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## Women's Economic Empowerment CARE International Balkans

How were women's cooperatives established in Montenegro?

2016/2017

## IMPRESSUM

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# **Women's Economic Empowerment**

## **CARE International Balkans**

**How were women's cooperatives established in Montenegro?**  
**2016/2017**

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## INTRODUCTION

*CARE International has been working through the projects „Social Inclusion through Women's Economic Empowerment in Montenegro – JAKA and „Social Entrepreneurship, a Step towards Independence SESTI“ to support women entrepreneurs who made decisions to start their own businesses, in addition to establishing social enterprises, namely agricultural cooperatives that will provide new jobs and enable access to market for those women entrepreneurs engaged in agricultural production. Women's economic empowerment activities in Montenegro are one of the priorities for CARE International whose aim is to enable access to and control over economic resources for 30 million women around the world by the year of 2020.*

*Following this strategy and defined methodology, CARE International has been engaged in women's economic empowerment process in the Balkans since 2012, by supporting those women that need help the most. In Montenegro, our women beneficiaries belong to vulnerable and marginalized groups, such as Roma and Egyptian minorities who, according to all indicators, are in the far most difficult situation in terms of unemployment rates and living standard, as well as women from the north of Montenegro who had been exposed to some form of domestic violence or had lived in difficult financial situations. By providing support to cooperatives, the projects that we are implementing have created preconditions for long term effects on development of women's entrepreneurship in the target municipalities, as well as sustainability of our partner organisations: Open Center Bona Fide from Pljevlja and Center for Roma Initiatives from Nikšić, which will run these social enterprises. Directing incomes from commercial activities into the local organisations will enable these non-governmental organisations to achieve and advance their core mandate – to provide help and support for women victims of violence and vulnerable Roma and Egyptian women.*

*We are thankful to the Austrian Development Cooperation, OAK Foundation and the European Union for recognizing the potential and supporting implementation of these projects.*


*By empowering women, CARE International contributes to the overall development of a society, thus our motto is: JAKA model for strong Montenegro.*



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

## ABOUT THE PROJECT

### Women's Economic Empowerment in Montenegro, JAKA CARE International Balkans



According to the data of the Employment Agency, in 2017, over 49.570 Montenegro men and women have been registered as unemployed, which is 12% of total work capable population. Unemployment is not only one of the major problems but it is also a cause of poverty, whose rates in both Montenegro and the Region are extremely high. Over the past six years, CARE International Balkans has been working to reduce this rate and support self-employment and business association of women from marginalised groups through its women's economic empowerment projects. Developing women's skills and competencies, empowering their economic participation and creating a safe and sustainable environment through cooperatives and social enterprises proved to be an excellent model.

CARE experiences from Bosnia and Herzegovina (BiH) in working with and empowering of over 600 women from the 12 municipalities, have significantly contributed to the development of the Montenegro projects: “Social Entrepreneurship, a Step towards Independence SESTI” and “Social Inclusion through Economic Empowerment of Women in Montenegro - JAKA”.

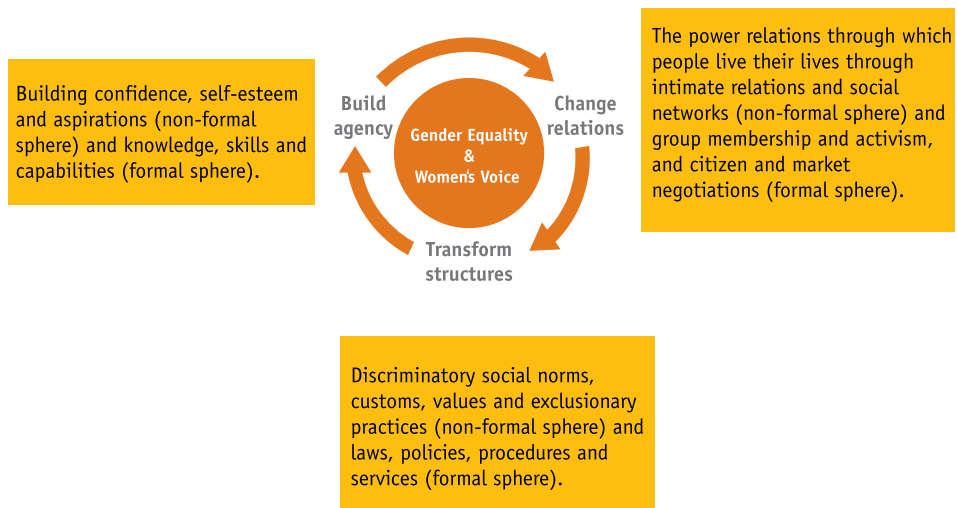
Thanks to the donor funds in the amount of over EUR 520,000, after an intensive training of the women beneficiaries who expressed their interest in these projects, two agricultural cooperatives were established in two towns – ‘Crveno zlato’ (Red Gold) in Pljevlja and ‘Od naših ruku’ (By Our Hands) in Nikšić. The founders of these cooperatives, the associations Open Center Bona Fide and Center for Roma Initiatives, through their long-lasting work with the most marginalized groups of citizens – women victims of violence as well as Roma and Egyptian women, are aware of how much economic independence is important factor not only for building better livelihoods but also for strengthening character and self-confidence. *“We have been working for years to help women who had suffered from some form of domestic violence, physical or mental abuse. What we learned from working with them is that economic dependence or independence are the determining factors for women to decide whether to stay in or leave violence”*, said Sabina Talović, Director of the Open Centre Bona Fide (Pljevlja), explaining the importance of this initiative.



