

**REPORT
ON THE RESULTS OF THE
PARTICIPATORY RESEARCH ON POVERTY
AFFECTED CHILDREN IN MONTENEGRO**

We thank all the participants in the research realization:



Center for Development of Non-Governmental Organizations - Podgorica



Pocetak (Beginning) - Niksic



SOS Phone for Women and Children Victims of Violence - Podgorica

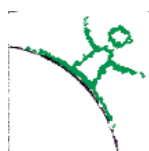


Research and Training Centre for Refugees and IDPs in Montenegro - Podgorica



Association for Creative Education Fortuna - Niksic

Relief Association for Persons with Psychophysical Disabilities - Niksic



Djeciji Horizonti (Child Horizons) - Podgorica

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1. Introduction

In May 2002, the Government of the Republic of Montenegro initiated the production of a Poverty Reduction Strategy Paper for Montenegro.

The initial platform, strategic options, strategy implementation process and its implementation plan will be defined in the final version of the Poverty Reduction Strategy Paper, that is to be approved and adopted by the World Bank and the International Monetary Fund.

The Poverty Reduction Strategy Paper (PRSP) is a World Bank policy tool, the purpose of which is to provide a comprehensive analytical framework aimed at creating a set of poverty reduction policies and procedures, by incorporating macroeconomic, structural and social elements. Although it has originally been designed for developing countries, it is now also being applied in certain countries in transition. It places great emphasis on sectorial analysis and strategy. Participation, consultation and poverty analysis on the local level, the development of relevant poverty indicators and the definition of implementation plans and implementation monitoring schemes are the main features of this process. Microeconomic issues, trade, poverty in rural and urban environments, social welfare, healthcare, education, the energy sector, transportation and water supply infrastructure are of particular significance for the Poverty Reduction Strategy.

One of the recommendations set forth by the World Bank and IMF is that civil society takes part in the identification of factors causing poverty and that recommendations made by the civil sector be incorporated into the final version of the Development and Poverty Reduction Strategy to be developed by the Government of Montenegro.

According to UNICEF, poverty reduction starts with children. The struggle against child poverty is the focal point of every poverty reduction strategy, since children make up a significant part of the population in all countries. Poverty within the family affects children far more than the rest of the household members, and this usually happens at an age when they should be developing emotionally and building the intellect they will need for the rest of their lives. Inadequate nutrition or illness in the first three years of a child's life can cause irreversible harm to its health. Significant research on this matter, conducted by UNICEF, has shown that children who spend their formative years in a state of malnutrition or without access to basic educational institutions, eventually pass the trends that have been initiated in their childhood on to their offspring. That is why the eradication of child poverty serves as a basis for the disruption of poverty cycles that are passed on from one generation to the other.

1.1 ORGANISATIONAL STRUCTURE

The project Participatory Research on Child Poverty in Montenegro was funded by UNICEF, with the desire to ensure that the voice of poverty affected children is heard and incorporated into the national Poverty Reduction Strategy. The Centre for Development of Non-Governmental Organisations was designated to act as the project's coordinating organisation. The following organisations were chosen as project partners:

1. SOS Phone for Women and Children Victims of Violence - Podgorica
2. Pocetak (Beginning) - Niksic
3. Relief Association for Persons with Psychophysical Disabilities - Niksic
4. Research and Training Centre for Refugees and IDPs in Montenegro
5. Fortuna - Niksic
6. Deciji Horizonti (Children's Horizons) - Podgorica

The following criteria were applied in selecting the organisations:

- That they have knowledge in working with children and youth (particularly with the most vulnerable groups)
- That they have their own network on the territory of Montenegro
- That they are acquainted with children's human rights
- That they have field work experience
- That their members are able to travel throughout the region
- That they have possibilities of including new members in the research process (young people, representatives of excluded and vulnerable groups).

The SOS Phone for Women and Children Victims of Violence – Podgorica conducted a research with the children of single parents in Berane, Podgorica and Ulcinj, towns in which this organisation had network partners and the best conditions for quality research.

The Niksic NGO **Pocetak** did a research on poverty affected Roma children, through focus groups with children and parents in Berane, Niksic, Podgorica and Bar. A major part of Montenegro's Roma population lives in these towns.

Relief Association For Persons with Psychophysical Disabilities from Niksic conducted a research on poverty-affected children with special needs in Niksic, Podgorica and Bar, towns with a large number of children suffering from developmental impairments.

According to existing data, the largest number of refugees and IDPs is located in Berane, Niksic, Podgorica, Bar, Andrijevica and Rozaje. That is why the **Research and Training Centre for Refugees and IDPs** conducted its research on poverty affected child refugees and IDPs in these particular towns.

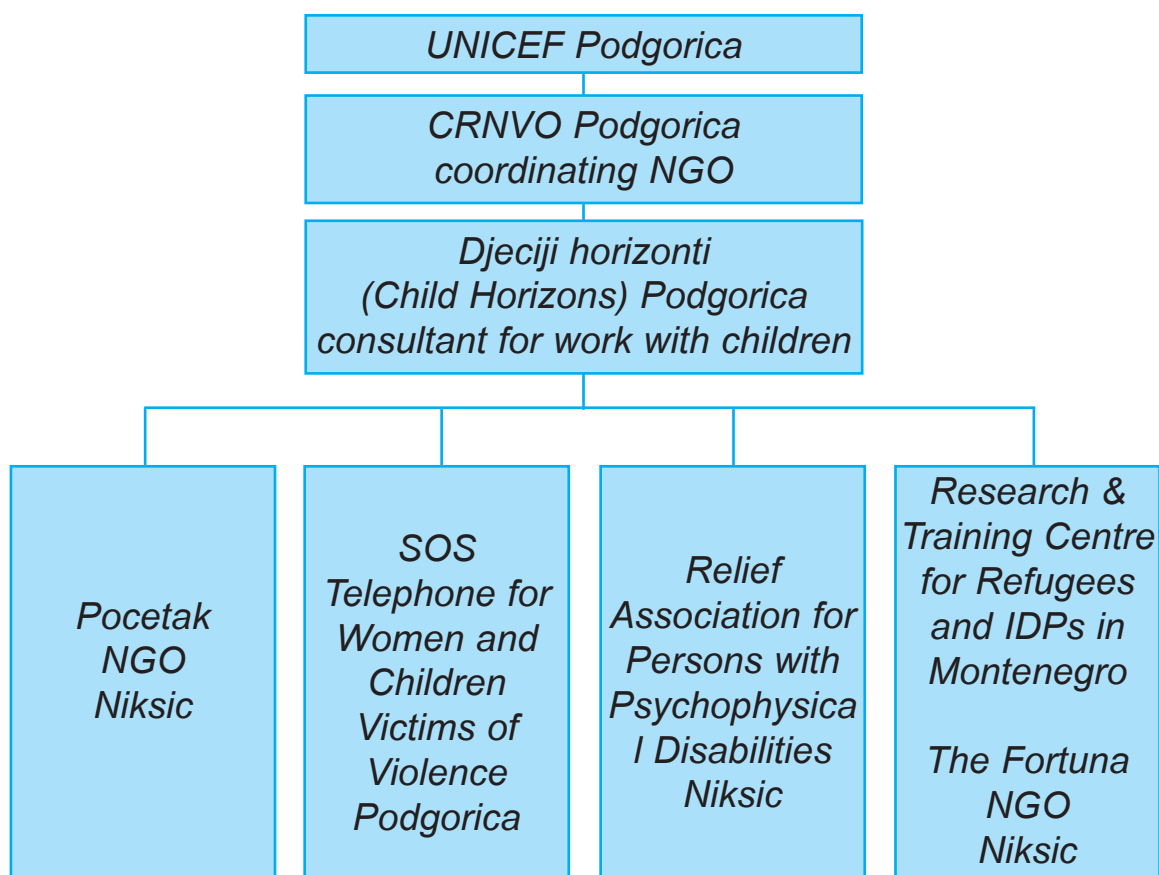
Due to its experiences in working with children, the **NGO Djeciji Horizonti** (Child Horizons) was chosen to assist the **Centre for the Development of NGOs** in implementing this project.

A training course for trainers was organised at the very beginning of the project, to teach members of the partner organisations how to use participatory research methods and techniques. The fact that they would be working with children demanded that they learn new participatory techniques, suitable for work and for collecting data from children.

Upon training, every organisation was required to carry out a pilot research. The objective of this exercise was to acquire further knowledge by working in the field, seeing which techniques suited specific target groups best and in which way they should be applied. Joint experiences and recommendations were summed up at an evaluation meeting held upon the completion of the pilot research.

