

# Inspiring stories from women entrepreneurs in Western Balkans



Author: Vanja Zorich  
Shundic, Montenegro

# With willpower, dedicated work and skillful hands to an exemplary household



The word success by definition means to complete a goal or purpose. Contemporary society creates new values, promotes quick earnings and shortcuts to achieving the goal. However, in Montenegro, in the village, the success comes only as a result of hard work and great sacrifices. For that reason, the woman, who is the pillar of the family, is almost as a rule, an example of successful entrepreneur. This is a story about one of them.

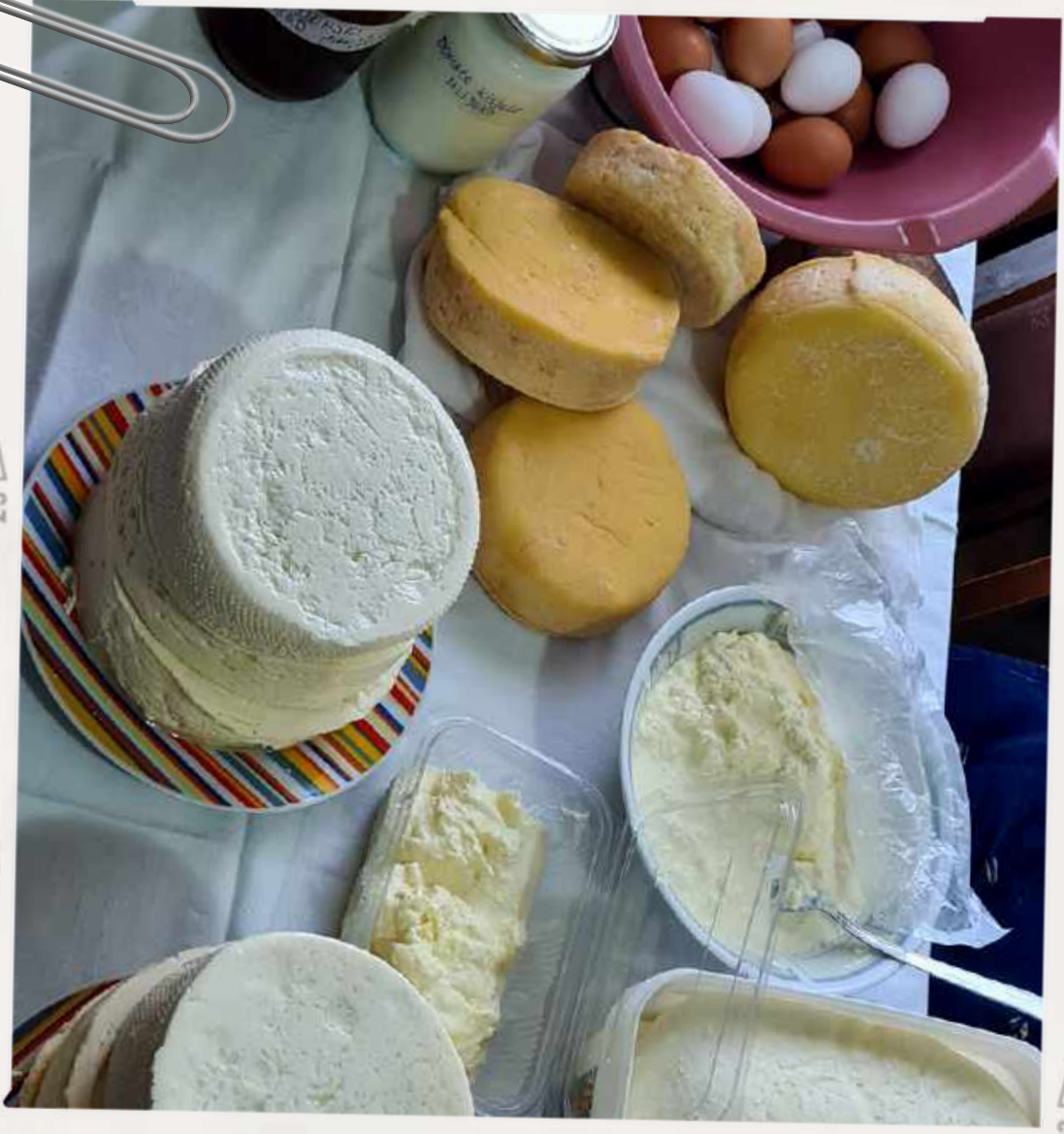
Zorka Miljanic's household is located in Kocani, near Niksic. This small oasis, created by quiet and dedicated work, covers some 1500 square meters and has everything that one household should have. When you come to this diligent housewife, you will be first greeted by a young orchard. There are cherry trees, sour cherries, apples, plums, pears, and even some raspberries. As you walk towards the house, you can see three birch trees. In their shade Zorka and her husband drink coffee on hot summer days. A little forward you will see a lush garden. There you can find potatoes, onions, garlic, carrots, green beans, peas, peppers, tomatoes, cabbage, zucchini... Not far from the house, in the pasture, five cows graze contentedly. This hard-working housewife raises pigs and about thirty chickens in separate rooms. You will find out that there is also fattening chickens. The barking of dogs only completes the idyllic picture of this small farm.

