REPORT

CHILD POVERTY IN MONTENEGRO

September, 2011.

unicef

Ipsos
“My sons are in different shifts at school, but luckily they can wear the same sneakers, so they share one pair for school. When one comes home, he gives the sneakers to the other one.”

A single father, Nikšić
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“Poverty reduction starts with children (UNICEF, 2000)”

Every country in the world, even the wealthiest, is affected by child poverty. Child poverty undermines equity and contributes to poorer outcomes in health, nutrition education and general wellbeing for children who live in the poorest households. Poorer children are also more vulnerable to the impacts of natural and man-made disasters and to abuse and exploitation. Child poverty is also an obstacle to fulfilling all aspects of the United Nations Convention on the Rights of the Child.

Addressing child poverty and its multiple impacts on equity and child wellbeing is a major challenge for any society. This report seeks to explore the multiple dimensions of poverty that affect children particularly and specifically, and also to better understand the way that families and children themselves view the poverty in which they live and how it impacts their rights and their well-being. The purpose of this study is to provide an insight into the lives of Montenegro’s poorest children and increase understanding across society about their plight. The study is also intended to stimulate public debate and inform policy making to address child poverty.

The study reveals that approximately 14,500 children in Montenegro live in poverty or every tenth child and that poverty hits children the hardest. Poverty indicators show that children are particularly vulnerable, and they are more often affected by poverty than adults. The most vulnerable to poverty and inequity are children under five, those who live in single-headed households and those in households with three or more children. The study reveals the inter-generational nature of poverty. If a child lives in a household where adults are unemployed or have low level of education, it is more likely that he/she will grow up in poverty. Furthermore, poverty leads to multiple deprivations in everyday life reducing access to health, education and cultural activities. It strongly contributes to marginalisation and social exclusion of children.

Poverty is transmitted from one generation to the next. Breaking the cycle of poverty depends on investments by governments, civil society and families in child wellbeing and equity. No society has ever seen a broad-based reduction in poverty without major and sustained investments in children. Strategic investments in children, particularly in early childhood contribute to long term economic growth. Harnessing the potential of all children to grow and contribute to economic and democratic development is a pre-requisite for securing a better future for Montenegro. It is also a sound economic investment, with high rates of return.

The “Child Poverty Study in Montenegro” would not have been possible without our partnership with the Ministry of Labour and Social Welfare and the Statistical Office of Montenegro (MONSTAT). We also salute the excellent work of Ipsos Strategic Marketing Research in undertaking the study. Through these and other partnerships we hope we can continue to work together to address the impact of child poverty and inequity upon children in Montenegrin society.

Benjamin Perks
Representative
UNICEF Montenegro
FOREWORD

Poverty is a social problem at a global level which even the most developed countries face, and Montenegro is no exception.

Data shows that the global economic crisis over the past few years, which has also had an adverse impact on the economic development of Montenegro, caused an increase in the poverty rate after a period of economic growth when the poverty rate in the country had been substantially reduced from 11.3% in 2006 to 4.9% in 2008. As a direct consequence of the economic crisis, the poverty rate in Montenegro jumped again to 6.8% and 6.6% in 2009 and 2010 respectively.

Like other countries that are accountable towards their citizens, the State of Montenegro is continuously making efforts to reduce the poverty rate and its adverse consequences to the lowest level possible.

In the area of social and child protection, there are a number of systemic and extra-institutional measures and activities taking place that should contribute to the strengthening of social security for the poor and vulnerable population and to the alleviation of the worst impacts of poverty.

The activities of the Ministry of Labour and Social Welfare are particularly focused on the protection of vulnerable groups including materially deprived children, children deprived of parental care, children with disabilities and abused and neglected children, as well as children with behavioural disorders.

The Child Poverty Study in Montenegro provides an insight into the lives of poor children and their families and a number of the difficulties they are facing in different areas.

The high-quality information from this study will serve the further implementation of appropriate policies and activities aimed at alleviating the problem of child poverty in our country. In doing so, a particular contribution will be given towards achieving Millennium Development Goals and EU integration. The Government of Montenegro is fully committed to seeking solutions that would contribute to the reduction in the number of children in Montenegro that grow up in poverty. In collaboration with the private sector, non-governmental organisations and international partners, a substantial reduction in poverty among children in the coming years is a feasible goal.

Children are our future and it is our duty, both as individuals and as a society, to recognise and respond to children’s needs, and to create the best possible living conditions for every child.

The Child Poverty Study in Montenegro represents another unique contribution by UNICEF aimed at improving children’s lives in Montenegro and full achievement of their rights, especially for those who are most vulnerable.

We shall continue, through collaboration with our partners, to implement projects led by the best interests of children and aimed at reducing poverty and inequity among children in Montenegro.

Suad Numanović, PhD
Minister of Labour and Social Welfare
Government of Montenegro
INTRODUCTION

1.1 ACRONYMS AND ABBREVIATIONS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
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<tbody>
<tr>
<td>DP</td>
<td>Displaced person (a person who moved to Montenegro from Bosnia and Herzegovina and Croatia)</td>
</tr>
<tr>
<td>IDP</td>
<td>Internally displaced person (a person who moved to Montenegro from Kosovo)</td>
</tr>
<tr>
<td>MA</td>
<td>Material allowance (a type of social welfare benefit/assistance targeting poor families – in the local language: “Materijalno obezbjeđenje porodice”)</td>
</tr>
<tr>
<td>CSW</td>
<td>Centre for social work</td>
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<tr>
<td>Monstat</td>
<td>Statistics Office of Montenegro</td>
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<td>FGD</td>
<td>Focus group discussion</td>
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<tr>
<td>IDI</td>
<td>In-depth interview</td>
</tr>
<tr>
<td>HBS</td>
<td>Household budget survey</td>
</tr>
<tr>
<td>WHO</td>
<td>World Health Organization of the United Nations</td>
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<tr>
<td>FAO</td>
<td>Food and Agriculture Organization of the United Nations</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>SAA</td>
<td>Stabilization and Association Agreement</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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Montenegro is located in Southeastern Europe on the Balkan Peninsula. The total area of the country is 13,812 km², which puts Montenegro in the category of smaller European countries. According to the 2011 Population Census, Montenegro has 620,029 inhabitants, of which 313,793 are female and 306,236 are male, so the ratio of female population to male population is 50.61:49.39. The majority of Montenegro’s inhabitants (63%) live in urban settlements. The most densely populated is the capital of Montenegro, Podgorica, which accommodates 30% of the entire population of Montenegro. It is followed by Nikšić and Bijelo Polje. According to ethnicity, the majority of Montenegro’s inhabitants are Montenegrins (45%), followed by Serbs (29%), and Bosniaks (9%). Montenegro has a relatively small Roma, Ashkalia and Egyptian (RAE) population, which is deemed to be the most disadvantaged and excluded group with the highest incidence of poverty. According to data from the 2011 Population Census, there are 8,502 RAE people living in Montenegro or 1.37% of the total population.

Montenegro became an independent state on 3 June 2006, following a referendum held on 21 May 2006. On 28 June 2006, it became the 192nd member state of the United Nations, and on 11 May 2007 it was accepted as the 47th member state of the Council of Europe. Nation building as well as accession to the European Union (EU), which is the top economic and political priority of the country, are...
the two parallel processes that are guiding the development agenda of the country and are the strongest driving forces for reforms. The country is currently in the process of EU integration. In 2007, Montenegro signed the Stabilization and Association Agreement (SAA) with the European Commission, which was the first formal agreement between the country and the EU in the accession process. In December 2008, Montenegro formally applied for membership for the EU and 2 years later it became a candidate country for EU membership, without a specified date for the beginning of accession negotiations.

**ECONOMY**

Montenegro has been in the process of transition since the early 1990s onwards. During the 1990s, Montenegro went through a very difficult period of social, economic and political crisis and isolation caused by the violent dissolution of the former communist state of Yugoslavia. The crisis period caused deep socio-economic changes characterized by a dramatic economic downturn, high unemployment, poverty, high social inequalities and negatively changed moral values and norms. This had a huge impact on family life, affecting the ability of parents to take proper care of their own children. As a result of the war in Kosovo, during 1999 and 2000 a large number of internally displaced persons from Kosovo came to Montenegro, which had a serious impact not only on the social protection system, but also on economic growth. Currently, there are 10,975 internally displaced persons from Kosovo on the records of the Bureau for the Care of Refugees, of whom more than 40% live in Podgorica.

Since 2002 GDP in Montenegro has been growing from €1,360.4 million to €2,149 million in 2006. The largest growth was recorded two years after the declaration of independence, in 2008, when GDP reached €3,085.6 million. Such growth was primarily influenced by intensive inflows of foreign investments, primarily in the area of tourism and real estate.

Although the projections predicted further economic growth and growth of GDP, the world economic crisis affected Montenegro as well, so that GDP in 2009 fell by 5.7%. The latest projections suggest that after a slight increase of GDP in 2010 (€3,103.9 million) by 2016 the GDP will grow to €4,047 million. Montenegrin GDP per capita in 2009 was €4,720, which put the country in 34th place in Europe by GDP per capita, ahead of its neighbors Serbia, Bosnia and Herzegovina and Macedonia.

In 2008, a drop in the poverty rate also indicated economic progress with a value of 4.9% recorded, and it was significantly below the level recorded in 2007 (8.0%). 2009 saw a renewed increase of the number of the poor (6.8%), which will be presented in detail in this study, since the latest published poverty analysis data are available for the crisis year of 2009.

The Montenegrin economy is burdened by a high unemployment rate and the grey economy. In 2009 the total number of employed citizens in Montenegro was 174,152. In other words, this is the number
of citizens who performed any work for income or profit during the week of the survey. At the same time the unemployment rate, observed as the ratio of the number of employed to the active population, was 11.43% in 2009. At that moment as many as 8 876 people on the evidence of the Employment Bureau had been looking for work for more than 3 years. Nevertheless, when the number of unemployed registered by the Employment Bureau is compared with the number of registered unemployed at the end of 2000, it is evident that a decrease in the number of unemployed has occurred in Montenegro. It should also be taken into account that a certain number of officially unemployed people participate in the grey economy and so-called illegal work. However, if the ILO definition of

Table B: Poverty rates in Montenegro, 2005-2009.2

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>30.3</td>
<td>26.2</td>
<td>35.5</td>
</tr>
<tr>
<td>2006</td>
<td>29.6</td>
<td>29.1</td>
<td>30.1</td>
</tr>
<tr>
<td>2007</td>
<td>19.4</td>
<td>18.1</td>
<td>20.9</td>
</tr>
<tr>
<td>2008</td>
<td>16.8</td>
<td>15.9</td>
<td>17.9</td>
</tr>
<tr>
<td>2009</td>
<td>19.1</td>
<td>18.0</td>
<td>20.4</td>
</tr>
<tr>
<td>2010</td>
<td>19.7</td>
<td>18.8</td>
<td>20.8</td>
</tr>
</tbody>
</table>

2 Source: Monstat, Poverty Analysis in Montenegro in 2007*, 2008 and 2009

Graph 01: Value of GDP (in millions of Euros)

Table C: Unemployment rates in Montenegro, 2005-2010 (ILO definition)
unemployment is used, the unemployment situation is significantly worse. 4

EDUCATION

According to the latest available data from the 2003 Population Census, among the population of Montenegro above 15 years of age, the largest percentage of the citizens had completed secondary education. Namely, 58% of the Montenegrin population aged 15+ finished some kind of 3-year or 4-year secondary school. Almost a quarter of the population have finished only primary school, while 13% did not manage to reach even this level. The percentage of university or college-educated citizens is smaller. In 2003, 8% of the population had a university diploma and 5% a higher-education diploma.

As far as education is concerned, in 2003 the female population was in a much worse position compared to the male population in Montenegro. As many as 19% of females aged 15+ did not finish even compulsory primary education, as well as a considerably lower percentage of the male population (8.2%). At the same time, a higher percentage of the male population finished secondary school (53% vs. 44% of females), while the differences in terms of university education are not so striking.

HOUSING

According to data from the National Health Survey for the population of Montenegro conducted in 2008 by the Ministry of Health of the Republic of Montenegro, the average apartment area per household member in this country amounted to 29.5 m². The same survey showed that the average number of persons per bedroom was 1.7 and that households in Southern Montenegro have a higher average area of housing space (34.6 m²) than those in Central or Northern Montenegro (27.3 m² and 28.3 m² respectively).

Among the Roma population, the average apartment area per household member was 9.6 m², which is significantly lower than the Montenegrin average, while the average number of persons per bedroom was higher (3.3). Data from

3 ILO, Thirteenth International Conference of Labour Statisticians, October 1982, p. 4. Unemployment as defined by the International Labour Organization occurs when people are without a job and they have actively looked for work within the past four weeks. The unemployment rate is a measure of the prevalence of unemployment and it is calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labor force.

4 Source: Monstat, 2011
this survey showed that 88.5% of Roma households have electricity (significantly lower than the Montenegrin average, 99.3%), 58.2% of Roma are living in households that have in-house running water (significantly less than the Montenegrin average, 96.2%), 49% of households have an in-house sanitation facility (significantly less than the total for Montenegro, 92.5%) and 57.3% of Roma live in households that are connected to the sewerage system or a septic tank (significantly less than the total population, 90.9%).

**HEALTH**

The healthcare system in Montenegro is regulated by a group of laws, among which the most important for users of healthcare services are the Law on Health Protection (2004) and the Law on Health Insurance (2004). These laws stipulate the rights to compulsory health insurance, as well as conditions under which an individual is entitled to health insurance.

Health insurance guarantees the following forms of health protection:

- medical measures and procedures for the upgrading of health, prevention, suppression and early detection of diseases and other health disorders
- medical examinations and other types of medical help with the aim of determining, monitoring and checking health status
- medical treatment of the sick and injured and other kinds of medical help
- medical treatment abroad
- prevention and treatment of dental and oral diseases
- medical rehabilitation
- medications and medical means
- medical technical aids

The Law on Health Insurance clearly defines which groups in the population are eligible for health insurance. Besides the permanently employed, other insured are: individuals performing activities according to job contracts, the unemployed included in the list of the unemployed, pensioners, beneficiaries of social protection rights and individuals performing agricultural activity as their only or principal occupation. For this study, it is very important that the Law should stipulate the health insurance rights for family members of the insured. Also, the child of an insured person is entitled to compulsory health insurance until termination of compulsory education or until the deadline envisaged for regular education elapses, but not later than the age of 26.

**SOCIAL PROTECTION SYSTEM**

The basic legal acts in the field of social protection of children in Montenegro are the Law on Social and Child Protection (2005) and Family Law (2007). The Law on Social and Child Protection (2005), with the objective of social and child protection, determines the provision of protection for families, individuals, children at risk and individuals in social need, or the socially exc-
Child poverty in Montenegro

Child protection is provided through direct cash transfers, the institution of guardianship, fostering, adoption and placement of children in residential institutions of social care and other measures and services. Among nine fundamental social protection rights, the most often provided one is a material allowance to the family. In addition to the basic rights of social protection, the Law on Social and Child Protection stipulates also certain rights in the domain of child protection and the conditions for their realization, among which the most common one is child benefit.

Social protection rights are exercised through the network of social and child protection institutions. Among these institutions, particularly significant are the Centres for Social Work, which indirectly provide the services of social and child protection. There are 10 Centres of Social Work in Montenegro and they cover the territory of 21 municipalities.

The most commonly exercised rights in the field of social protection are material allowance and child allowance. According to the Ministry of Labor and Social Welfare, the monthly amount of MA for families without any income in 2009 amounted to: €60.50 for a single-member family; €72.60 for a two-member family; €87.15 for a three-member family; €102.85 for a four-member family; €114.95 for a family with five or more members. In 2009, the right to family MA was exercised by 12,811 families with 39,467 members.5

Children from families which receive family MA are also entitled to child allowance. In 2009, this allowance was €18.15 per child and it was received by, on average, 9,538 families with 18,597 children.

5 Report on the work and situation in the administrative areas under the jurisdiction of the Ministry of Labour and Social Welfare for 2009

Table D: The number of juvenile beneficiaries of social protection in the period 2000-2009

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>12,421</td>
<td>5,439</td>
<td>6,982</td>
</tr>
<tr>
<td>2001</td>
<td>13,513</td>
<td>6,079</td>
<td>7,434</td>
</tr>
<tr>
<td>2002</td>
<td>15,315</td>
<td>6,831</td>
<td>8,484</td>
</tr>
<tr>
<td>2003</td>
<td>15,677</td>
<td>6,922</td>
<td>8,755</td>
</tr>
<tr>
<td>2004</td>
<td>17,449</td>
<td>7,876</td>
<td>9,573</td>
</tr>
<tr>
<td>2005</td>
<td>18,836</td>
<td>8,192</td>
<td>10,644</td>
</tr>
<tr>
<td>2006</td>
<td>19,188</td>
<td>8,571</td>
<td>10,617</td>
</tr>
<tr>
<td>2007</td>
<td>22,595</td>
<td>10,249</td>
<td>12,346</td>
</tr>
<tr>
<td>2008</td>
<td>27,429</td>
<td>13,558</td>
<td>13,871</td>
</tr>
<tr>
<td>2009</td>
<td>26,159</td>
<td>12,697</td>
<td>13,462</td>
</tr>
</tbody>
</table>
This study represents a review of the current situation in Montenegro: conditions in which children live, the proportion of children who currently live in poverty and ways in which financial deprivation affects their everyday life, as well as their future growth and development.

In this survey, poverty is observed as a multidimensional phenomenon and it is defined as a “human condition characterized by sustained or chronic deprivation of resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights.” Such a definition of poverty exceeds the definitions of poverty in the narrow sense which observe this phenomenon solely as lack of financial resources, or insufficient consumption. Poverty that is not observed just as financial deprivation is much closer to the concept of social exclusion which is defined as a process which pushes individuals at the margins of society and prevents them from full participation in social processes due to poverty, lack of skills, unsuitability for lifelong learning, as well as due to discrimination. Nevertheless, the concept of social exclusion is wider than the concept of poverty, since some individuals who are not poor and who have sufficient income also belong to the socially excluded but, on the other hand, poverty causes social exclusion almost without exception.

The main objectives of this survey are the following:

1. To provide a deeper insight into the nature of child poverty
2. To provide a basis for the preparation of a program which will adequately meet the needs of poor children and their families and allow monitoring and evaluation of progress in this area
3. To supplement the data obtained in the Analysis of Poverty which is conducted on an annual basis by the Montenegrin Statistical Office (Monstat). Poverty analysis is calculated based on the consumption method in line with World Bank methodology.

The specific objectives of this survey are defined in the following way:

- To determine the poverty rate among children in Montenegro, that is, the percentage of children below the absolute poverty line as well as the share of children who are currently under risk of poverty
- To determine demographic characteristics of children: which groups are affected by poverty more frequently
- To determine the severity of poverty and length of duration of such a financial situation in the family
- To determine the nature and degree of deprivation of children by non-monetary material indicators: housing conditions; durable goods; activities
- To define factors which affect poverty and the intensity of their effect
- To analyze subjective assessment of poverty by parents and children
- To ascertain the extent to which the phenomenon of child labour is present in poor families
- To determine the degree of educational and social depriv-
tion of poor children

To analyse the impact of policy instruments (cash transfers – child allowance, social cash transfer and subsidies) on child poverty

Previous studies and official statistics about Montenegro indicate that not all groups in society are equally affected by poverty. In the national Human Development Report (UNDP, 2009), targeted as particularly vulnerable groups in Montenegro are large families which have more than two or three children, families of MA recipients, single parents, members of the Roma population as well as DPs and IDPs from Bosnia, Croatia and Kosovo. In order to define the characteristics of the most vulnerable groups and detect their specific needs, each of the mentioned groups will be analyzed in this study, specifically, families with children up to 18 years of age in each of these groups. In order to comprehend the problem from another angle, not only from the angle of families affected by poverty, the study will include analysis of data obtained from employees in those institutions whose scope of work includes work with vulnerable groups, such as centres for social work, ministries, municipal governments and the NGO sector.

The Survey on Poverty is primarily based on a qualitative approach, but it also includes desk analysis of available quantitative data. A qualitative approach is applied in survey on subjects affected by poverty, that is, poor children and parents. Desk analysis was conducted on the data for the entire country in order to determine the proportion of the poor, their specific characteristics and position relative to the entire population of Montenegro.

1.3 DESCRIPTION OF METHODOLOGY

1.3.1. QUALITATIVE RESEARCH

The qualitative part of the study was realized through implementation of two methods:

- discussion in focus groups (FGD)
- semi-structured in-depth interviews (IDI)

DISCUSSION IN FOCUS GROUPS

ABOUT FOCUS GROUPS

Discussion in focus groups is a method of qualitative research. It makes possible deeper understanding of behaviours, attitudes, motives, etc. Discussion in focus groups is facilitated by a trained moderator – a psychologist. In case of this study, FGDs lasted 90 minutes, and included between 6 and 8 participants. Such a research procedure makes possible the collection of an extensive amount of inform-
In order to gather typical opinions for all vulnerable groups, whilst also getting the perspective of children and parents, special focus groups were formed for each segment (vulnerable group). Within each segment one FGD was conducted with parents of children up to 15 years of age and one group with children aged between 14 and 16 years. The prerequisite for participation was that the family lived below the poverty line. While making the draft we took into consideration the potential regional differences, so the groups were formed in 3 towns: Podgorica, Bijelo Polje and Nikšić, and respondents were recruited from urban and rural settlements. Groups had an equal number of male and female participants, except in the case of the Roma where all participants were of the same sex, since their culture does not look positively at the equal presence of both sexes, plus women do not feel free to express their opinions in the presence of men.

Recruitment of respondents was conducted in several ways, depending on the population group that the respondents belonged to. However, the first criterion for selection of respondents, regardless of the population group, was monthly household spending. On the basis of Monstat data on the absolute poverty line for 2010, the absolute poverty line was calculated for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix). Presented in the table are values for different types of households, or the maximum monthly spending (the table with these values is in the appendix).

A total of 20 focus groups were formed, plus two pilot groups in which the instrument was tested. The structure, location, number of participants and time when the FGDs were held are presented in table 1.

**INSTRUMENT**

The instrument or discussion guide is designed separately for groups of children and groups of parents in order to be adapted to the respondents’ age. However, the discussion in both types of groups covered the same topics: material deprivation, educational deprivation, social deprivation, children's

<table>
<thead>
<tr>
<th>TABLE 1: Structure of focus groups</th>
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<tbody>
<tr>
<td><strong>TARGET GROUP</strong></td>
</tr>
<tr>
<td>Roma: Roma settlement in Konik</td>
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<tr>
<td></td>
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<tr>
<td>Roma: Integrated</td>
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</table>

**STRUCTURE OF THE GROUPS AND SCREENING CRITERIA FOR THE SELECTION OF PARTICIPANTS**

The instrument or discussion guide is designed separately for groups of children and groups of parents in order to be adapted to the respondents’ age. However, the discussion in both types of groups covered the same topics: material deprivation, educational deprivation, social deprivation, children's
work, family relationships and the support network, the role of institutions and future expectations. The instrument was tested with two pilot groups.

**SEMI-STRUCTURED IN-DEPTH INTERVIEWS**

This is another qualitative method that enables deeper understanding of problems and collection of a relatively large amount of data in a short period of time. It is different from focus group discussions because of its individual approach (one-on-one), where the moderator talks to the respondent, and it usually lasts 30-40 minutes. In the case of this survey, semi-structured in-depth interviews were conducted with decision makers, or those employed in institutions whose work influences the life of the poor, since it was hard to gather decision makers in one place for a focus group discussion. Additionally, this technique is also applied to collecting information from poor children of a slightly younger age (11-13 years), since they are still developmentally unready for discussion, particularly when the sensitivity of the topic is taken into consideration.