## CARE's Approach - The Theory of Change

CARE Gender Equality Framework (GEF) was developed to assist CARE staff in conceptualising and planning gender equality work. The GEF builds on existing CARE frameworks and tools, in particular the Women's Empowerment Framework (WEF). The GEF updates CARE's previous Women's Empowerment Framework to capture learning that our women and girls empowerment approaches must be synchronised with and complementary to how we engage men and boys and people of all/diverse genders for gender equality.

Figure 1: CARE's Gender Equality Framework



Change theory is based on CARE experience that achieving gender equality and enabling women to express their needs and participate in exercising their rights requires transformative change.

**Transformative change** does not mean to only temporarily have greater opportunities, but addressing structural causes and symptoms of gender inequality with the aim of achieving long term change in power and choices women have over their own lives.

CARE comprehensive survey and analysis of evidence stresses that change needs to happen and be sustained in all three areas of activity to achieve the ultimate result. Change is needed in public and private space (i.e. at an individual level, level of household, community and society) and CARE has been actively engaged at all levels. Change theory is illustrated in the following diagram:

**Figure 2: Theory of Change**

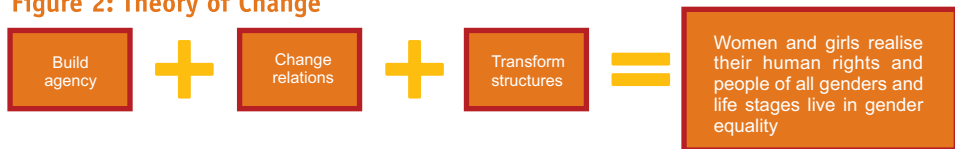


Diagram of CARE model of Change Theory is as follows:

## Women's Economic Empowerment Theory of Change





## PROJECTS

**“Social Inclusion through Economic Empowerment of Women in Montenegro JAKA”  
and “Social Entrepreneurship – a Step towards Independence SESTI”**



**2** MUNICIPALITIES:  
**PLJEVLJA AND NIKŠIĆ**



**2** ORGANIZATIONS:  
**OTVORENI CENTAR BONA FIDE AND  
CRI - CENTAR ZA ROMSKE INICIJATIVE**



**2** COOPERATIVES:  
**CRVENO ZLATO  
OD NAŠIH RUKU**



**113** WOMEN  
TRAINED



**90** WOMEN APPLIED  
FOR SOCIAL LOANS



**43** SOCIAL LOANS  
AWARDED



*Story from Pljevlja*

*Emotions are woven into each T-shirt, sweater or carpet made by women*

*"Cooperatives are created to provide women with access to economic resources. Cooperatives exist to provide them with technical assistance, advice, opportunity to be together and associate, have a stronger voice in a society, and to be able to better fight for their rights."*  
**Sumka Bučan**

Elvira Delić from the village Odžak, in the municipality of Pljevlja, had been unemployed for 30 years as well as the members of her family, before she received a social loan from CARE and the Open Centre Bona Fide which helped her to start a family business – sheep breeding. During the implementation of the project **JAKA**, Elvira registered a family farm. Her life has changed completely since then.



