries attested to the extreme importance of the training for their personal development, for building self-confidence, as training programs acted as a motivating force for the launching of their future businesses. For over 65% of the beneficiaries this was the first time to come across some type of production, even though they might have encountered it also within their households. It was only in the workshops that they learned how to invest a part of profits in order to make their business viable, how to locate markets for their products, etc.

Business start-up consulting and support services are also very important for successful project implementation. Providing funds and education was not sufficient for these beneficiaries. They still lacked motivation, something to build up their self-confidence. This was where the partner non-governmental organizations played a key role by directly working with the beneficiaries in the field, by encouraging them to continue their business efforts even when faced with doubts or obstacles. The project beneficiaries had been living for many years as economically marginalized, without any self-confidence and hope that things would change for the better and therefore it is clear why continuous support in the form of regular visits support to the entire business start-up project was of extreme importance for them.

This support was especially important in the procurement process which consisted of several phases:

- Selection of suppliers and ordering of goods;
- Delivery of goods and suppliers' attitude;

All the interviewed beneficiaries stated that the support of non-governmental organizations which can officially and legally enter into contracts with suppliers was of crucial importance. The attitude of the suppliers significantly changed when they learned that procurement would be effected through a legally registered non-governmental organization. No significant problems were noted in relation to procurement and delivery of requested goods (greenhouses, cattle, intermediate goods for starting a business, etc). No case of discrimination was recorded although all suppliers were informed about the population in question. The only case of discrimination noted within the project was in the case of a Roma beneficiary when she was discriminated against by the community she lives in. Also in this case a project partner non-governmental organization played a decisive role in conflict solution. In the end, those that used to make problems for this beneficiary became interested in taking part in similar projects in the future.

The procurement process served as the learning process for the beneficiaries. Before the project, 97% of them had never taken part in any formal goods procurement activity. In the opinion of all interviewed beneficiaries, this experience will prove to be very important in the future for further business development.

The greatest challenge for the beneficiaries in the entire business start-up process was related to the marketing of products. In few cases, unstable weather conditions caused some fear that greenhouse production might fail, but the marketing and sale of products still presented the greatest challenge for the beneficiaries. This is quite understandable in an unstable market like the one in BiH where the majority of people have very low purchasing power.

3.8 Motivation of the beneficiaries and vision for the future – project impact on changing the awareness about self-employment processes in the wider community

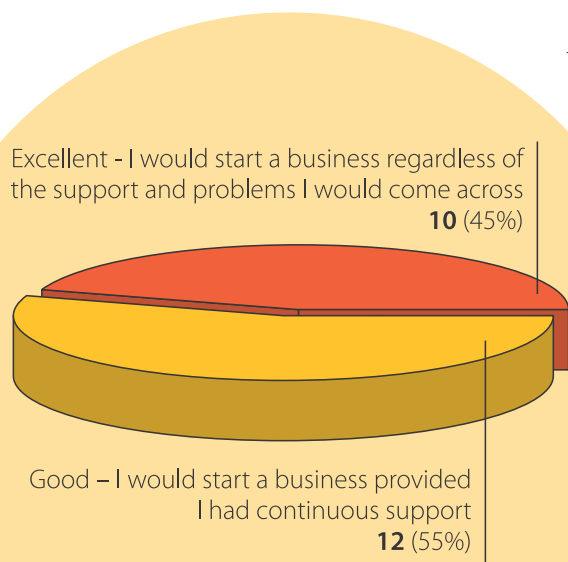


Chart 8: Data on beneficiaries' motivation to start a business

The objective of every project is to accomplish a certain degree of self-sustainability. This is not an easy task to achieve in the unstable market in BiH, and still 98.5% of launched businesses are remaining active. This is necessary to explain further. For all interviewed beneficiaries this business is not only a source of necessary income but also the only chance that has appeared after many years to add to the economic betterment of the family.

Therefore, it is not a surprise that 55% of the beneficiaries stated that they would start a business if they received support to do so, and 45% of them said that they would start a business irrespective of whether they would be given support and or encounter problems. During the interview neither beneficiary stated that they would not start a business!

The foregoing leads to the conclusion that the project most directly affected the change of beneficiaries' awareness in relation to business start-up and economic empowerment in general. The skills and knowledge they acquired gave them enough self-confidence to feel able to continue developing the existing capacities and starting a new business on their own.

The impact of the project on the beneficiaries' wider community is particularly interesting. All interviewed beneficiaries stated that their example and the success they achieved had a motivating effect on the wider community. It is estimated that over 170 local citizens who were in contact with the 22 interviewed beneficiaries expressed interest in taking part in similar projects and in starting their own businesses. This shows how examples of "positive practice" act as a stimulating and motivating factor in the local communities and it is a real pity that this model is rarely recognized by the local authorities which could use the examples from this and other projects to create adequate local development strategies and strategies to support marginalized and economically excluded groups.