**CRITERIA FOR SELECTION OF RESPONDENTS**

Selection of the children followed the criteria for participation in focus group discussions. Children from different target groups affected by poverty, in 3 towns (Podgorica, Bijelo Polje, Nikšić) were interviewed. The structure of interviews with children is presented in table 2. Ten interviews were conducted.

The interviews were conducted with people employed in state institutions and NGOs, whose work is directly related to poor families and poor children. The structure of the interviews is presented in table 3. Eight interviews were conducted.
The guide for semi-structured interviews with children followed the topics discussed in focus groups: material deprivation, educational deprivation, social deprivation, children’s work, family relationships and the support network, the role of institutions and future expectations. The instrument intended for interviewing those employed in relevant institutions referred to characteristics of each vulnerable group (large families, Roma, DPs and IDPs, single parents, recipients of MA, parents of children with disabilities), the role of institutions and suggestions for a more adequate response to the needs of poor children.

### Table 2: Structure of semi-structured in-depth interviews with children

<table>
<thead>
<tr>
<th>TARGET GROUP</th>
<th>GENDER AND AGE</th>
<th>LOCATION</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma: Roma settlement in Konik</td>
<td>Girl, 11-13 years</td>
<td>Podgorica</td>
<td>22 Jun 2011</td>
</tr>
<tr>
<td></td>
<td>Boy, 11-13 years</td>
<td>Podgorica</td>
<td>22 Jun 2011</td>
</tr>
<tr>
<td>Large families</td>
<td>Boy, 11-13 years</td>
<td>Podgorica</td>
<td>24 Jun 2011</td>
</tr>
<tr>
<td>MA recipients</td>
<td>Girl, 11-13 years</td>
<td>Podgorica</td>
<td>30 Jun 2011</td>
</tr>
<tr>
<td></td>
<td>Children, 14-16 years</td>
<td>Podgorica</td>
<td>30 Jun 2011</td>
</tr>
<tr>
<td>DP/IDPs: apartment buildings in the refugee settlement of Vrela Ribnička</td>
<td>Boy, 11-13 years</td>
<td>Podgorica</td>
<td>2 July 2011</td>
</tr>
<tr>
<td></td>
<td>Girl, 11-13 years</td>
<td>Podgorica</td>
<td>3 July 2011</td>
</tr>
<tr>
<td>Single parents</td>
<td>Girl, 11-13 years</td>
<td>Bijelo Polje</td>
<td>7 July 2011</td>
</tr>
<tr>
<td>Large families</td>
<td>Girl, 11-13 years</td>
<td>Nikšić</td>
<td>8 July 2011</td>
</tr>
<tr>
<td>MA recipients</td>
<td>Boy, 11-13 years</td>
<td>Nikšić</td>
<td>8 July 2011</td>
</tr>
</tbody>
</table>

### Table 3: Structure of semi-structured in-depth interviews with decision makers

<table>
<thead>
<tr>
<th>INSTITUTION OF RESPONDENT</th>
<th>POSITION OF RESPONDENT</th>
<th>LOCATION</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Council of Roma and Egyptians of Montenegro</td>
<td>President of the Council</td>
<td>Podgorica</td>
<td>25.6.2011</td>
</tr>
<tr>
<td>CSW Bijelo Polje</td>
<td>Specialized pedagogue</td>
<td>Bijelo Polje</td>
<td>7.7.2011</td>
</tr>
<tr>
<td>CSW Nikšić</td>
<td>Social worker</td>
<td>Nikšić</td>
<td>8.7.2011</td>
</tr>
<tr>
<td>Parliament of Montenegro</td>
<td>Social worker</td>
<td>Podgorica</td>
<td>28.6.2011</td>
</tr>
<tr>
<td>Local community Konik</td>
<td>President of local community</td>
<td>Podgorica</td>
<td>29.6.2011</td>
</tr>
<tr>
<td>NGO „Sigurna ženska kuća“</td>
<td>Social worker</td>
<td>Podgorica</td>
<td>2.7.2011</td>
</tr>
<tr>
<td>Ministry of Labor and Social Welfare</td>
<td>Social worker</td>
<td>Podgorica</td>
<td>3.7.2011</td>
</tr>
<tr>
<td>Soup kitchen at the Serbian Orthodox Church</td>
<td>Priest, head of soup kitchen</td>
<td>Podgorica</td>
<td>4.7.2011</td>
</tr>
</tbody>
</table>
Quantitative data were obtained on the basis of the Household Budget Survey (HBS) conducted in 2011, as well in previous years, by the Statistical Office of Montenegro (Monstat). In cooperation with Monstat some additional analyses were performed on the existing database for 2009, since this is the last year for which all indicators and indices were calculated.

POPULATION

All statistical analysis in this study was performed on either the population of citizens or the population of households, or in some parts on both populations. In the population of citizens, special categories under observation were the population of children up to 18 years of age, but data were shown on the level of the entire population. As the focus in this study is on poor children, children who in 2009 lived below the absolute poverty line were also singled out as a special group, and these data are presented in parallel with the data for all children.

As far as the population of households is concerned, the most important characteristics from the aspect of this research are the presence of children in the household and position of the household relative to the poverty line. For that reason the data are presented for the following categories of households:

- all households,
- all households below the absolute poverty line,
- all households with children up to 18 years of age, and
- all households with children up to 18 years below the absolute poverty line.

INDICATORS

The indicators which we refer to in this study are the following:

**Absolute poverty line**: Monstat made a detailed calculation of the absolute poverty line based on data from the Household Budget Survey for 2006. The poverty line for 2006 was estimated at €144.68 per equivalent adult. This poverty line is the «anchor» and estimates of the poverty line and all poverty indicators for the period 2006–2010 are related to it. For the requirements of poverty estimates for other years (2007–2010), the absolute poverty line from 2006 is modified for the inflation rate, or for the average annual change of prices indicated by the consumer price index. The absolute poverty line for 2009 on the basis of which all analysis in this report was done was €169.13 per equivalent adult.

**The poverty gap** is the measure that takes into account the extent to which consumption by the poor is, on average, below the poverty line. It is often said that this measure indicates the depth of poverty.

**The severity of poverty** also measures the distance of poor people’s consumption from the poverty line but it also takes into account inequality amongst the poor.

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8 Definition of the indicators is taken from Poverty Analysis, Monstat, 2009.
INEQUALITY INDEX

The share of consumption of the poorest 20% shows how much of the total consumption in a certain population group is consumed by the poorest 20% in that population.

The quintile share ratio (s80/s20) is the ratio of the average consumption of the richest 20% and the poorest 20% of citizens. The larger the ratio, the larger the differences between rich and poor, i.e. the greater the social inequality.

The Gini coefficient measures inequality in the population, that is, inequality in consumption and income. The coefficient can have values between 0 and 100%. A larger coefficient represents a larger inequality. A value of 0 represents total equality (all people have equal consumption and income), while value 100% stands for maximal inequality (one person has all the income or consumption in society, all others have nothing).

“My son won’t invite his friends over because he is ashamed of his friends seeing where he lives.”

A mother, a recipient of MA, Podgorica
2 MONETARY INDICATORS OF POVERTY
According to data from the 2011 Population Census, the population of Montenegro amounts to 620 029. The average age of the population is 37 years, or more precisely, 38 years among the female population and 36 years among the male population. The total number of children, that is, all people up to 18 years of age is 145 126 people, which is somewhat below one quarter of the total population of Montenegro (23.4%). The gender structure is relatively uniform in all age categories, but there are slightly more boys, who make up 52% of the total population of children. The majority of children aged up to 18 years live in urban settlements.

If the number of the population, i.e. children, is observed from the aspect of school age, it is evident that the majority of children are of primary school age. At the moment there are 81 700 children aged between 6 and 15 years living in Montenegro, and their share of the total population of Montenegro is 13.2%. Children aged 0-5 years, i.e. preschool children, add up to 46 114, which is 7.4 % of the total population, while there are 26 375 children of secondary school age, and they constitute 4.3% of the total population.

### 2.1 BASIC DEMOGRAPHIC DATA

**CHILDREN AGE UP TO 18 YEARS MAKE UP ONE QUARTER OF THE POPULATION OF MONTENEGRO. THIS PART OF THE POPULATION IS BALANCED AS FAR AS GENDER IS CONCERNED AND THEY MAINLY LIVE IN URBAN AREAS.**

<table>
<thead>
<tr>
<th>Total</th>
<th>Male</th>
<th>Female</th>
<th>%Male</th>
<th>%Female</th>
<th>Urban</th>
<th>Other</th>
<th>% Urban</th>
<th>% Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4 yrs</td>
<td>38 950</td>
<td>20 361</td>
<td>18 589</td>
<td>52.3%</td>
<td>47.7%</td>
<td>25 281</td>
<td>13 669</td>
<td>64.9%</td>
</tr>
<tr>
<td>5-9 yrs</td>
<td>38 430</td>
<td>20 016</td>
<td>18 414</td>
<td>52.1%</td>
<td>47.9%</td>
<td>24 790</td>
<td>13 640</td>
<td>64.5%</td>
</tr>
<tr>
<td>10-14 yrs</td>
<td>41 371</td>
<td>21 389</td>
<td>19 982</td>
<td>51.7%</td>
<td>48.3%</td>
<td>26 533</td>
<td>14 838</td>
<td>64.1%</td>
</tr>
<tr>
<td>15-18 yrs</td>
<td>26 375</td>
<td>13 601</td>
<td>12 774</td>
<td>51.6%</td>
<td>48.4%</td>
<td>Data not available</td>
<td>Data not available</td>
<td>Data not available</td>
</tr>
</tbody>
</table>

Table 4a: Basic demographic data about children, different age categories

<table>
<thead>
<tr>
<th>Total</th>
<th>Male</th>
<th>Female</th>
<th>%Male</th>
<th>%Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-17 yrs</td>
<td>145 126</td>
<td>75 367</td>
<td>69 759</td>
<td>51.9%</td>
</tr>
</tbody>
</table>

Table 4b: Basic demographic data about children, total population of children 0-17 yrs
One in 10 children in Montenegro aged up to 18 years lived in poverty during 2009 (Figure 1.1). In other words, a poverty rate of 10% in this age group indicates that this percentage of children lived in conditions which do not satisfy even the minimal needs for food, accommodation, education, health etc. Their monthly expenditure was below the defined €169.13 per adult equivalent, which is an absolute poverty line.

Children are exposed to poverty to a significantly higher extent than adults. During 2009 a significantly higher percentage of children lived in conditions which do not satisfy even minimal needs compared to adults for whom the poverty rate was 6.1%, but also compared to the national average poverty rate of 6.6%.

The poverty rate calculated for the population of households also indicates that children are under greater risk of poverty, since the poverty rate for households with children is 7.9%, which significantly exceeds the poverty rate of households without children which is 5.2%, or for the entire population of households which is 6.1% (Figure 1.2). It is visible with the population of children that the poverty rate significantly decreases when this indicator is calculated for the population of households, which is not so pronounced in case of the adults. This leads to the conclusion that poor children are “concentrated” in a smaller number of families, that is, poor households mainly have more than one child.

Since poverty estimates directly depend on the absolute poverty line and the way it was calculated, it is appropriate to show how the estimates vary with changes in the poverty line, that is, to what extent the poverty rate is sensitive to the poverty line. When calculating the poverty line, there is always a possibility that an error will occur in its calculation. For this reason, it is suggested that data be shown for different variations of the absolute poverty line to see if the poverty rate changes. Figures 2.1 and 2.2 show the poverty rate among populations, that is, populations of households, if the poverty line were decreased by 5, 10 and 20%.

The poverty line is less sensitive to the absolute poverty line when the population of children is in question, since variations in the rate are smaller with changes in the poverty line than is the case with the population of adults, or with the total population (Figure 2.1). If the pov-

<table>
<thead>
<tr>
<th>Figure 1.1: Poverty rate for the population among citizens (% of citizens below the poverty line in 2009)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children (0-17 years)</td>
</tr>
<tr>
<td>10.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Figure 1.2: Poverty rate among the population of households (% of HHs below the poverty line in 2009)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households with children (0-17 years)</td>
</tr>
<tr>
<td>7.9</td>
</tr>
</tbody>
</table>
Child poverty in Montenegro

Child poverty in Montenegro

The poverty line increased by 5%, percentage of poor children would increase by 0.6% and it would be 10.6%. A 10% increase in the poverty line would raise the poverty rate to 11.6%, while an increase in the poverty line of 20% would raise the poverty rate to 13.5%. On the other hand, if the poverty line decreased by 5%, the poverty rate among children would be 8%, a 10% decrease would lower the poverty rate to 7%, and a 20% decrease in the poverty line would lower the poverty rate to 5.6%.

The same calculation with different versions of absolute poverty line was performed on the population of households. It was also shown on the household population that the poverty rate is less sensitive to changes in the poverty line in the case of households with children than those without children. (Figure 2.2) In other words, for households with children, the poverty gap varies from 4.1% in the case of a 20% decrease in the poverty line, up to a poverty gap of 12.2% when the line is increased by 20%. In the case of households with children, the poverty gap is 2.3% when the poverty line is decreased by 20% and 13.2% when the line is increased by 20%

The poverty gap is the indicator of intensity of poverty in a certain population. A gap of 2.2% in the population of children compared with 1.3% in the population of adults shows that poverty is not only a more frequent phenomenon among children, but also that it is more intensive among children (Table 5). The average deviation of consumption by poor children from the poverty line is significantly larger than the deviation in the case of adults.

Data about the poverty gap lead to the conclusion that it is necessary to provide funds amounting to 2.2% of the poverty line to each child, and then from these funds to allocate to poor children as much as necessary to bring their consumption up to the poverty line.

The severity of poverty also measures the relative deviation of consumption by the poor from the poverty line, but it takes into account the inequality among the poor since the analysis gives greater weight to the poorest people, those with the greatest deviation. For the population of children in 2009 this indicator was 0.70%, which is insignificantly above both 0.41%, which was the figure recorded in the population of the adults, and 0.45% which is the level for the total population (Table 5).
All the presented data, all indicators of poverty that were calculated for the purpose of this study, i.e. poverty rate, gap and severity, show that children in Montenegro are more vulnerable than adults. As with the poverty rate, the poverty gap and severity of poverty are lower when the indicators are calculated on the level of the household, but they indicate again that poor children are in a more difficult position (Table 6). The poverty gap for households with children is 1.6, for those without children 1.1, and on the level of all households 1.3. The severity of poverty of households with children is 0.51%, 0.37% for households without children, and 0.41% for all households regardless of the number of children.

Table 5: Poverty indicators for the population

<table>
<thead>
<tr>
<th></th>
<th>Children (0-17 years)</th>
<th>Adults (18 years and over)</th>
<th>Total population of people</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty rate (%)</td>
<td>9.97</td>
<td>6.09</td>
<td>6.64</td>
</tr>
<tr>
<td>Poverty gap (%)</td>
<td>2.18</td>
<td>1.26</td>
<td>1.39</td>
</tr>
<tr>
<td>Severity of poverty (%)</td>
<td>0.70</td>
<td>0.41</td>
<td>0.45</td>
</tr>
</tbody>
</table>

Table 6: Poverty indicators on population of households

<table>
<thead>
<tr>
<th></th>
<th>Households with children (0-17 years)</th>
<th>Households without children</th>
<th>All households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty rate (%)</td>
<td>7.92</td>
<td>5.22</td>
<td>6.06</td>
</tr>
<tr>
<td>Poverty gap (%)</td>
<td>1.64</td>
<td>1.08</td>
<td>1.25</td>
</tr>
<tr>
<td>Severity of poverty (%)</td>
<td>0.51</td>
<td>0.37</td>
<td>0.41</td>
</tr>
</tbody>
</table>

2.3 Inequality Indices

There is a large difference in consumption among the richest and the poorest. Differences in consumption are smaller among children than among adults.

The proportion of the consumption of the poorest 20% of citizens of Montenegro out of total consumption is 9.3%, which is also four times less (3.91) than the proportion of the richest 20% of citizens (Figure 3). The situation is similar when only the population of adults or children is observed. Namely, the proportion of the consumption of the poorest 20% of children out of total consumption by children is 9.3%, which is 3.7 less than the consumption of the richest 20% of children.

The Gini coefficient as a measure of inequality also points to greater differences in the total population compared to the separate population of children up to 17 years of age. In 2009 the Gini coefficient in Montenegro was 26.8% on the level of the general population, 26.9% on the level of adults, and 25.2% on the level of children.
The poverty rate is taken as an indicator of “objective poverty” since this measure is based on data about household consumption. At the same time, all respondents were asked to estimate which amount of monthly income would be sufficient to satisfy their basic needs. On the basis of this information about necessary income we calculated the rate of subjective poverty for 2009, that is, we determined which percentage of individuals or households needed, in order to satisfy their basic needs for that year, less than €169.13 monthly per equivalent household member, which was also the absolute poverty line.

A significant difference between the objective and subjective poverty rates is an alarming piece of data which indicates that the majority of people who live below the

### 2.4 SUBJECTIVE POVERTY

**ONLY 2% OF HOUSEHOLDS WITH CHILDREN ESTIMATE THAT THEY CAN SATISFY THEIR BASIC NEEDS WITH INCOME LESS THAN THE ABSOLUTE POVERTY LINE.**

<table>
<thead>
<tr>
<th>Table 7: Inequality indices on the general population</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Consumption of the poorest 20% (S20) as a proportion of total consumption (%)</strong></td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
</tr>
<tr>
<td><strong>Ratio of quintile share of the poorest and the richest (S80/S20)</strong></td>
</tr>
<tr>
<td><strong>Gini coefficient (%)</strong></td>
</tr>
</tbody>
</table>
absolute poverty line do not manage to satisfy their basic food and non-food needs. (Figure 4.1) Based on responses from the HBS in 2009, the results show that income below the absolute poverty line was sufficient for basic functioning for only 2.7% of children, 3.8% of adults or 3.9% of all people in the population.

The difference in the subjective poverty rate among households with and without children indicates that children have specific needs, the meeting of which require more significant resources than those necessary in order to satisfy the needs of adults. Namely, the subjective poverty rate is lower than the objective poverty rate for households with children (the subjective poverty rate is 2.4%, objective 7.9%), which indicates that the majority of these households do not manage with their current income to secure basic conditions for normal life for all household members. Another alarming piece of information is that only 2.4% of households with children could live off income below the poverty line.

On the other hand, in households where all household members are adults, the subjective poverty rate is 6.2%, which is somewhat higher than the objective poverty line for this population of households (5.2%). This piece of data that a higher percent of households without children, compared with those with children, estimate that they can establish a basic level of functioning with an income lower than the amount of the absolute poverty line shows once again that children have needs that require greater financial resources.

It should be stressed that the absolute poverty line represents only a statistical indicator that is used to describe the current situation, but it does not have a direct impact on the social protection of the population. In other words, social support and other forms of assistance to the vulnerable do not take into account the absolute poverty line and the position of the family in relation to that line, but are based on other criteria defined by the state. At the same time, citizens themselves are not familiar with their position in relation to the absolute poverty line.
2.5 PROFILE OF POOR CHILDREN

The most vulnerable groups of children in the population, those more frequently affected by poverty, are: the youngest, aged up to 5 years, children from families with three or more children, children of single parents or from large families (with 5 or more members), children from households whose members are of a lower education level or unemployed, children from the north of Montenegro and from rural areas.

2.5.1. POVERTY INDICATORS AMONG VARIOUS DEMOGRAPHIC CATEGORIES WITHIN THE CHILD POPULATION

Poverty indicators are analyzed by demographic characteristics and characteristics of the households: gender and age of children, number of household members, number of children in the household, type of household, employment status and education of the head of the household and the whole household, region and type of residential settlement. Analysis of the poverty rate according to these categories clearly points to the most vulnerable groups of children for whom we can conclude that they are at greater risk of poverty than adults (Figure 5.1, Figure 5.2, Table 8).

GENDER AND AGE

Among demographic characteristics, gender has not proved to be an important characteristic, so that boys and girls are equally exposed to poverty, but age-related differences are obvious. The youngest children are the most vulnerable, since in the age group from 0 to 5 years the poverty rate (13%) exceeds the average value for the population of children (10%), while it significantly decreases in the group of adolescents aged between 15 and 17 years (6%). This data can be connected with the occurrence of child labour, since the findings of qualitative research have shown that vulnerable children of that age often help out the household budget by working themselves.

NUMBER OF CHILDREN IN HOUSEHOLD

Just as was expected, poverty is a more frequent phenomenon in families with a larger number of children, such that almost one-fifth of children who have one or more siblings live below the poverty line.

TYPE OF HOUSEHOLD

Data obtained in the Household Consumption Survey confirmed the previous findings that children of single parents represent a particularly vulnerable group. Namely, as many as a quarter of children from this category are affected by poverty. Multigenerational families also find themselves in a difficult situation, and the poverty rate is 14% among children from such households. In a material sense the nuclear family (composed of children and both parents only) is the safest environment for child growth, since the poverty rate in such families is the smallest.

LEVEL OF EDUCATION (THE HIGHEST IN THE HOUSEHOLD AND OF THE HEAD OF THE HOUSEHOLD)

Since socioeconomic status depends to a large extent on the level of education, the poverty rate, as expected, is highest by far in households where the highest level of education is primary school or less (85%). Nevertheless, it should be taken into account that there are a relatively small number of such households. Also when the highest level of education in the household and of the head of the house-
hold is observed, it is obvious that exposure to poverty decreases with an increase in educational attainment, so that the poverty rate among children who come from the highly educated milieu is 4% which is significantly below the national average for children (10%). Secondary education also makes a significant difference since the degree of poverty in households where at least this level has been achieved is much lower than in households with the lowest educational attainment.

**EMPLOYMENT STATUS OF THE HOUSEHOLD**

The employment status of household members has a direct impact on the material situation and position of the household relative to the absolute poverty line. Almost two-fifths of children in whose household not a single member is employed are below the poverty line, while, on the other hand, employment for at least two household members almost guarantees rescue from poverty, since only 2.5% of children from that milieu live in poverty.

**REGION**

Poverty indicators show that the life of children in Montenegro is the hardest in the northern parts, where as many as 19% of children do not meet the minimum living conditions. The fact that this is a particularly vulnerable region is supported by the large difference in poverty rates between children who live in this region and those who live in the other two. Namely, the poverty rate among children in the north of Montenegro is as much as four times as high as in the central part of Montenegro, where the poverty rate among children is 5%, and almost twice as high as in the southern region, where the poverty rate among children is 10% (the same as the national average poverty rate among children). It seems that children from the cen-
tral region are in the best position since the poverty rate among them is twice as low as among all children in Montenegro.

**TYPE OF SETTLEMENT**

Not only does the living standard differ a lot between regions, but also the type of residential settlement seems to be an important factor. Almost a quarter of children living in rural areas in Montenegro (23%) live in poverty. On the other hand, only 4% of children who live in urban areas, which is much less than national average, belong to the group of poor children.