During the research, each organisation held six focus groups with children and just as many with parents. The focus groups discussed different child poverty related issues: basic needs, education and health-care. In cases where the group participants were children, the questions were adapted to the age of the respondents, making it possible to obtain data on child poverty from children themselves, which was the objective of the research. Different techniques were applied in order to view child poverty from different angles, while the techniques were adapted to children and parents of different ages, affinities and degrees of readiness to take part in the research. The application of participatory techniques allowed the respondents to adapt the techniques to themselves and their needs, in line with their own likings and views. This approach enabled children to speak about their problems and needs through play, in a relaxed atmosphere. Each focus group lasted at least an hour. The only exception was the group with special needs children. Due to their specific problems, the attention of these children could not be held for an extended period of time.

Further below is a scheme showing the organisations that have conducted the research:



1.2 RESEARCH OBJECTIVES

- ❑ Increase understanding of child poverty in Montenegro, by presenting poverty from the aspect of human rights, and not only as an economic category;
- ❑ Integrate all necessary data on how poverty affects the lives of children in Montenegro. Data collected through research will be included in the final version of the Montenegrin Poverty Reduction Strategy Paper;
- ❑ Ensure that the voice of the poor is heard louder in the Government and that it is adequately represented in the Montenegrin Government's strategic documents

1.3 SUB-OBJECTIVES

- ❑ Raise public awareness of child poverty in Montenegro
- ❑ Develop new projects based on the needs of children affected by poverty the most
- ❑ Form and strengthen a Participatory Research Network for the following phases of the PRSP process

1.4 TASKS

Specific research tasks were aimed at obtaining answers to various issues from the respondents themselves, with the use of participatory methods and techniques. The respondents were expected to state how their poverty is manifested, identify the causes of their poverty on their own, and offer solutions they see from their own angle.

1.5 METHODS

According to the World Bank definition, participatory research is an interactive, participatory research process aimed at understanding poverty from the position and aspect of different groups of people, and at their direct inclusion in the planning of future activities. The poor are the most important group of people being included in this process. The participatory process also includes decision-maker at all levels, the civil society and the local elite, in order to ensure that poverty is viewed from different angles and that the road is paved for further action.

Technically impeccable questionnaires are often unintelligible and unadapted to different groups of people or children. Unlike traditional research methods, participatory research makes it possible to adapt research methods and techniques to respondents of different social and financial status. In that way, those who are most afflicted by poverty take active part in defining policies and courses, by divulging information on manifestations of their own poverty and possible solutions from their point of view. Hence, new relations are formed between those who are responsible for the development of regulations, services and relevant departments and the poor.

The following participatory techniques were applied in focus groups with children and parents:

- Mapping
- Daily (historical) timeline
- Force-field analysis
- Fishes and boulders
- Comparative analysis in pairs
- Problem tree
- Discussion
- Observation
- Questionnaire
- Semi-structured interview
- Panel discussion
- Venn diagram
- Matrix

The choice of techniques depended on the topic that was being covered, while the techniques themselves were adapted to the focus groups taking part in the research.

1.6 SAMPLE

During the course of the project - in August and the first half of September - the partner NGOs conducted 24 focus groups with children and just as many with parents. Within these groups, 223 children and 245 parents spoke about the causes of their poverty.

2. Summary

This document provides information on the results of the participatory research on poverty affecting children in Montenegro. In order to obtain information on the forms of child exclusion in Montenegro, the ways in which they deal with problems, as well as causes and possible solutions to their poverty, we have identified the following target groups: children with special needs, Roma children, the children of refugees and IDPs and the children of single parents.

Under the auspices of UNICEF, the research was conducted by the following non-governmental organization: Centre for Development of Non-Governmental Organisations - Podgorica, as the project's coordinating organisation, the NGO SOS Phone for Women and Children Victims of Violence - Podgorica, the NGO Pocetak - Niksic, the Relief Association for Persons with Psychophysical Disabilities - Niksic, the Research and Training Centre for Refugees and IDPs in Montenegro, Fortuna - Niksic, and Deciji Horizonti - Podgorica (consultant for work with children).

In August and early September, a series of 24 sessions were held with child and parent focus groups. A total of 223 children and 245 parents took part in the research. Participatory methods and techniques, suitable for work with both children and adults, were applied in the process, so that the data on manifestations, causes and solutions to poverty reflected the views of poor/excluded persons. The participatory methods helped study poverty from different angles and identify all the ways in which it affects the lives of children.

Since the time set for the research was short (August and beginning of September), it was impossible to cover all municipalities, so that focus was placed on those municipalities that would, in our opinion, render the most significant data on the said target groups.

The Relief Association for Persons with Psychophysical Disabilities (Niksic) conducted a research on poverty affecting children with special needs in Niksic, Podgorica and Bar. Research on children of Roma background was carried out by the Pocetak NGO from Niksic, in Berane, Niksic, Podgorica and Bar.

The Research and Training Centre for Refugees and IDPs in Montenegro conducted its research on poverty affected child refugees and IDPs in Berane, Niksic, Podgorica, Bar, Andrijevisa and Rozaje. The NGO Fortuna (Niksic) was engaged to assist this organization in the implementation of its activities.

The SOS Phone for Women and Children Victims of Violence - Podgorica, focused its research on the children of single parents from Berane, Podgorica and Ulcinj.

The NGO Djeciji Horizonti (Child Horizons) was engaged for consultative services in work with children. Its consultant took part in 20 focus groups organised by the partner organisations, and assisted in their facilitation.

The research results point to the existence of different forms of exclusion, affecting the selected target groups in different ways and with different intensity. Apart from economic poverty - which is common to all child and parent target groups - social, educational, health, geographical, ethnic and cultural exclusion was also identified.

The solutions proposed by target group respondents were numerous, realistic and feasible. We hope they will be very useful to the architects of the Development and Poverty Reduction Strategy in Montenegro.

3. Situation Analysis of the Poverty Issue

3.1 DATA ON TARGET GROUPS INVOLVED IN THE RESEARCH

This research was conducted in order to obtain relevant data on child poverty in Montenegro, focusing on the following target groups:

- Children with special needs
- Children of Roma background
- The children of refugees and IDPs
- The children of single parents

Such classification was made in order to obtain specific data for each individual group, indicating which courses of action should be taken to resolve their poverty.

3.2 DATA ON TOWNS IN WHICH RESEARCH WAS CONDUCTED

Research on the causes of poverty affecting children with special needs was conducted in Niksic, Bar and Podgorica. Data on this target group is presented in the table below:

Municipality	Population	Estimated number marginalized group	Estimated number of children in municipality	Estimated number of children within the marginalized group
Niksic	87.000	4.350 (5%) (no statistical data available)	under 4 yrs. - 5602 5 - 9 yrs. - 6176 10 -14yrs. - 6204 14 -19yrs. - 6156 total: - 24138	1630 children or 3% (no statistical data on these children available) 206 recorded
Bar	Approx. 60.000	3.000 (5%) (no statistical data available)	under 4 yrs. - 3004 5 - 9 yrs. - 3150 10 -14 yrs. - 2792 14 -19 yrs. - 2638 total: - 11584	950 children or 3% (no statistical data on these children available)
Podgorica	Approx. 200.000	10.000 (5%) (no statistical data available)	under 4 yrs. - 12.797 5 - 9 yrs. - 13.239 10 -14 yrs. - 13.035 14 -19 yrs. - 12.466 total: - 51.537	3750 children or 3% (no statistical data on these children available)

* These figures are based on the 1991 census and have been taken from the Republic's 2002 Statistical Almanac - December 2002.

Estimates on the children and marginalized group (expressed in percentages) have been set in line with the world statistic rate of children and persons with special needs, ranging between 3 and 5%.

* According to a survey conducted two years ago by the Centre for Social Work and the Association of Parents With Special Needs Children, 370 such children are registered in Podgorica and 206 in Niksicu. The survey was not conducted in Bar.