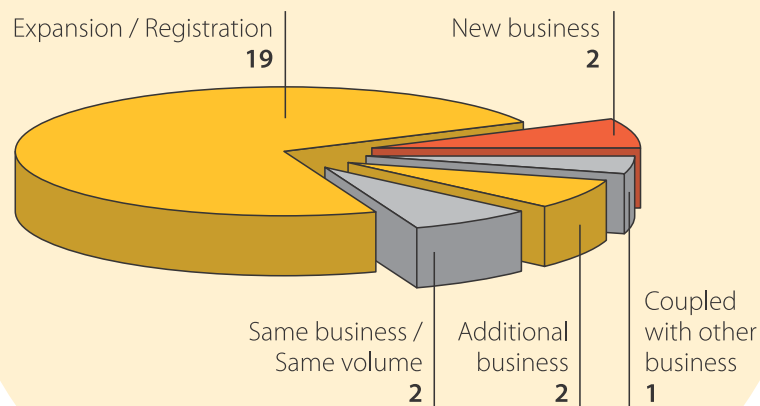


Chart 9: Data on post-project life of the business

This is further illustrated by the data on the interest expressed in further continuation and development of businesses launched under the umbrella of the Economic Empowerment of Women in Bosnia and Herzegovina project. As many as 19 out of 22 interviewed beneficiaries stated that they would carry on with, expand, formalize and register the business. This being no longer doubtful, the only question remains where and how to find new opportunities to help them along this process. Only two beneficiaries believe that they will keep up the same size of business for the sole reason that they lack the capacities needed to expand. Two respondents said that they would consider the possibility of starting one other business which would be compatible with the existing one, which would not only expand but also enrich their supply range. This information indicates that education-wise women feel sufficiently empowered to look for new opportunities to start new businesses and thus make more money. For example, sheep owners are considering the possibility to engage in the production of sheep cheese, whereas others are thinking about expanding the greenhouse production to grow culinary, aromatic and medicinal herbs. Before the project's start, beneficiaries did not show any form of innovative thinking, which tells us about the importance of the experience and of the process that the beneficiaries went through when they started their business.

All interviewed beneficiaries want to keep up the businesses they started. This information shows us that they are not only motivated but also committed. To start a viable business in BiH is not easy and these beneficiaries, even though excluded and marginalized group before the project, managed to do precisely that. And even more than that, they still believe in their "economic future", they believe they possess enough knowledge and information and as many as 87% of them believe that, if necessary, they can pass that experience and knowledge to new beneficiaries.

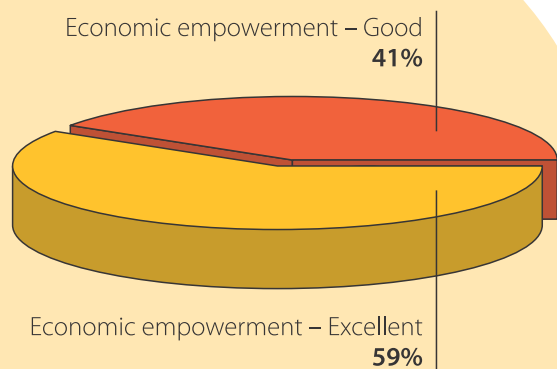


Chart 10: Data on perception of beneficiaries' economic empowerment

All the interviewed beneficiaries stated that they were very interested in developing their businesses further but that they still needed financial support (based on collected information the amount in question is from 300 to 2000 KM to be used for the procurement of a new greenhouse, upgrading existing capacities, investing in intermediate goods.) These are minimal investments which the beneficiaries believe would ensure having a sustainable business and generating substantial profits.

The support the beneficiaries received affected them on the psychological, educational and economic plane. On the psychological level, the beneficiaries became independent, they have more self-confidence; on the economic level they generate profit for their families, whereas education-wise they acquired enough know-how to make their business viable.

When asked about economic empowerment, 13 beneficiaries rated their level of economic empowerment good and nine of them said it was excellent. It should be noted that out of 63 beneficiaries that were included in the project, 90% were families with no regular source of income.

As many as 59% of beneficiaries consider their economic viability to be good while 41% of them believe it to be excellent.

Non-governmental organizations which provided adequate business start-up support played a decisive role in forming this perception. This helped increase beneficiaries' self-confidence and their belief in success.

The situation is similar when it comes to income-generation capability. Twelve beneficiaries rated their personal capability as being good and 10 as being excellent. Starting a business opened new windows of opportunity for these beneficiaries and their families. Once reserved mothers and housewives, they became entrepreneurs who are building their positive future with small but unwavering steps. This perception of income-generation capability speaks more about the beneficiaries' self-confidence than about their actual economic success. The beneficiaries need additional help to one day turn their story into the story of sustainable business success.

3.9 Project's impact on improving the position of women in the family and in the wider community

One of the objectives of the Economic Empowerment of Women in Bosnia and Herzegovina project is to improve the role of women in the family and the wider community. We have tried to "measure " this extremely sensitive sociological issue through the perception of the project beneficiaries with regard to their feeling of freedom, decision-making autonomy and in general the change of the role they currently play in the family and the wider community.

Asked about the freedom of choice, 64% of the beneficiaries opted for the option “good”, and 36% of them chose the option “excellent”. No beneficiary chose the option “poor”.