Table 8: Poverty indicators among children in 2009 across different categories: rate, gap and intensity of poverty

<table>
<thead>
<tr>
<th>Gender</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>9.81</td>
<td>1.88</td>
<td>0.55</td>
</tr>
<tr>
<td>Female</td>
<td>10.12</td>
<td>2.48</td>
<td>0.85</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 years</td>
<td>13.08</td>
<td>2.92</td>
<td>0.98</td>
</tr>
<tr>
<td>6-14 years</td>
<td>9.98</td>
<td>2.18</td>
<td>0.70</td>
</tr>
<tr>
<td>15-17 years</td>
<td>6.20</td>
<td>1.28</td>
<td>0.36</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total number of household members</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 members</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>4 members</td>
<td>6.09</td>
<td>0.62</td>
<td>0.10</td>
</tr>
<tr>
<td>5+ members</td>
<td>10.31</td>
<td>2.30</td>
<td>0.74</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total number of children in the household</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6.44</td>
<td>1.05</td>
<td>0.30</td>
</tr>
<tr>
<td>2</td>
<td>4.13</td>
<td>1.08</td>
<td>0.33</td>
</tr>
<tr>
<td>3+</td>
<td>19.67</td>
<td>4.28</td>
<td>1.41</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Type of household</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear family</td>
<td>7.85</td>
<td>1.75</td>
<td>0.57</td>
</tr>
<tr>
<td>Single parent</td>
<td>25.35</td>
<td>1.03</td>
<td>0.17</td>
</tr>
<tr>
<td>Large family</td>
<td>13.72</td>
<td>3.43</td>
<td>1.08</td>
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</table>

<table>
<thead>
<tr>
<th>The highest level of education in the household</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school or less</td>
<td>84.98</td>
<td>7.51</td>
<td>2.15</td>
</tr>
<tr>
<td>Secondary school</td>
<td>11.08</td>
<td>2.26</td>
<td>0.60</td>
</tr>
<tr>
<td>Higher education or university</td>
<td>3.66</td>
<td>1.72</td>
<td>0.81</td>
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</table>

<table>
<thead>
<tr>
<th>Education of the head of household</th>
<th>Poverty rate</th>
<th>Poverty gap</th>
<th>Severity of poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school not completed</td>
<td>3.40</td>
<td>0.67</td>
<td>0.13</td>
</tr>
<tr>
<td>Primary school completed</td>
<td>51.52</td>
<td>7.08</td>
<td>2.06</td>
</tr>
<tr>
<td>Secondary vocational (3 years)</td>
<td>27.04</td>
<td>6.68</td>
<td>1.95</td>
</tr>
<tr>
<td>Secondary (4 years)</td>
<td>5.30</td>
<td>0.88</td>
<td>0.24</td>
</tr>
<tr>
<td>Higher education or university</td>
<td>4.31</td>
<td>2.04</td>
<td>0.97</td>
</tr>
<tr>
<td>Household employment status</td>
<td>Poverty rate</td>
<td>Poverty gap</td>
<td>Severity of poverty</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------------</td>
<td>-------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>No members employed</td>
<td>38.93</td>
<td>10.98</td>
<td>4.11</td>
</tr>
<tr>
<td>One member employed</td>
<td>9.40</td>
<td>1.36</td>
<td>0.30</td>
</tr>
<tr>
<td>At least two members employed</td>
<td>2.48</td>
<td>0.52</td>
<td>0.13</td>
</tr>
<tr>
<td>Employment status of the head of household</td>
<td>Poverty rate</td>
<td>Poverty gap</td>
<td>Severity of poverty</td>
</tr>
<tr>
<td>Employed</td>
<td>5.90</td>
<td>0.80</td>
<td>0.17</td>
</tr>
<tr>
<td>Self-employed</td>
<td>11.41</td>
<td>2.59</td>
<td>0.68</td>
</tr>
<tr>
<td>Unemployed</td>
<td>28.42</td>
<td>7.28</td>
<td>2.62</td>
</tr>
<tr>
<td>Pensioner</td>
<td>8.87</td>
<td>2.82</td>
<td>1.06</td>
</tr>
<tr>
<td>Region</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>North</td>
<td>18.62</td>
<td>5.26</td>
<td>1.85</td>
</tr>
<tr>
<td>Central</td>
<td>5.38</td>
<td>0.95</td>
<td>0.24</td>
</tr>
<tr>
<td>South</td>
<td>9.99</td>
<td>0.74</td>
<td>0.16</td>
</tr>
<tr>
<td>Type of settlement</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>3.74</td>
<td>0.49</td>
<td>0.11</td>
</tr>
<tr>
<td>Rural</td>
<td>22.69</td>
<td>5.62</td>
<td>1.89</td>
</tr>
</tbody>
</table>

“I make something up, it’s easier, we say that something came up. It is better to say I can’t than I don’t have. I never say that to anyone, it’s my business, no one else’s.”

Boy, 14-16, a single parent, Podgorica
2.5.2. CHILDREN BELOW THE ABSOLUTE POVERTY LINE: DEMOGRAPHIC CHARACTERISTICS

The previous analysis targeted those groups of children in Montenegro which are affected by poverty to a greater extent. The analysis that follows will be based on the same demographic characteristics, but will only include the children who were living below the absolute poverty line in 2009. The results presented in this way will provide a slightly clearer picture about who these children, currently unable to satisfy their basic food and non-food needs at least at a minimum level, are (Figure 6.1, Figure 6.2 and Table 9).

GENDER AND AGE

There are equal numbers of boys and girls in the group of poor children. Age structure shows that the number of the oldest is the smallest, and that 14% of poor children are children between 15 and 17 years of age, one-third are in the youngest group, up to 5 years of age, and a half are of primary school age (6-14 years). If this age structure is compared with the overall age structure of children in Montenegro, the conclusion is again obvious: that older children are less often affected by poverty, since their proportion of the general population is larger - 23%, while the youngest are the most vulnerable.

NUMBER OF MEMBERS AND NUMBER OF CHILDREN IN THE HOUSEHOLD

The vast majority of vulnerable children live in families with 5 or more members, 96% of them. This structure is not very different from the structure of the general population of children in terms of the number of household members. What is typical for poor children is a larger number of siblings than in the general population. The majority of poor children (68%) have at least two siblings, while at the level of the general population, only 35% of children live in households with a large number of underage members. Poor children are less frequently only children or the only children under 18 years of age present in the household, only 13% of the total.

TYPE OF HOUSEHOLD

Although the highest percentage of vulnerable children live in nuclear families – 55% of them – this percentage is significantly lower than in the general population of children, where 70% live in this type of household. Living in a large family, characteristic of 37% of poor children, is more frequent than in the general population of children. Also, living with only one parent is more typical for poor children, but it is still rare, since 8% of poor children live with only one parent.

LEVEL OF EDUCATION (THE HIGHEST IN THE HOUSEHOLD AND OF THE HEAD OF THE HOUSEHOLD)

The majority of poor children live in households characterized by a lower level of education. This is usually secondary school education, either of the head of the household (72%) or as the highest level in the household (70%). Also in the case of the general population, secondary school education is the most frequent, but there is a significantly lower percentage of poor children who are growing up among highly educated household members. Only one in every ten children has a household member who finished higher education or university, which is three times less than in the general population. On the other hand, 15% of vulnerable children have no household member with education better than primary
school education, which is substantially more than 2% in the general population of children.

**HOUSEHOLD EMPLOYMENT STATUS**

As expected, almost a half of poor children (48%) live in households without a regular source of income from employment or in households without any employed household members, while others usually have one employed household member (40%). Besides the high unemployment rate in Montenegro, a much lower percentage of children from the general population live in households without any employed members, only 12%.

**REGION**

The territorial distribution observed on general population of children is very different from the territorial distribution in the case of poor children. In the general population, the majority of children, 55% of them, live in the central region, 29% live in the north, and the percentage is the lowest in the south. Poor children are concentrated in northern areas, since more than a half (55%) live in this region, while there are a lot less of them in the central region (30%).

**TYPE OF SETTLEMENT**

The territorial distribution of poor children by degree of settlement urbanization is opposite to the territorial distribution in the case of all children. While the general population is rather characterized by living in urban settlements (67% of children), poor children usually live in rural settlements, as many as 75% of them.
Table 9: Profile of poor children: proportion of poor and of all children across different categories

<table>
<thead>
<tr>
<th></th>
<th>Proportion of poor children (%)</th>
<th>Proportion of all children (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>50.13</td>
<td>50.91</td>
</tr>
<tr>
<td>Female</td>
<td>49.87</td>
<td>49.09</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-5 years</td>
<td>35.26</td>
<td>26.86</td>
</tr>
<tr>
<td>6-14 years</td>
<td>50.76</td>
<td>50.68</td>
</tr>
<tr>
<td>15-17 years</td>
<td>13.98</td>
<td>22.46</td>
</tr>
<tr>
<td><strong>Total number of household members</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 members</td>
<td>0.00</td>
<td>0.64</td>
</tr>
<tr>
<td>4 members</td>
<td>4.10</td>
<td>6.71</td>
</tr>
<tr>
<td>5+ members</td>
<td>95.90</td>
<td>92.65</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Total number of children in the household</th>
<th>Share among poor children (%)</th>
<th>Share among all children (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>13.25</td>
<td>20.51</td>
</tr>
<tr>
<td>2</td>
<td>18.61</td>
<td>44.96</td>
</tr>
<tr>
<td>3+</td>
<td>68.14</td>
<td>34.53</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of household</th>
<th>Share among poor children (%)</th>
<th>Share among all children (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear family</td>
<td>55.33</td>
<td>70.23</td>
</tr>
<tr>
<td>Single parent</td>
<td>8.02</td>
<td>3.15</td>
</tr>
<tr>
<td>Large family</td>
<td>36.65</td>
<td>26.62</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The highest level of education in the household</th>
<th>Share among poor children (%)</th>
<th>Share among all children (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school or less</td>
<td>15.40</td>
<td>1.81</td>
</tr>
<tr>
<td>Secondary school</td>
<td>72.47</td>
<td>65.17</td>
</tr>
<tr>
<td>Higher education or university</td>
<td>12.13</td>
<td>33.03</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education of the head of household</th>
<th>Share among poor children (%)</th>
<th>Share among all children (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school not completed</td>
<td>0.61</td>
<td>1.79</td>
</tr>
<tr>
<td>Primary school completed</td>
<td>20.27</td>
<td>3.94</td>
</tr>
<tr>
<td>Secondary vocational (3 years)</td>
<td>38.75</td>
<td>14.33</td>
</tr>
<tr>
<td>Secondary (4 years)</td>
<td>31.71</td>
<td>59.81</td>
</tr>
<tr>
<td>Higher education or university</td>
<td>8.67</td>
<td>20.13</td>
</tr>
</tbody>
</table>
The conditions under which parents who live in poverty in Montenegro raise their children are exceptionally difficult. The life of poor families is reduced to an almost daily struggle for bare existence.

This is where all parents, focus group participants agree, and they describe the living standard of their household as “bare survival”. According to respondents, such a situation, which involves the supply of only basic commodities like food, hygiene and shelter, has lasted for at least 10 years. Dealing with poverty is an everyday reality for all vulnerable groups covered by this survey: single parents, recipients of MA, displaced and internally displaced people, the Roma population and members of large families.

2.6 SUBJECTIVE ASSESSMENT OF LIVING STANDARD AND CAUSES OF SUCH A SITUATION

POVERTY IS PRIMARILY THE CONSEQUENCE OF A HIGH UNEMPLOYMENT RATE. LESS THAN ONE-THIRD OF POOR HOUSEHOLDS WITH CHILDREN EARN THEIR INCOME FROM EMPLOYMENT. THE POOR RELY ON WELFARE AND WAGE JOBS. THIS WAY OF INCOME GENERATION IS INSUFFICIENT AND UNCERTAIN. DISPLACED AND INTERNALLY DISPLACED ARE IN A PARTICULARLY DIFFICULT SITUATION, SINCE THEIR LEGAL STATUS IS UNDEFINED. BESIDES POOR HOUSING CONDITIONS, ROMA ARE ALSO FACED WITH DISCRIMINATION. POOR PARENTS WANT TO BECOME EMPLOYED AND CHILDREN DREAM OF LIVING THE LIFE OF AN ORDINARY CHILD.

The conditions under which parents who live in poverty in Montenegro raise their children are exceptionally difficult. The life of poor families is reduced to an almost daily struggle for bare existence. This is where all parents, focus group participants agree, and they describe the living standard of their household as “bare survival”. According to respondents, such a situation, which involves the supply of only basic commodities like food, hygiene and shelter, has lasted for at least 10 years. Dealing with poverty is an everyday reality for all vulnerable groups covered by this survey: single parents, recipients of MA, displaced and internally displaced people, the Roma population and members of large families.
Citizens of Montenegro who were focus group participants mention as the main causes of their poor financial situation the high unemployment rate and the privatization process which made it impossible for them to secure the needs of their family through regular income. Permanently employed are almost non-existent, and the bulk of objections refer to work in private enterprises, so-called “work for private employers”, since the majority of poor people had had unpleasant experiences with them, such as unregistered work, without health and social insurance and unpaid wages. The only safe income is social assistance. However, this is not enough even for food, since it amounts to between €60 and €115 per household (without child allowance), and it is not received by all vulnerable households which are entitled to it. The state is recognized as being most responsible for this situation and the main factor which could generate change.

If the structure of poor households is observed according to the main source of income indicated in the Household Consumption Survey, and compared with the structure of income of the general population, the findings of the focus group discussions are confirmed (Figure 7). Only 15% of all poor households positioned below absolute poverty line, or 20% of poor households with children, provide material resources by working in the public sector, which is significantly less than in the general population, where 23% of households are financed in this way, or 34% of all households with children. A regular source of income from the private sector is not very widespread among poor households either, only 12% among the poor and 14% among poor households with children. Pension as income is also not very prevalent among poor families with children, so 41% of these families are financed in some other way: agriculture, family business, assistance from abroad or welfare support.

On the other hand, and IDPs associate their problems with the moment they became displaced. Shortly after their arrival they did not have a place to stay or the possibility of finding work, while, at the same time they lost their previous property and were unable to sell it. Ten years after their arrival they had somehow solved the housing issue, but it was usually accommodation in apartment buildings in the refugee settlement of Vrela Ribnička next to the Konik camp and it is uncertain for how long they will...
"We are satisfied because it could have been much worse. I have a problem as do the majority of other people because I have a property in Peć, but I can’t go there, I don’t even know whose property this has become, what is happening there. Here they gave us two rooms, and we are grateful for that. We have a shelter and a roof above our heads, but it is not certain for how long we will be allowed to stay. That health center in Igalo, where people like us were living, happened to belong to the state of Serbia not Montenegro, so people had to leave and find new dwellings. And where would we go from here if we had to leave?"

A father, an IDP, living in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica

be able to live there, so fear of losing shelter constantly troubles them. On the other hand, the problem of employment is still unsolved for the majority of DPs/IDPs. Most of the respondents from this group do not use social welfare due to their belief that they are not eligible for social assistance. This may show that DP/IDPs are not informed enough about the Decree from July 2010 that granted the rights to all forms of social welfare to this population at the same level as Montenegrin citizens.

Members of the Roma population stand out as the most vulnerable population, primarily due to their housing conditions. The majority of Roma living in Podgorica, particularly IDPs from Kosovo, are accommodated in the refugee camp in Konik. Part of the camp’s residents live in flats, but the majority of them are accommodated in tin huts with dirt floors, without running water or sewerage. Besides living in housing units which do not satisfy even basic hygienic conditions, Roma face insurmountable difficulties when they try to find work. The biggest problem for fathers is a lack of necessary documentation (citizenship, birth certificate...), plus they do not have adequate education or work experience, and they fall into the age category that is not attractive for employers (35+), particularly for heavy manual labour which they mainly perform. A factor which contributes to their difficult financial situation is the size of their family, since the majority of Roma families are very large (from 3 to 12 children), while only the male family members work and the female members stay at home. It is worth mentioning that Roma respondents identify as the reason for their deprived position their ethnicity and discriminating attitude of citizens towards Roma in general, particularly when employment is in question. The adults, that is, the parents talk much more openly about the financial situation of their family and the problems that they face. Besides the fact that they have a very meagre monthly financial means (e.g. the MA for a 4-member family is €115), an additional problem is also the uncertainty of income. Namely, the majority of respondents earn their income from occasional work, but the need for day labourers is variable from month to month. Such a situation prevents the planning of income and expenditure even on a monthly level, not to mention longer periods of time. They usually describe their plans using the expression “from

“In the past we had 2 stalls in Kosovo, we were selling sneakers, all of us worked and all of us had money. Now it is terrible. We are sitting at home and waiting for my husband to bring home some food. If there is nothing to eat we go to the shop and borrow. They give us the food because they have known us for a long time, and later on we pay the debt.”

A mother, Roma, Podgorica
day to day”, where the imperative is to survive today. All additional expenditure, such as pre-parations for the new school year or energy for the heating season burden the household budget to such an extent that they either have to include children in the earning process or they have to borrow a substantial amount of money. Parents, particularly those from the Roma population, express a high degree of pessimism. Parents are eager and willing to work, while also being depressed and tired from the daily concerns of feeding the family (“fishing out food”), with decreasing hope that they will find an adequate job since they mainly have a limited education, and at the same time are less capable of performing manual work in comparison with young people competing for the same jobs.

Dissatisfaction with living standard and claims that monthly income is not sufficient to meet all the needs of a household, which were expressed during focus group discussions, are in line with estimates of living standards obtained through the Household Consumption Survey (Figure 8). More than a half of poor families with children, 55% of them, believe that their monthly income is not sufficient for all their monthly needs. When they are joined by the respondents who believe that monthly income is mainly insufficient, they together make the vast majority of poor households with children, as much as 90%. Besides this alarming information, the structure of responses from all families with children is also of concern, regardless of whether they are positioned below or above the poverty line, since a third of them perceive their income as absolutely unsatisfactory, and 42% as mainly unsatisfactory.

In contrast to their parents, the children are not open to talk about their financial situation. They describe themselves as modest, and they rarely admit that they lack anything. At the same time they do not ask for pocket money from their parents to have fun in their free time, except in rare cases when they believe that their parents have money. Besides the fact that these children are ashamed of their living conditions, which is reflected in them hiding their lack of money from their friends, such behaviour among children can be connected with the time period for which the family has been living in difficult conditions. Namely, these children have spent most of their lives in difficult financial situations, and, in contrast to their parents, they do not have the expe-
“My father feels bad about this, he gives me money without me asking, he remembers to give me money. It is difficult to earn money, and I never ask for money from my father. His daily wage is several Euros, and I can’t ask for half of that, it wouldn’t be fair of me.”

Boy, 14-16, the child of a single father, Nikšić

The experience of life in better conditions, so they do not have a frame of reference for comparison, and they seem to be used to such life in a way.

Regarding the things that they miss the most, that is, the biggest wish that they have, differences have been noticed between parents and children, but also within vulnerable groups and their degree of deprivation. DPs, IDPs and Roma, as well as the rest of the poor who do not have a dwelling unanimously claim that their biggest wish is to have somewhere to live and for better housing conditions. All other parents primarily wish for a stable job, which would ensure money for the education of their children (textbooks, school supplies), as well as the possibility of having adequate clothing (clothes, footwear, etc). On the other hand, the majority of poor children yearn for the life of an average child in Montenegro, and most of all they would like the “genie in the lamp” to bring them a computer or mobile phone. However, there are also children who, due to more severe financial deprivation, most of all lack food and the basic necessities in life.

Roma children also have wishes that cannot be satisfied by financial means, which other groups do not have despite their poverty. They wish to be accepted by society and to be supported by their parents in their wish to continue education. They emphasize their desire to be accepted by others, to be able to move freely in the town without fear of being denigrated, insulted, or even physically attacked by the domicile non-Roma population. For children from Roma families a very important need is the need for education, which some children are deprived of by their parents even in primary school, while the majority of Roma children are not supported in continuing education after primary school.

“Toward Internet and computer.”

Girl, 14-16, from a large family, Podgorica

“We buy food only when father earns money.”

Boy, 11-13, from a large family, Podgorica, IDI

“I would like to go to school, but my parents don’t allow me to because my mother is sick. Now I am attending only the workshops, once a week.”

Girl, 14-16, Roma, Podgorica

“I watch some of my friends from the camp who go to school in the morning, and I really feel miserable. I would really like to continue education, to become a normal man one day.”

Boy, 14-16, Roma, Podgorica

“I would like to go for walks more. Now mom and dad don’t allow it because others discriminate against us. This happens to us all the time. People say that we are dirty and discuss our clothes.”

Girl, 14-16, Roma, Podgorica
CHARACTERISTICS OF POOR FAMILIES ACCORDING TO EMPLOYEES OF INSTITUTIONS

LARGE FAMILIES

The general conclusion is that, the more children the family has, the more difficulties it has in functioning and raising children, since they need more money for that. Poverty affects children’s education and health. Children usually sleep in the same bed, conflicts among them occur more frequently, as well as conflicts between parents – all that can have a negative impact on the emotional wellbeing of the children. Children are often left to themselves or older siblings take care about them.

“More children, greater poverty.”
(IDI, President of the National Council of Roma and Egyptians of Montenegro, Podgorica)

SINGLE MOTHERS AND FATHERS

Employees express an attitude which coincides with the attitude of parents, according to which single mothers, together with their children, are in a worse situation than single fathers. Montenegrin society shows more understanding towards single fathers than towards single mothers. On the other hand, fathers are not prepared for the phases of children’s development. Children with one parent are at greater risk of poverty since one parent has to substitute what both parents would provide. If the parent is employed children spend less time with that parent. Employers often do not have understanding for the needs of these parents. Children are not mentally mature enough to cope with all problems, and they are often exposed to the teasing of their peers.

“Such children are at greater risk of stealing.”
(IDI, social worker in CSW, Nikšić)

FAMILIES THAT HAVE CHILDREN WITH DISABILITIES

Therapies and aids are expensive and inaccessible, all needs in functioning are unsatisfied; the mother is usually prevented from working, the marriage often breaks down; social exclusion; geographical exclusion.

DPs AND IDPs

The very fact that these families live in a different environment makes them exposed to greater risk and greater poverty. Having no documents, these families are either unemployed (illegal work, physical labor), or without adequate dwelling, education or health insurance. Children are often stigmatized and excluded from society.

ROMA

Children from Roma families are affected by poverty most. They live in large communities, with a different culture and customs, way of thinking, they are at greater risk of pander, begging, roaming the streets and sexual exploitation. Their living conditions are really poor – settlements in the mud, dust, polluted air, inadequate living space, sleeping on the floor, malnutrition, bad hygiene, no toilet, not attending or quitting school, no opportunity to progress. They do not speak Serbian well, they are rejected by other children. They have no adequate clothes for different seasons of the year and they often wear the same clothes in both the summer and wintertime.

“They don’t exist.”
(IDI, social worker in CSW, Nikšić)

“These children are the most vulnerable. Their logic is that children should be beggars and these children are barefoot, hungry, thirsty and forced to beg, and in the evening they have to give all they collect.”
(IDI, President of the local community Konik, Podgorica)
Children living in poverty in Montenegro are most often composed of children:

- aged up to five years
- from families with three or more children
- of single parents or from multigenerational families
- from households whose members have finished primary school or have an even lower education
- from households whose members are unemployed
- from the north of Montenegro
- from rural areas.
When they compile the list of necessary expenses for each month, provision of food for the household is always in first place. The main problem for poor families is that the household budget can cover only the basic and the cheapest food, which results in poor quality of nutrition. The menu is based on bread, flour, oil, beans and potatoes. Meat is bought rarely, just once or twice a week, while fruits and vegetables needed for correct growth and development of children can rarely be afforded. Parents think that their children are skinny and they perceive the scanty and unhealthy nutrition of their children as a potential cause of future health problems. Children do not complain about food and they usually do not mention this item. On the other hand the parents are aware that their children are not hungry, but they suffer for being unable to fulfill at least some of their wishes regarding the choice of food from time to time, or to buy for them sweets or juices more frequently.