Research on poverty affecting Roma children was conducted in Bar, Podgorica, Niksic and Berane. The table below provides data on this target group by municipality:

Municipality	Municipality population	No. of Roma in municipality	No. of children in municipality - estimate	No. of Roma children in municipality - estimate
Bar	Approx. 60.000	1.112 (a substantial part of them do not declare themselves as members of the Roma ethnic group)	Approx. 16.000	330
Podgorica	Approx. 200.000	12.000	Approx. 60.000	3.600
Niksic	87.000	1.260	Approx. 26.000	467
Berane	Approx. 40.000	856	Approx. 12.000	543

* Statistical data

Research on the causes of poverty affecting the children of single parents was conducted in Ulcinj, Podgorica and Berane. The table below provides data by municipality:

Municipality	Municipality population	No. of single mothers in municipality	No. of children in municipality	No. of children with single mothers in municipality
Podgorica	Approx. 200.000	200	50.124	None
Berane	Approx. 40.000	80	11.550	None
Ulcinj	26.422	80	7.554	140

* The above data on the number of single mothers and their children in the selected municipalities are 2001 figures of centres for social work and are related only to those who receive family cash benefits

Research on the causes of poverty affecting the children of refugees and IDPs was conducted in Bar, Podgorica, Niksic, Berane, Andrijevisa and Rožaje. The situation in these municipalities is reflected in the table below:

Municipality	Municipality population	Refugees & IDPs	Refugees from Croatia and Bosnia & Herzegovina	Refugees from Kosovo & Metohija	No. of children in municipality - estimate	No. of the children of refugees & IDPs
Bar	Approx. 60.000	6.280	1.884	4.396	Approx. 16.000	1.564
Podgorica	Approx. 200.000	11.894	2.958	8.936	Approx. 60.000	3.084
Niksic	87.000	2.438	1.309	1.129	Approx. 26.000	590
Berane	Approx. 40.000	4.792	472	4.521	Approx. 12.000	1.198
Andrijevisa	6.696	1.168	74	1.075	Approx. 2.300	300
Rožaje	28.000	750	62	1.054	10.000	250

* Statistical data

3.3 DATA ON INSTITUTIONS DEALING WITH THE TARGET GROUPS SURVEYED

The following tables provide data on institutions dealing with the target groups covered by this survey at the municipal level. Municipalities that were not part of the research are not included.

Children with special needs:

Town	Institution	Number	Status	Activity	Research
Niksic	Primary schools	50 schools (26 district classes)	government	educational	no
	Secondary schools	4 schools (134 classes, 4013 students)	government	educational	no
	Special school	1 school (4 classes, 15 students)	government	educational	no
	Centre for Social Work		government	welfare and humanitarian	yes, research on poverty in Montenegro
	Aid Association for Disabled Persons	88 disabled children	non-government	social/humanitarian, educational, medical	yes, research on poverty affecting disabled children using PRSP techniques
	Egzistencija Association	15 disabled children	government-non-government	humanitarian	no
	Children's Association		government-non-government	entertainment & humanitarian	no
	Akord Cultural and Artistic Society		non-government	entertainment, cultural	no
	Mali Perjanik Creative Centre		non-government	entertainment, cultural	no
	Humanitarac Association		non-government	humanitarian, entertainment	Yes, research on poverty in Montenegro
	Pocetak Association		non-government	humanitarian, entertainment, educative	yes, research on poverty affecting Roma children using PRSP techniques
	Fortuna Association		non-government	educative, entertainment	yes, research on poverty affecting IDP children using PRSP techniques

Town	Institution	Number	Status	Activity	Research
Bar	Primary schools	23 schools	government	educational	no
	Secondary schools	2 schools (51 classes, 1391 students)	government	educational	no
	Special school	1 school (2 classes, 22 students)	government	educational	no
	Centre for Social Work		government	welfare & humanitarian	yes, research on poverty in Montenegro
	Assoc. of Parents With Special Needs Children	23 disabled children	non-government	social/humanitarian, educational, medical	no
	Aid Assoc. for Mentally Retarded Persons	15 disabled children	government-non-government	humanitarian	no
	Bar Children's Assoc. - NGO		government-non-government	entertainment & humanitarian	no
	Adria - NGO for special needs persons	13 disabled children	non-government	entertainment, cultural	no
	Svetionik		non-government	entertainment, cultural	no
Podgorica	Primary schools	64 schools	government	educational	no
	Secondary schools	10 schools (318 classes, 9421 students)	government	educational	no
	Special school	3 schools (22 classes, 110 students)	government	educational	no
	Secondary special schools	2 schools (15 classes, 89 students)	government	educational	no
	Aid Assoc. for Disabled Persons	46 disabled children	non-government	social/humanitarian, educational, medical	yes, research on poverty affecting disabled children using PRSP techniques
	Zirafa Centre for Children and Youth		non-government	entertainment, educative	no
	Nase dijete		non-government	entertainment	no
	Djeciji horizonti		non-government	entertainment, cultural, educative	yes research on poverty affecting disabled children using PRSP techniques
	Djetinjstvo		non-government	entertainment, cultural	no
	UNICEF		non-government	humanitarian	yes, research on poverty affecting disabled children using PRSP techniques
	Parents' Assoc. of Montenegro		non-government	humanitarian, entertainment	no
	Save the children		non-government, international	educative, humanitarian	no

* All the above data was obtained from the Statistics Bureau and the Nikšić Municipality District Statistics Department

Roma children

<i>Town</i>	<i>Institution</i>	<i>Status</i>	<i>Activity</i>	<i>Work with children</i>	<i>Researches</i>
Bar	Children's Assoc.	NGO		Strictly specialised to work with children	
	Starobarani	NGO		Activities specifically designed for children	The Starobarani NGO took part in data collection by conducting polls in project Poverty of Roma Families
	Svetionik	NGO		Activities specifically designed for children	
	Romska integracija	NGO		Activities specifically designed for children	
	Centre for Social Work	Government institution		Work with children within the framework of other activities	
Podgorica	Children's Assoc.	NGO		Strictly specialised to work with children	
	Rrom	NGO		Activities specifically designed for children	The NGO Rrom worked on data collection within project Poverty of Roma Families
	Assoc. of Roma & Egyptians	NGO		Activities specifically designed for children	
	Juventas	NGO		Strictly specialised to work with children	
	SOS	NGO		Activities specifically designed for children	
	Zirafa	NGO		Activities specifically designed for children	
	Nasa domovina	NGO		Strictly specialised to work with children	
	DRC	NGO		Activities specifically designed for children	
	Save the children	NGO		Work with children within the framework of other activities	Several researches were conducted. Save the Children worked on project Promotion of Foster Care in Montenegro, and is currently implementing project Juvenile Delinquency Prevention, which is related to poverty
	UNICEF	NGO		Activities specifically designed for children	
	Centre for Social Work	Government institution		Work with children within the framework of other activities	

Town	Institution	Status	Activity	Work with children	Researches
Berane	Childrens Assoc.	NGO		Strictly specialised to work with children	
	En fants	NGO		Activities specifically designed for children	En fants collected data within project Poverty of Roma Families
	Patrija	NGO		Work with children within the framework of other activities	
	SOS	NGO		Activities specifically designed for children	
	Centre for Social Work	Government institution		Work with children within the framework of other activities	
Niksic	Childrens Assoc.	NGO		Strictly specialised to work with children	
	Centre for Social Work	Government institution		Work with children within the framework of other activities	
	Pocetak	NGO		Activities specifically designed for children	Pocetak was engaged in the implementation of project Poverty of Roma Families in Montenegro, as a UNDP partner (coordinating organisation in Montenegro).
	Luc	NGO		Activities specifically designed for children	
	Humanitarac	NGO		Activities specifically designed for children	Humanitarac took part in the implementation of project Development of a Strategic Plan for Poverty Reduction in Montenegro, as a CRS partner.
	Romska kuca	NGO		Activities specifically designed for children	
	SOS	NGO		Activities specifically designed for children	
	Budo Tomovic	NGO		Activities specifically designed for children	
	Fortuna	NGO		Activities specifically designed for children	
	Assoc of parents with special needs children	NGO		Strictly specialised to work with children	
	Plegija	NGO		Work with children within the framework of other activities	

* Figures on the population and number of children in municipalities have been based on estimates. Figures on the number of Roma families and children in Roma families have been taken from the brochure *Non-Governmental Sector - A Chance for the Roma Population*, presented at the International Conference Dedicated to the Future of the Roma, held in Budapest, from 31 June to 1 July 2003. The brochure was produced by the Roma Association Pocetak (meaning beginning) from Niksic; the data was collected with the assistance of other Roma NGOs from Montenegro (the brochure was attached to the original material submitted to the Centre for the Development of NGOs)

The Children of Single Parents

Municipality	Institution	Status	Activity	Work with children	Research
Podgorica	Centre for Social Work	Government	Financial aid and aid in buying school material	Within the framework of other activities	None
	SOS Phone for Women and Children Victims of Violence - Podgorica	NGO	Psycho-social aid, aid in clothing, footwear and school material	Activities specifically designed for children	
	Kolo srpskih sestara	NGO	Aid in food, clothing and footwear	Within the framework of other activities	None
Berane	Centre for Social Work	Government	Financial aid and aid in buying school material	Within the framework of other activities	None
	Kolo srpskih sestara	NGO	Aid in food, clothing and footwear	Within the framework of other activities	None
Ulcinj	Centre for Social Work	Government	Financial aid and aid in buying school material	Within the framework of other activities	None

* Not a single governmental or non-governmental organisation is specifically engaged in providing support and aid to single mothers and their children. Food and clothing distributed by humanitarian organisations is the only type of aid so far, but it is not provided for them as a separate category / group, but within the category of socially vulnerable families receiving family cash benefits.