What is the significance of this in the life of women beneficiaries – is the question that imposes itself. A woman that is economically dependent in most cases has no say in decision-making processes which are important for the family. Now these women have started their own businesses, the businesses generate financial gain and they are to be credited for that. Not only that now they can make business-related decisions, but their family role has changed and the beneficiaries say that they have become more important, acknowledged and respected.

We need to understand the sociological context which is present in the majority of rural communities in BiH. In the majority of cases, these women connect the improvement of their position with economic empowerment and a higher degree of equality within the family. Their primary role of the mother and wife is something that they do not want to change, but what they do want is to be more equal, more respected and acknowledged. Very often, that equality is reflected in autonomous decision-making in some areas of family life.

As many as 77% of the beneficiaries estimated that the project influence on raising their independence as “good”, whereas 23% of them rated it as “excellent”. This can only mean that the attitude of the family and community towards women is drastically changing through the economic empowerment of women. Woman is now regarded as being more capable and is therefore granted more rights and autonomy in decision-making.

The beneficiaries’ overall perception of the positive changes with regard to their position inside the family and the wider community is also important for understanding the general project impact on the empowerment of women in BiH.

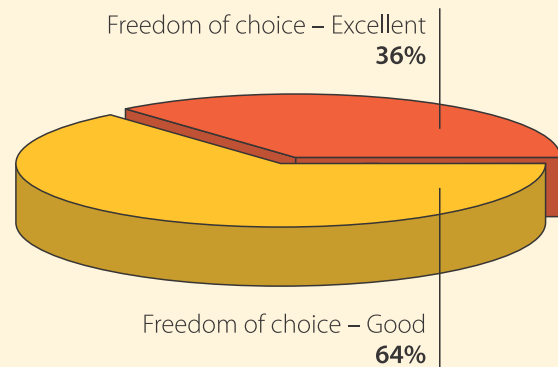


Chart 11: Data on beneficiaries’ freedom of choice

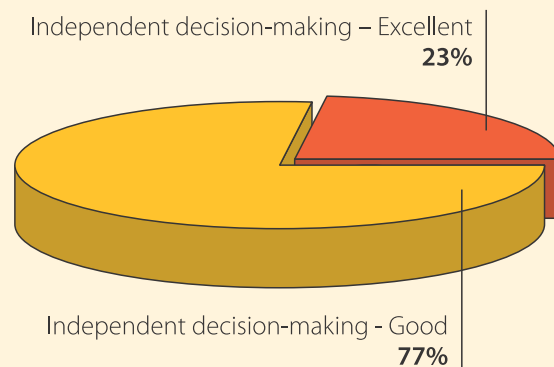


Chart 12: Data on independent decision-making

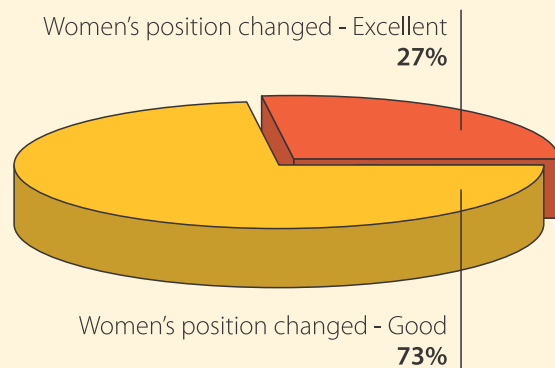


Chart 13: Data on the perception of the change of the position of project beneficiaries

As many as 73% of beneficiaries said that the level of the positive change of their role was good, and 27% of them rated it exceptional. The foregoing is best illustrated by the statements of the beneficiaries:

"I lost my job, I had no pension, but thanks to this I have become stronger and more communicative!"

Dragojlović Brankica -
Bijeljina

"I feel differently now because I have my job and other members of my family regard me in a different way, with more respect!"

Dragana Đurić – Bratunac

"Now that I am in charge of this business, I receive more respect from my household members but also from the wider community in which I live!"

Gojena Matić –
Bratunac

"What changed in the roles these women played to bring about such a change in perception!?", is a question that needs to be asked. A number of studies as well as project data have shown that economic empowerment of women builds up their self-confidence, woman "exercises" the rights that are rightfully hers; she is no longer a passive subject doing whatever she is told to do, and she starts playing an active part in the life of the family and in decision-making processes. This is what the beneficiaries are talking about. Women are still mothers and housewives but now they have their own businesses which bring substantial profit to their families and consequently higher respect within the families for these women.

Witnessing the transformation of women in the interviews is amazing. At the start of the project we were dealing with socially vulnerable women who were frightened by the mere idea of starting a business because they did not have support and understanding. Before us now are women who have learned a lot, who have gone through different business start-up experiences but have come out of it empowered and ready to continue working and developing their businesses. For over 85% of them the biggest challenge was to come up with a business idea, what business to start and what capacities to employ. For 90% of the interviewed beneficiaries selling the products is the greatest challenge of all. This is not surprising because it means turning a one-time hobby into a profitable business where it is equally important to sell as it is to manufacture, to invest in new production capacities as it is to produce. Before the project, these women did not have the mind of a business strategist, which is something that the new role demands of them. It requires them to analyze their market and to find new opportunities. That is why 56% of the interviewed beneficiaries think that throughout the process they learned the most about starting the production, marketing the products and analyzing the markets.