Zorka will welcome you. She will charm you with her smile and immediacy, and welcome you with the best brewed coffee, homemade sour cherries liqueur and warm cakes. She exudes peace and modesty. As the conversation progresses, you will discover that this young and brave woman is persistent, hardworking, sociable, cheerful and always ready for a joke. That's how she talks about herself, easily and with humor. However, life did not pamper her. Zorka lives with her husband Zivko and two sons. She was born in 1976, in Lukovo. She helped her parents in doing farm works from an early age. She lost her father early. Since then, she and her sister began to take part more seriously in the production of dairy products, helping their mother who was in poor health. At the age of 15, she often went to the market and sold their products. As she says, she didn't have much time for school, and even at the age of 18 she fell in love and that love took her to Banjani. Similar jobs were waiting for her there again, so she was doing well. A young married couple lived on Banjani-Niksic route. Zivko was working and they were slowly building a house in Kocani, Niksic. However, Zivko was left without income for nine years and that was when their struggle has begun. They built a stable and brought a cow from the willage.



Zorka started with the production of dairy products, but she found it difficult to find customers. She tried to get a job, but all of them were short-termed, seasonal, poorly paid and quite far from home. As she says, that is when she got angry. They bought another cow, collected a large amount of products and went to Kotor, a coastal town in the south of Montenegro, about 95km from Niksic, to the market, not knowing how they will welcome them. However, it went better than she expected. And so she went to Kotor every Saturday and sold fresh cheese, dried cheese, cream, butter, sour milk, honey, eggs, potatoes, onions, garlic, carrots, cabbage, beets, dried pork, chicken... After some time they bought the third cow and slowly expanded their business. Today, Zorka can say that everything is much easier. Everything she produces is sold out in advance. She has her permanent customers, not only in Niksic and Kotor, but also throughout Montenegro. She has maintained the same quality for years and customers know how to appreciate it.

As for help at the very beginning, she says that there was none. Everything was achieved by her husband and herself. The children were small and helped as much as they could.





Even the two of them, despite the situation they had found themselves in, helped Zivko's mother and brother who live in the village Banjani. Zivko still spends a lot of time there, taking care of lambs, sheep and horses, and at the same time monitoring the condition of 20 beehives. Even then he does not waste time, but collects medicinal herbs, dries and prepares them for sale. They also have their own garden in the village where they mainly plant potatoes in the traditional way. Due to the inaccessible mountain terrain, they are forced to cultivate the land with horses, use manure and get pure organic potatoes. Due to its quality, the demand is much higher than what they can produce. However, they first take care of their loyal customers, who were convinced of the quality of their products from the very beginning.

Since she registered the household, she has been receiving premiums from the state. Three years ago she went to seminars, wrote business plan, and got a loan for self-employment from the Bureau of Employment and bought a lawnmower with attachments. Now when they get themselves on their feet, when they have developed and expanded their business, the conditions have been met for them to apply for significant support from the

Ministry of Agriculture, Forestry and Water Management. She would use the funds to renovate the dairy and buy milking machines. The Network for Rural Development of Montenegro brought her many nice acquaintances. She occasionally meets with members, hard-working housewives, and exchange experiences. They inspire and support each other to lead and succeed in their businesses.

There were a lot of challenges at the beginning. It was not easy to start from scratch. First of all they had to be composed, wise, look at the long term, and not to give up. They had to provide the basic means of living, pay the bills, buy books for the children. They had to provide hay for the cows but they did not have their own meadows. They sometimes paid them with their products and sometimes with manure



. The leased meadows had to be mowed but there was no mower. That's why they used old traditional hay making methods, which took a lot of time, at the expense of the garden and other household chores. Today, the mower makes that part of the job easier for them, so they can devote themselves to other jobs as well. Also, the milk was supposed to be left in a separate room, but they didn't have it. As they expanded the farm, they decided to build a temporary dairy. And yet, Zorka's biggest problem was sale. "But I was persistent, I didn't give up, I listened to what the customer wanted," says Zorka.