Parents additionally save on their own nutrition. They eat less, leaving the best food for their children, and occasionally they eat no food for several days to make sure that their children have enough. One of the strategies for saving on food is the purchase of food on sale and special offer. Families whose monthly income cannot cover food rely on soup kitchens belonging to the Orthodox Church in Podgorica. Those who cannot use even this possibility are forced to look for food in garbage containers or among food thrown away at the green market (rotten fruit and vegetables).

2.7 HOUSEHOLD EXPENDITURE

THE EXPENDITURE OF POOR HOUSEHOLDS IS REDUCED TO A MINIMUM. THE MOST IMPORTANT THING FOR PARENTS IS TO PROVIDE FOOD, BUT THEIR BUDGET ALLOWS THE PURCHASE OF ONLY THE CHEAPEST GOODS, NOT SUFFICIENTLY NUTRITIOUS. EXPENDITURE ON EDUCATION IS AT ITS HIGHEST IN AUGUST WHEN IT IS NECESSARY TO PROVIDE SCHOOL SUPPLIES. THIS, TOGETHER WITH THE PURCHASE OF HEATING FUEL, MAKES AUGUST AND SEPTEMBER CRITICAL MONTHS FOR FINANCES. IT IS NOT ALWAYS POSSIBLE TO PROVIDE SNACKS OR TRANSPORT TO SCHOOL FOR CHILDREN, NOT TO MENTION NEW CLOTHES, EXCURSIONS, SPORTS AND TOYS, WHICH REPRESENT A LUXURY.

“We do not have this ‘who likes what’ habit. I prepare only one dish and that’s it. What can I do when I don’t have money? I make ice cream myself, because I don’t have money to buy ice cream for all five children.”

A mother in a large family, Nikšić

“I will give you an example of how our children crave so many things. My daughter won first place in a flute competition and the prize was €50. I told her that it was her money and that she could buy whatever she wanted, and do you know what she told me? Mom, I will buy sweets with all that money.”

A single mother, a recipient of MA, Bijelo Polje
Residents of rural areas and areas outside of Podgorica are in a somewhat better situation. These families usually live on homesteads, which enable the growing of vegetables or domestic animals. Their own vegetables and fruit, milk, eggs and meat improve nutrition to a great extent, and in some cases they are the only sources of income that the families can rely on.

“I go from one shop to another to see if I can find something cheaper. I walk half of the town in order to save a few Euros.”

A father from a large family, Podgorica

“I buy bread from the previous day. It is 10 cents cheaper. Even this means a lot to me.”

A single mother, Podgorica

“I can’t even pay the rent with MA; I have to add some money. The soup kitchen is a life saver. I happened to have been hungry for two days.”

A mother, recipient of MA, Podgorica

We wait for dad to come with a bucket, and then we can eat. The bucket contains collected food. Or money from aluminum which is collected and sold, for €3 per day.”

Boy, 14-16, Roma, Podgorica

<table>
<thead>
<tr>
<th>Age</th>
<th>Boys</th>
<th>Girls</th>
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<tbody>
<tr>
<td></td>
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<td>kcal/kg/d</td>
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<tr>
<td>17-18</td>
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</table>


Proposal for daily energy requirements by WHO and FAO

“I have one cow and we make a living from it. I sell milk, cheese, and there is some for the children too.”

A father, recipient of MA, Bijelo Polje
RENT AND UTILITIES

Many vulnerable households do not have their own dwelling, so they rent flats from landlords. Money for rent is their mandatory monthly expense that they have to not only provide every month, but provide on time. Apartment owners usually have no understanding for their tenants’ financial situation and they do not tolerate missed or delayed payment, so families are often forced to move. A change of dwelling sometimes leaves the school far behind and very far away from the new home, or even so far that parents change school, which is very hard for children. An extra burden for those who do not have their own dwelling is paying bills for electricity and other public utilities. Namely, landlords do not allow unpaid bills for public utilities and they sanction delays by breaking contracts with tenants. Those who do own their dwelling usually do not pay their bills and this is one of their main survival mechanisms. The money that would be spent on bills is allocated to food and education of children, since usually the budget cannot cover both public utilities and food. On the other hand, such distribution of money results in the growth of debts and interest charges. While debts for water are not such a large problem because the water supply is never cut off, not paying the electricity bill leads to indebtedness of as much as several thousand Euros, so being cut off from the electricity supply is a constant threat. Consequentially, no electricity means no heating for those who use electricity for heating.

One of the biggest expenses for poor households is fuel for heating. The majority of housing facilities are in poor repair, with inadequate insulation, so heating based on solid fuel requires a substantial quantity of wood or coal, particularly in Nikšić where the heating season lasts also during spring. This is another necessary expense, although people try to save on it in various ways (partial heating, etc).

CLOTHES AND FOOTWEAR

Buying new clothes and footwear is a luxury for poor households. They usually obtain the necessary clothes with the help of relatives and friends who pass on to them items they do not wear any more or with the help of humanitarian organizations. Another frequently mentioned source of help are employers, or households where mothers work as cleaners, where they get old clothes and other items that are no longer needed. Adults do not buy anything for themselves in order to be able to buy something new for their children when the school year starts. These clothes are usually of low quality, since only such clothes are financially available to them, and even such clothes are bought rarely. Children usually inherit their older brothers’

“They threatened us saying that we had to pay some old bills, and now we have huge electricity bills. Now they are threatening that they will cut our electricity off, some owe as much as €7,000, some €5,000. When we see them coming we lock the doors because they will cut the electricity off if they enter.”

A father in an IDP apartment building in the refugee settlement of Vrela Ribnička, Podgorica

“My children have one set of clothes for school. I wash them at night and dry them to prepare them for the next day. What can I do when I don’t have money?”

A mother, a recipient of MA, Bijelo Polje
and sisters’ clothes or have only a few items that they wear almost every day.

Parents do not perceive clothes as an important aspect of their life in a situation when they do not know whether they will have enough food every day, but they are aware that their children who are at school value appearance to a great extent. Namely, clothes are one of the indicators of social status and they enable children to clearly differentiate who is poor and who is not. This is the reason why wearing old, low quality and worn-out clothes makes children feel ashamed and clothes, especially sneakers, are things that children ask for from their parents or wish to have. Footwear is often a particular problem because it is rather expensive and because the inadequate shoes that children wear in the wintertime are not waterproof, which results in colds and other health problems.

In order to mitigate this situation to some extent, parents keep the clothes clean and tidy, although they are old. This is the reason why hygiene products, besides food and fuel, are one of the basic expenses, and the sum necessary for this is particularly high in large families.

EDUCATION

Expenses for education may be divided into one-off expenses that the family is faced with before the school year starts, which include purchase of textbooks and school supplies, and daily expenses, such as for snacks and transportation to school. It is especially hard for parents to buy textbooks and school supplies for the beginning of the school year and they all agree that these expenses are too large. The most vulnerable families are large ones with several school children that have to provide several sets of textbooks and school supplies. This situation is somewhat mitigated by younger children using their older brothers’ and sisters’ textbooks, but this mechanism can be used in primary school only, since textbooks differ in secondary school. All the children from poor families that took part in this qualitative study use photocopied textbooks, and purchase of new, unused textbooks is a luxury. Used textbooks are obtained from relatives, neighbors or are bought, and parents start their search for textbooks as soon as the school year ends.

Recipient of MAs are in a somewhat better situation, since the Center for Social Work provides free textbooks for primary school children. However, the problems with these textbooks are that they have to be returned when the school year ends, and that they are always

“My sons are in different shifts at school, but luckily they can wear the same sneakers, so they share one pair for school. When one comes home, he gives the sneakers to the other one.”

A single father, Nikšić

When asked what children need in order to live normally: “To have nice clothes, good sneakers.”

Boy, 14-16, a recipient of MA, Podgorica

“I start collecting books as soon as school year is over. I ask people to give me textbooks that they don’t need. So I collect them one by one before September comes.”

A single father, Podgorica
late, reaching the pupils only at the end of September. Used textbooks are one of the indicators that a child belongs to a family in a difficult financial situation. Free textbooks are a stigma on one hand, particularly in the first grades of primary school when children are still relatively too young to notice the socio-economic differences on basis of clothes, mobile phones, etc. but a lack of textbooks clearly indicates poverty. The period without textbooks is very difficult for children, and it turns out that teachers do not have any understanding for the situation these children are in. In some schools teachers gave these children something else to do in order not to disturb the other children whilst doing exercises.

Besides not going through the curriculum in this way, such actions insult the children and negatively affect their self-respect.

Textbooks for the first grade of primary school are created for active learning and active use, which include solving tasks in the textbook itself, and not in a notebook. Children of recipients of MA whose textbooks are late, after they get these textbooks have to invest extra time in order to subsequently complete everything they missed. Since these children are at the beginning of their schooling process, they need a lot of time to complete the missed lessons. In order to make things easier for their children, parents borrow textbooks from friends or neighbours’ children, but this still does not solve the problem of completing exercises in textbooks.

Going to secondary school is generally a much greater expense for the household, primarily because of textbooks. Namely, there is no possibility of using free textbooks even for recipients of MA, so all secondary school pupils have to buy them. At the same time, secondary school textbooks, particularly those for vocational schools such as Medical School, are substantially more expensive. Parents usually photocopy textbooks that they borrow or get used textbooks if they know someone who went to the same school. While non-Roma households try to have their children finish at least three grades of

“My daughter is in the first grade of primary school and she tells me that her teacher tells her to pick up paper from the floor or clean the board just to be silent while the other children are doing their exercises because she still doesn’t have book that we are waiting to get from CSW.”

A mother, a recipient of MA, Bijelo Polje

“My son is 9 years old and when he gets his books he has to sit and learn for many nights in order to complete everything he missed. First he does his current homework and then continues with what he missed.”

A mother, a recipient of MA, Nikšić
secondary school, Roma consider that one grade of secondary school costs €150 per child, and they cannot provide this money.

**Acquiring school supplies requires money, but the majority of parents try to use everything left from the previous year, such as not completely full notebooks, crayons and pencils.** If it is necessary to buy something new, they choose the cheapest school supplies and try to find the best offer available. The most important item is the school bag, since it is one of the symbols of status in the children’s world. Parents do understand the importance of a good school bag, but the best they can do is buy a school bag made in China. The problem with these cheap products is their low quality, so they are easily damaged and can even require mending several times a year.

The food children eat while at school is often a problem that parents cannot resolve, so children usually spend all that time at school, between 5 and 8 hours, not eating anything. Buying a snack in school or around it is too much of an expense which families with several school children cannot afford. Children usually do not take any food with them from home. The food children eat while at school is often a problem that parents cannot resolve, so children usually spend all that time at school, between 5 and 8 hours, not eating anything. Buying a snack in school or around it is too much of an expense which families with several school children cannot afford. Children usually do not take any food with them from home.

"I borrowed €1,000 from a loan shark to buy my son everything for secondary school. He’s a good pupil, he is studying to be a physiotherapist and I really want to provide him with an opportunity to study well. I just don’t know how I will repay this debt, since, beside the main debt of €1,000, I have to pay interest of €100 for each month of delay.”

A father, IDP, in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica

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### Prices of primary and high school textbooks

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<tr>
<th>Grade</th>
<th>Price for school year 2011/2012</th>
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<tr>
<td>1st grade</td>
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<tr>
<td>2nd grade</td>
<td>€ 53</td>
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<td>3rd grade</td>
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<td>1st grade</td>
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<td>€ 33.6</td>
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<td>8th grade</td>
<td>€ 50.2</td>
</tr>
<tr>
<td>9th grade</td>
<td>€ 27.4</td>
</tr>
</tbody>
</table>

**Textbooks for primary school**

**Textbooks for secondary school (4 years)**

**Books for required reading for primary school**
from home, since it indicates that they do not have money or, often, there is no food at home that the children might take. Children do not complain that they are hungry during classes, but parents are concerned that these physiological factors affect their focus, attention, learning and, eventually, results at school. The majority believe that the afternoon shift at school is a lot easier, since children go to school after lunch, while children in the morning shift do not have time to have breakfast or their breakfast is not nutritious enough, so they are hungry most of the time at school.

Children usually walk to school, even those who need some more time to get there. However, some pupils have to use transportation, which is one of the necessary items in the household budget. On average, about €20 for travel cost is necessary for one pupil. Secondary schools are especially far away, which might be one of the demotivating factors for pursuing further education or the factor that influences the choice of school, when school is chosen based on location and not interest.

All additional expenses connected with school, such as school trips, excursions, lessons in nature or private lessons, are a luxury that families cannot afford. Not going on excursions is especially hard for children and they are often the only ones in the class who do not travel. On the other hand, parents would like their children to go on such trips, but they think that they are too expensive. In families with several school children it is not possible to finance even one day trip for all children. In such cases parents follow the “all or none” principle.

“*My daughter who is in the first grade of primary school tells me to pack her a sandwich in a bag from the bakery so that it looks like one bought in a bakery.*”

A mother, a recipient of MA, Bijelo Polje

“My children go to school hungry, I have no money for a snack. And then they sit there for 8 hours. How can they be focused and study when they are hungry?”

A mother, a recipient of MA, Podgorica

<table>
<thead>
<tr>
<th>Type of school supplies</th>
<th>The lowest price</th>
<th>The highest price</th>
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<tbody>
<tr>
<td><strong>Equipment</strong></td>
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<tr>
<td>Pencil box</td>
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<td>Water colors</td>
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<td>€ 4</td>
</tr>
<tr>
<td>Tempera paints</td>
<td>€ 2.5</td>
<td>€ 7</td>
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TRAVEL, LEISURE, TOYS

It has already been stated that adults perceive their financial situation as purely survival. They are aware that their costs are reduced to satisfying only the bare necessities, while everything else can be satisfied only on extremely rare occasions. Namely, besides a computer, bicycle and other children’s wishes that cannot be fulfilled, there is not enough money even for everyday things such as pocket money or going to the cinema. Parents who live in Podgorica say that they avoid visiting downtown with their children in order to avoid looking in shop windows or they avoid streets where sweets are sold.

One of the things that parents cannot afford, although they know how important they are, are extra-curricular activities. Sports, dancing, learning foreign languages or going to music school is usually unavailable to these children. Extra classes are an additional monthly cost of between €20 and €40, and they are not on the list of priorities.

Talking to children, it can be concluded that their free time lacks content, that it is mainly empty, spent in front of a television set or outside with other children, but without any structure. Parents are also aware that extra activities would have positive impact on their children’s development, their health, intellectual abilities and curiosity, but they are not on the list of priorities. While older children are outside, younger children are at home, playing with the few toys they have.

Going on a summer holiday is not available to poor families, although the seaside is relatively close in Montenegro. However, parents send their children to their relatives who live in the country or in Serbia during school holidays. In this way households are prepared for their expenses in August, since children eat at their relatives’ during holidays. Children who spend the summer at the seaside are taken there by the CSW, which takes all children under 15 who are MA beneficiaries to their resort. Another way to visit the coast are one-day trips by train, which older children organize on their own, but children from poor families can afford such trips only once or twice during the summer.

“I’ve never been on an excursion. It’s too expensive. I would like to go.”

Girl, 14-16, recipient of MA, Podgorica

“When I take them to town, I avoid the streets where ice cream is sold. But they are good children, they don’t even ask for anything. They know that I have no money.”

A mother, a recipient of MA, Podgorica

“I live in Podgorica and I can’t take my son to watch the football game. What kind of life is that?”

A father, a recipient of MA, Podgorica
“I sometimes travel by train to Bar with my friends. But only once or twice during the summer. I’m at home the rest of the time, watching TV or walking.”

Boy, 14-16, a child of a single parent, Podgorica

“My son was taking football lessons and he was good at it, but we could not pay for it any longer so he stopped.”

A father, a recipient of MA, Podgorica

“My favorite time of day is when the soap operas are on TV. We sleep longer during the holidays; we watch TV or go walking with friends.”

Girl, 14-16, from a large family, Podgorica

“When I take them to town, I avoid the streets where ice cream is sold. But they are good children, they don’t even ask for anything. They know that I have no money.”

A mother, a recipient of MA, Podgorica
NON-MONETARY INDICATORS OF POVERTY
3.1 HOUSING CONDITIONS

POOR FAMILIES MOST OFTEN LIVE IN SMALL DWELLINGS WITH AN INSUFFICIENT NUMBER OF ROOMS. THESE BUILDINGS ARE OLD, IN BAD CONDITION AND IN A FIFTH OF CASES EVEN WITHOUT A BATHROOM. HOUSING EQUIPMENT IS BASIC. MOST OF THE HOUSES ARE LOCATED ON THE OUTSKIRTS OF TOWNS OR IN RURAL AREAS. IMPORTANT INSTITUTIONS, SUCH AS HEALTHCARE AND EDUCATIONAL INSTITUTIONS ARE USUALLY MORE DISTANT FROM THEM THAN FROM THE REST OF THE POPULATION.

HOUSING FACILITIES AND THEIR EQUIPMENT

Satisfaction with one’s own accommodation is the exception among families affected by poverty. The majority of them do not own a housing facility, particularly DPs and IDPs and people who moved to Podgorica looking for work, while the situation is somewhat better among residents of rural areas, Bijelo Polje and Nikšić. Some DPs and IDPs are accommodated in Vrela Ribnička next to Konik in Podgorica, they have the right to use the housing units, but this right is not transferable, so in the case of the death of the head of the household it is uncertain whether the family would be allowed to continue using the same dwelling. Not only are they concerned about the future of their successors in case something happens to them, but they also fear that this assigned dwelling might be taken away from them one day. This is one of the everyday fears they live with.

In order to deal with their housing issue, which is one of the most severe problems they are faced with, poor families build housing facilities illegally. These are houses built without a plan, made of the cheapest materials that can be found which make them vulnerable to harsh weather conditions. These facilities can be used, but they usually do not have many rooms, they are usually incomplete and of low quality. However, the critical problem is their legal status, since there is no possibility for legalization, which could potentially trigger demolition of the building as a sanction.

The conditions in housing facilities are mainly poor. The biggest problem is insufficient number of rooms, particularly in apartment buildings in the refugee settlement of Vrela Ribnička. Namely, these apartments are assigned according to the number of household members. Even as many as 6 people are considered a unit for one room. A lack of rooms is typical for all large families.

Results from the Household Consumption Survey also point to an insufficient number of rooms in poor households, particularly those with children (Figure 9).

“I just look at those bulldozers passing by and imagine them coming to tear my house down. I think about it every day. I became diabetic. Where would we go then?”

A father, an integrated IDP, Podgorica
As many as 40% of poor families with children live in a kitchenette apartment or in a one-room apartment, while only 5% have more than 3 separate rooms at their disposal. The average number of rooms per household member also points to poor families with children as the most vulnerable, since their average is 0.3 rooms per member. According to this indicator, the size of dwelling is not satisfactory also in case of other families with children, since this average is 0.6 rooms per member for all families with children in Montenegro. When the housing space of all families with children is observed, there is a substantially lower percentage of those who live in a kitchenette apartment or in a one-room apartment (17%), but the majority still live in a relatively small space, since 34% of these families live in a two-room apartment or a house, and the same percentage in a three-room apartment.

Crammed living space and insufficient number of separate rooms affect children in particular and their school duties. None of the poor children have their space for studying where they can be alone. At the same time the majority of children state that they learn by repeating the lessons aloud, and they find that way of learning the most effective. Things are somewhat easier for families with smaller number of children, especially when children are in different shifts at school. These families try to overcome the problem of studying in the communal room, which usually means that children study on the balcony, in the kitchen, in the living room or even in the bathroom.

However, the situation is the hardest for families that live in one room, so that children do their homework and study in the presence of their parents, with noise, quarreling, TV or guests. This situation affects the quality of studying, but it also decreases motivation, since studying in such a situation

“I’ve got 6 children. My son and his wife are in one room with their children, and we are in the other.”

A mother, an IDP, in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica

“I wait for everyone to go to sleep and then I study, but the problem is that I’m always sleepy at that time. When the weather is nice I study on the balcony, but I can’t do it when it’s cold.”

Girl, 14-16, from a large family, Podgorica
Child poverty in Montenegro

makes children anxious and they try to avoid anxiety. Additional aggravating circumstance connected with living in small space is absence of desk or only one desk for several children. In such cases, children do their homework at the dining table, on the bed, on the floor, etc.

Poor construction quality of buildings has already been mentioned, and it includes the presence of damp and poor insulation, which makes already problematic heating even more difficult. Namely, for heating, and often also cooking, solid fuel is used. Due to poor insulation, it is necessary to use more fuel to heat the dwelling. According to the results of the Household Consumption Survey, a large majority of poor households with children use solid fuel for heating (Figure 10). The other types of heating present include only combined fuel heating and electric heating in a low percentage of families, while usage of central heating is not recorded. If the generally poor coverage of the central heating system in the country is taken into account, the difference between all households with children and those most vulnerable is reflected primarily in the usage of electricity for heating. 22% of all households with children use this source of energy, while, at the same time, presumably due to its high price, it is available to only 3% of poor households with children.

The majority of dwellings in Montenegro fulfill the basic living conditions, such as available electricity, but differences are noticeable on the level of the sanitary system (Figure 11). While the great majority of families with children have running water in their dwelling (94%), when only poor households of this type are singled out, the percentage is lower - 86%. The situation is similar with sewerage and bathrooms. Sewerage is available in the dwellings of 83% of poor households with children, or in 93% of facilities where families with children live. According to the Household Consumption Survey data, one-fifth of vulnerable households with children do not have their own bathroom. As with the focus group discussion, this situation is recorded among residents of the Konik refugee camp, since some families still share sanitary systems.

However, conditions are the worst in the Roma settlement of Konik refugee camp. This part of Konik includes two types of housing facilities: standard tin shacks with an earthen floor, without sewerage, and the so-called German Houses,

“\textbf{We have only one room. And the neighbors are always coming over. I can’t study until they leave.}”

Boy, 14-16, a recipient of MA, Podgorica
buildings with small flats, each one with a bathroom, electricity and water supply with a meter. Beds are actually sponge mattresses laid on the floor, provided by a donation. Living conditions in Konik are hard during all seasons. In the summer, the problems are the hot tin roofs and dusty roads around the housing facilities, while in wintertime the problems are: the fuel supply; water supply outside of the housing facility (in the street); as well as lots of mud. Accordingly, girls, focus group discussion participants, as well as mothers, say that they spend most of the day cleaning in and around the house.

**DURABLE GOODS IN THE HOUSEHOLD**

The majority of households with children, including those below poverty line, own basic appliances, such as an electrical stove, solid fuel stove, refrigerator and a television set. These goods are possessed by 90% of poor households with children (Figure 12, Table 10). The low living standard of these families is illustrated by the rare presence of more expensive goods, not included in the category of most essential, such as a car, air-conditioner, washing machine, etc. So a washing machine, very much needed by families with children, especially the youngest ones, is owned by 38% of poor households, while this percentage rises significantly at the level of all households with children to 51%. This shortage is often sensed dire-
School: only 55% have a fixed phone, so mobile phone is the only way of communication.