For the project beneficiaries this was a revolutionary process where they were expected to step out of their family roles and become innovative business women, adept at negotiating as they are at selling, capable of confronting the risks of adverse weather conditions, discrimination in communities, market instability with only one vision in mind – to improve the lives of their families. And that is the project's main impact. As many as 98% of the beneficiaries believe that the project has contributed to the economic betterment of their families and directly enhanced the life of their families and of 85 families of the secondary beneficiaries. This project has brought hope for a positive change for over 1000 direct and indirect beneficiaries and that is the biggest impact any project can have in the lives of marginalized and economically excluded women in BiH.

3.10 Economic ability of the project beneficiaries to repay loans and give support to secondary beneficiaries and to the wider community

All of the 22 interviewed beneficiaries graded their ability to repay loans as excellent. As their production efforts paid off all beneficiaries repaid their loans, and repayment in most cases consisted of their own products. In this process they received special support from project partner non-governmental organizations. Although the beneficiaries themselves selected secondary beneficiaries - persons in need, it was important for them to provide support in the loan repayment process to offer suggestions as to how, in what way and how much products is needed to repay the loan without putting the economic stability of the businesses at risk.

The wider concept in relation to the beneficiaries' ability to help the wider community is reflected in the fact that, based on their personal experience, 95% of the beneficiaries are ready and able to provide enough information to others to start a business.

The loan repayment process constitutes per se a form of financial support to others. It was a pleasure to listen as the interviewed beneficiaries talked about the help they gave to others. Before the project they were in need of support that now they can provide to others.



"I feel content, I can earn money on my own now which is what I wanted, but at the same time I can help others!"

Dijana Despotović –
Bijeljina



"It was a wonderful feeling, no one in this population has a job and very few people would be able to set some money aside to buy something for their children. It was nice to see that both the children and the parents were grateful for what they got!"

Vesna Stjepanović –
Bratunac



"To be helped and given a chance felt good, and now it feels good being able to help others who are in need!"

Marija Vidić – Prnjavor

"I know what it felt like when others helped me and that is why I know what the people whom I can now help are feeling. I am happy both as a woman and as a Roma woman!"

Hatidža Bajrić – Tuzla





Chapter II

NETWORKING LEADS TO SUCCESS!

THE ROLE OF PARTNER NON-GOVERNMENT
ORGANIZATIONS IN THE PROCESS OF ECONOMIC
EMPOWERMENT OF PROJECT BENEFICIARIES

4. Networking leads to success – the role of partner non-government organizations in the process of economic empowerment of project beneficiaries

As previously mentioned, partner non-government organizations played a key role in the successful project implementation and the economic empowerment of beneficiaries. One of the most important roles recognized by the beneficiaries themselves was the support they received throughout the entire business start-up process. Beneficiaries needed help to overcome their initial fear, to gain enough self-confidence to make the business self-sustainable and successful. To that end, constant field work was required and different forms of direct advisory services and talks with the beneficiaries. In some situations, additional support was called for to solve the problems that emerged in the course of the process. In many situations, the implementation of this project required strengthening of capacities of the partner organizations themselves either through individual staff education or organization of workshops and seminars for the entire organization.

For the purpose of this research, representatives of all involved, partner non-governmental organizations were interviewed and everyone agreed that involvement in this project was a precious experience both for the organizations and all the staff that worked on the project implementation. Although many organizations had implemented some initiatives regarding economic empowerment of women, this kind of direct investment and the financial support to the beneficiaries to start their own businesses presents a completely new experience for them. Most of them viewed these activities as the responsibility of the local authorities which have budget resources. For that reason, the participation in the project was regarded by representatives of non-governmental organizations as a continuous process of studying and acquiring experiences necessary for their future work.

“Our beneficiaries have more confidence in us! The project selection process was carried out transparently by members of the commission from other towns, so Tomislavgrad selected beneficiaries from the Tuzla and Bijeljina region!”

Lara Women's Organization - Bijeljina
Mara Radovanović

“Our capacities were built through project workshops like, “Project Preparation for EU Funds”, and similar, which further strengthened our organizational capacities.”

Maja Women's Association - Kravica
Nada Marković

“We have learned a lot through this project, in the first place how to support our beneficiaries in the right way so that they would be successful in their business”.

Nada Center for Mothers, Association of Roma Women - Kakanj
Zemina Vehabović

“Through this project we got 4 new members who became very active in our work. The entire project required active field work, which was very important for our organization and our beneficiaries”.

LI WOMEN Women's Association - Livno
Jasminka Borković

“This was very important for us because every day we had to be in contact with the beneficiaries, most of who were housewives at the time and for the first time were exposed to themes like business plan preparation. After this project, we got several new members because women recognized a positive story in our work”.

Romska djevojka – Romani Čej Association - Prnjavor
Snježana Mirković

Thanks to this project we have better communication and cooperation with beneficiaries in the field!”