Elvira Delić, Pljevlja

*"I used to have everything and it took me a minute to lose it all. You know what it looks like when a family gets into financial crisis. Many problems come with that. At that time I met Sabina (NB. Director of the Open Centre Bona Fide) and she, with the great support from CARE, gave me a chance for a new life. We got ten sheep and ten lambs in donation and registered a business."*

Today the Delić family has 40 sheep, and Elvira is one of the best examples of women who, when receiving economic and psychosocial support, are able not only to start and keep their business but also to employ their husband and son. This new start, as Elvira said, united them as a family and motivated each of them to move forward. Now, in addition to her family, she is providing support to other women. Namely, Elvira became one of the founders of the women's cooperative "Crveno zlato".

The cooperative or agricultural cooperative "Crveno zlato" was established in July 2017, with resources provided by the organisation Bona Fide and CARE through the projects "Social Entrepreneurship, a Step towards Independence SESTI" and "Social Inclusion through Women's Economic Empowerment in Montenegro – JAKA". The agricultural cooperative works to promote and sell raspberries, with most of its founders and workers being women victims of violence and beneficiaries of the safe house.

Additional commercial activity of the organisation Bona Fide supported through the project activities is production of unique, handmade textile products and carpets by using traditional weaving technique. Taking into account skills and preferences of women beneficiaries, as well as market demands, 557 women who were beneficiaries of the Bona Fide safe house in the period from 2012 to 2017 will be engaged as cooperative members and employees.



With professional, expert and financial assistance provided by CARE, the web page was created for the organization Bona Fide ([www.bona-fide.me](http://www.bona-fide.me)), which, among other things, offers the option for online purchase of woven products.

### Cooperative provides women with shelter and safety



Danijela Miličić, Pljevlja

Danijela Miličić, a mother of eight children, was a victim of domestic violence for the number of years. She was born and grew up in Pljevlja. “I went through a hard time; I suffered from yelling and beating. I spent 72 months of my life being pregnant and the rest of my life I spent looking into the ways on how to feed my children. I could not leave because I had no place to go, and at the end my husband left me...”, said Danijela. She had been looking for a job for years, before the organisation Bona Fide gave her a chance.

*“They invited me to be one of the founders of the Cooperative that will provide opportunities and safety to women like me. Of course, I said yes! Then I received a social loan which I invested to buy a cow to recover my livelihood as well as to feed and educate my eight children.”*

Sabina Talović, Director of the Open Centre Bona Fide and one of the founders of the Cooperative said that the creation of the Cooperative, in addition to obvious benefits for the women beneficiaries, also initiated many changes not only in the community but also in its organisation:



Sabina Talović, Director of the Open Centre Bona Fide

*"On the one hand, the project made our organisation stronger. On the other hand, for the first time women from our target group experienced direct benefit from the loans they received not only to start their business but also to pay back and help others. All beneficiaries need to pay back 20% of the loan amount in kind, for example by distributing smoked meat to people in needs, or a haircut at no costs..."*

### Self-confidence and weaving

Economic stability and the fact that they can finally live a decent life from their work, has provided many women with self-confidence. *"Today I can be optimistic about my future and the future of my children. I have many plans and now I finally have a chance to make them real"*, said Senada Durutlić, a hairdresser and single mother of two children, who, thanks to the social loan, managed to start a small hairdressing salon.



Senada Durutlić, Pljevlja



Cooperative services can also be used by women beneficiaries of the Bona Fide safe house who were provided with vocational-occupational therapy on weaving and production of handmade textile products, followed by promotion and sales of their products.

***“Each T-shirt, sweater or carpet made by women has their emotions woven into them”,*** noted Kenan Delić, Director of the Cooperative “Crveno zlato” and added: ***“Over 150 women learned on how to weave. It utterly contributes to decrease of unemployment and economic empowerment of women in our municipality long term. In addition, we expect that the raspberry field “Crveno zlato” will be one of the biggest and most successful fields of this kind in Montenegro”.***

Estimation of production and sales of raspberries by the Cooperative “Crveno zlato”  
2017-2027



Annual projection of production: **10,000 kg**  
Cost: **1 EUR/kg = 10,000 EUR** annual income



## Cooperative “Crveno zlato” Pljevlja

The Open Centre Bona Fide Pljevlja (Montenegro) established the “**Crveno zlato**” Cooperative in August 2017, to contribute to economic empowerment of women who suffered or are exposed to violence. The Cooperative is working on production and sales of fruits, primarily raspberries, in addition to providing support to women beneficiaries of the Open Centre Bona Fide to commercialise and place handmade textile products and carpets on a market. By December 2017, 56 women were trained on entrepreneurship and development of business plans, while 28 women received small loans for self-employment. With financial support from CARE, a parcel of land for planting 1 hectare of raspberries has been rented for the ten-year period.