Differences are the smallest between poor and other households in terms of possession of a television set. Namely, almost all households, regardless of their socioeconomic status, own a television set. The importance of this type of entertainment will be explained in detail later and the amount of time that children spend watching television.

Possession of other, for this study less important, durable goods is shown in table 10. Some data will still be analyzed in other sections.

A mobile phone is not among the most necessary devices, but parents explain how this is a relatively cheap and widely available device, which enables them to look after their children even when they are not at home, for example while they are earning a wage. This is the reason why it is not surprising that some 91% of poor households with children own a mobile phone. One of the possible explanations is that fixed phone connection is a lot rarer in this type of households: only 55% have a fixed phone, so mobile phone is the only way of communication.

The observed difference is even larger in the case of vehicles. A car can be found in 72% of all households with children and in only 24% of poor households of this type. Parents who live in suburban areas talk about the importance of having a vehicle, since it is necessary for transportation to institutions, such as healthcare centers or school.

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Table 10: Permanent goods equipment in households in 2009

<table>
<thead>
<tr>
<th>Equipment</th>
<th>% of all households</th>
<th>% of all households below poverty line</th>
<th>% of all households with children</th>
<th>% of households with children below poverty line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solid fuel stove</td>
<td>70.38</td>
<td>89.25</td>
<td>74.28</td>
<td>97.45</td>
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<tr>
<td>Electrical stove</td>
<td>95.72</td>
<td>73.1</td>
<td>98.07</td>
<td>93.17</td>
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<tr>
<td>Gas stove and combined</td>
<td>4.96</td>
<td>6.58</td>
<td>6.27</td>
<td>0</td>
</tr>
<tr>
<td>Electrical stove (all types)</td>
<td>24.35</td>
<td>1.03</td>
<td>23.62</td>
<td>2.55</td>
</tr>
<tr>
<td>Gas heater</td>
<td>3.23</td>
<td>0</td>
<td>3.18</td>
<td>0</td>
</tr>
<tr>
<td>Water heater</td>
<td>83.27</td>
<td>51.76</td>
<td>93.76</td>
<td>83.7</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>98.52</td>
<td>88.32</td>
<td>99.38</td>
<td>92.14</td>
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<tr>
<td>Freezer</td>
<td>83.15</td>
<td>39.57</td>
<td>91.12</td>
<td>56.99</td>
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<tr>
<td>Washing machine</td>
<td>79.64</td>
<td>38.09</td>
<td>89.48</td>
<td>50.86</td>
</tr>
<tr>
<td>Iron</td>
<td>97.43</td>
<td>92.76</td>
<td>99.68</td>
<td>95.94</td>
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<tr>
<td>Hair dryer</td>
<td>90.92</td>
<td>71.22</td>
<td>98.59</td>
<td>95.94</td>
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<td>Vacuum cleaner</td>
<td>85.19</td>
<td>59.89</td>
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<td>78.62</td>
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<tr>
<td>Dishwasher</td>
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<td>1.03</td>
<td>29.98</td>
<td>2.55</td>
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<tr>
<td>Sewing machine</td>
<td>9.1</td>
<td>2.19</td>
<td>7.42</td>
<td>5.41</td>
</tr>
<tr>
<td>Air conditioner</td>
<td>34.52</td>
<td>4.87</td>
<td>40.39</td>
<td>12.01</td>
</tr>
<tr>
<td>Television set</td>
<td>98.72</td>
<td>98.68</td>
<td>99.12</td>
<td>100</td>
</tr>
<tr>
<td>DVD</td>
<td>51.26</td>
<td>17.18</td>
<td>73.27</td>
<td>27.19</td>
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<tr>
<td>Satellite antenna</td>
<td>31.62</td>
<td>2.68</td>
<td>41.86</td>
<td>6.6</td>
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<td>Radio, other music devices</td>
<td>51.08</td>
<td>24.44</td>
<td>50.22</td>
<td>24.63</td>
</tr>
<tr>
<td>Video recorder</td>
<td>5.53</td>
<td>3.23</td>
<td>9.28</td>
<td>7.95</td>
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<tr>
<td>Personal computer</td>
<td>28.43</td>
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<td>47.28</td>
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<tr>
<td>Internet access</td>
<td>21.86</td>
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<td>0</td>
</tr>
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<td>Camera</td>
<td>14.57</td>
<td>2.19</td>
<td>21.14</td>
<td>5.41</td>
</tr>
<tr>
<td>Fixed-line telephone</td>
<td>65.23</td>
<td>34.96</td>
<td>71.12</td>
<td>55.26</td>
</tr>
<tr>
<td>Mobile telephone</td>
<td>92.14</td>
<td>80.1</td>
<td>98.5</td>
<td>91.35</td>
</tr>
<tr>
<td>Passenger car</td>
<td>49.83</td>
<td>16.56</td>
<td>72.08</td>
<td>23.76</td>
</tr>
<tr>
<td>Trailer</td>
<td>1.75</td>
<td>2.07</td>
<td>3.35</td>
<td>5.09</td>
</tr>
<tr>
<td>Motorbike</td>
<td>1.73</td>
<td>3.23</td>
<td>3.9</td>
<td>7.95</td>
</tr>
<tr>
<td>Bicycle</td>
<td>9.07</td>
<td>2.19</td>
<td>16.14</td>
<td>5.41</td>
</tr>
<tr>
<td>Boat</td>
<td>2</td>
<td>0</td>
<td>3.74</td>
<td>0</td>
</tr>
<tr>
<td>Guitar</td>
<td>1.3</td>
<td>0</td>
<td>2.94</td>
<td>0</td>
</tr>
<tr>
<td>Piano</td>
<td>0.46</td>
<td>0</td>
<td>1.25</td>
<td>0</td>
</tr>
</tbody>
</table>
LIVING ENVIRONMENT

Poor families mainly live in Podgorica suburbs. Particularly target-ed as an area of the poor is Konik, since Roma settlements (refugee camps), a certain number of apar-tments given to the vulnerable to use, and a certain number of ille-gally built housing facilities are located in this part of town. Also, the refugee settlements of Vrela Ribnička where usually non-Roma DPs and IDPs live in apartment buildings are in the immediate neigh-bourhood. Residents of this part of Vrela Ribnicka consider it a part of Konik (they say that they live “in Konik”) and for that reason those two settlements will be re-furred to as the Konik area. Although there is a kindergarten, primary school and primary healthcare fa-cility in Konik area, there are alm-ost no facilities intended for chil-dren, except for several sports fie-lds. The situation is additionally aggrivated by poor hygiene. The whole settlement is covered in dust in the summer, which enters house-holds and causes concern for the health of the children. There are also illegal dumps, rats and smoke.

Children who live in the apartment buildings in the refugee settle-ment of Vrela Ribnička complain most about their neighbourhood. The reason for this is their hostile attitude towards the Roma from the neighboring Konik refugee camp, which, they claim, is mutual. Due to their fear of Roma children, provocation and physical assault from the past, under-age residents of the apartment buildings in the

refugee settlement of Vrela Ribnička move freely only in the small area in front of the buildings where their parents can watch over them. This is the reason why they describe their neighborhood as a ghetto.

The part of Vrela Ribnicka where the apartment buildings for refu-gees are located has only one bas-ketball court, which the residents financed themselves, while the

playground for children was built from donations, but it was vandal-ized after a while. Both children and adults blame the Roma from the neighboring settlement for the vandalized playground.

Konik, including part of Vrela Rib-nicka where the apartment build-ings for refugees are located, is described by its residents as an extremely unsafe area, where theft, violence and the sale and

“There is dust and dirt everywhere. It caused my asthma.”

Boy, IDP, living in an apartment building in the refugee settlement of Vrela Ribnička Podgorica

“I can’t walk through the settlement alone. Sometimes they would follow girls and call out. I can play only when there is someone around, in front of my building, so that my mother can see me from the window.”

Girl 14-16, IDP, living in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica

“They broke everything in the playground. We managed to keep one swing, but we took it off and we keep it now inside. It’s usually at my place, so when someone wants to use it, he or she comes to me and takes it. It’s the only way to keep something from being vandalized.”

Boy, 14-16, IDP, living in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica
abuse of drugs are common. Such an image of the settlement stigmatizes its residents as well, and is one of the sources for discrimination of children at school. Roma who live in the refugee camp Konik perceive their part of the settlement as safe, and parents say that they are at ease (primarily for girls) when they are in the settlement. On the other hand, they believe that crime is extremely intensive outside of the settlement, they fear for their children “going out into town”, i.e. due to assaults on their children because of their nationality.

Rural areas, particularly in Nikšić and Bijelo Polje, are safe, surrounded by nature, enabling children to play in the fresh air. On the other hand, living in these areas includes walking to distant schools and going to the nearest settlement to see the doctor.

The fact that poor households, including those with children, are more frequently located in remote areas without major institutions in their vicinity is supported by the results of the Household Consumption Survey about the average distance of households from certain institutions (Figure 13.1). In the case of poor households with children, relative to all households with children, the average distance is greater in the case of all institutions, including healthcare and education. However, when the median\(^\text{10}\) is observed (Figure 13.2), or the distance where 50% of poor households are located, the picture is somewhat better.

Poor households are, on average, 19 km away from the nearest Primary Healthcare Centre, but the median is somewhat smaller – 10 km. However, the distance is still large, particularly when the fact that a very low percentage of these households own a car is taken into account. Results are similar in the case of the nearest hospital:

\(^{10}\) Median is a value that splits the population in half: half the population have values less than the median, half have values greater than the median. In this case, for half of the population, the distance from a certain institution is shorter than the median and for the other half, longer than the median.
the average distance is 20 km, and the median is 14 km.

As for educational institutions, the shortest average distance of poor households with children from a primary school is 12 km, and the median here is 3 km, which shows that, for majority of poor children, school is still easily accessible in the physical sense. The problem is the position relative to secondary schools and kindergarten. The average distance from secondary school is large, as much as 20 km, and the median here is 11 km. The situation is similar with kindergartens: the average distance is 19 km, and the median is 11 km. This is one of the significant factors that may be an obstacle to education and affect the reach of secondary and preschool education.

In Nikšić and Bijelo Polje, the residents of the central parts of these towns also complain about the lack of cultural events. There is no cinema in these towns, no theatre and no cultural events. However, citizens of Podgorica, where lots of facilities are available, do not use these possibilities either, due to a lack of money. The majority of children who live in Podgorica have never been to a cinema or have been there only a few times.

“My children have never visited Delta city. And they don’t go to the cinema anyway.”

A single mother, Podgorica
3.2 LEGAL STATUS

FOR DPs/IDPs LEGAL STATUS IS ONE OF THE MOST IMPORTANT PROBLEMS. CURRENTLY ALL INTERNALLY DISPLACED PERSONS ARE IN THE PROCESS OF REGULATING THEIR LEGAL STATUS THROUGH OBTAINING THE STATUS OF FOREIGNERS WITH PERMANENT RESIDENCE OR MONTENEGRAIN CITIZENSHIP, BUT THIS PROCESS IS VERY DIFFICULT AND EXPENSIVE. NOT ONLY DO PARENTS FACE ALL THESE LEGAL PROBLEMS, BUT THEIR CHILDREN WHO WERE BORN IN MONTENEGRO DO TOO. LIFE WITHOUT CITIZENSHIP IS A LIFE WITHOUT THE RIGHT TO USE THE SERVICES OF THE EMPLOYMENT AGENCY AND WITHOUT THE RIGHT TO FREE EDUCATION AT UNIVERSITY.

People born in Montenegro do not have problems with their legal status, and so both children and adults have all the necessary documents. While all documents are easily available to all citizens of Montenegro, IDPs from Kosovo and DPs from Bosnia and Herzegovina identify their unresolved legal status as one of their crucial problems. This problem has been at a standstill for 10 years or even longer. The situation became a lot more complicated after the dissolution of the Union of Serbia and Montenegro, so children born in Serbia who moved to Montenegro after some time also have problems with citizenship.

Parents who moved from Kosovo now have the status of an Internally Displaced Person, but they should get the status of foreigners with permanent or temporary residence (or Montenegrin citizenship) by November 2011 and an ID card for foreigners. The process of status change, besides being very time-consuming and requiring a lot of effort, is also very expensive. In order to meet all the requirements, it is necessary to obtain documents in Serbia first, which requires money for traveling for all family members, being a problem for large families in particular. Another aggravating circumstance is that it is often not possible to obtain all the necessary documents on one occasion. Some documents become outdated before this long and complicated process is over, so they need to be obtained again and the whole procedure needs to be repeated.

Not only do children born outside of Montenegro have to go through the procedure of obtaining citizenship that takes many years, but children of IDP/DP parents born in Montenegro also do. These children have their personal ID number.

“I was born in Montenegro. I got married in Serbia and gave birth to two daughters. After my divorce, I moved back to Montenegro with my children. It was more than 10 years ago. When Montenegro became independent, I wanted to take out a certificate of citizenship for my daughters, but they told me that they had to have registered residence in Montenegro for 5 years first, plus another 2 years before they issued it. I told them they we had been living in Montenegro for 10 years already, but nothing could be done because my daughters had no registered residence all that time.”

A single mother, Nikšić
and birth certificate, but they do not have citizenship of Montenegro, which affects their education process and their potential employment one day. Namely, studying on the state budget and scholarships are available to Montenegrin citizens only, while foreigners have to pay tuition fees. This is the reason why poor households are not sure whether they will be able to provide education for their children. What affects their parents now, and what will be a problem for children as well if the situation does not change, is the impossibility of using the services of the Employment Agency of Montenegro with a status of IDP/DP. Since they do not have a passport, the children of DPs and IDPs, even if they could afford to, cannot travel abroad on school excursions.

“A single mother, IDP from Kosovo, living in Podgorica”

“I have 6 children. Can you imagine how much money we need for us all to travel to Kragujevac? I obtain one paper, and when I go to obtain another one, the first one becomes outdated, so I have to do it all over again. I don’t think that I will manage by November to obtain all the documents.”

“A single mother of 6 children, integrated IDP”

Dragana is a widow and a single mother. She lives in a one-room apartment with 6 children. She fled from Bosnia. Her oldest daughter is 18, while the youngest is 9 years old. Her seventh child died at the age of 4, after several years of severe illness. Due to the unresolved housing issue and poor financial situation, the children stayed in a Home for Children without Parental Care in Niš for 2 years. During this time, Dragana worked in order to provide funds to return her children to her. She is very ill herself, and her older children are helping her to earn money. Her oldest daughter is 18 and she has 5 years of work experience. She is now working at a petrol station and goes to school. Dragana’s 13-year-old son has been working in a car repair shop for two years now. The youngest daughter was born at home, without the help of any medical workers. Since she was not registered on time she was not registered at all in the birth registry. For that reason this 9-year old girl does not have a birth certificate or a personal ID number (PIN). She does go to school, but she cannot exercise any other rights, such as participation in a mathematics competition. Due to the complicated procedure and administration, this problem has remained unsettled for years. The girl legally does not exist.

“They wanted to collect money for me at school to travel with them to Italy, but I had no passport so I couldn’t go.”

Girl, 16, IDP, living in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica
“My daughter attends a school for children with disabilities although her disability is only physical. She has to travel to Belgrade now for medical treatment. I sent 22 requests for help with the medical treatment and I got only two responses that they could not help me. They could not provide a wheelchair. I don’t have money since I’m in a unique situation. She needs shoes that cost €100. I have to pay for that. For the cost of our travel by train, we got a €50 refund out of a total of €149.”

A mother, a recipient of MA, Podgorica
In the population of the poor, some household members rarely have a permanent job, which is actually one of the causes of their underprivileged situation. Nevertheless, it does not mean that parents are at home, but they often spend more than 8 hours outside of their home doing wage jobs. These are usually trade and manual jobs. Fathers most frequently work as painter-decorators, or loading and unloading cargo or collecting secondary raw materials, while mothers are usually housewives. A high level of passivity among women is particularly pronounced in the Roma population. It is expected among the Roma that male household members should earn money while the female household members should (and they have to) stay at home and care for the children and household. Nevertheless, women who raise their children themselves are forced to do several jobs in order to secure enough money.

Singled out as a typical work for the females is doing cleaning jobs in houses and offices.

Constant job hunting in order to secure the survival of one’s family leaves little time for parents to spend with their children. Children spend their time with parents during mealtimes or in the evening hours, when the working day ends. It is noticeable that time spent together is mainly reduced to watching television, without any intensive interaction between parents and children or any shared activities such as playing or going for a walk.

In the majority of families the mother is expected to take full care of the children, except in case of single fathers. Such a family dynamics is particularly present among the Roma where the mother is blamed for any bad actions of the children, and father punishes not only the children, but also the mother.

Not only are the employed parents absent from home, but they

“I cope as best I can. If there is a house that needs to be cleaned, or building entrances, I do that. I also have a sewing machine and I occasionally make dresses for people. I don’t refuse any job. That’s the way it has to be. Sometimes I leave home in the morning and return in the evening. If I manage to cook something, I leave it for the children. “

A single mother, Podgorica

“During the day we are mainly with our mother. She works around the house and we mainly play in the field. Father comes in the evening. We have our dinner together and then we watch TV.”

Girl, 14-16, recipient of MA, Podgorica
are often anxious due to daily worries. Situations are particularly difficult if, after a whole day of looking for work, a job is not found for that day, that is, they are “out of luck” that day. Roma from the camp state that there are certain places on the street where laborers are selected, where an employer comes, selects them and engages them. Reality is cruel and younger and stronger men are selected more frequently. The daily wage for the hardest manual work is up to €20. Children carefully watch changes in their parents’ mood, and when they believe that their parents are anxious they try to “get out of their sight”, and they do not talk about their problems on such occasions, they do not ask questions, but they simply go out or do something else. During the interview children often stated that their parents are “constantly stressed”, but they understand and justify their parents just as they understand and justify their entire financial situation. Parents are aware that their stress, caused by their destitute financial situation and inadequate work, is felt in the family and that it has consequences for the children, but they believe that such a situation will not be changed until the general situation improves. In some cases they vent their anger and feelings of helplessness on their children by punishing them or shouting at them even when they have done nothing wrong.

Frequent absence of parents, particularly in single-parent families, gradually leads to a situation where children take on almost full responsibility about the house. In such situations the girls usually do all the household work, including cooking, washing, and cleaning. The standards of

“If she starts behaving in a strange way, if she asks to go out and if she flirts around the settlement... her mother is to be blamed because she didn’t prevent her from doing that, and she should be beaten first, and only then the daughter.”

A father, Roma, Podgorica

“I am out all day looking for work. I come home in the evening and I often do not even see the children. My wife is responsible for our 12 children. And she also has a lot of obligations in the household, cooking, washing, so I don’t believe that she has enough time to look after all of them!”

A father, Roma, Podgorica

“I think that they can read me like a book as soon as I come in through the door. I don’t have to tell them anything, they know, and they do some housework to improve my mood.”

A single mother, Podgorica

“My father is often stressed when he comes back from work and we try not to bother him and stay quiet in such situations. He has a difficult job.”

Boy, 14-16, from a large family, Podgorica

“My mother once punished me and shouted at me because I played football and my sneakers got torn.”

Boy, 11-13, from a single-parent family, Nikšić
child upbringing are such that the girls are usually expected to take care of the household, that is, to do all the household work which mother does as well, while boys participate in such activities to a much lesser extent. If male children do help with the housework, they exclusively do “masculine jobs”: chopping wood, tidying the yard, or going to shop and taking out the garbage.

The difference in the upbringing of boys and girls is particularly pronounced among the Roma, and it is not reflected only in the different rules of conduct that are set for children of different sexes, but it is also reflected in the right to education. While it is important for boys to finish at least some amount of schooling in order to be able to work, and they have the support of their parents to finish at least primary school, it is the generally accepted attitude that girls do not need education whatsoever, and it is sufficient if they can sign their name and count. In order to get a marriage proposal, Roma girls have to be “intact”, so they are allowed to go to primary school only until puberty (12 years of age usually). After that, all family members, and especially her mother, are obliged to “watch her”. Going to school is a potential danger, since someone might defile the girl on her way to or from school. This is the reason why girls usually leave school, to stay in the settlement with their mothers, until an adequate suitor appears. The impression is created that this common rule is more a matter of heritage and customs in the Roma community, than of real “dangers” lurking outside the settlement. It could be heard that it was most important what others would say, and how she would get married if she continued going to school. This attitude is emphasized by the parents’ experience, who mainly got married early as well, and some participants also had experience with “kidnapping of brides”. As soon as she gets married, a girl is not allowed to go to school, since her husband will not allow it, and she soon becomes a mother, busy with everything she is to do in the household. Children from Roma families accept the rules and plans imposed by their parents and culture, but they agree that they would like to finish school first and get

“My mother goes to work in the morning and in the evening she works in the bakery, so I help at home, doing whatever is necessary. I clean, cook, prepare my sister for school. I do everything because my sister is still small.”

Girl, 14-16, from a single-parent family, Podgorica

“I do the laundry by hand. It is difficult, 4-5 houses wash at one tap and it is difficult for them, people have to wait in line and the women constantly quarrel.”

Girl, 14-16, Roma, Podgorica

“As soon as she starts to walk with a wiggle, it’s a sign that she wants a man. I have to control her instantly, or otherwise what can I do with her if no one wants her because someone tricked her?”

A mother, Roma, Podgorica
married after 20. However, boys think that girls should get married earlier, since their responsibilities are the house and children anyway.

In large families the oldest child, that is, the oldest girl takes on the role of mother and she cares of the other children. Her engagement does not finish with preparation of food and taking care of hygiene, but she also helps her siblings with homework and helps with their upbringing. Such a situation results in early maturing. These are “little women”, and not girls between 14 and 16 years old, who do not have time for games because of their obligations, problems and worries which they face in their daily lives. Besides taking care of younger siblings, children in some families

—I stole my wife. She was 13, and I was 14. I saw her at a wedding and fell in love instantly. I stole her then, put her in a taxi. She was screaming. The taxi driver helped me, and a friend of hers as well to put her in the car. I took her to one village, and when everything settled down, I came back and paid her parents a couple of thousands of what was then Deutschmarks. She is fine; she gave birth to 12 children. Of course she loves me!”

A father, Roma, Podgorica

“Things have been like this among us Roma for who knows how long. As soon as a girl is pretty, they all fear she might be stolen. Here in Konik I know only one girl who is 22 years old and goes to school every morning. I see her with a bag. Just imagine, 22 years old! But she is rather ugly, so it’s not surprising that she is still at school.”

A father, Roma, Podgorica

Family with a seriously ill mother and child with special needs, recipients of MA

Nikola lives in the suburbs of Podgorica, with his wife and three children. His oldest daughter is in the 8th grade of primary school, his other daughter attends 5th grade, and his 9 year-old son attends a school for the blind and visually impaired persons, since he is almost completely blind. The mother is clinically depressed, with multiple suicide attempts. Due to fear of new self-harm attempts, hospitalization is very common and usually lasts several months.

When she is staying at home, she needs constant supervision, and since the father is busy with wage jobs, the older daughter takes care of her mother and the whole household. When he is not busy, the father spends most of his time with his son since his physical condition requires assistance in going to and from school and in everyday activities. For this reason, the older daughter takes care of the education of the youngest daughter.
take care of older family members if their health condition requires assistance and help of others.