"This job is neither simple nor easy, but for a woman who has children and for whom it is important to be at home, it is a good job. The work pays off and if she finds a sale, the woman can earn a good salary," says Zorka at the end of the conversation.

You leave the farm with a smile and full of enthusiasm. You have just met a special kind of woman, an expert.

**Author: Marina Juric,  
Croatia**

## Rural Holiday House "Snašini kućari" in Croatia



We bring you an inspiring story from Croatia, a story about a woman who faced life's difficulties at a very young age. Some difficulties we can expect, but some lifetime moments are too hard and painful that none of us expects or plans them. Despite of everything, this woman fought through the difficult period successfully, and now she is enjoying the fruits of her hard work and numerous sacrifices. Herein, we present to you Marica Jovanovac, a rural woman from Gradište, small town in the Vukovar-Srijem County. This town is becoming an increasingly popular destination, largely thanks to Marica, the owner of the rural holiday house "Snašini kućari", which is visited daily by travelers and tourists from the farthest corners of the world. We visited Marica at her rural holiday house and ask her to tell us a little bit about herself, where the idea came from and how it all started.

Marica is now enjoying her retirement with her children and grandchildren, but she recalls when life gave her a hard blow, back in Germany where she lived with her husband. She became a widow at age of 24 and was left alone with two sons, while pregnant with a daughter. As she says, she had to move on with her life and take care of her children. While she was planning to return to Croatia, she lived with a family that rented rooms and they became very close. After returning to Croatia, Marica would, from time to time, host some of their good friends for a lunch or a short break during the journey, and sometimes they would stay overnight and continue their journey the next day. At the beginning, she did all this without any compensation, until she realized how much she enjoys meeting new people, cooking some home-made, indigenous meals which visitors haven't had the chance to try them before, and that's where she found her vision and motivation. Marica says for herself: "I am in love with Croatia, Croatian traditional heritage, folklore, our wonderful Slavonia, and I wanted to open a rural holiday house where I can also display my traditional heritage, which my grandmother, born in 1898, kept for her children, and later my parents kept it for me.



And that's how it all started. I saw an old, traditional rural house, but the owner didn't want to sell it. A few years later, he came to me and offered me the house, if I still want to buy it. And I bought it!" - Marica tells us with a smile. She bought that house in March 2011 and together with her children began a demanding adaptation. In addition to the existing family farm, in June 2012 she registered an additional activity and opened a Rural holiday house in a peasant household.

On the question if she had any financial support for the purchase of the old rural house and the realization of her business idea, she answered that she has achieved almost everything so far with her own resources and bank loans. Five years ago, she submitted a project to the Ministry of Tourism in which she requested HRK 150.000,00 (approx. 20.000,00 €) for the expansion and further adaptation of a rural house, but she was only granted HRK 40.000,00 (approx. 5.000,00€). With the received grant, she was able to adapt only one bathroom. And there is the Municipality of Gradište, from which she received several smaller one-time grants. Because of this, she was forced to go slowly, one step at a time.



She started with only two rooms, equipped with traditional furniture, and through gradual adaptation and expansion, she came to the present offer, which includes: an apartment with a living room, 3 bedrooms, kitchen and bathroom in the attic; two rooms; exhibition - museum space; souvenir shop; restaurant; kitchen and bathrooms on the ground floor, including a covered terrace for the reception of a large number of guests. In addition, a barbecue for guests, swings and a trampoline for children as well as a collapsible pool are available in the yard. In the restaurant, they offer their guests local, traditional meals characteristic for this area, which are a frequent reason why, among other things, guests return to this place.



Marica also told us an anecdote: "Our guests from Greece called us with the desire to prepare the same meals they've tried during their first visit again. Otherwise, that really wouldn't be a problem, but the two-and-a-half-year-old daughter that's arriving with them was only a month old during their first visit. So, after two and a half years no one can remember what these people ate during their first visit, but when they came to us again and when we saw their familiar faces, we remembered the menu and managed to repeat the requested meals." "Snašini kućari" has the quality mark "Tastes of tradition of Srijem and Slavonia" - Flavors of Croatian tradition. Groceries they use in the preparation of their meals is their own production, grown through a family farm. Thus, they offer dried meat products, goat cheeses, fresh vegetables and fruits, of which also they make jams, ajvar, and so far 8 types of liqueurs that all guests have the opportunity to try, and if they wish, they can also buy them and take them away as a souvenir. Along with these homemade products, you can see a handful of painted gourds that have been declared a Protected Intangible Good of the Republic of Croatia. They also organize gourds painting workshops. Besides guests from the homeland and neighboring countries, their guests come from all over the world - Europe, Balkan, Australia, America etc.