Duvanjke Civic Women Association - Tomislavgrad
Anđa Križanac

“As an organization we are committed to direct field work, but we believe that the project contributed to the strengthening of our capacities, especially the capacities of our new colleagues!”

Bolja budućnost Association of Roma Women - Tuzla
Indira Bajramović

4.1 Perception of partner non-government organizations of the project's impact on the wider community and the beneficiaries

The foregoing indicates that the project played a very important role not only in terms of building capacities of partner non-governmental organizations but also in terms of redefining and even changing the role they play in the local community. Six of seven interviewed representatives of partner organizations think that the process of economic empowerment of women has fortified their place in the local community and that now they "communicate" more easily with the local community representatives. One organization stated that they had already had good public relations and good position in the community but that the project certainly contributed to its improval. One of the reasons cited by the representatives of non-governmental organizations is the fact that economic empowerment of women in local communities has been recognized by the wider public and the local authorities as a very important "work". In the course of project implementation the non-governmental organizations were very often supported by Centers for Social Work, municipality representatives, etc.

All organizations (100%) concurred on the importance of the project for non-governmental organizations, both for those involved in the project but also for others which are active in other regions. This kind of perception derives from the importance of economic empowerment of women as a form of capacity building support for women in their struggle for more equality in position and status. It is clear that every local community has its own problems that different non-governmental organizations are trying to solve through projects and initiatives, either independently or in cooperation with local institutions.

Nevertheless, all organizations involved in the project 'Economic Empowerment of Women in Bosnia and Herzegovina' believe that the project, owing to its multiple forms of influence, can have an important role in the local communities. Economic empowerment of women strengthens the economic position of beneficiaries' families, improves the chances for education of their children and, in the opinion of partner non-governmental organizations, reduces the degree of violence in the family. Due to this "wider" influence of economic empowerment projects in the community, it is not surprising that they are considered important for all non-governmental organizations. This means that in the future additional focus should be placed on interconnection and networking of non-governmental organizations, especially those dealing with the protection and empowerment of women, because solving other problems with which women living in the local communities are faced can be initiated through economic empowerment projects. All interviewed representatives of partner organizations concurred on the importance of this project also for the beneficiaries. In the process of education, women who knew nothing about business plan preparation and financial operations "grew into" empowered women who are responsibly and professionally running their businesses. Not much needs to be said about the significance of this project for their lives and the lives of their families. Economic empowerment of a woman empowers her entire family which now has better chances and opportunities for leading a dignified life. Children have more chances to get educated and the husband can also generate some income through the project and in this way this family can help other families, too.

We asked representatives of partner organization if, in their opinion, the Economic Empowerment of Women in Bosnia and Herzegovina project brought about any real change and if so, what kind. The first answer we got made references to the economic situation in the pre and post project period. As indicated by our data, 66.6% of the beneficiaries had no income in their families. All beneficiaries stated that economic position of their families consolidated following the start of their businesses and that is the real change brought about by the project. Of particular importance are other sociological aspects of economic empowerment of women, her autonomy in decision-making processes, her self-confidence, her empowerment in relation to knowledge and skills which are necessary to start a business. All project beneficiaries think that now they are able to continue with the development of the existing or even new business. A special attention is to be given to the way the Economic Empowerment of Women in BiH project is viewed in terms of its innovativeness! What is it that distinguishes this project from other similar initiatives which, albeit rarely, were launched in different local communities.

- First, women had the final say about what business to launch bearing in mind the current capacities. This made their attitude to business start-up more real and sustainable.
- Second, the project beneficiaries did not receive financial support which had to be repaid to the donor. Instead, they had to give 20% of the value of the support to other women of their own choosing who were in need in their community either in the form of products or money, and the majority opted for the products. In this way their self-confidence was additionally boosted by the fact that although at one point they themselves were in the state of need they are now able to help other women in their community.
- Third, the workshops further empowered and educated the beneficiaries to start a sustainable business. Throughout that entire process the beneficiaries received support from CARE International and partner organizations which supported and empowered them through additional training programs and business-specific consultations.

These are just some of the reasons for which this project is perceived as innovative.

4.2 Perception of partner non-governmental organizations of the “role” in the process of economic empowerment of beneficiaries

Several segments define the perception the non-governmental organizations have about their role in the project:

- **Management**
- **Coordination**
- **Negotiation**
- **Field research**
- **Consulting**
- **Continuous beneficiary support**

It is clear that this is a complex process which required constant presence and work in the field. This form of direct contact is what the beneficiaries regarded as very useful for their personal empowerment.

An important segment that emerged as the result of the Economic Empowerment of Women in BiH project implementation is the need to network and have joint work formalized through agricultural cooperatives. An initiative to officially register such a cooperative was launched in Kravica in the Bratunac municipality. The reason for formalizing the businesses lies in the fact that empowered project beneficiaries want to expand their markets but to do so they need to formalize and legalize their services. The establishment of cooperatives is the shortest and the most economic way to achieve this goal. It is expected that similar initiatives will be launched in other regions and communities where the project was implemented.