### OUR OBJECTIVES



Changing women's awareness of their wellbeing



Changing global awareness of women in Montenegro



Support to women victims of violence and other women from our target group to place their products through agricultural cooperative



Education of women



Branislav Tanasijević, CARE and Kenan Delić, “Crveno zlato”

### ACTIVITIES



Growing and selling raspberries



Support for development of organic production



Production/weaving and sale of handmade textile products



*“Our main target group and fundamental resource are women. The best proof that we are on the right track is the fact that out of 28 women loan awardees, 20 already registered their businesses. For that reason we will not stop!”*

**Kenan Delić, Cooperative Director**



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*Story from Nikšić*



## Cooperative “Od naših ruku” – a path to independence for Roma and Egyptian women

A thirty-seven year old Roma woman Selvija Hajrušaj has never had a permanent or seasonal job. And she is not the only one. Employing and integrating Roma and Egyptian population in Nikšić and in the rest of the country remains one of the major problems in Montenegro. For that, the Cooperative “Od naših ruku” was established in Nikšić with aim to first educate and then employ Roma women.

*“I am almost 40, and I have never had a job. Now I hope that I will have a chance to work in our Roma cooperative and that Roma women will demonstrate that we can create something”, said Selvija.*



Selvija Hajrušaj, Nikšić

A Roma and Egyptian population has been facing discrimination, prejudice and xenophobia for years, so it is almost impossible for them to find jobs. Centre for Roma Initiatives Nikšić has worked for years to provide systemic economic support to Roma women in Nikšić, so creation of the cooperative seems to be a logical step forward in their programs. From its establishment in 2017, the Cooperative has intensively worked to grow raspberries on the 1,500 square meters parcel, taken under a ten-year lease. A part of the Cooperative program is to award social loans to women to start their own businesses. These social loans provided by the Centar for Roma Initiatives with support from CARE, have entirely changed the lives of a number of Roma women in Nikšić.

The best example is Šemsija Ademai, a Roma woman who lives with her husband and seven children in a small cabin next to the Nikšić Railway Station while they put chickens in a small concrete made building.

*“I have seven children, the oldest one is 14 and the youngest one is 7-year old. The hardest thing for me was that I could not give them even 50 eurocents in the morning when they go to school. Now we sell eggs, and children go to school with small pocket money for a school lunch. I hope I will never again feel as helpless as that.”*



Economic empowerment of women, through social inclusion, economic and psychological support, is the most important objective of the Cooperative, noted a 30-year old Roma man and Cooperative Director Miljaim Delija. In addition to engaging women from marginalised groups in seasonal work, the Cooperative will help women who started their own businesses with CARE support to place and pre-sale their products.



### Roma women in Nikšić are no longer helpless



Kumrija Tarlamišaj, Nikšić

In a Roma community called Pod Trebjesom, which is only a few kilometres far away from the Nikšić downtown, there is a ten-member family Tarlamišaj living in a small house, without essential living conditions. Kumrija Tarlamišaj, a mother of six children, housewife, mother-in-law and grandmother, has recently started her own business. With support from the Centre for Roma Initiatives and CARE International Balkans, Kumrija was donated a cow.

*“I always take care that the cow has everything it needs, that it is never thirsty or hungry”, said Kumrija. Her working day starts at 6 a.m. but she does not find it hard at all because for the first time in her life Kumrija is making money.*

*“Since we got the loan, life's been good. We have milk, cream, and cheese. I have recently started to sell cheese because now we have it enough. I hope the sales will improve when I start selling the products through the Cooperative.”*  
– Kumrija Tarlamišaj



Kumrija Tarlamišaj, Nikšić

## Fresh raspberries at the coast

Almost 400 seedlings of raspberries were planted in October 2017. They were planted inside the 320 m<sup>2</sup> large greenhouse, which represents a unique innovation that no-one has yet created in Montenegro, ensuring a better and early yield, better market competitiveness, as well as a possibility to have multiply yields during the one year. Cooperative Director Miljaim Delija checks each day on the raspberries and dreams of the day when they will be able to provide fresh raspberries to the coast tourists: ***“I am proud of all these women and changes they brought to themselves, their families as well as the Roma community in Nikšić.”***

Positive changes that CARE brought to Roma women in Nikšić are illustrated by Fana Delija, a founder of a partner organization in this project. For Ms. Delija, a work in the Cooperative is a path towards the independence.