Parents raise their children in different ways. One thing which is characteristic for significant number of poor parents is submissiveness and inconsistency in their upbringing. Namely, although they state that they have a clear system of values and rules, that is, that it is clearly defined for which actions the children are reproached or punished (being late, disrespect of agreements, lying, quarrels or fights among siblings) parents are not consistent in abiding by the rules which they themselves have set. Namely, it often happens that although they promise that children will be punished for certain behavior they do not do it, or they quickly cancel the punishment. Children confirmed their parents’ statements mentioning several situations when parents forbade them to go out, but they later allowed them to do it. Parents justify their actions by the fact that their children are very deprived as it is, and suffering because of their poor financial situation, so they do not want to make them even more miserable with punishments.

The majority of parents try hard to base their upbringing on conversation and reasonable criticism. Nevertheless, such acts do not always yield positive results and children disobey their parents’ advice. Single mothers who have adolescent sons are in a particularly difficult situation. We recorded several cases where one of the children was serving a prison sentence, so there is a constant fear that a child will commit a crime due to their lack of money.

Corporal punishment is still present. In non-Roma families such a way of punishing children occurs sporadically and it is mainly characteristic of fathers. On the other hand, Roma families, particularly fathers, do not avoid corporal punishment which they consider as a natural way for bringing up children. When they do not beat their children, parents are aware that they occasionally raise their voice and shout instead of talking calmly with their children and pointing out their mistakes. Physical violence can be mostly attributed to stress and emotional imbalance which parents are faced with, which appears as a result of an inability to provide enough resources for their family. Parents also justify their aggressiveness on the basis of the difficult situation in which they live.

For the majority of parents education is a supreme value and goal they strive to achieve and to direct their children towards. Education is something that they themselves

“Our children are punished enough with this sort of life without having to endure our punishments on top of it. “

A mother, a recipient of MA, Podgorica

“My mother tells me that I can’t go out, but she forgets about it and I go out anyway. Or else I tidy the room to soften her up, and she lets me go out. Sometimes she tells me that she will punish me for the whole week, but she never does that.”

Boy, 14-16, a recipient of MA, Nikšić

“My son is very demanding, he wants to have money, and he is indeed becoming problematic. When he goes out I fear that he will get into trouble. I don’t manage to punish him; he just goes out of the door. And the other son is in prison.”

A single mother, Podgorica
did not manage to achieve, and they perceive this disadvantage as one of the main causes of their poor financial situation. Therefore, they try not to allow their children to repeat the same errors, and they do not see any other way to realize a better life. At the same time they are aware that their children study under very difficult conditions, and that there is a threat that they will abandon their education in order to earn through their work the things which their parents could not give them. Due to feelings of guilt and their own responsibility for the current situation, parents do not object to such a decision by their children. They think that they would not have any arguments to persuade their children to continue with school, despite their disagreement with such a decision. Children recognize in

When asked how he raises his children he answers: “With the cane or the belt, whichever is closer to hand.”

A father, recipient of MA, Podgorica

“I went to my son’s teacher with my son. When she told me that he had been naughty and that he had bad marks I slapped him in the face, but she forbade me to do that.”

A father, Roma, Podgorica

“Sometimes I shout at every little thing. I am loud and I shout at him, I force him to sit in the room as a punishment. I punish him for small things as well, because I am an anxious person by nature.”

A single mother, Bijelo Polje
“The younger generation wants to start working as soon as possible in order to have money. Chasing after money is always present. I would like him to finish secondary school at least, but what can I do if he decides to leave school. Other children have everything, and he has nothing. It would be best if they could study and work.”

A father, a recipient of MA, Podgorica

their parents’ advice the message that it is most important to be sincere, honest and to pursue education.

The system of values is somewhat different in Roma families and parents make plans for their children that are not related to education, but primarily to starting a family. Roma get married very early, as soon as they enter puberty, and this rule applies to both sexes, so several children, participants of focus group discussions, are already married and have children.

Children of non-Roma nationality have a negative attitude towards early marriages and leaving school to get married. However, the age that they consider adequate for starting a family, usually the early 20s, as well as their attitude to wards education and their own work, indicate that their basic objective in life is to start a family, one which would be functional

“I’ve been married for a year now and I got my first daughter today. I fell in love, she is 15, she ran away to marry me. Her parents don’t talk to her now. They are asking for money for her, €6 000, and I don’t have it. She lived in my neighborhood.”

Boy, 14-16, Roma, Podgorica

A divorced boy

Amir is a 15 year-old Roma. He lives with his parents, brothers and sisters in the Konik refugee camp. He finished 4 grades of elementary school, but he left school to start working, because “school is not for me”. He supports his family by collecting raw materials. He got married a year ago, but the marriage ended when his wife left him because he beat her every day. He is currently looking for a new wife.

“I was married and my wife left me. I beat her every day because she was restless. I have no children. I’ll marry one girl that I met on Facebook, she is from Belgrade. I go to Internet cafes and give all the money that I earn to see her on Facebook. It costs €1. I’m waiting for her to come to the camp in the summer, to meet her and keep her here.”

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and through which they would help their parents and the rest of the family. This is one of the indicators of the early maturing of these children and their ambition to take over the role and “burden” of their parents, so in this situation school achievements are not among their life priorities.

Assistance from relatives and friends helps poor families substantially. These informal support networks provide clothes, footwear, books, and they often take care of children during the day or for longer periods during holidays. However, this type of assistance from friends and family who are in a somewhat better financial position is not common, since the majority of the poor move in circles of similar socioeconomic status.

Single parents are in need of assistance in particular. However, in Montenegrin society, the attitude towards single fathers and single mothers varies substantially, and all single mothers share this opinion. Namely, a father who is left without a wife because she passed away or because they got divorced is perceived as a hero and he receives all sorts of help from his family, especially his parents. On the other hand, a divorced woman, particularly if she gave birth to a child while she was not married, not only gets no adequate support, but is even condemned by society. In each group of single parents, at least one mother was rejected by her family at the moment when she decided to raise her child on her own. These are mainly people

What poor children miss out most on, according to a public sector institution which works with the poor

Those employed in the public sector who are in contact with poor families, pointed out some problems and downsides that neither children nor parents mentioned. In their opinion, children from poor families most miss out on: good contact with their parents, love, peace and harmony, since many poor families are dysfunctional. They also lack better understanding and cultural-educational amenities, socializing with everyone, but also material things – varied food, school supplies, toys, clothes and footwear, school excursions. The majority of people employed in institutions believe that poverty influences parents’ behavior and habits, so these parents are often alcoholics, they neglect their children and conflicts between household members are frequent, i.e. restlessness prevails in the house.

“Their opportunities for education are not the same as for other children.” (IDI, social worker in the Montenegrin Parliament, Podgorica)

“In rural areas, they finish elementary school and get married... People in rural areas think that children do not need to go to school.” (IDI, social worker in CSW, Bijelo Polje)
from lower social strata, but there are also cases of exclusion from well-off families, when these women lost their previous socio-economic status and ended up as beneficiaries of welfare support. It is particularly hard for them to find a job, since they have no one to watch over the children while they are at work, so they often have to take their children with them to work. This situation affects children’s school life, since they are ridiculed and condemned by other children because they are “bastards”.

An informal network and sense of togetherness are particularly present among the residents of the apartments in the refugee camp of Vrela Ribnicka and their children. They all know each other since there are not many of them, and they help each other as much as they can. They are united by their common difficult position, and their fear for the safety of their children in the settlement they live in.

A single mother, a recipient of MA

16 years ago, at the age of 20, Milica gave birth to a baby. She was not married, not in a common-law marriage and she had no support from the child’s father. Her family condemned her decision, which resulted in exclusion from the family and loss of financial support during her pregnancy. Since she had no place to stay, no accommodation, she got help in a Catholic monastery. She stayed there until the child was 3 months old. Ever since, she has been earning a wage and receiving welfare payments. The municipality gave her a 20 square metre one-room apartment to use in Konik. Her son now attends secondary school.

“I clean houses. And I’m not ashamed of it. I have never refused any work. When I meet friends from secondary school they are surprised, because I had everything, a large house, my parents had money, and then I was left with nothing. But I don’t regret it. I have my son and live for him.”
For poor families in Montenegro, the healthcare of children is one of the rare aspects that may be evaluated as satisfactory. All children under 18 years of age have health insurance, so basic examinations and medications are free for them. Most households have a Primary Healthcare Centre that they visit in their vicinity, although some do need a bus or taxi ride to the nearest one, which they have to pay for. When there is not enough money, children stay at home, without visiting the doctor.

The staff of Healthcare Centres treated those from vulnerable groups politely, and there were no cases of discrimination against the poor, except for a few occasions when nurses treated all patients impolitely. However, it should be stressed that the majority of children talked about were in good health. Parents try to keep their children’s health good even despite poor living conditions, so parents have their children vaccinated and examined regularly. Good health is one of the few reasons for happiness in their hard life.

However, all services, medications and aids which are not covered by basic health insurance are additional costs paid by the family. For example, dental and dental prosthetic services are free, but users have to pay for their teeth to be X-rayed so that a child can get braces. It is the same with other aids, such as glasses. Glasses are free, but for example patches worn by children who suffer from strabismus, which have to be changed.

“Everything is a problem. My baby had a fever for 3 days, I had no money to take her to the doctor, I have no one to leave her with, there is no Primary Healthcare Center in the vicinity, I have no money for a taxi.”

A single mother, Podgorica

“All my children are healthy, thank God. It’s what keeps me going. If they were ill, not all the money in the world would help me. I thank God for this every day.”

A father, in a large family, Nikšić
every day, are not covered by health insurance.

Paradoxically, medical costs are largely paid by families who are in situations where healthcare is most needed, or when a family member is severely ill or lives with a disability. Namely, complicated cases and complex surgical operations are usually carried out in Belgrade. Since parents of children who need these interventions do not always get doctor’s referrals for treatment, they often take their children to a medical treatment on their own initiative. In this case they have to pay for everything. Also in cases when health insurance covers the costs of medical treatment, parents have to provide money for an escort while the child is in hospital. Such situations and the costs they include do not fit into the household budget, so families are sometimes forced to sell property or borrow money.

Besides emergency situations when an operation is necessary, there are cases when children need continuous care, medication and aids. These are children with physical disabilities or hindered mental development. The life of a poor family where there is a child with a disability is even more difficult and introduces special family dynamics. A child that requires special care and attention is usu-

“My baby had to go to hospital. I took her to Belgrade on my own, I paid €1 200 for everything. I leave my 3 children at home and give them nothing but bread to eat and I go to work. I borrowed that money and I’m still paying it back. No one has refunded this. It is OK for the time being.”

A father, IDP, living in an apartment building in the refugee settlement of Vrela Ribnička, Podgorica
Child poverty in Montenegro

The mother of a child with a disability, in a large family, Nikšić

Milanka lives in Nikšić in a family with 4 children. Her youngest son was born prematurely, thus resulting in severe mental and physical disability. According to the inclusive program, he attends a regular primary school. His condition is such that it requires continuous attention, since he has a phobia of the color red, which causes suffocation and anxiety seizures. It’s the reason why the whole family takes care of him. In order to soothe his condition, he needs oxygen cylinders, which are not covered by the health insurance. He also needs a special diet that significantly burdens the family budget. In order to provide money for the oxygen, the eldest son who is 16 years old, worked at a construction site and had an accident when a drill hurt his leg severely.

“My daughter attends a school for children with disabilities although her disability is only physical. She has to travel to Belgrade now for medical treatment. I sent 22 requests for help with the medical treatment and I got only two responses that they could not help me. They could not provide a wheelchair. I don’t have money since I’m in a unique situation. She needs shoes that cost €100. I have to pay for that. For the cost of our travel by train, we got a €50 refund out of a total of €149.”

A mother, a recipient of MA, Podgorica

ally not the only child in the family, but the activities of all the other family members and the whole atmosphere make the other children take over the role of adults, while the child with the disability is actually the only child that all the other “adults” take care of. This taking over of adults’ responsibilities by children is influenced by a poor financial situation, since it is not possible to obtain modern aids, which results in the need for more frequent and more substantial assistance from other family members. For example, use of outdated wheelchairs that are not automatic requires the assistance of at least one family member when the child is moving and spending time out of the home and health insurance does not cover the purchase of modern, automatic wheelchairs that would provide more independence and easier access to school. The majority of other aids that make the lives of children with disabilities easier are not covered by health insurance. Parents try in various ways to get them, and children are often involved in collecting money.
It is a characteristic of children from poor families that they have a low level of ambition regarding education and a lack of intrinsic motivation for acquiring knowledge. Nevertheless, the majority of these children finish at least the primary level of education and they attend school regularly, except in cases when they are sick or when they play truant, without their parents’ knowledge (they “escape” in order to be with friends). The picture is somewhat different in the Roma community where the generally accepted attitude is that it is sufficient for Roma to be able to read and write, to prevent them being cheated by someone. In the majority of cases the completion of 9 grades of primary school is the highest level they reach, but a significant number of children, particularly female ones, abandon primary school even the final grade. In the majority of cases school is abandoned between the 4th and 8th grades, in order to start earning for the family (boys) or to keep the child safe until marriage (girls). Roma children occasionally abandon school because of unsatisfactory marks or due to a lack of clothes or footwear.

Children from poor families differ according to their accomplishments in school, so it is difficult to find a rule. Nevertheless, it is noticeable that the lowest proportion of children have excellent grades. Most of them have an average

“My daughters go to school until they finish 7th grade, but next year I won’t send her to school any more. Who knows what she can do at school. It is enough.”

A mother, Roma, Podgorica

“I finished 8 grades, but my parents had no more money to educate me, so I stopped going to school. I would like to have a vocation, for instance, to be a hairdresser.”

Boy, 14-16, Roma, Podgorica

“One year I had 10 ‘unsatisfactory’ fail grades, and my father told me that school is not for me, so I should start working. So I left school. I should have passed in the 9th grade, but I failed.”

Boy, 14-16, Roma, Podgorica
grade of 3, but they often have to take repeat exams or they repeat the whole year. In certain cases the financial situation directly influences the child’s success at school. There are concrete cases where parents did not have the money to buy a particular textbook, so the child had an unsatisfactory grade at the end of the school year. Nevertheless, the most difficult situation is recorded among the Roma population since the only goal for both children and parents is to pass the grade, so they are very happy when they get a pass grade. Some children attend a workshop in the Konik refugee camp instead of regular school, because regular school is deemed to be too demanding, which is why it is very difficult to master it. One of the problems that the parents of Roma children are faced with is the absence of appropriate conditions for maintaining hygiene, and this is exactly what teachers and professors in regular schools reproach them about. On the other hand, the question of hygiene is not an issue in camp workshop, the so-called “little school”. Workshops are held in the Roma language in the camp itself, they last for 2 hours, but due to a lack of interest among the teachers, children often do not master even basic literacy. The main impression which one has after the interview with children is that they do not have any intrinsic motivation and desire to acquire knowledge. They often describe school as something boring, which they actually do not need, but their parents push them in that direction. In the majority of cases school is perceived only as a formal instrument for finding a job, not as a place where they will acquire knowledge necessary to perform this job, but just as a qualification. An uninteresting curriculum is one of the main reasons which

“The teacher at the workshop is not interested in us. She just sits, smokes and drinks coffee.”

Boy, 14-16, Roma, Podgorica

“The teacher requests that the child be bathed, smell nice and not have muddy shoes. But this is impossible. In contrast to that, in our little school in Konik, they do not care about the children’s appearance in school.”

A father, Roma, Podgorica

“My daughter did not have one book the whole school year. I couldn’t afford to buy it. I did my best, I borrowed money, but she eventually didn’t pass this subject.”

A single mother, Podgorica

“I do not have any motivation. I don’t learn anything, if I did learn, it would definitely be better. I don’t have the will to do more, but my parents would like me to finish high school.”

Boy, 14-16, a child of a single parent, Podgorica

“My daughter didn’t want to go further than the 5th grade. It was difficult for her to get up early. I didn’t say anything. We advise them to finish school, but if they don’t want to, what can you do? I finished 8 grades, and she finished just 5.”

A mother, Roma, Podgorica
children mention when they attempt to justify their poor motivation, and consequently their poor achievement. All children generally assert that they would achieve better results if they were motivated, but they are aware that they are not motivated at the moment. A low level of interest in school and the importance which school holds for them is reflected in the fact that the majority of children study for half an hour or one hour, but very rarely more than that. Nevertheless, the insufficient time which children devote to learning can also be connected with the absence of adequate conditions. Studying in the room where all other family members are is inefficient and frustrating, so this could be one of the reasons why pupils do not devote more time to school obligations. When asked whether material stimulation in the form of gifts would increase their motivation they answer positively. For Roma children, stimulation would be success at school, that is, better grades, because in this case they would have a greater chance to continue education.

Poor interest in learning is illustrated by the choice of sports and arts as the most preferred school subjects, which happened in the majority of groups. On the other hand, there is a certain group of school subjects that might be marked as problematic, since these subjects are mentioned most frequently when bad marks are mentioned. These are mathematics, foreign languages, information technology, chemistry and physics, i.e. all the subjects that one cannot be good at by merely memorizing and reproducing textbook lessons, but by understanding.

The problem with these subjects is that the parents’ knowledge and education is usually not sufficient for them to help the children. Namely, the majority of poor parents finished only primary school or less, or they never learned any foreign languages, or else they are not computer literate. At the same time, financial deprivation prevents them having private lessons, so the only help the children can rely on is from their older brothers and sisters, if they have any. On the other hand, the oldest children spend a lot of time assisting the younger ones, so they do not have

“I help my younger sister. It’s really boring, but when my mom can’t, I have to work with her.”

Girl, 14-16 child of a single parent, Podgorica

“I could help them in the first couple of grades, but I didn’t know any more than that. They would like to have English classes because they are not good at English, but I can’t afford them.”

A mother, a recipient of MA, Podgorica
enough time for their own homework and study, which is tiring and demotivating.

Parents would like their children to be better educated than they are, which means completing secondary school at least, and maybe even university. Children focus their plans on finding a job much more than on education. Namely, if children choose to attend secondary school, they choose ones that enable them to do a particular job, such as a cook, waiter, medical technician, hairdresser, etc. Not many children want to go to university, although majority of them do realize that better education increases their chances for a better job and better income. However, children are aware that their parents probably would not be able to afford their studies. Parents are also aware of this, but they say that they would try as hard as possible to provide money for this, although it would not be possible at this moment. However, no one thinks about university at the moment, since it is long-term planning, and they currently think only from one day to the next. Even when they say that they want to be educated after finishing secondary school, children from poor families again express their need to work and earn money for their families, so when they are in a situation to choose between employment and studying, they unanimously choose employment. However, this information is not as alarming as is the attitude of secondary school pupils that they would leave secondary school if they could get a job, or the attitude of primary school pupils who wouldn’t even start secondary school if they could get a job.

The situation is the worst in Roma communities, since none of the children, participants of focus group discussions, will start secondary school. They have either already left primary school or their parents have no money for further education. Except for a few children who are sad because they cannot go to school, the majority “bow to the inevitable” or think that they have a sufficient level of education already and that the age of 15 is the right time for some new learning, for working, for starting a family. Since there is no one “criterion” (marks, school supplies, clothes) that enables them to be equal to average chil-

“I have no desire for anything more, and my parents would like me to finish university. I want to work and be independent. School is the last thing on my list.”

Boy, 14-16, a child of single parents, Podgorica

“My daughter has excellent marks for the time being, but she won’t be at school much longer. We are not thinking about university. I could not send her to Podgorica now to study. But I hope this will change. We’ll see.”

A father, a recipient of MA, Bijelo Polje
Children, Roma children withdraw, rationalize their failures (using the “sour grapes” mechanism) and accept their destiny. This attitude is fully in line with their parents’ attitude. Since the highest level of education their parents finished is in the best case primary school, and since some mothers cannot even write their names, they consider finishing primary school a success, and anything more than that is considered as sheer luxury and great luck. These children also lack role models, or people from their close surroundings who have successfully finished primary school, in order to see that education is not unachievable and not something unintended for Roma.

Most children, focus group discussion participants, are electronically literate, but to a small extent, since they usually have no computers. The results of the Household Consumption Survey show that none of the poor families with children had a computer or Internet access in 2009, while at the level of all families with children, the rate of computer possession was 47%, and Internet connection 32% (Figure 14).

Roma children from the Konik refugee camp have no contact with computers at school either, so there are not many of them who are able to use a computer. Usage and possession of a computer are among the priorities of children from all vulnerable groups. They need computers for entertainment, for using social networks, surfing the Internet, playing games, but also because computers are necessary as early as primary school. It often happens that children from poor families get bad marks when they do not do their homework that had to be done at home with a computer. Both children and parents try to overcome such situations by going to the houses of friends or neighbours who have a computer, but it is not always possible. On the other hand, teachers have no understanding for families which cannot afford a computer and they give a bad mark to the child. For residents of the refugee camp in Konik where mainly

“It happened to me that I was given the worst mark because I didn’t bring to school something that I had to find on the Internet. The teacher knows that I have no computer at home, but he tells me that I have to manage.”

Boy, 14-16, Podgorica
Roma live, computers and Internet would not only be “a window onto the world”, but also an escape from the streets.

Although they live in difficult conditions, most children have at least a primary school in the vicinity that they can walk to. This distance is sometimes further, but children also go on foot and this walk lasts about 20 minutes. Problems occur in wintertime when it is raining or snowing, when it is not only cold, but their old and worn-out footwear leaks. However, going to school is not so easy in rural areas. In the municipality of Bijelo Polje, a primary four-grade school might be closed since it has only 5 pupils left. Should this happen, children aged 7 to 11 would have to walk 10 km to school. This is a distance that they cannot manage on their own for safety reasons, but they would have to be escorted by their parents, who do not have time for this. Pupils and their parents do not complain about the conditions at school, except for residents of Konik, where a huge problem is lice, for which parents blame Roma and their inadequate hygiene.

“My daughter is in the third grade, but there are only 4 children left at school now. I wanted to enrol my son who is 5, just so that it would not close down. How can my child walk such a long distance, especially in winter? Someone would have to take her there and bring her back.”

A father, a recipient of MA, Bijelo Polje

Milica, music school pupil, Bijelo Polje

Milica is 11 years old and she lives near Bijelo Polje with her mother and older sister. The mother receives cash welfare and does daily jobs for a wage. Besides regular elementary school, Milica also attends elementary music school, playing the flute. She won first prize in a musical talent competition and she is among the most talented pupils now. She currently practices on a flute that the school gave her to use, since her family cannot afford to buy the instrument. Since there is no secondary music school in Bijelo Polje, her financial situation will probably stop her further musical training.

“My daughter adores the flute. Everybody says that she is talented. I take her to town 3 times a week, to the music school. It's not cheap, but I manage somehow. But I don't have money to buy the flute. The school is full of understanding and they give us the flute to take home to practice, but she needs her own. I can't pay for one. I asked at the CSW, and they told me to find a sponsor. She is still little, but she would like to go to secondary music school when she finishes this. And this school is in Podgorica. I can't afford to pay for this school now, and I don't think that I will be able to, but I still hope that something will change.”
3.6 CHILD LABOR

**Engaging Children in Providing Resources for the Household Points to Extremely Bad Living Conditions and It Occurs in All Vulnerable Groups. Children Start Working at the End of Primary School. They Usually Help Their Parents, but They Also Work on Their Own. The Jobs Are Physically Hard and They Are Usually Done by Boys. Both Children and Adults Are Aware That Labor Is Not Good for Children’s Development, But They Justify Engagement of Children on the Basis of Their Difficult Living Conditions and the Positive Influence of Labor on the Establishment of Working Habits.**

The engagement of children to earn an income for the household is one of the unambiguous indicators of the emphatic poverty of the families and bad living conditions. Examples of children’s work were mentioned in each focus group regardless of which category the family belonged to, but they are most frequent in Roma families and families which are recipients of MA. Although the number of parents who do not allow such engagement of their children exceeds the number of those who do, the alarming information is that they regard the phenomenon of child work with understanding, and they treat it as an everyday occurrence since all of them know of at least one case of child labor in their milieu.