Another networking aspect is reflected in the interest expressed by some beneficiaries to consolidate what their supply so as to achieve better competitiveness in the market with diversified supply range.

The cooperation achieved with partner non-governmental organizations increased the marketing outlook for the beneficiaries.

Before the project, these women had never attended any seminars or conferences and these events provided the perfect opportunity for presenting their “positive” story, introducing others to their work and selling their products.

Non-governmental organizations connected them with other business partners with whom they can add to the success of the businesses.

Animating local institutions is also an important segment in the roles played by partner non-governmental organizations in the process of economic empowerment of beneficiaries. One of the key challenges that these beneficiaries are faced with is formalization and legalization of business services. At the moment, irrespective of minimal production size and capacities financial policy and legislation in force treat these beneficiaries the same way as they treat large producers. In such a legal and financial environment the road to long-term business sustainability may be paved with obstacles. One of the ways of solving this problem is setting up cooperatives. On the other hand, it is possible to launch an initiative for defining different public policies which will introduce different “financial treatment” and requirements in relation to individual producers which would be more in line with positive practices and incentive social programs than with business industries.



Chapter III

VISION FOR THE FUTURE!

RECOMMENDATIONS OF THE BENEFICIARIES AND PARTNER
ORGANIZATIONS FOR MORE SUCCESSFUL ECONOMIC EMPOWERMENT

5. Vision for the future – recommendations of the beneficiaries and partner organizations for more successful economic empowerment

There were no objections from the beneficiaries or partner organizations about the way in which CARE International implemented the project. Constant support was available throughout the project and all project stakeholders viewed this as a very important segment in project implementation.

Although the beneficiaries are satisfied with the achieved, several recommendations were singled out which can be useful in the future conception of similar activities.

RECOMMENDATION 1: **CONTINUATION OF BENEFICIARY SUPPORT**

All interviewed beneficiaries and representatives of partner organizations on the project stated that it was necessary to consider new forms of support to the current beneficiaries. They did start and develop viable businesses, but additional minimal investment is needed in order for the businesses to generate actual profit. Over 87% of the beneficiaries believe that they need to be educated further in order to develop their business. Further minimal investment is needed starting from 300 KM for building meat drying capacities, 400 KM for buying an irrigation pump, 1000 KM for buying new bee-hives to increase honey production capacities, 1000 KM for buying more chicks for egg production, to 2000 KM for buying new greenhouses or agricultural production machinery. It is clear that this provides a chance for future investment either through favorable credit lines or through donors or local authorities, because further economic development of the current beneficiaries means finding a permanent solution to the problem of socially vulnerable families and directly investing in poverty reduction efforts in the local communities.

RECOMMENDATION 2: **SUPPORT TO NEW BENEFICIARIES WITH MORE SPECIALIZED CONSULTATION SERVICES FOR SPECIFIC TYPES OF BUSINESSES**

All the interviewed beneficiaries said the education was a turning point not only as regards their way of thinking but also as regards the acquisition of necessary skills and knowledge to start a business. For this reason, all beneficiaries believe that being educated in different business start-up subjects is of crucial importance for new beneficiaries. Another form of education could involve specific production or business type training. So, for example, beneficiaries engaged in greenhouse production must know everything about greenhouses, what cultivars to use, what temperature to apply, how to irrigate, etc. This can be solved by organizing workshops after beneficiaries have been selected or by cooperating with local institutions and development agencies which, in most cases, have the ability to provide this kind of specific knowledge and support to non-governmental organizations.

RECOMMENDATION 3: **HIGHER DEGREE OF INVOLVEMENT OF LOCAL INSTITUTIONS**

For the most part, the local institutions recognized the importance of the implementation of the Economic Empowerment of Women in BiH project. Nevertheless, in the opinion of the beneficiaries and representatives of partner organi-

zations, their role must be larger. A major chance that opens up here is networking of partner organizations with local institutions through signing a memorandum of understanding. Local institutions could use the existing funds in the budget, either as grant or at the minimum interest, to stimulate the beneficiaries to start a business. If budget funds are lacking, they can give support to the beneficiaries to formalize their businesses, provide consulting services or assign natural resources (pasture lands for example) under favorable conditions. In this way, the local community transforms from a project supporter to an active participant solving burning social problems in its community.

Local institutions could also play a key role in launching initiatives to issue and adopt policies on tax and other incentives which are necessary to achieve long-time sustainability of this kind of “individual”, i.e. family-type or small businesses in the communities.

RECOMMENDATION 4: **HIGHER EFFICIENCY IN THE ASSESSMENT OF POTENTIAL BENEFICIARIES, THEIR CAPACITIES AND MOTIVES FOR STARTING A BUSINESS AND TAKING PART IN THE PROJECT**

In view of the members of the Commission, the selection of beneficiaries was very transparent and discouraged any kind of nepotism. The selection was conceived in such a way that two selection committees were formed, one in Tomislavgrad and the other in Bijeljina. In this way, the Project and Beneficiary Selection Commission from Tomislavgrad evaluated the beneficiaries from the Bijeljina, Tuzla, Kakanj, Prnjavor and Bratunac regions, whereas the Bijeljina Commission evaluated the projects and beneficiaries coming from Livno and Tomislavgrad. The beneficiaries as well as the interviewed committee members stated that this model enabled the highest degree of equality, equal chances for the beneficiaries and transparency. Nevertheless, one recommendation of the beneficiaries could make use of the capacities of the partner non-governmental organizations which, after applying, could conduct a small research to see if and what capacities the potential beneficiaries have and what it is that really motivates them to take part in the project. In this process the beneficiaries could be counseled on which capacities to use to realize their business ideas. This not only increases the chances of the beneficiaries to have their ideas and projects selected by the committee but it also increases the level of success for their future business.