The Children of Refugees and IDPs

Town	Institution	Status	Activity	Research
Podgorica	Municipal Assembly representative for refugees & IDPs	Governmental	Management & housing	Through campaigns
	Municipal organisations of the Red Cross (OOCK)	Governmental	Humanitarian activities and housing	Through campaigns
	Djeciji horizonti	NGO	Child rights	PRSP
	SOS Phone	NGO	Women's and child rights	PRSP
	Human Rights Forum	NGO	Human rights	
	Peace League	NGO	Human rights	
	Association for Kosovo & Metohija	NGO	IDPs from Kosovo & Metohija	Humanitarian aid
	Ognjiste	NGO	IDPs from Kosovo & Metohija	Humanitarian aid
	Association of Refugees	NGO	IDPs from Croatia & Bosnia and Hercegovina	No activity

Town	Institution	Status	Activity	Research
Niksic	Municipal Assembly representative for refugees & IDPs	Governmental	Management & housing	Through campaigns
	Municipal organisations of the Red Cross (OOCK)	Governmental	Humanitarian activities and housing	Through campaigns
	Humanitarac	NGO	Humanitarian aid	Through campaigns
	Fortuna	NGO	Training and education	PRSP
	SOS Phone	NGO	Mother and child rights	PRSP
	Union of Association of Women With Disabled Children	NGO	Aid	PRSP
	Za bolje sutra	NGO	Aid for IDPs	No activity
	Kolo srpskih sestara	NGO	Humanitarian aid	Through campaigns
Berane	Municipal Assembly representative for refugees & IDPs	Governmental	Management & housing	Through campaigns
	Municipal organisations of the Red Cross (OOCK)	Governmental	Humanitarian activities and housing	Through campaigns
	Ami Club	NGO	Aid	Through campaigns
	Centar	NGO	Aid	Through campaigns
	Patria	NGO	Management & return	PRSP
	Zora	NGO	Management & return	
Bar	Municipal Assembly representative for refugees & IDPs	Governmental	Management & housing	Through campaigns
	Municipal organisations of the Red Cross (OOCK)	Governmental	Humanitarian activities & housing	Through campaigns
	Assoc. of Parents With Special Needs Children	NGO	Aid & management	PRSP
	SOS Phone	NGO	Women and children	PRSP
	Kosmet	NGO	Management & return	PRSP
	Kosovo i Metohija	NGO	Management & return	PRSP

4. Research Results

4.1 CHILDREN WITH SPECIAL NEEDS

Further below we give an overview of what children and parents of children with special needs describe as manifestations of their poverty:

4.1.1 Manifestations of Poverty

Educational Deprivation:

- Lack of understanding and inadequate approach on the part of the teachers, ill-adjustment of educational institutions to the requirements of children with special needs (“Our Physical Education teacher gives us difficult exercises, I cannot do them, they are not good for my condition”)
- Lack of special schools for children with special needs outside Podgorica (“I travel to Podgorica to school every day. My father drives me - some children tease me, while others are jealous”)
- There are no secondary schools and faculties that are adapted to children with disabilities (“I have a problem with the Math teacher, because when I don’t know how to do a problem, she hits me. Sometime she really offends me.”)
- There are no protective workshops for vocational training
- There are no programmes for disabled children (“I don’t go out anywhere, with anyone; I don’t go to concerts, sports matches, the cinema”)
- Inadequate laws for the disabled (according to law, education is not compulsory for children with disabilities)

Geographical Deprivation

- The remoteness of educational institutions (“I drive to Podgorica and back every day, because there is no schools for children with impaired eyesight in Niksic, and I find it very strenuous”)
- The remoteness of specialised health institutions (“We have to go to Podgorica for speech therapy every day and so we just molest the child, because when it is tired, it cannot learn anything”)

Social Deprivation

- Free time predominantly spent with the family, lack of socialising with other children (“I spend all my free time with my grandmother and sisters”)
- Lack of day-care centres for special needs children (“My child is by my side all day long, I cannot separate him from me; I’m afraid something might happen to him and he is afraid too. I would like to see a day-care centre opened.”)
- Lack of understanding on the part of the environment (“My friends tease and bother me sometimes. Sometimes they imitate me.” – the boy suffers from cerebral palsy and limps substantially)
- People harbour prejudice against special needs children

Health Related Deprivation

- Lack of professionalism among doctors, poor attitude of medical staff (“We feel very disappointed with the medical staff’s attitude towards our child. No one knows how to help him in Bar”)
- Lack of knowledge among medical staff on treatment methods and forms of communication with dis-

- abled children (“Many doctors do know how or will not help us. The medical staff should be trained”)
- Poor dental care for children (“No doctor wishes to pull out his tooth, so we have to pay a private practitioner”)
 - Access routs/entrances to health institutions are not adapted to disabled persons
 - Parents and children need to go to Podgorica for speech therapy, as there are no speech therapists in their own towns, which places an additional load on the child
 - The need to purchase orthopaedic aids and imported medicines, which are very expensive (“My child is in a wheelchair, which means that he is completely immobile, he wears diapers although he is 15, has feeding difficulties, uses a special type of food, we purchase medicines abroad and no one gives us any compensation for this”)
 - Need for speech therapists, carers, physiotherapists, psychologists and special education teachers, which are unavailable in the children’s home towns (“In Bar, there are no special education teachers, speech therapists, psychologists or physiotherapists for children”)
 - Need for adequate health institutions providing appropriate treatment and physical therapy
 - Poor categorisation (“The republican level categorisation reduces its quality and reason for existence, we don’t know where to go and what to do next”)
 - Special needs children are entitled to rehabilitation only three times during their lifetime, and once after surgery, but they actually need rehab every year

Economic Deprivation

- Financial problems, lack of money to buy medication and orthopaedic aids, pay private doctors and provide special nutrition
- Due to poor financial conditions some children are not provided with rehabilitation
- Only one parent is employed, because the other has no one to leave the child with. Most of the medicines needs to be bought, without the right to refunds; the state does not even provide free diapers or orthopaedic aids, so that parents need to find their own way

According to parents, a dissatisfied (excluded) child is withdrawn, shy, isolated, discriminated and deprived of an adequate social life. It is dissatisfied because of the lack of education and educational institutions, lack of medication and rehabilitation, lack of financial funds, of appropriate medical staff, orthopaedic aids, professionals who work with children. The child is afraid of doctors, the environment is prejudicial and lacks understanding, there are no development counselling services, there are no early diagnostics, so that treatment is subsequently untimely and inadequate.

Health, educational and social deprivation are the most frequent forms of deprivation in children with special needs. This could be a good indicator for policy makers – having this in mind they could create a strategy aimed at improving the position of such children. Namely, we believe it is necessary to have a separate part of the strategy dedicated solely to the reduction of poverty in this particular category of children, because as the above-mentioned indicates, manifestations of their poverty reflect specific features caused by the specific position they are in.

4.1.2 Ways of Solving Problems

This is how parents and their special needs children struggle against the problems they encounter:

- Parents and speech therapists teach children to write in toy libraries
- They work with special education teachers and carers in toy libraries
- Some children capable of working, work in order to provide clothing and footwear for school
- They settle the problem of socialising with other children by listening to music and playing games

- They undergo private medical checkups
- They pay for rehabilitation on their own
- Humanitarian organisations help them purchase medication
- They receive assistance from associations of parents with special needs children
- Centres for social work provide textbooks and notebooks for children placed in special institutions
- The children study in Podgorica and are treated there as well
- They receive help from relatives and friends
- The family denies itself of food and clothing substantially
- Parents take up additional jobs
- Parents unite and organise themselves, because this is the only way they can help their children
- Parents work with their children on their own
- Parents neglect their other children, friends, relatives, their spouses and themselves

The above shows that the solutions are in disharmony with the manifestations identified. While only two manifestations of poverty afflicting special needs children are related to financial deprivation, practically 80 percent of the solutions are associated with finances. A link between manifestations and solutions probably has not been made because no one asks the poor what their specific problem is. Parents and special needs children are simply compelled to use existing forms of institutional aid, although they are not adapted to the true needs of these children.

Apart from institutional forms of protection, mutual association of persons with similar problems has been identified as one of the solutions, which points to the activism of these people and children (and the valuable potential this offers). The Government could use this to guide them into helping themselves in many ways.