Children are mostly engaged to help their parents do their daily paid work. Children’s work organized in the form of help, not individual work, makes it more acceptable for both parents and children, and at the same time it does not cause condemnation of neighbours because children “do not work, but just help”. Such a form of child engagement, even when it involves strenuous manual work of several hours, is perceived as a way of developing children’s working habits, and an opportunity to spend more time with parents. Children do not admit that their work is arduous, even in the case of chopping wood, loading or unloading. Besides physical strain, this kind of help drains children’s time for studying or playing. Namely, although parents do their best to do the work during weekends, it happens that children attend school during the day and help parents before or after school.

Besides helping their parents in their work, which neither parents nor children categorize as child labour although it actually is, direct engagement of children is also practiced. Children mainly start working at the age of 13-15 years, as soon as they have enough physical strength. Boys mainly go for loading/unloading jobs, chopping wood, collection of secondary raw materials and scrap iron. Girls work considerably less frequently, since their help for the family is mainly based on doing household work and looking after siblings, but if they are engaged to work, these are mainly selling or cleaning jobs. On average they can earn between €2 and €20 per day.

“Although I felt badly about it I had to find job for my daughter. She should try to work to see what our life is like.”

A single mother, a recipient of MA, Bijelo Polje
In Roma families the rule is that all sons start working while they are still of primary school age, which is why they leave school. They usually give the earned money to their parents or they keep half of it for themselves. It could be heard among parents that they distrust their children, because of “petty theft”, when they keep some money for the purpose of going out. Children from other vulnerable groups mainly claim that they themselves insisted on starting to work in order to help the family, but also to be able to buy things which parents can not afford to buy, for example new clothes. However, their parents’ decision was that they should not leave school.

Both grown-ups and children are aware that children should not spend their time working, but they try to explain and justify their situation somehow. Parents are unhappy when their children are forced to work, while other children spend their time playing, and they see it as another proof of their failure in life. Nevertheless, they try to rationalize their children’s work stating that this is a good way for children to acquire working habits.

“My son is 16 years old, and he looks forward to having an opportunity to work with me because he will earn some money and he will be able to go out with his friends. Besides that, it is better for him to work than to stay at home.”

A father, a recipient of MA, Podgorica

“My father works when they call him. Sometimes this is during the weekend, sometimes during the week, so I go to help him after school. But I do not miss classes.”

Boy, 14-16, a recipient of MA, Podgorica

“It is very hot now, I almost faint in this heat because of chopping wood.”

Boy, 14-16, Roma, Podgorica

“I do unloading work at the green market, for unloading one large truck we earn €10. But we don’t know when such work will appear; we go to the street and wait.”

Boy, 14-16, Roma, Podgorica

“I wash carpets. I charge €2 per carpet. I wash laundry for money, in my settlement. I have soap and a brush, and I wash by hand.”

Girl, 14-16, Roma, Podgorica

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learn and respect money instead of wasting it when they realize how difficult it is to earn it. Parents from the Roma camp find support for their decisions in social norms, since children from all neighbouring families work, and they themselves also worked when they were children. On the other hand children do not express regret or dissatisfaction, but they present it as their own choice which reflects their maturity. One of the main motives for work is a feeling of gratitude and respect towards their parents who have already “done more than enough” for them, and who are becoming older, which means that they need help. This is one more indicator that children do not expect help from parents, but they “take things into their own hands” and are mature by the age of 15, or even earlier.

“A son who earns money for his mother’s medications, Nikšić”

Sanela is a widow. She lives alone with her 14-year-old son in Nikšić. He is in the eighth grade of elementary school now. The only stable source of income that they can rely on is MA. Sanela suffers from several chronic illnesses and the doctor forbids her to work. Although she has health insurance, her medications need to be paid for. Since her welfare payments cannot cover both the household expenditures and the costs of Sanela’s medical treatment, her son works every day. When he comes home from school, he collects old iron that he sells.

“I don’t know what I’d do without my son. Every day, when he comes home from school, he takes the cart and goes to collect old iron. I’m afraid something might happen to him, he is rather weak physically, but it’s the only thing we can do. We have no one to help us. I can’t work. And my son is good. He is very introverted. He goes to school, but he doesn’t have many friends. But that’s better than being on the street.”

“No, they do not do anything. They stay at home and wait. They rely on me and my brothers. We are working now. My father is 46 years old and my mother is 39, they are old. They are too old to work, and they worked a lot for us.”

Boy, 14-16, Roma, Podgorica
FOR POOR CHILDREN THEIR PEER GROUP IS ONE OF THE GREATEST SUPPORTS IN THEIR LIFE. IT IS USUALLY FORMED IN THE SETTLEMENT OR AT PRIMARY SCHOOL WHERE SOCIO-ECONOMIC DIFFERENCES ARE SMALLER. CHILDREN SOCIALIZE WITH FRIENDS FROM THE SAME SOCIAL STRATA THUS FORMING A NETWORK OF FRIENDS WHICH THEY KEEP IN ADOLESCENCE AS WELL. IT PROVIDES THEM WITH A FEELING OF SECURITY. AMONG FRIENDS WITH SIMILAR LIFE PROBLEMS THEY EASILY FIND UNDERSTANDING. BEING RESTRICTED TO THE SAME SOCIAL STRATUM CARRIES THE RISK OF SOCIAL STAGNATION, AND IT USUALLY DOES NOT ENCOURAGE AMBITION OR MOTIVATION FOR ACHIEVEMENT.

Children of adolescent age (14-16 years) claim that they are well accepted by classmates, that they have never been exposed to discrimination due to poor socio-economic status, and that although they do not socialize with all classmates equally, they do not keep their distance. In contrast to children, parents think that their children are identified at school as poor and that this is the reason why they suffer and even feel inferior to their peers. Several adults mention the example of situations when their children were teased by peers in early classes of primary school, but they did not mention such events in the case of older children. This information can indicate that social distance diminishes as children grow up, but it can also indicate that, over time, children develop the mechanisms of behavior with which they avoid unpleasant situations and find a relatively safe and “low-profile” place in their class.

“After school I do my homework if I have any, if I don’t I go out. We play basketball or just socialize. If I don’t have to help my parents I am always with my friends.”

Boy, 14-16, IDP, living in an apartment building in the refugee settlement of Vrela Ribnička Podgorica,

Children affected by poverty try to fit in with the milieu in which they spend most of their time, such as at their school and in the settlement they live in. In accordance with their age, that is, the period of adolescence in which they are, socializing is very important for them and they mainly have developed networks of social relationships with their peers. All children try to spend most of their time outside of home, with friends, and this represents the favourite part of their day and favorite activity. Such a form of pastime is denied only to Roma girls who are not allowed to leave their home unaccompanied by a family member due to the aforementioned “saving them for marriage”.

3.7 SOCIAL DEPRIVATION

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The assumption that the relatively good position of vulnerable children in their class is the result of their successful avoidance of unpleasant situations, and not of the lack of discrimination is supported by the fact that children admit that groups are formed in classes. Children say that “those who are like them” are their friends and that similarity is primarily reflected in having the same interests. However, they admit that groups usually consist of children of similar socioeconomic status, and that it is known at school how much money pupils have. Socializing with similar children – children from poor families whose parents are less educated – is the main mechanism for “surviving at school”. When they are together they feel safer and more secure, they understand each other well, they do not have to hide their poor financial situation, and when there are many of them together, other children do not harass them.

Poor children usually start to form a social network that consists of children from the same or similar social strata in their early childhood and at the beginning of primary school. Namely, socializing in the settlement is a basis for forming their social network, since it precedes going to school. Poor families are usually situated in the suburbs, such as Konik in Podgorica, thus being in a way grouped, so children are usually in contact with peers of the same status. At the same time, primary schools are organized geographically, so children from the same settlement and similar social class go to school together. In these schools, socioeconomic differences are not large and children form their groups of friends that they keep also afterwards if they continue to go to school. Of course, there are primary schools in which differences regarding financial status of families are noticeable, since not all poor families live in same settlement. However, in these situations as well, the majority make friends at primary school and keep them while at secondary school also.

Children who fled from Kosovo were faced with open non-acceptance and verbal violence at school. Parents say that domicile children addressed them with insults, but that it stopped after some time. However, a strong spirit of togetherness and living only among other immigrant families is characteristic of this group of children. Poor Roma children are almost constantly faced with unpleasant situations and non-acceptance at school and it is considered that such an attitude among their peers is conditioned primarily by ethnic distance and bigotry. The situation is somewhat different if there are several Roma children in the class, and social distance is less present then. If there are only several children of Roma nationali-

“My child was teased, she used to come home trying, because of her sneakers and jeans.”

A single father, Podgorica

“I spend most time with my friends from the settlement. We also play after school. We understand each other best. When someone has money and the others don’t, we share it.”

Boy, 14-16, a recipient of MA, Podgorica

“In my daughter’s class in primary school the majority of children receive MA. I think there are more than 20 children who receive MA.”

A mother, a recipient of MA, Konik, Podgorica
ty in a class, they “stick together” and usually sit with each other. They are constantly teased and belittled, while communication with their non-Roma peers is rare. Discrimination is these schools includes belittling, insults, avoidance, but also physical assaults. The majority of these Roma children become introverted, they suffer, trying to suppress pain and anger, but some boys retaliate by fighting and showing aggression towards school authorities, etc. Parents advise their children to stay away from any conflicts, to endure any kind of discrimination, but they also protect them by not allowing them to leave the settlement, and letting them socialize with Roma only. They teach them to stick together and help each other.

Older children who are in secondary school have already learnt to cope with the situation they live in and to hide it first of all. Secondary school is mixed, regarding both the settlements children

“lt happened once that they pulled out my hair. I went to see the director together with them, but nothing positive happened. No one wants to sit with us, they keep calling us names.”

Girl, 14-16, Roma, Podgorica

“I can’t stand it long when someone provokes me. I stood it for some time. I complained to the director, and nothing happened, and then once I threw a chair at him. I was expelled and they didn’t want to take me back. And I would never go there again with those bullies and enemies!”

Boy, 14-16, Roma, Podgorica

“l make something up, it’s easier, we say that something came up. It is better to say I can’t than I don’t have. I never say that to anyone, it’s my business, no one else’s.”

Boy, 14-16, a single parent, Podgorica

“My son won’t invite his friends over because he is ashamed of his friends seeing where he lives.”

A mother, a recipient of MA, Podgorica

“My daughter is 10 years old and she was supposed to go to Ivanova Korita with her school for a 7-day trip. This costs more than €100, and I don’t have that much money. How can I tell her that I don’t have it? Then I think of something and say “There are lots of snakes there, one might bite you and you could die. What would I do without you then? That’s the reason why I can’t let you go. It is better to say this than to say that I have no money. And she believes me.”

A father, IDP, in an apartment building in the refugee settlement of Vrela Ribnička Podgorica
come from and their socioeconomic status. Poor children fit in by spending time with children that they already know from the settlement or from primary school – children of similar socioeconomic status. They have functional relationship with others, but are not very close. At the same time, poor children have already developed mechanisms of concealing their bad financial situation. Children themselves say that when they are in a situation where they cannot afford some activity, such as going out or going to the seaside, or to the movies, they make up a reason and avoid saying that they have no money, and then they “have guests”, are “helping their parents”, they are “not in the mood”.... Such behaviour is caused by their parents, who, although they declaratively teach their children to be honest and that poverty is not a shame, use the same tactics themselves. The fact that children are ashamed of the conditions they live in and that they try to hide this is illustrated by the fact that they invite over their friends from the neighborhood, while new friends are rarely invited round.

Children’s birthdays are a particularly sore spot for poor parents. Most are forced to mark this day modestly, with family only or with a few of their closest friends, without large gifts. It is especially hard for parents that they can’t let their children go to their friends’ birthday parties when they are invited. One reason is that they have no money for presents, and the other that they would have to invite that child to their own child’s birthday party, which they cannot afford.

From all this we may conclude that the social network, to a great extent, represents a support for poor children and a kind of shield from the rest of the world. Socializing with children from the neighborhood is a way to leave the house where a parent might be anxious, where there is not enough space for studying or playing. At the same time, these are children from whom the current situation does not have to be hidden, since they are in the same situation, and “sticking together” prevents potential provocation and does not allow total social exclusion. Although such a mechanism does help children on a short-term basis, it includes the danger of social stagnation. Namely, moving only in one social class prevents social mobility, since it does not allow them to receive assistance from someone in a better financial situ-

“A mother, Roma, Podgorica

“What can I do when her school friends get make-up and perfume and clothes for their birthdays, and we can hardly have enough money to buy a bar of chocolate to take as a present? It is better she doesn’t go.”

A mother, Roma, Podgorica
ation, with more ambitions in life and someone who might inspire the vulnerable children to overcome their parents’ position. On the other hand, spending time with similar people strengthens the attitude that one has to start earning money as quickly as possible, no matter what the nature of the work, and provides social confirmation of these goals in life.

Teachers’ attitude towards pupils is sometimes conditioned by socio-economic status. Everyone agrees that the majority of teachers have favorites who they are soft towards. From the children’s perspective, these are the best pupils and those who “kiss up to professors”, while parents are aware that teachers are well informed about everyone’s financial situation, since schools are provided with information about parents’ income, so they think that teachers treat the children of rich and influential parents better. At the same time, Roma children who are most, and to the greatest extent, discriminated are not assisted and protected by teachers. Namely, when they address a teacher or school director in order to report harassment from peers, they get no response to their complaints. On the other hand, parents are not sensitive to such situations either and the consequences they have on children, but they rather perceive them as mischief and “children’s games”.

“Of course the teacher knows how much money each of us has when they force us to fill out a form and write down our income. And they always treat the daughter of someone rich in a better way.”

A mother in a large family, Nikšić

“My child was teased, she used to come home crying, because of her sneakers and jeans.”

A single father, Podgorica
THE ROLE OF PUBLIC WELFARE AND OTHER INSTITUTIONS
Support from public welfare institutions to vulnerable families mainly fails. Recipients of MA receive monthly assistance from the Center for Social Work, but beyond this statutory support the Center for Social Work does not much help the vulnerable families.

Based on the results of the Household Consumption Survey, it is estimated that 26% of households with children below poverty line receive welfare and other benefits based on social care. We should point out here that in the household budget survey, respondents were asked for information about two types of income based on social care: income from child benefits and from welfare and other benefits based on social care together. That means that “welfare and other benefits based of social care” includes not only material allowance, but other types as well. The sample includes a small number of recipients of child benefit or scholarships, so it is only 1% at the level of all households with children (Figure 15.1). For this reason this type of assistance will not be further analyzed.

The study shows not only that not all vulnerable families, i.e. those below the poverty line, receive welfare support, but also that there are beneficiaries above this line. Namely, 44% of all households that receive welfare and other benefits are households that are below the poverty line. If we observe only households with children who are welfare beneficiaries, 41% of them are below the poverty line (Figure 15.2).

Also, if we observe the amount of money that the state spends on
welfare payments we can see that not all of that money is received by households below the poverty line (Figure 15.3). Namely, of all of the money spend on welfare payments, 46% is received by poor households. 45% of welfare money delivered to households with children is received by those below the poverty line.

As was already mentioned, welfare cash assistance is a significant source of income, but it is not sufficient to satisfy all the household needs. So figure 15.4 shows that this compensation represents 59% of total expenditures of households with children who live below the poverty line. Again, we can see that poor households without children can satisfy more of their needs with income from welfare support (74% of total consumption) than poor households with children. This demonstrates again that families with children should receive additional assistance.

The efficiency of welfare support is analyzed through the potential poverty rate, or the rate of poverty if the children who receive welfare did not receive it. Figure 15.5 illustrates that welfare actually reduces the poverty rate by 1.4%, or that without this assistance, 11.3% of children in Montenegro would be below the absolute line of poverty, relative to the current value of 9.9%.

Respondents single out as the most important support the possibility for children of MA recipients up to 15 years of age to spend their summer holidays at the seaside at the expense of the state, under the organization of the Centre for Social Work. Summer vacations are not one of priorities of life with poor families but it seems that a few days at the seaside for parents represents a reward for children for being good and not complaining about the hard life they have. At the same time it is a cultural norm to go to any kind of
Not only is the assistance of the Centre for Social Work evaluated as insufficient, but the problem is that some financially deprived families believe that they are not entitled to it. For example, DPs/IDPs stated that assistance from NGOs and international organizations such as UNCHR or the Red Cross was much more present in the past than it is today. These organizations were handing out packages with food, clothes, sponge mattresses which are still being used instead of beds in apartments in the refugee settlement of Vrela Ribnička, but this kind of assistance decreased over time to nothing. At the moment vulnerable families rely on the Orthodox church besides the Center for Social Work, because the Orthodox church in Podgorica organizes a soup kitchen. Help from the civil sector in the form of certain initiatives is noticeable in the Roma camp. For pupils of regular primary schools there is a free taxi transport to schools, and there is a kindergarten in the camp.

Psychological workshops are a form of non-financial assistance which means a lot to vulnerable children. Nevertheless, this form of work with children is very rare. Respondents mentioned only the example of work with children from apartments in the refugee settlement of Vrela Ribnička and the aforementioned workshop in the Roma language in the Konik refugee camp. Also, children from families that are users of CSW services (MA recipients) mainly stated that they do not have direct contact with social workers. This data shows that there is no psychological work with children who are often in need of that type of assistance. It seems that although it should be part of their job, social workers do not often express interest for children's emotional wellbeing.

Parents expect help from the state, primarily in the form of increased employment possibilities. Other forms of help which would mean much to them would

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**Figure 15.5: Percentage of children (0-17) that would be below poverty line if they did not receive the following**

- Current poverty line with existing welfare and other benefits
- Welfare and other benefits based on social care
- Children’s allowances
- Pupils’ and students’ scholarships and awards

<table>
<thead>
<tr>
<th>Children (0-18)</th>
<th>9.9</th>
<th>11.3</th>
<th>10.0</th>
<th>9.9</th>
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“**We have sponges which we got from the UNHCR when we came here. At that time they also gave us food and hygiene packs. They don’t give us that anymore.**”

A father, IDP, in an apartment in the refugee settlement of Vrela Ribnička Podgorica

“**Every week we work with Dijana, she holds the workshops. We talk with her just like we are talking here. We ask her to bring us something and she often does. This means a lot to us.**”

Boy, 14-16, in an apartment in the refugee settlement of Vrela Ribnička, Podgorica
be an increased amount of social assistance, one-time help in the form of money, firewood and food packages. DPs and IDPs state that they need help in solving their legal status and receiving citizenship.

Children do not specify any of the public institutions as potentially helpful, but they expect changes through their own employment, and majority of them have not been in contact with any public institution except their school and primary healthcare center. Children from the Konik refugee camp still say that they would like to be given an adequate roof over their heads, particularly some space where they might do their homework, to be warm in winter and cool in summer...

“Most of all we would like to work, so that no one needs to help us. Just to have work. I would not need this social assistance then.”

A father, a recipient of MA, Podgorica

“We have only one room. And the neighbors are always coming over. I can’t study until they leave.”

Boy, 14-16, a recipient of MA, Podgorica
FUTURE EXPECTATIONS AND FACTORS THAT MIGHT CONTRIBUTE TO IMPROVEMENT
A high degree of pessimism is characteristic of all parents. None of them believes in a “better future” any more and they think that it is unrealistic to expect the situation to significantly improve. However, they say that they still have hope and that this is the only thing that still motivates them to continue their struggle to survive. The only factor that might change the current situation is employment, in a public-sector company, with a regular monthly income. Most parents hope that growing up in poverty will be stimulating for their children and that their poor conditions will motivate them to be persistent and ambitious. However, most parents think that their children are unhappy, although they try not to show it, and they do not deny the possibility of financial deprivation having a negative influence on their children’s development.

On the other hand, vulnerable children expect a lot more from the future than their parents do. This optimism is actually reflected in their belief in their own potential. Children believe that by working they will make their parents’ and their family’s lives better. The impression is created that parents are no longer expected to be the agents of changes and that the majority of children doubt the ability of adults to provide better conditions for the family. At the same time, children do not blame their parents for anything and they feel the need to stress how grateful they are for everything given to them. Children rationalize their decision to take over the role of adults who have failed in their role with arguments such as parents’ age (even when parents are in their early 40s) and their bad health condition, which is a consequence of a hard life and hard work. As their major strengths, children see youth and physical strength, while education is not mentioned very often.

“My children are not happy. I can see it in their eyes. I can see in their eyes their wish for so many things, but they don’t ask for them. They are modest and proud, but unhappy.”

A single mother, Podgorica

CHILDREN ARE MUCH MORE OPTIMISTIC THAN THEIR PARENTS. THEY PLAN TO PROVIDE A BRIGHT FUTURE WHICH THEY EXPECT THROUGH THEIR OWN WORK.

“In my family I am the only one working, neither mom nor dad are working, they are old – my father is 52 years old and my mother is 49.”

Boy, 14-16, Roma, Podgorica
CONCLUSION
In 2009 approximately 14,500 children in Montenegro lived in poverty. This means that a tenth of all underage inhabitants of Montenegro did not have financial resources sufficient for the minimum of basic needs. All poverty indicators show that children are a particularly vulnerable population and that they are more often affected by poverty than adults. Indicators also show that the most vulnerable groups of children in the population are: the youngest (aged up to 5 years), children of single parents and children from families with three or more children. Whether the child will be affected by poverty significantly depends on the working status of the adults in the household and the level of education of the household members. Namely, poverty is a very rare phenomenon in households where at least two adult members are employed and also among the highly educated population. However, secondary education also makes a significant difference since the poverty gap is lower if the level of achieved education is secondary. When we observe poverty spatially it is noticeable that the north of Montenegro is the most vulnerable region, where the poverty gap among children is four times as high as in the central region and twice as high as in the south of Montenegro. Also, poor children in most cases live in rural settlements.

Financial deprivation in the life of poor children is felt in almost all spheres, leading to significant consequences. Poor families live for today, without long-term plans, because the daily struggle for mere survival does not allow it. The minimal financial means at their disposal mainly comes from social assistance and day jobs, since permanent employment is almost non-existent in vulnerable groups. Less than one-third of poor households with children earn their income from employment. How much work there will be, or whether there will be any work at all cannot be predicted, so at the beginning of month it is impossible to know how much money the family will have, and whether this will be sufficient to cover basic expenditure. Minimal and uncertain income results in savings in all spheres: utility bills are not paid, the cheapest and the lowest quality food is bought, used clothes are given by friends, children use second-hand textbooks and they do not have school meals. All expenditure except that which satisfies basic needs represents an unattainable luxury such as computers, sport beyond school sports classes, going on excursions, pocket money, going to the cinema, purchases of new clothes and footwear, and summer holidays.