RECOMMENDATION 5: **USING CAPACITIES OF THE CURRENT BENEFICIARIES TO EDUCATE AND SUPPORT NEW BENEFICIARIES**

One of the more significant recommendations of the current beneficiaries is that they can get actively involved in the process of education of new beneficiaries by sharing with them the knowledge and skills necessary to start a specific type of production or business. This approach can be motivating for new beneficiaries who will use positive examples to see that work and investment combined can result in success and making their life and the lives of their families better. As many as 94% of the interviewed beneficiaries are looking forward to the possibility to pass on their experience to others, which shows that they are not only empowered and have more knowledge and skills to develop their businesses, but that they also have a sufficient level of self-confidence to motivate other, new beneficiaries from their community to embark on the same or similar business stories.



Chapter IV

PARTNERSHIP FOR A BETTER LIFE!

PROJECT PARTNERS ORGANIZATIONS

Women's Organization Lara – Bijeljina

Mara Radovanović – president

Number of employees and model of organization

We have 9 people in permanent employment, but we also have permanent external consultants with whom we have contracts, who are lawyers, psychologists, around 15 persons who are involved in our projects on regular basis. We have around 50 female volunteers that join us in all our activities. We have also worked with young people. We have constant cooperation with school students.

Mission and vision

The mission of our organization is to improve the position of women in the society, which includes protecting women from all kinds of violence. Our vision is an independent, self-sufficient woman that does not tolerate violence and has equal access to all social functions as men.

Basic activities

LARA developed as a center for women from this region. This was made possible through our women's center which gathers women, through which we influence the local authorities. Also, in this center we organize all activities related to the protection of women, we have an S.O.S. line, free legal aid and free psychological assistance. We work a lot to prevent violence against women, for years we were fighting human trafficking at the time when working on this issue represented problem in the region. We also are working on preventing all forms of violence. We are trying to exert influence on the institutions to get involved in finding solution to this problem.

Strategic plans for the future

While working to prevent violence against women we realized that poverty was one of the major causes causing women to put up with violence, because even women who stayed in our safe house and who are victims of violence often decide to go back to their husbands, especially if they have children, because they have no alternative. That is why we have decided to work on strengthening women's economic independence because we have realized that only an economically independent can be in complete control of her life! Likewise, we are also working a lot in the area of reconciliation. We want the voice of the citizens to be heard more loudly in this process.



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Women's Association Maja - Kravica

Nada Marković – president

Number of employees and model of organization

At the moment we have two employees and three external consultants that we engage under temporary service contracts depending on the projects we implement. Our association has 64 members and we are the only organization which has the seat in the local community in which it operates.

Mission and vision

Our vision is to strengthen women's rights and to include women in all spheres of modern living. We are also actively involved in some other forms of civil society development and strengthening. Since our establishment, we have been actively fighting for the improvement of the lives of women in all areas.

Basic activities

We act through several programs directions: economic empowerment of women, political inclusion of women, fight against violence, discrimination, trafficking of women and the development of a community in which women will have an equal status.

Strategic plans for the future

Our strategic plans are to continue working in line with our program directions, especially through economic empowerment of women because empowerment of women is a precondition for everything else, both for the political involvement and the fight against violence or trafficking of women. In the future we see ourselves as a service center providing services and support to women.

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Association of Roma Women, Center for Mothers Nada– Kakanj

Zemina Vehabović – president

Number of employees and model of organization

Our organization has two employees at the moment, but it gathers Roma women from our region. At the moment we are the only Roma women's organization which offers help to Roma women, from different educational community programs to economic empowerment programs.

Mission and vision

Our mission is to empower Roma women and to inform them about their rights. Roma women are subjected to double discrimination, both as women and as Roma women, and our goal is to use empowerment and education to make them more equal in their communities and by doing so to contribute directly to the fight against discrimination and to the enhancement of rights.

Basic activities

Our program objectives are carried out through a number of educational courses in the field of health, family violence, human trafficking, discrimination, through direct field work with the beneficiaries.

Strategic plans for the future

Our strategic goal is to gather as many Roma women as possible and to empower them so as to increase the quality of their lives.

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Women's Association

LI WOMEN – Livno

Jasminka Borković – president

Number of employees and model of organization

We were established in 1996 and our objective was to have as many members as possible, mostly unemployed women, so that through support and different activities they can find their own place, learn and become stronger over time. Our membership at that time numbers over 120 women. Now we are confident that we can count on 30-40 people to support our activities. Every day, 10-15 people are involved in the work of our organization.