4.1.3 Causes of Poverty

Here is what our respondents, children and their parents, identified as causes of poverty:

The causes of their social deprivation include:

- Lack of understanding on the part of the environment, inappropriate behaviour of teachers
- Lack of day-care centres
- Lack of workshops for vocational training
- Parents and children overly attached
- Disabled persons unable to overcome barriers on their own path and in society
- Poor financial status of families
- Small allowances (pocket money)
- Fear of their environment, the environment's fear of them
- Illness and inability to move around
- They seldom socialise and communicate with other children
- Society avoids them out of a feeling of pity, ignorance and fear
- Insufficient socialisation
- The state does not cooperate with the parents of special needs children
- Lack of developmental counselling centres
- Lack of kindergartens for children with disabilities
- Lack of social programmes for children with disabilities
- Poor policy pursued by the Ministry of Education, no programme for children with disabilities, lack of appropriate institutions
- Prejudice fostered by both parents and society
- Inadequate housing conditions

Causes of Educational Deprivation

- Poor eyesight, impeded speech, inability to move around, etc.
- Lack of schools for children with disabilities
- Poor hygiene in schools
- The children's inability to find employment once they finish school
- Educational staff lacks training and sufficient compassion

Causes of Economic Deprivation

- Low parental salaries and unemployment
- Right to social benefits unfulfilled
- Only one salary, only the parent fulfils the requirements of a special needs child

Cause of Health Deprivation:

- Unprofessional and unkind doctors ("The school dentists do not dare and will not extract and treat our teeth")
- Old equipment in hospitals and untimely identification of disorders ("There is an insufficient supply of medical devices and equipment, identification of disorders is delayed - only after 9 months)
- Poor chances of going into rehab
- Small number of specialised health institutions and rehabilitation centres
- Architectural barriers
- Poor health, social and educational policy
- Physical and psychological impediments ("I cannot walk, talk.")
- Poorly organised healthcare for children with disabilities
- Poor economic conditions ("We do not have money for health services")
- Doctors are not stimulated to perform quality work with the salaries they receive

4.1.4 Solutions Offered

According to the parents' opinions, the following could be possible solutions:

- Healthcare reform (better healthcare for children with disabilities)
- Medical staff training (continual professional advancement)
- Cooperation between the state and parents
- State financial support for the work conducted in toy libraries
- The opening of new health institutions and adaptation of existing facilities to the requirements of children with disabilities
- Cooperation between doctors and families, and joint training at seminars
- Family enhancement and acquisition of knowledge on appropriate forms of assistance for their children
- Conformity between the Law on Healthcare and laws on education, employment and social security
- Better organisation of community-health nursing services for home visits and treatment of immobile children
- Introduction of family doctors
- Provision of conditions for continual physical rehabilitation
- Training of medical experts abroad
- Provision of free medication, orthopaedic aids and diapers
- Early diagnostics and the establishment of developmental counselling centres in every town
- Introduction of vocations such as speech therapist, special education teacher and psychologist in the regular education programme.

- The organisation of social programmes for children with disabilities
- Establishment of mixed classes – child integration
- Provision of housing loans that are favourable for the parents. Children could then be brought closer to school and all cultural, health and educational institutions
- Establishment of day-care centres, protective workshops
- Vocational training of children
- Raising awareness of the problems encountered by disabled persons
- Healthcare and education reform
- Financial family support
- The construction of sloping entranceways in institutions
- Developing stable skills in children
- Part-time work and preferential treatment on employment
- Regular payment of salaries, child allowances, allowances for home care and assistance
- Socialisation, organisation of performances, parties, establishment of clubs where children could socialise and spend time with healthy children
- Introduction of TV show on life, friendship, rights, needs and possibilities of disabled children
- Counselling services for expectant mothers – pregnancy risks, regular checkups and early identification of child disorders
- Amendment of the law on rehabilitation and healthcare

The above list shows that the respondents identify and offer a great number of solutions for their current state of affairs. This can only encourage decision-makers to ask the poor for their own opinion more often.

4.2. ROMA CHILDREN

4.2.1 Manifestations of Poverty

This is how Roma children and parents have described their exclusion:

Educational Deprivation

- The children do not go to kindergartens
- The children do not go to school (“He does not have books and other material, he cannot write and draw because there is no table in the house, he lacks shoes and clothing” – the parents’ inability to put them through school for financial reasons)
- The child does not have clothes and school supplies
- The child has not finished school
- Schools are long distanced
- The children go to school irregularly
- Parents receive their salaries irregularly and they are low, which impedes the children’s schooling
- Some class and subject teachers have a discriminatory attitude towards the children
- The children are living the classes (because they do not have equipment, materials, facilities, textbooks or other school supplies)
- Poor knowledge of the official language

Economic Deprivation:

- Parental unemployment
- The children receive no child allowance and financial benefits

- Poor housing conditions (“Dirty settlements, huts made out of boards are inappropriate for housing, no water supply, sewerage system, bathroom.”)
- Children start working at a very early age
- Children are often hungry due to lack of food (children from families displaced from Kosovo)
- Lack of basic sanitary supplies (soap, detergent, toothpaste, etc.)

Social Deprivation:

- The child has no friends
- Children do not have playgrounds
- They do not have toys
- The child has no parents of its own
- Parents illiterate
- The children do not socialise much with children of other ethnic background
- Photos of children from the poorest Roma families are abused abroad (funds are raised for them and then end up in the pockets of frauds)

Health Deprivation:

- Carelessness of health institutions towards the Roma (doctors do not come to Roma settlements, they shout at children and women in hospitals, so that they are reluctant to go to the doctor)
- Doctors are treating badly children and women of Roma nationality (žthe gynaecologist shouting at our women because they don't know the Serbian language”)
- Ignorance of Roma women (they have many children, they deliver their babies at home, they seldom go to the gynaecologist)
- Children vaccinated irregularly
- A lot of new born infants are dying
- Children are born with defects (developmental impediments)
- Contagious diseases emerge (hepatitis, mange, etc.)
- Child nutrition is irregular and of poor quality (“they give us rotten fruit in the green market”)

Ethnic Deprivation:

- Ghettoisation, discrimination of children in some schools

While health deprivation represents the most prominent form of deprivation among children with special needs, health, social, educational and financial deprivations burden Roma children alike. A Roma child lives in a house with poor living conditions, it lacks schooling possibilities and adequate nutrition, it starts working at an early age, it does not socialise with children of other ethnic groups. Despite the fact that a large number of institutions and organisations deal with the Roma, these children still live in a vicious circle of poverty that affects all aspects of their lives.

4.2.2 Ways of Solving Problems

According to the data collected in this research, Roma children and parents deal with their problems in the following ways:

- With the engagement of Roma parents and the activity of Roma and other NGOs
- With the assistance of foreign donors
- Having children spend their free time with their peers of different ethnic backgrounds - those belonging

- to their own ethnic group, as well as those of other ethnic groups
- With the training of young Roma girls to: engage in family planning, go to the doctor regularly and have children immunised
 - With the provision of student scholarships (from the government or foreign donors)
 - With continual inclusion of children in the educational system (from kindergarten onwards)
 - With aid from the state, particularly from social welfare institutions

The above shows that the Roma in Montenegro still do not see themselves as active participants in the settlement of their problems.

4.2.3 Causes of Poverty

This is how this target group defines the causes of its poverty:

Causes of Economic Deprivation:

- Parental unemployment
- Low personal income and irregular payment of salaries
- Lack of funds for a living and for the children's schooling
- Size of Roma families (large number of family members)

Causes of Educational Deprivation:

- Lack of adequate conditions for the children's schooling
- Roma parents uneducated, families unable to provide children with adequate conditions for a normal schooling and enrolment in cultural and sports institutions
- Roma children uneducated, failing to enter or discontinuing attendance in classes (usually between the 3rd and 6th grade)
- Remoteness of schools, poor choice of courses
- Poor knowledge of the official language (they speak Roma or Albanian)

Causes of Social Deprivation:

- Discrimination of Roma children
- Egoism of some of Roma parents (by marrying off their daughters at an early age, they gain funds to satisfy their own needs)
- Excessively early entrance into matrimony of Roma children
- Excessively high birth rate in Roma families
- Early employment of Roma children
- Lack of valid personal documents
- Lack of knowledge of the Roma language
- Inadequate cultural and sports life of Roma children, lack of playgrounds in Roma settlements
- Children unsocialised (lack friends)
- A child lacks one or both parents
- A child receives no child allowance or any other form of social welfare
- Lack of valid personal documents for a vast number of children coming from families that have been displaced from Kosovo
- Language barriers (some children do not know either Roma or Serbia, but only speak Albanian)
- The children are not taken to mother and child guidance centres

Causes of Health Deprivation:

- Poor housing and sanitary conditions in settlements and houses
- Illiteracy of Roma women
- Discriminatory attitude of medical staff, primarily nurses, towards mothers and children of Roma background
- Inadequate attitude of the society towards ailing and handicapped children and elderly persons

In this case, one could see in practice how the dedication of many Roma organisations created a situation where the Roma themselves often analyse their state of affairs on their own. That is why the link between causes, results and solutions was identified to a far greater extent in this group than in the previous ones. This could serve as a positive example for other marginalized groups. For the Roma, this could pose as a great encouragement in the belief that the Government will, guided by their suggestions, find a way to break their poverty cycle.