The lives of poor children are shared exclusively between home, school and the immediate neighbourhood. Children spend most of their time, particularly during summer holidays, at home in bad housing conditions. Most households of poor children are accommodated in poorly constructed houses, with a small number of rooms in relation to the number of household members. The poorest conditions are in the dwellings of Roma from the Konik refugee camp and DP/IDPs from the refugee settlement of Vrela Ribnićka since they often do not have a bathroom, and have an earth floor. On one hand, in such conditions children do not have their own space where they can play and have the peace and quiet needed for studying, while, on the other hand, parents are often out of the house looking for work, so children are mainly left to themselves. Even when parents are at home, they do not have much time for the children, and due to the daily struggle for survival, they are tired and stressed, which inevitably has consequences for children. Although the majority of parents try to base the upbringing of their children on conver-
sation and mutual respect, it happens that they punish children for no reason whatsoever, shout at them, or even hit them. On the other hand they tend to give in to their children, the results of which is inconsistency in their upbringing, when the same acts are sometimes sanctioned and at other times are not. This calls into question the extent to which children will develop the system of values and adopt the rules which the parents advocate. Due to the absence of their parents poor children, particularly girls from large families of single-parent families, start doing household work at an early age and assume the role of a housewife. Early maturity is particularly noticeable among older children who take on the “role of parents” to their younger brothers and sisters, taking care of their needs, upbringing and school obligations. Children spend their free time watching television or playing in the neighbourhood with their peers, since other activities such as sports, learning foreign languages, dancing, going to the cinema or excursions are not affordable. The biggest wishes that poor children have are: a computer, extracurricular activities, new clothes and footwear.

**Education is a key and critical segment in the life of children affected by poverty.** The biggest problem is that, although they declaratively claim that knowledge is important and valuable, poor children lack motivation for learning and education. The cause of such a situation can be found to the greatest extent in financial deprivation and living conditions. Children learn in a confined space and do their homework in the presence of other family members, amid noise and tension, which lessens their motivation and significantly reduces the time spent studying. Children also need the help of their parents, which is frequently denied to them. Parents mainly do not have time to study with their children or the obstacle is their own lack of knowledge, since the majority of parents have only finished primary school. On the other hand, extra private classes are not an alternative due to a lack of money. Nevertheless, the main obstacle to further education is the need to pass on to children the care of the family, or to have children earning money with, or instead of, their parents. A significant proportion of children who participated in the focus groups, especially boys, already have some work experience, either as helpers of their parents, or in the form of individual employment in jobs such as construction work, loading, collecting secondary raw materials and other manual work. Children claim that they were the ones who showed the initiative to be absent from school because of work, while some parents admit that they were forced to include their children in earning wages, in order for the family to survive.

While non-Roma parents reluctantly admit that their children work, and try to rationalize the situation offering explanations about acquiring working habits and understanding the concept of the value of money through working, in the Roma population child labour is a social norm and a practice in all families. Not only do Roma children start early to work, but they leave school for the same reason, often before the 9th grade. Another social norm that affects the education of Roma children is “saving the girls for marriage”. Upon entering puberty, already at the age of 12, the girls are not allowed any more to leave home without the presence of adult family members, which is why they also stop attending school. Even if they finish primary school, children from this population do not have plans for further education, primarily for financial reasons, but also due to the conviction of their parents that it is sufficient for Roma to be literate and able to perform basic mathematical operations. Instead of continuing their education, Roma adolescents form their own families and become parents. In other vulnerable groups parents stimulate their children to finish at least secondary school, although children’s plans are mainly focused on
employment. In situations when they are offered work, the majority of them leave school regardless of the achieved level of education at that moment.

Children build social relationships with their peers at school and in their immediate surroundings. Besides their parents, poor children find the biggest support in their peers from the neighbourhood, since these children mainly have the same origin and status. Children from one settlement go to primary school together, since the schools are organized according to geographical location. This basic social network of friends also remains when the children start attending secondary school, and it provides support and safety in those schools where social differences are more pronounced than in primary school. Children generally do not admit that they were exposed to unpleasant situations with their peers, but their parents do, mentioning examples when their children were ridiculed and teased due to their old clothes, school bag or footwear. The impression is that children are exposed to discrimination primarily in the initial grades of primary school. The assumption is that, in time, children learn how to avoid such situations, and children themselves confirm this, describing their classmates as children who are similar to them. They state that within their social strata they form small groups of friends who socialize with each other, and these children mainly come from the same social background. Although it provides safety, socializing with peers from the same family environment gives social confirmation to a value system in which job and money are put in first place, while education is of much lesser importance.

Children usually describe their relationship with teachers and professors as satisfactory. However, they notice that teachers do not treat all pupils in the same way, that there are favorites, and parents emphasize that teachers are aware of every child’s financial status and that they devote more attention to better-off children. There are cases when teachers have no understanding for the difficult situation their pupils are in, so children get bad marks because they have no textbook to learn from or if they do not do their homework on a computer, since they do not have one. In other institutions that poor children come in contact with, primarily healthcare, there were no cases of discrimination. Healthcare is the only aspect that both children and parents are usually satisfied with, since medical services for children up to age of 18 years are free, and they are also mainly healthy. Problems for poor families occur when a child is severely ill and when it needs surgical intervention or permanent care and assistance. Should this happen, the family bears a large part of the costs, while other children in the family participate in earning money and take care of the sick child and the household. Vulnerable children usually receive no assistance other than the MA stipulated by the law. On the other hand, the rare examples of engagement by the civil sector, such as psychological workshops for DPs’/IDPs’ children and a workshop in the Roma language in the Konik refugee camp where Roma children learning to read and write, are welcomed by children and evaluated as very good and important for them.

The future expectations of the adults are mainly pessimistic. They all hope for employment and more extensive assistance from the state, but they do not believe that it will be realized soon. Unlike their parents, children are determined to start taking care of their families, relying on their youth and strength, believing in their work and a better future. While, on one hand, they fantasize about living a life of ordinary children in Montenegro who have a computer, go to football training and go on school excursions, these children start to work, take care of the household, in some cases even start their own families and become adults as early as their adolescent years.
The expenses of poor families vary over time, and they are the biggest at the beginning of September when children start the school year, and when preparations start for the heating season. In this period the budgets of poor households are also burdened to a higher extent because of a different diet during the winter months, but also because of the need to replace more expensive winter clothes for children, or buy additional ones. Along these lines, it is necessary to consider a seasonal increase in social assistance, and above all, child benefit, which would offset at least to some extent the difficulties that poor households have in that period trying to provide better food, warmer clothes and accessories necessary for school.

It is also necessary to work on an increase in the coverage of poor households with social assistance. To achieve this it is necessary to increase the level of awareness of the eligible population about the existing social assistance measures aimed at increasing the number of requests for it. Besides that, intervention programs need to address the administrative barriers that prevent poor households which are eligible for social assistance from applying for it and eventually becoming recipients of the same.

Besides that, good practices from other countries suggest that it is necessary to arrange direct contact between centres for social work and poor children through field work. The activities of social workers inwards reducing child poverty through direct and individual assessment of needs. Instead of the usual practice where social workers visit poor households only when a household applies for social assistance, social workers should organize visits to the poor areas of cities and remote rural settlements. In this way they would be able to assess: which households are in need of help and possibly detect those that are not familiar with their right to social protection; who they would be able to instruct about their right to social assistance; and the procedures that are necessary to qualify for this.

In terms of regional disparities, child poverty is most widespread in the north of Montenegro and in rural settlements. Support programs must be adapted to these households due to the specificity of their needs, but also due to poorer access to resources. For example, children living in rural areas often have a problem with their distance from the schools they attend. The problem with transport is particularly important during the winter months. When it comes to nutrition of poor children, it is primarily a matter of a small number of foods of insufficient quality. This problem could be alleviated by providing vouchers to the poor, which should be limited only to usage for food, in order to prevent abuse. The same method of providing vouchers for specific use, which at the same time can be used only by eligible people, can be used to resolve other problems, such as clothing, hygiene and school supplies.

INCOME AND EMPLOYMENT

Financial problems of poor families most frequently come from their inability to find employment. Parents have mainly a lower level of education, or they have lost their job at some point. A large number of young unemployed people in Montenegro are just not able to compete for the majority of the jobs available. Due to that it is necessary to help the parents in looking for a job, which would indirectly help the children as well. Activities that would improve the financial
situation of poor households and thus poor children can be organized in the form of social enterprises in which parents of poor children would be engaged. Through social enterprises an increase in poor families’ income could be facilitated, plus it would be possible to solve the problems of poor children directly. For example, organizing transport from home to school for children who live in remote areas, or organizing collection of second-hand children’s clothes and distributing them to the end users who need them the most, opening markets (stores) for vulnerable categories within the population.

Furthermore, taking into account the fact that most RAE live from collecting and selling recyclable materials, recycling is singled out as the first area through which activities aimed at increasing the earnings of the RAE population as a part of the poor population could be improved.

It would be necessary to extend to social enterprises financial, logistical and educational support which would secure a more fair distribution of profit, but also the elimination of hygiene risks. Besides recycling, it would also be possible to organize production of semi-finished products based on recycled raw materials such as plastic plates...

In the Decree on Subsidies for the Employment of Certain Categories of People, which the Government of Montenegro adopted in March 2011, there is an exhaustive list of categories of people who have difficulties in finding employment, which is therefore subsidized. Subsidy measures should be promoted in the forthcoming period among employers, and their effects should be evaluated in the short term. On the basis of these results the proposed subsidies should be revised if necessary, so that parents of poor children (single parents, large families with a large number of children) are targeted more closely as the category with difficulties in finding a job.

And finally, the development and provision of educational programs for adults, as a “second chance” would contribute to the better competitiveness of poor children’s parents in the labour market. Additionally, poor children’s parents who have no formal education often have knowledge and skills of various crafts. In the case of a large percentage of members of this population, a formal return to the classroom is impossible, so certain practical exams could be organized for them, based on which they could obtain certificates of mastered skills. The additional help in actively searching for work would be various training courses and additional qualifications. For some of the unemployed population it would be of great help to provide benefits in the form of loans (start-up loan) for starting their own small business. This would also provide jobs for other unemployed members of the family.

Special attention should be paid to the engagement of women, since a significantly lower percentage of them are looking for work, often citing taking care of the household as the reason why. According to the findings, the households in which a woman is the head of household are particularly vulnerable. This situation might be improved primarily through informing women about job opportunities, and then through their professional training for certain jobs, depending on their interests, needs and possibilities.

However, in order to make them able to look for a job and work, it is important to organize looking after the children in the period when the parent(s) is/are at work. Namely, in order for mothers, particularly single mothers, to be able to work, it is necessary to increase the network of preschool facilities and kindergartens, so that more women can leave their children in family day care or in kindergartens while they are at work. Expanding these services and providing access to them would free older children and mothers from some home responsibilities, which would allow them to study and work.
HOUSING CONDITIONS

In June 2011, the Government of Montenegro adopted a draft action plan for transforming informal settlements into formal ones, which should enable the legalization of illegally built facilities that citizens do not have permits for. It is anticipated that the government will present a comprehensive law on the transformation of informal settlements to formal ones by the end of the year, which will refer to the structuring of informal settlements, or the legalization of illegally built facilities, and their planned and urban systematization.

Given that a significant percentage of poor children in Montenegro live in illegally constructed settlements, it is necessary to monitor the process of legalization actively and subsidize it, so that the budgets of these households, and consequently the position of poor children, are not substantially burdened.

The poor population is more concentrated in some parts of urban areas. It is characteristic for these parts, such as Konik in Podgorica, that there is no or very little space or amenities for children. Sports fields need to be built, green areas need to be arranged and neglected playgrounds need to be fixed.

EDUCATION

HELPING PARENTS DIRECTLY

In order to stimulate education, the positive practice of providing free textbooks for primary school pupils should primarily be continued with. It would also be good to do this before the school year starts, so that textbooks will not be late as they are now. Besides this, this practice should be expanded to secondary schools as well, or at least the purchase of secondary school textbooks by poor families should be subsidized.

In addition to extra financial assistance for acquisition of school supplies and clothes, it is primarily necessary to provide free meals in schools and kindergartens for poor children, to make sure that children have a proper meal at school. This problem can also be solved with vouchers. At the beginning of the month, poor children would receive vouchers that could be used only for buying food in the vicinity of school. As for preschool education, it is necessary to continue with subsidizing preschool education for children from poor families.

Additionally, it is extremely important to provide and expand the current programs of scholarships for secondary school pupils and students from poor families. In order to facilitate studying and attending secondary school in another town, good targeting of pupils who should be entitled to free or subsidized accommodation is essential. Successful pupils might also be motivated by free excursions and books or computers as prizes at the end of the school year. Accordingly, it is necessary to promote the achievements of poor children who successfully complete higher education levels as stimulating examples for the establishing of new values in their community.

The introduction of conditional cash transfers during the school year targeting poor families which send their children to school regularly should be considered. It would significantly soothe seasonal expend-itures that prevent children from going to school. Formal introduction of Roma assistants in preschool facilities and in primary schools with a large number of RAE children, as an integral part of the educational system, would contribute to a more extensive reach of the educational system among RAE children.

PSYCHOLOGICAL WORK WITH CHILDREN AND PARENTS

Besides financial aid, improvements should be focused on working with children, developing their potential and motivating them towards better achievements and higher education.
Children from the refugee settlement of Vrela Ribnićka who took part in psychological workshops mentioned them as a very positive experience. However, not only children, but also parents should participate in similar workshops. Working with children should be focused on developing communication skills, developing coping mechanisms and establishing a wider social support network. Workshops should also include vocational guidance and orientation, so that children are informed about all possible educational profiles and that all their potential is realized. Workshops might be organized in primary schools, but also in Roma settlements and in Centres for Social Work.

Working with parents should be focused on the importance of education, developmental problems of children and young people and the best reaction to the problems of adolescence. School psychologists and CSW psychologists should have a key role here. Besides working with a group, which may be based on some kind of lectures, it is also possible to organize individual interviews and counseling for parents in CSWs and in schools. As for the Roma population, working with both children and parents should be focused on changing attitudes towards children who work, sexual behaviour and early marriages, but primarily towards the importance of education and the possibility for Roma children, including girls, to be educated.

Since parents cannot afford their children’s extra curricular activities such as learning languages, practicing sports or dancing, although children are very interested in them, free non-formal education would mean a lot to poor children. If children were provided with space, classes might be organized in such a way that teachers could work as volunteers or in cooperation with the university, as a type of practice for students of foreign languages, and sports and music academies. It is also possible to organize these lectures in primary schools after classes.

Poor children usually do not have a family member of an adequate education level who might help them with learning. This is often one of the reasons for failure at school. Just as additional education might be organized through volunteering or internship of teachers or students, this pattern might be used for learning assistance and doing homework. In addition, in cooperation with the Faculty of Philosophy in Nikšić, or the Teacher Training department of this faculty this voluntary work could be organized as a compulsory part of studying (a form of practical work). Secondary school graduates might be able to work with primary school pupils. It would be ideal to organize these extra classes at school before or after classes, in the form of extended stay. Children would not only be studying during that time, but also socializing with other children, and thus spending their time in a much more quality way than they do at home watching television. At the same time, parents would have a few extra hours for other activities, since many of them do not have anyone to look after their children after school. Poor children do not have their own learning space. This is often one of the reasons for failure at school, and this is particularly present among Roma children. Together with schools and other public institutions in the settlement, space and time should be reserved where children can study and do their homework after school. This might be the same space where children are assisted with studying, where some children would study individually, and some with the help of older pupils or students. In this way children might also help each other and develop their abilities.

Having a computer is one of the biggest wishes of poor children. Free computers for poor children would be the greatest help they could get, but since this is very costly, an alternative that requires fewer resources is a computer classroom, where children can use computers and the Internet for free. If schools already have such
facilities, it would be good to allow some extra time after classes when computers could be used. Computers might also be available in local NGO premises, in the local community or any other free space in poor parts of town. Since children who do not have a computer are usually relatively computer illiterate, it would be extremely significant to provide people who would assist children when using computers and help them grasp the basics of computer literacy.

The Government of Montenegro should nominate individuals and institutions which would provide inter-sectoral coordination and enforcement of these recommendations in cooperation with the relevant state bodies. Additionally, it is necessary to actively include the media in the improvement of the position of poor children, since they can promote the idea of corporate responsibility and philanthropy, so that successful Montenegrin companies would take an active part in solving this problem.

Children are exposed to poverty to a significantly higher extent than adults: 10% of children and 6.1% of adults live in poverty in Montenegro with the monthly expenditure below €169.13.
7.1 APPENDIX 1: CRITERIA FOR RECRUITING RESPONDENTS FOR FGD

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POVERTY INDICATORS

The poverty rate (poverty index, frequency of poverty) is the proportion (percentage) of the total population of people with equivalent consumption lower than the poverty line and it is calculated using the formula:

\[ P(0) = \frac{q}{n} \]

where \( q \) is the number of poor people, or people who live in households with equivalent consumption \( c \) lower than the poverty line \( z \). This indicator simply measures the proportion of the population (people) that are poor.

The poverty gap is the measure that takes into account the extent to which consumption of the poor is, on average, below the poverty line. The poverty gap is calculated using the formula:

\[ P(1) = \frac{1}{n} \sum_{i=1}^{q} \left( \frac{z - c_i}{z} \right) \]

where \( z \) is the poverty line, \( c_i \) is the equivalent consumption of people \( i \), \( q \) is the number of poor people, and \( n \) is the total number of people in the population. Measure \( P(1) \) is the score of the relative difference between equivalent consumption and the poverty line, where this difference is calculated for poor people only, and divided by the total population, i.e. it is presented “per citizen” and “relative to the poverty line”. It is often said of the measure \( P(1) \) that it indicates the depth of poverty.

The severity of poverty: obtained as the squared poverty gap:

\[ P(2) = \frac{1}{n} \sum_{i=1}^{q} \left( \frac{z - c_i}{z} \right) \]

Squaring the deviations from the relative poverty line gives greater weight to the poorest people, or those whose consumption is further from the poverty line. Inequality between the poor is taken into account in this way.

INEQUALITY INDEX

The proportion of the consumption of the poorest \( x\% \) is a simple and direct measure of inequality, useful when attention is to be focused on the poorest only, for example the poorest 10% or 20%. When the proportion of the poorest out of the total population decreases, it may be said that social inequality increases, observed from the point of view of the poorest citizens.

The quintile share ratio \( (s_{80}/s_{20}) \) is the ratio of average consumption of the richest 20% and poorest 20% of citizens. The larger the ratio, the larger the differences between rich and poor, or the greater the social inequality.

The Gini coefficient as a measure of the inequality of a distribution takes into account all elements of distribution, that is, the consumption of all people in society. The coefficient can have values between 0 and 1. A larger coefficient expresses a larger inequality. A value of 0 expresses total equality (all persons have equal consumption and income), while a value of 1 stands for maximal inequality (one person makes all the income or consumption in society, and all others have nothing).
In the Millennium Declaration, the leaders of the world committed themselves to cutting by half by the year 2015 the number of people living in extreme poverty – people whose income is less than one dollar a day.

Poverty is a challenge for all countries in the world. A total of 79 million people in the EU live below the poverty line.11

In Montenegro, through the Child Poverty Study, for the first time, precise and reliable data is made available about the lives of children growing up in poverty deprived of opportunities to develop to their full potential. This is the first research of its kind in Montenegro. It provides an insight into the nature of child poverty in Montenegro exploring in more depth the conditions in which children live, the proportion of children who currently live in poverty and ways in which financial deprivation affects their everyday lives, their future growth and development. The study sets the baseline data on child poverty necessary for the monitoring and evaluation of progress in this area. The study’s findings supplement the data available in Analysis of Poverty in Montenegro, conducted by the Montenegro Statistical Office (Monstat) on an annual basis. The study’s findings will also serve as a basis for programmes aimed at meeting the needs of poor children and their families.

Poverty is more than a lack of income: it results in poorer outcomes in education and health and blights families from one generation to the next.

The study paints the picture of a poor child in Montenegro as follows: a boy or a girl up to 5 years who lives in either a single-parent or large (multigenerational) family in which all adult members are unemployed, and the highest education level of adult household members is only primary school or less. The family of a poor child lives in the rural areas in the north of Montenegro.

The total number of children up to 18 years in Montenegro is 145,126 or 23.4% of the total population. Nearly two-thirds of all children live in urban settlements (Monstat, Census 2011).

Most of the people living in poverty are children. The study’s findings show that the poverty rate among children in Montenegro is 10%. This means that one out of ten children in Montenegro lives in poverty, or some 14,500 children in total. The poverty rate among children is significantly higher than for adults – 10% compared to 6.1% respectively. Poverty is more common and more intense among children than among adults, while households with children are at a greater risk of being poor than households consisting of adult members only. Boys and girls are equally exposed to poverty but the youngest children (up to 5 years) are most vulnerable with a poverty rate of 13%.

The study confirms that poverty is more common in families with a larger number of children (3 or more children). In those families almost one-fifth of children who have one or more siblings live below the poverty line.

11 http://www.eurofound.europa.eu/eiro/2010/01/articles/eu1001099i.htm
Children that live in single parent families and those from multigenerational families are particularly vulnerable groups with a poverty rate of 25% and 14% respectively.

In line with expectations, the study shows that the poverty rate is by far highest in households where the highest level of education among adults is primary school or less (85%), though there are relatively few such households in the country. Furthermore, in households in which all adult family members are unemployed, nearly two out of five children grow up in poverty.

Poverty indicators show that children in the northern municipalities of Montenegro are substantially more often affected by poverty than their peers in other regions. In the north of Montenegro the child poverty rate is 19% which is four times higher than in the central part of Montenegro (5%), and almost twice as high as in the south of the country (10%).

The extent of regional disparity is best illustrated by the fact that 30% of all children in the country live in the northern municipalities but they make up more than half (54%) of all poor children in Montenegro. Disparities are even more pronounced between rural and urban areas. Thus, the poverty rate of children living in rural areas in Montenegro is 23%, or nearly six times as high as in urban areas (3.74%). Although one-third of Montenegrin children live in rural areas, they make up three quarters (75%) of all children that grow up in poverty.

The qualitative part of the study provides a vivid picture of multi-layered deprivation of poor children and their families in housing, health, education and other areas of life. It also establishes a strong correlation between poverty and social exclusion and marginalisation.

Social exclusion caused by poverty is also frequently associated with stigmatisation, as a consequence of which, unlike their parents, children are reluctant to talk openly about their financial situation. Instead of saying they are poor, children describe themselves as of modest means, and they rarely admit that they lack anything.

Presence of child labour in a family proves to be an unambiguous indicator of poverty and poor living conditions. Child labour is common in poor households, most frequently in Roma families and families that are recipients of social cash transfers (MOP).

Without doubt, life in poor families in Montenegro is hard. Parents struggle to meet the basic needs of their children such as food, clothing, health or education, sometimes at the expense of their own nutrition.

Article 27 of the Convention on the Rights of the Child requires States Parties to recognize “the right of every child to a standard of living adequate for the child’s physical, mental, spiritual, moral and social development”. The Article makes it clear that parents have primary responsibility to secure this standard of living, but if parents cannot or will not do so then the State must step in. The complete eradication of child poverty must be an urgent priority of all governments and all international financial institutions.

Thus, in order to help policy makers and other partners to adequately address the problem of child poverty in Montenegro, the study offers a set of recommendations that may serve as useful guidance for policy development and programming.

Breaking this cycle of poverty depends on investments by governments, civil society and families in children’s rights and wellbeing, and in women’s rights. Spending on a child’s health, nutrition, education and social, emotional and cognitive development, and on achieving gender equality, is not only an investment in a more democratic and a more equitable society, it is also an investment in a healthier, more literate and, ultimately, more productive population. Investing in children is morally the right thing to do. It is also a sound economic investment, with high rates of return.