Mission and vision

Our main mission and vision are equal opportunities for men and women and the affirmation and inclusion of women into all spheres of social and public life. We think that compared to men women are subjected to discrimination, and in the end they back out and give up the fight for improvement of their own status and rights. We are using all available, democratic mechanisms to try to increase the level of equality of women.

Basic activities

We have had many projects but our activities are carried out in a number of areas. First of all, there is affirmation of women through elections and the election process, then fight against family violence and peer violence and finally the concept of women as standard-bearers of peace and reconciliation. The most important activity for us at the moment is economic empowerment of women and in this field we have animated women and started some handicraft activities. Finally, our last project is the one we do in cooperation with CARE International where we empower women by giving them support to start different businesses.

Strategic plans for the future

We will continue working in the same direction in accordance with available financial resources. Often, we used to work on voluntary basis without any financial support. Our job is to help women become stronger and we will continue to do so through our program activities.

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Romska djevojka – Romani Čej Association – Prnjavor

Snježana Mirković - president

Number of employees and model of organization

As an organization we have no persons in permanent employment. Employment is contingent on the projects we receive. Most of our activities are carried out through the voluntary work of the friends of our organization. Those are mostly high school students and volunteers from our Roma community.

Mission and vision

Our association was established with a view to empowering Roma women and informing them about their rights. We are trying to change their life, to make it better and give it a higher quality. Our Roma women live unrecognized by their communities, even their families, and our wish is to engage them to give their contribution to their society and in that way to be part of the social and political life.

Basic activities

Through its projects, our association is implementing program objectives in relation to the prevention of human trafficking, violence against women, peer violence, and in relation to economic and political empowerment of women. We are actively working to include the Roma population in the system of education, employment, awareness raising and we provide different health education programs and work to solve specific problems for the Roma population such as building infrastructure and legalization of houses, infrastructural projects in Roma settlements, etc. Our objective is to involve the local institutions to take their responsibility for the Roma population in our municipality.

Strategic plans for the future

We want to grow as an organization which will be recognized as some kind of a resource center which actively works to enhance the life of the Roma population in the field of employment, education, housing. Our aim is to strengthen the Roma population, especially Roma women and to build a better life together!

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Duvanjke Civic Women Association – Tomislavgrad

Anda Križanac – president

Number of employees and model of organization

At the moment we have three employees and 59 members. Since our establishment, more than 120 women have taken part in our organization's activities.

Mission and vision

Our main mission is to give support to women, regardless of their age and ethnic background. We want to empower them and include them into different social gatherings, to provide psychosocial assistance and to work actively on reconciliation. Nowadays we work on women's economic empowerment.

Basic activities:

Our program activities over the past few years have been carried out through economic empowerment of women. In our work so far we have provided active support to women through different educational workshops on the subject of CV composition, computer literacy, etc.

Strategic plans for the future

We want to continue working on the economic empowerment of women, either by providing concrete support to start a business or providing basic knowledge in the field of computer literacy or acquisition of business skills. Our wish is to empower ourselves in order to be able to include even more beneficiaries in our projects.

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Bolja budućnost Association of Roma Women - Tuzla

Indira Bajramović – director

Number of employees and model of organization

At the moment we have 5 employees in the organization, who are employed under temporary service contracts or are hired by the project. Our members are by and large of Roma women, but we also have non-Roma women because our overall mission is to fight for the better position of and more equality for women in our region. So far we have successfully implemented 76 projects. According to our estimates, we now have 58 direct beneficiaries and many more indirect ones.

Mission and vision

Our mission is to fight against discrimination together, by raising awareness of women to take part in the public and political life through different workshops and seminars. Our special concern is the protection of Roma children and that is why we take part in a number of educational initiatives. Our vision is that all women, especially Roma women, are equal, and we achieve this through different educational and support programs.

Basic activities

For over ten years, we have been implementing projects in relation to enhancement of women's rights, gender equality and reproductive health. We believe that reproductive health is an important subject, as many Roma women are not covered by the system of health protection and this is the only way for them to receive the necessary information about this subject. Through different projects we are organizing provision of medical services and medical examination. Over the past years, we have been actively involved in the economic empowerment of women and in our opinion this is the most important activity for enhancing the equality of women, especially Roma women. Our organization is regarded as an important resource center which provides services to beneficiaries, and frequently we are contacted by Roma women to solve fundamental

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problems such as registration of children in the birth certificates, exercising rights under social programs, and others. Furthermore, different institutions, from state level ministries through entity level institutions up to cantonal and municipal authorities have recognized our potential which is why we are often a partner organization in their activities. At local level we successfully cooperate with Social Service Centers, the Ministry of the Interior Affairs, etc. In these ten years we have grown into a respected organization which acts as a partner to a number of national and international organizations.

Strategic plans for the future

Lately, our strategic plans have been focusing on economic empowerment of women, because we believe this to be the most important support extended to Roma women. Our organization's vision is to continue to develop so as to become a respectable partner organization for enhancing the rights and position of women, especially Roma women in our region, and beyond.





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