4.2.4 Solutions Offered

The following solutions were identified by the Roma:

- It is possible to reduce child poverty through a greater engagement of the state and its institutions, particularly the Ministry of Education and the Ministry of Social Affairs
- Assistance of companies employing Roma parents
- Foreign donor aid (larger donations, as well as proper and fair distribution of funds)
- Mobilisation and training of the Roma themselves (family planning, parent training, compulsory enrolment of children in school and gradual abandonment of traditionalism – early marriages and child marriages contrary to their will)
- Increase of personal incomes and their regular payment, along with employment
- Development of Roma settlements and houses - sewerage system, water supply, regular waste disposal
- Regular rounds of Roma settlements by medical doctors, provision of home care allowances for all those entitled
- Parent training
- Eradication of discrimination, compliance with the law and international conventions on the rights of the child (ensure that teachers are punished for insulting children)
- Provision of employment for at least one adult member in each Roma family
- Aid from centres for social work and the Red Cross
- Inclusion of Roma children in schools is a must, starting from kindergarten to university education
- Punishment of those who employ minors; see to it that the labour rights of those already working are regulated
- Prevent teenage marriages by organising appropriate training for parents and children
- Teach the Roma language to children from preschool age onwards
- Enable talented children to join cultural and sports associations
- Provide training for young mothers in hygiene and healthcare
- Provide regular medical staff visits to Roma settlements
- Suspend medical workers who discriminate Roma women and children
- Develop Roma settlements (construction of waterworks and sewerage, regular waste disposal, construction of decent houses)
- Provide sufficient sanitary supplies
- With the assistance of foreign donors: improve housing conditions, provide families with a greater variety of food and school supplies for children

4.3 THE CHILDREN OF REFUGEES AND IDPS

4.3.1 Manifestations of Poverty

The children of refugees and IDPs identified the following as forms of their deprivation:

Health Deprivation:

- Poor nutrition - predominantly one, possibly two meals a day
- Inadequate healthcare

Economic Deprivation:

- Parental unemployment
- Unfavourable accommodation in collective centres, poor housing conditions
- Poor supply of clothing and footwear
- Poor nutrition ("Meat is eaten only for patron saints' days")
- Destruction of property in places of origin
- Lack of financial funds and high expenditures for electricity supply, child education, transportation and medication
- Deprivation of child allowances
- The need to go to Serbia for each and every administrative document, which poses a great expense
- Lack of humanitarian aid, particularly in textbooks and school supplies

Educational Deprivation:

- Lack of conditions for the children to study
- Dropping out of regular school and studying part time
- Deficiencies in the education of children attending special classes
- Exclusion of children attending special classes in schools

Social Deprivation:

- Status-related exclusion (the status of a refugee or internally displaced person)
- Inability to engage in sports and cultural activities
- Poor treatment and isolation of children by the local population ("Although we are good students, they think we are just refugees here")
- Lack of activities for quality use of a child's free time (sports, entertainment, additional training)

In the opinion of refugee and IDP children and their parents, status-related exclusion is the most prominent form of exclusion they are faced with.

4.3.2 Tool to Combat Problems

- Return to original homes and to the property left behind
- Occasional and temporary employment
- Settlement of the issue of returning to their property back home
- Greater participation in cultural and sports organisations
- Further schooling of children in institutions of higher education

- Training of both educational staff and students
- Engagement in sports and cultural activities
- Adequate healthcare and social security

4.3.3 Causes of Poverty

Causes of Economic Deprivation:

- IDP status
- Parental unemployment, inability to find employment due to legal regulations
- War and exile, destroyed property
- Lack of humanitarian aid
- Poor economic policy
- The interests of power wielders, nationalism, imperialism

Causes of Social Deprivation:

- IDP status
- Return home thwarted – houses torn down, property occupied
- Children isolated in special classes at school
- Social discrimination
- Poor organisation of the children's free time and lack of adequate cultural activities
- Cultural and spiritual isolation
- Inability to engage in sports
- Discrimination within the local community
- Poor social policy
- UN, i.e. EU inefficiency
- Disregard of to the UN Declaration on Human Rights

Causes of Educational Deprivation:

- Poor conditions for child education

Causes of Health Deprivation:

- Poor healthcare
- Housing isolation of children in collective centres and poor living conditions in such facilities
- Poor healthcare policy

In principle, child refugees and IDPs and their parents link all the causes of poverty to their status-related exclusion.

4.3.4 Solutions Offered

- Return home, repossession of personal property in places of origin
- Respect of the rights of man, freedom of movement, activity and social justice
- Free schooling
- Prevention of unaccountable accumulation of wealth
- Provision of adequate nutrition

- Provision of employment for parents
- Return to one's place of origin or departure to foreign country
- Completion of a quality school which will enable employment
- Settlement of one's refugee status
- Settlement of family housing issue
- Liberalisation of individual housing construction and credit opportunities
- Training
- Adequate legal regulations
- Social benefits

The solutions proposed by this target group lead to the conclusion that they do not look upon themselves as active participants in the resolution of their own poverty in Montenegro, due to numerous problems stemming from their status (the status of refugee or internally displaced person). The above information could encourage the Government of Montenegro to fight against the major cause of poverty afflicting child refugees and IDPs, by supporting the repatriation process (IDPs from Kosovo and Metohija), other lasting solutions, integration into the local community and temporary management abroad (refugees from Bosnia and Herzegovina and the Republic of Croatia).

4.4. THE CHILDREN OF SINGLE PARENTS

The following section contains statements made by single parents and their children on the manifestations of their poverty and causes of poverty-related problems, as well as their suggestions for the eradication of such problems.

4.4.1 Manifestations of Deprivation

Economic Deprivation:

- They lack money for food and clothing ("It's easy in the summer, my mother sends me clothes, but jeans are a "problem", I have to buy them")
- They never have enough school supplies ("I use a "scrapbook")
- They always use old, worn, second-hand books
- They are unable to attain a schooling outside their place of residence
- The children do not have their own room
- They do not buy toys
- They live as tenants in a single room without a bathroom or washroom ("My God... there are so many things I wish for... we don't even have a house...and we have to move again")
- No pocket money ("That is but a dream")
- They do not go on vacation and do not take part in recreational activities
- They lack money for extracurricular activities ("I have no money for classes in the open-air")
- They have never seen a theatrical performance for children ("The tickets are terribly expensive")
- Compelled to participate in black-marketeering (they sell cigarettes and trinkets on the street)
- Lack of money to satisfy basic needs ("We've been without electricity for 10 days, we had no way to pay for it")
- Due to their mothers' poor financial status, the children are placed in the custody of "unfit" fathers
- They start working illegally at an early age
- Lack of money for computers and computer courses

Educational Deprivation:

- Inability to go to kindergarten
- Inability to choose a vocation to match one's own wishes
- Lack of free language and computer training courses in schools
- Insufficient sports activities in school
- Lack of understanding on the part of professional school staff (pedagogues and psychologists) for the problems of poverty affected children
- Isolation-discrimination based on social status (they do not socialise with rich children, they are ashamed of their poverty)
- Inability to continue education – enrol in a university
- Information science illiteracy (lack of knowledge in foreign languages and computer operation)
- Children fulfil their school obligations to a smaller extent
- The children's inability to attain a schooling in their place of residence
- Lack of possibilities for the academic advancement of talented children
- Village children do not go to kindergarten
- Schools in poor state – rundown, lacking basic operation tools
- The creation of "elite schools" - not in terms of having talented children, but in terms of parental status
- Crafts - the only educational choice
- They are recognised less, even when they are good students
- They are subject to various forms of violence on the part of the teachers (humiliation, slaps in the face, cursing, scorn, going about ignoring the child)

Health Deprivation:

- Prone to frequent ailments as a result of poor nutrition and adverse living conditions (anaemia, bronchitis, allergies, etc.)
- Inability to buy medication due to high prices
- Inadequate dental care at school and pre-school age
- Insufficient number of regular medical checkups in school
- Guardian's illness impedes child's care
- Poor healthcare ("People walk into hospitals with fear, instead of hope")
- Early maturing - switching roles (the child takes care of the ailing parent)
- Quackery
- "Borrowing" and using medicines without prior consultations with a doctor
- Inappropriate nutrition ("We eat meat only 1-2 times a month, we crave for fruit, sweets...")
- Visits to the doctor are far less frequent
- Reduced possibilities of attaining medical treatment outside one's place of residence - particularly outside Montenegro
- High risk of infections among young people (juvenile prostitution)
- Depression, anxiety or aggressiveness in young people
- Drug addiction ("Drugs are too cheap and is no longer only a privilege of the rich")

Social Deprivation:

- Poor housing conditions
- Lack of understanding on the part of social workers
- Low social benefits ("My husband's pension is EUR 45 and I receive welfare in the amount of EUR 15, but I live in rented facilities; I move three times a year because no one wants tenants over an extended period of time because of the season")