Fana Delija, Director CRI

*“We hope that in each upcoming year we will be engaging more women from Roma population, empowering them and showing them a path towards independence. On the other hand, we expect that the Cooperative will contribute that our organisation survives. We are aware that donors are leaving so that we, if want to continue to help our community, will need to look into other options. CARE has showed us the right way to keep on it” - concluded Fana Delija, with a smile.*

## Estimation of production and sales of raspberries by the Cooperative “Od naših ruku”

2017-2027



Annual projection of production: **800 kg**  
Cost: **3 EUR/250g = 9.600 EUR** annual income

## Cooperative 'Od naših ruku' Nikšić

The Roma Cooperative “Od naših ruku” was established in March 2017 in Nikšić (Montenegro) by the Centre for Roma Initiatives. The Cooperative works to help economic empowerment and employment of Roma and Egyptian women, in particular through grow and sales of fruits. By December 2017, out of 57 women who were trained on basics of entrepreneurship and development of business plan, 15 received social loans to start their own businesses. In June 2017, in order to support the agriculture cooperative, CARE International Balkans rented a 1,500 square meters parcel for the 10-year period.



Od naših ruku



### OUR OBJECTIVES



Growing and selling fruits



Training of women on how to grow fruits



Support to women beneficiaries, as well as other women from our target group to place their products through agriculture cooperative



Emancipation of Roma/Egyptian women in equal and tolerant society



Networking



Branislav Tanasijević, CARE and Miljam Delija, “Od naših ruku”

### ACTIVITIES



Growing and selling of raspberries



Support for development of green-house production



Support for development of organic production



Employment of Roma and Egyptian women from Nikšić



*“The problems of Roma and Egyptian population cannot be resolved overnight. We expect that the Cooperative will contribute to sustainability of our organisation and that we will be able to continue to help the community and women”. Miljam Delija, Cooperative Director*



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## Networking – experiences from BiH and Montenegro

Since 2012, CARE International has been supporting women in BiH to become economically independent through the projects on economic empowerment of women, including “Women's Economic Empowerment in BiH” and “Inclusive Economic Growth and Income Generation in Eastern BiH – BIRAC region (2014-2017)” projects which served as examples for development of the program that support economic empowerment of women in Montenegro. Experiences of the first women's cooperative “Žena” (eng. Woman) in Bratunac/BiH, which became one of the best examples of how to resolve difficult position of women in that region, helped the two cooperatives from Montenegro (described in this brochure) in their efforts to start the process and provide support to their women beneficiaries.

Montenegro, like Bosnia and Herzegovina, is the country that is still looking into the best ways to support women in state of social needs. A systematic support to social entrepreneurship is still underdeveloped; therefore any previous experiences are precious. In Montenegro, CARE presented the best experiences and knowledge from BiH, and organized a series of meetings and visits of Montenegro partners to BiH to exchange experiences. In some cases, these visits resulted in launching of new business ideas. After visiting the Fair in Rudo (BiH) and meeting with agricultural producers, the organisations Open Center Bona Fide and Center for Roma Initiatives (CRI) Nikšić decided to start growing raspberries, while CRI also chose the innovative approach, i.e. greenhouse production of bi-yield raspberries. Additional motivation for partners in Nikšić was establishment of cooperation with the Roma women organisation “Bolja budućnost” from Tuzla. The example of Roma women who successfully established their cooperative in BiH encouraged Roma women from Nikšić to do the same. Furthermore, the cooperation included not only exchange of experiences but also technical assistance and engagement of experts from partner organisations in BiH to provide training on business planning as well as specific advisory services related to agricultural crops and management of cooperatives. Successful starts of the two cooperatives “Crveno zlato” and “Od naših ruku” had proved that the right methodology had been deployed.

## What is economic empowerment of women?

*CARE defines women's economic empowerment as the process by which women increase their right to economic resources and power to make decisions to benefit themselves, their families and their communities. This requires equal access to and control over economic resources, assets and opportunities as well as long term changes in social norms and economic structures that equally benefit women and men.*





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## Partners:





**CARE International Balkans**