- The family's belief that it is better to place a child in a home than to have everyone know that the mother gave birth to a "bastard"
- Loss of child allowance for the fourth child
- Early employment (starting to work before one's time)
- Children left on their own for an extended period of time ("I leave them alone while I work illegally")
- "Branding" of illegitimate children in society
- No shelters for mothers with illegitimate children
- No priority in employment
- Social workers advise unwed mothers to place their children in homes, as the Centre cannot help them
- Lack of quality welfare programmes for child support and aid
- Inadequate legal protection of single mothers and their children
- Status-related discrimination: disdain expressed by peers and adults
- Family conflicts
- Feeling of shame (they feel ashamed when they go to the Centre for Social Work)
- Only children whose parents receive social welfare receive child allowances
- Juvenile prostitution
- Class differences
- Isolation
- Lack of parental authority
- Juvenile delinquency ("Among young people, there is an increasing number of drug dealers, petty thieves and perpetrators of crimes for personal gain")

Cultural Exclusion:

- Insufficient number of cultural institutions (no play areas, children's cinemas, youth centres, dancing schools, amateur theatres (Ulcinj))
- No place for young people to gather (except cafes)
- Distorted view on the system of values
- Excessive influence of the "Pink Culture" on young people ("I predominantly don't have money, so I stay home on Fridays and watch TV Pink")
- Education abroad – a privilege of the rich, not of the talented
- Spanish soap operas as a form of mass illusion ("Be poor and obedient, and the knight in shining armour will appear")
- Inability to travel or engage in any other form of relaxation
- Inability to go to the theatre, to concerts (high prices)
- No desire to change – there is no positive "rage" among young people
- General lack of culture among people

Financial deprivation is most prominent in this target group, although other manifestations of poverty are also very marked (indicating that this group is affected in many ways and that the children's lifestyle is influenced in practically all fields of life).

4.4.2 Ways of Solving Problems

- Settle housing problems by staying temporarily with relatives or by paying for "small rooms" that lack basic living conditions (no bathroom, kitchen, etc.)
- Clean other people's homes for a living
- Borrow money
- Spread one meal to provide three meals (fritters for breakfast, fritters for lunch, fritters for dinner)
- Mother doesn't eat her share in order to leave food for the children – that is an extra meal

- Buy the cheapest food products
- Use “traditional” remedies
- “Borrow” medicine from others
- Children work in order to earn for their education
- Borrow books from friends (“Because even second-hand books are sold at rather high prices”)
- Occasionally, they receive free books or school supplies from the Centre for Social Work
- They sleep through breakfast
- They wear hand-me-downs received from friends; clothes are sometimes bought for them at discounts; some mothers make certain articles of clothing on their own
- Use two notebooks for all the subjects
- Make toys on one’s own
- Spend vacations with relatives or through the Centre for Social Work
- Play basketball or football, but only when the court is free, because “rental” is very expensive
- Entertainment at one’s own and a friend’s home, because there is nowhere else to go
- Go to volunteer work camps occasionally
- Watch 5-6 movies a week
- Go jogging, this does not demand money
- Play video games
- Spend a lot of time at the club for retired persons, because coffee and juice is cheap there
- Go bilberry picking in the summer to buy books and school supplies
- Baby-sit for relatives who are better-off
- Practice a bit on friends’ computers

According to the respondents, apart from the occasional distribution of free books or school supplies, and the infrequent organisation of children’s summer vacations by centres for social work, there are no institutional initiatives for the settlement of poverty-related problems affecting children (Berane, Podgorica, Ulcinj).

4.4.3 Causes of Poverty

Causes of Economic Deprivation:

- Poor economic policy
- Parental unemployment
- Several-months-long delays in the payment of social benefits
- Non-payment of alimony
- Abolishment of child allowances
- Centres for social work never have funds for lump sum aid
- Inability to obtain housing loans
- High rents (“I give my landlady everything I earn for the apartment”)
- Lack of self-employment programmes (loans) that do not involve mortgaging
- Employment Office clerks have no information on job vacancies
- Private company owners fail to inform the Employment Office of their job vacancies and no one punishes them for this
- Breach of labour regulations in private companies (“When I got pregnant my boss fired me”)
- No employment priority
- Low incomes – high prices
- Student cafeterias closed down
- Lack of food aid
- Expensive transportation (“I need EUR 60 for the transportation of 3 children, and that includes a discount”)

Causes of Social Deprivation:

- Disregard for basic child rights and needs - to be fed and to have a roof over its head
- Poor housing conditions
- Apartments for welfare cases are not allotted in accordance with true needs and priorities, but on the basis of connections and favouritism
- Lack of adequate social welfare
- High criteria for approval of financial aid
- "Unreasonable" regulations for the attainment of financial benefits (a woman with an illegitimate child is asked to submit her father's tax certificate, despite the fact that he has already "disowned" her for disgracing the family)
- Professionals lack proper training for work with socially vulnerable categories of the population
- Inadequate legal protection
- Prejudice regarding single mothers (mentality of the environment)
- Family violence
- Lack of understanding on the part of the family ("May family threw me out of the house when they heard that I would have the baby" or "They told me – there is space for you, but not for "his" children!")
- Lack of "poverty timeline" (no one monitors the causes and consequences of poverty affecting young people)

Causes of Educational Deprivation:

- High tuition fees
- Lack of day-care services in schools
- Schooling outside one's place of residence
- Lack of scholarships – if they do exist, they are obtained by pulling strings and fostering favouritism
- Inability to enrol in appropriate/desired schools because parents impose their own will or because the choice of school courses is poor
- Lack of equipment in labs for practical training sessions (students pay the school for practical training material)
- Expensive excursions and extracurricular activities
- Exceedingly high prices of textbooks
- Lack of free computer courses
- Lack of catering - snacks (in schools)
- Protectionism
- Lack of understanding on the part of teachers for the problems of poverty affected children
- Inactivity on the part of parent and student councils in schools
- Lack of organised transportation for children from rural areas
- Lack of kindergarten fee payment facilities
- Discrimination of girls (parents cannot educate "both", so it is "more important" for the brother to go to school)

Causes of Health Deprivation:

- Poor healthcare policy
- Bribery and corruption in healthcare system ("One has to pay everything")
- Doctors refuse to examine patients in state institutions, coxing them to see them in private clinics
- Inability to have tests and other specialised exams done in state hospitals ("The equipment is never functional in hospitals, so we have to take children to private practitioners for x-rays, scans, etc.)
- Lack of any kind of supervision over doctors' work
- Poor preventive healthcare in schools (delayed identification of disorders/diseases; superficial general medical checkups, without referrals for further treatment)

- School dentists lack equipment and material
- Lack of medicines in state pharmacies
- Poor child nutrition
- Poor housing conditions (damp, with privies or collective washrooms)
- Lack of play areas (children play in the street and are, therefore, more prone to infections and injuries)
- Young people uninformed about prostitution, alcohol and drugs
- Insufficient number of professional services for the treatment of alcoholism
- Insufficient number of professional services for the treatment of young drug addicts

Causes of Cultural Deprivation

- Spent half their lives under sanctions
- It is not in the interest of decision-makers to do anything, they have “elite places” for their children
- Even when there is a group of young people wishing to do something, they do not come across the approval of the “environment” (meaning adults)
- The Ministry of Culture has the smallest budget
- There is no agency within the Ministry of Culture for the cultural development of young people
- There is an exceedingly small number of organisations dedicated to youth; those that do exist focus on the same things (alcoholism, drug addiction)
- Insufficient number of cultural institutions
- Lack of cultural events
- Insufficient number of open-air concerts
- Insufficient number of Internet centres
- Lack of extracurricular activities
- Lack of culture-related extracurricular classes in schools
- No facilities for socially vulnerable children whatsoever, regardless of their talent and knowledge
- Young people insufficiently informed about existing benefits
- There is no possibility of raising one’s voice without being considered “dangerous”
- Lack of time due to extensive school curriculum (often unnecessary)
- Unfinished secondary school (lack of education)

The **causes of child poverty** are inevitably linked to the socio-economic status of their parents. It is interesting to note that legal regulations and their (non) implementation are often cited in the responses as the basic cause of poverty (non-payment of alimony, inability to “execute” the division of marital property, poor regulations on the granting of financial benefits, breach of labour regulations, etc.)

4.4.4 Possible Solutions

Economic Filed:

- Single mothers to be given priority in employment
- Private company owners to be encouraged by state – through partial tax exemption or favourable loans, etc. – to employ single mothers
- Favourable conditions for the self-employment of single mothers through labour offices
- Special self-employment programmes (without mortgages)
- Favourable loans for adaptation and construction of housing facilities
- Possibility of granting consumer credits
- Construction of pre-fabricated settlements
- Provision of a certain number of apartments in all new buildings for single parents (so that they are not ghettoised in special housing units)

- State aid in the payment of overhead expenses
- More severe punishments for non-payment of alimonies
- Shorter duration of court procedures for property division cases
- Provision of mechanisms for the execution of property division cases
- Reduction of funds for civil servant presentations and reallocation of such funds to welfare programmes
- Reduction of taxes on all children's products
- Introduction of high taxes on alcohol (and ban on the serving of alcoholic beverages to minors)
- Confiscation of property obtained through criminal activity and its reallocation to socially vulnerable categories of the population
- Adoption of personal property law
- Reconstruction of factories in order to reduce unemployment and, thus, fill social benefit funds
- Acceptance of possibilities that already exist (changing the attitude of young people towards "good" and "bad" jobs)

Educational Field:

- Provision of scholarships/stimulation for talented children
- Provision of scholarships for secondary school students
- Scholarship grant competitions to be made public – information accessible to all
- Construction of a larger number of dormitories for secondary school students
- Possible free use of student dorms by children of single mothers
- Expansion of the list of beneficiaries entitled to aid in purchasing books and school supplies, to include those who do not receive financial benefits
- Schools to provide raw material and semi-finished products for practical training classes
- Reduce prices or exempt children of single mothers from payment of extracurricular activities (open-air school, excursions, etc.)
- Schools to provide equipment for Physical Education classes
- Provision of organised/free preparation of students for makeup exams and remedial classes in schools
- Introduction of school buses
- Reduced transportation prices for students to be made compulsory for all private transport companies and all types of transportation
- Introduction of school cafeterias
- Funds provided by parents for school maintenance to be relocated for nutrition
- Organise parent, teacher and student volunteer work in school cafeterias
- Set a dress code, particularly in secondary schools –give serious thought to reintroduction of school uniforms
- Free foreign language and information science courses in schools
- Provide access to existing computers – establish Internet centres in schools
- Introduce different extracurricular classes in schools, form student cooperatives, joint activities – excursions
- Establish on-duty infirmaries in primary and secondary schools
- Provide psychologists in all schools
- Training of psychologists and pedagogues for work with children in schools
- Provide training on the human rights of children
- Introduce the subject *Family Sociology* in schools
- Establish day-care centres for the children of single parents, observing European working hours

Health Field:

- Better organisation of preventive health services for children in health facilities
- Provision of prescription (free) vitamins for children under 8
- Free food for babies under one (formulas)

- Provision of vaccines – sufficient quantities and safe for use
- Exemption from participation in medical costs, free medication, refunds for expensive medicines
- Establishment of on-duty infirmaries in primary and secondary schools
- Regular and quality general medical checkups in schools
- Exemption from payment or at least reduction of medical service fees for paternity tests, exemption from payment of court fees in paternity cases
- Training in schools and through the media on topics such as addictive disorders, birth control, sexuality, contagious diseases, etc.

Social Field:

- Development of new and quality social programmes
- Introduction of child allowances for the children of single mothers, regardless of whether or not they receive welfare
- Establishment of a special fund for the children of single mothers
- Provision of more extensive lump sum aid funds in centres for social work
- Establishment of shelters for single mothers and their children
- Establishment of pre-marital counselling centres
- Establishment of family counselling centres (for so called “incomplete” families)
- Greater engagement of social workers in field work
- Larger state allocations for the housing fund for socially vulnerable persons
- Increase and regular payment of social benefits
- Establishment of professional teams to help overcome problems burdening children of single parents
- Priority in settling housing issues (taking into account the number of children and the state of health of both children and guardians)
- “Open” the issue of problems burdening children of single mothers in the media
- Stricter sanctions for parental violence (punishment is very rare in Montenegro, while no violent parent has ever been stripped of his/her parental rights, except in one case, when the parents abandoned their children on their own)
- Staff members of the police, court and centre for social work to adopt a more human approach
- Support of the family
- Disperse the biased belief that inheritance is the right of a male child
- Introduce severe punishments for men who use the sexual services of minors
- Exemption from payment or at least reduction of medical service fees for paternity tests, exemption from payment of court fees in paternity cases
- Ban on participation in games of chance for minors
- More social programmes for child delinquents
- Sanctioning of police officers who beat children during investigation procedures (“Beating out a confession”)
- Prevent the promotion of crime through the recruitment of police informants among minors (“They let them go without punishment so that they could spy for them, continuing their criminal activity”)
- Sanction crime in its roots (“The police will not deal with “small” cases, they wait for a person to commit several crimes”)
- Construct a bridge for school children on the Niksic highway, like the one in Zlatica

Cultural Field:

- Not to abolish FIAT
- Through a public job vacancy announcement, the Podgorica Municipality should choose a few people - who are not connected to any political parties - give them facilities and some funds and let them set up youth clubs

- Young people should take part in “social activity” (it is not important whether they join the KIC Budo Tomovic, NGOs, political parties or volunteer activities)
- Establish secondary school cooperatives
- Introduce student discounts at all cultural events (CNP tickets at discount prices)
- Student Vacation Associations should become more open
- Provide secondary school scholarships for talented students
- Travels abroad by way of student exchange schemes and scholarships
- Renovate sports grounds and facilities in which young people can socialise
- Exemption from payment of fees for the use of gyms in schools, for children under 18
- Construction of discotheque
- Open café for young people, that would be different from existing facilities, where alcohol would not be served
- Good and well supplied children’s library
- Greater support to alternative youth groups
- Enrol and finish university, and if things do not improve a bit, leave this place
- Introduce more interesting forms of teaching in schools, less studying at home
- More open-air concerts
- Bring payment of courses, Internet centres and similar services into balance, making them accessible to all, because they are no longer a luxury, but a need
- Make cultural events accessible to all
- Abolish cultural monopoly
- Provide more space for creative young people – use joint facilities in buildings (“If retired persons can use the, why can’t we?”)

5. Conclusion

Looking at the manifestations, causes and solutions to poverty that have been cited by all respondents, one can conclude that economic deprivation is a common denominator for all children and all citizens of Montenegro. In some cases the manifestations are stronger or weaker, but in principle, the causes of economic poverty are always the same. This confirms that the economic revitalisation of Montenegro will settle the issue of economic poverty in a large portion of the population.

Educational deprivation is nearly equally represented in all children's target groups covered by the research. Nevertheless, special emphasis should be placed on the educational deprivation of children with special needs and Roma children. While the educational deprivation in special needs children is manifested through their lack of adaptation or of adequate educational institutions, such deprivation in Roma children manifests itself in an entirely different manner. This leads us to the conclusion that the PRSP should define special courses of action for the reduction of the educational deprivation of children with special needs and Roma children.

Although it exists in all four target groups, health deprivation is still most prominent among children with special needs. Existing health institutions are not adapted to the requirements of these children, and the number of specialised health institutions is not sufficient. This clearly shows that the problem of health deprivation burdening special needs children must be dealt with in a special manner. Health poverty affecting Roma children is also very marked, demanding the definition of special courses of action aimed at solving this issue.

Social deprivation is present in all four target groups, but has the greatest array of manifestations among the children of single parents and children with special needs.

Having in mind all the above, one may conclude that a special strategy should be defined for the resolution of poverty affecting children with special needs. In any case, their specific status demands a special approach to this problem.

According to this data, the efforts made by numerous Roma organisations still failed to yield fruit, which shows that their poverty should also be dealt with through a special strategy at all levels.

Poverty affecting children of refugees and IDPs can be solved within the framework of a strategy designed for all citizens of Montenegro. This conclusion is based on the fact that all forms of deprivation listed (except the refugee and IDP status) are the same for all poverty affected children in Montenegro.

Having in mind the numerous manifestations of exclusion burdening children of single parents, the most prominent of which are economic and social, it is evident that these children also need a special approach. This could be a separate strategy or a special course of action for the eradication of numerous manifestations of their exclusion. The solutions proposed by the respondents depended on their views on causes of their poverty. What is characteristic of these solutions is that they are economical and quite feasible. Furthermore, they do not demand excessive effort on the part of the society. In the economic field, the need for legal amendments constantly keeps popping up, indicating clearly that this category of the population feels vulnerable and unprotected by the state, and that apart from the economic angle, poverty should also be looked upon from the human rights aspect.

It is quite obvious that the human factor is far more decisive in the settlement of the issue of poverty, than the economic factor.

There is a great potential among the poor, reflected in their activism and readiness to take part in the resolution of their problems. To a certain degree, they consider themselves responsible for the position they are in, and believe they can help themselves.

Although the data collected in this research indicates that the given target groups of children are affected by poverty in different ways, it confirms the general rule that all children are the same in one respect. They all wish to play, to socialise, to study, to be filled with joy and to be loved, and if this country can provide them with this, it is sad that they do not have what they want!

Nevertheless, in order to achieve this, it is necessary to view the problems of each individual child separately, because each person is a separate story, and each child is a separate world. If the government wishes to help, it must penetrate each of those worlds and participation is a key to this process.