Marica Jovanovac is proud owner of the Bronze Sunflower Charter of Croatian Rural Tourism in 2016, as well as the Award for participation in the 16th selection of the most exemplary Croatian rural woman. This competition is held every year on the occasion of the International Day of Rural Women on October 15 in different rural areas of Croatia, organized by the Association of Exemplary Croatian Rural Women. The walls of her rural house are decorated with numerous recognitions for participation in seminars, fairs and other events that strive for the development and promotion of rural areas, the preservation of national identity, the value of the Croatian countryside and the promotion of the value of rural women.

In the conversation about the promotion of her rural holiday house "Snašini kućari", Marica pointed out the importance of networking: "Tourist boards, associations of related activities, LAGs - I am a member of our local LAG Bosutski niz - all this is very important and enables good local, regional and cross-border cooperation, exhibiting at fairs and presenting one's activities at various manifestations of a rural character. At the center of everything is a human. Human and his personal experience that he acquires here as a guest and passes on to others, and today it mostly goes virtual, through reviews on social networks or reviews on Booking."

Since 2018, you can make a reservation in this rural house online at [www.booking.com](http://www.booking.com) where you can see a rating of 9.2/10 based on the previous 105 reviews for "Snašini kućari", which shows people recognize quality of accommodation and gastronomic offer.

As for the future vision and further development, she revealed us a plan to build a sauna and swimming pool, restore the barn and increase the number of domestic animals, so guests, especially kids can have the opportunity to see the horses, goats, ducks, geese, chickens, etc.

At the end of this inspiring story, we bring you the message that this strong rural woman, Marica Jovanovac, wants to send to all women, especially rural women, as support in realizing their business ideas: "Despite all the obstacles that could stand in your way, slow administration, lack of support, do not give up on your idea and vision. Fight, network, connect, be present, and most important - be patient, nothing comes overnight, take step by step and You will succeed."



**Author: Viola Bogdani,  
Albania**

## Never stop believing! Never stop working!

Edmira Selimaj is 51 years old from Valbona village, Tropoja. Her husband's name is Demush Selimaj. She is a mother of three children.

Edmira's family was one of those supported with potato seeds through the Dorcas' project with farmers, years ago. While the time passed by, Edmira reached a good income through the work in the agricultur. Her husband was a tourist guide who accompanied tourists hiking in the mountains. When they learned that the rural tourism can bring a good income, Edmira together with her family had the idea to turn their house in a guesthouse for tourists. With financial support by the TICP Program financed by 'Dorcas' and 'Kom over en help' Edmira as part of the EPC (Enterprising People and Communities) component was given the possibility of applying for a soft loan that would be used in adapting her house into guesthouse for visitors, to generate and increase the income for her family.



The interest that Edmira had to increase her family business and the desire to develop entrepreneurial skills to manage her guesthouse was immense. She had a strong will and was dedicated to reach her goal. The support she got with soft loans helped her to increase and to adapt her house into a guesthouse, to increase the quality of the service and accommodation for tourists. She has also been part of the capacity building activities in regard to tourism service quality and management, business planning, technical assistance and practical support given. Today Edmira is a positive example for all other women that start their business as a startup idea and want to invest more in their community. Her business is expanding, and she has increased her income thanks to the support given in the beginning.



She welcomes all the ladies that want to follow her example and offers her support and guidance to them. She is an example of hardworking women that can inspire all the women of Valbona and Tropoja. In her guesthouse now tourists can sleep and eat delicious meals with bio products cultivated and prepared by Edmira. The prices of the accommodation in her guesthouse are competitive in the market and she works with dedication to give the best service to the tourist who come to visit Valbona and other places around there. Her husband still works as a tourist guide and helps people transport their luggage with horse to Theth or till the end of the asphalt of the road that leads to Theth. Edmira and all her family members are thankful for all the help that this project program has given to them and work with hope and faith in God that they will be provided with what they ask for also as a result of their hard work and dedication. Edmira is faithful to God and says that people should 'delight themselves in the Lord, and He will give them the desires of their heart.' Psalm 37:4



Author: Zeljena Pjevalica,  
Bosna i Hercegovina

## The story of inspiring young women farmer

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I am driving along the paved highway from Vlasenica towards the village of Betanj, where Nada Đurić, the woman I will write about, lives. At about 12-13 kilometres, according to the instructions, I am turning and climbing the very narrow asphalt up the hill. I am passing by houses, estates, beautiful areas. The road is very narrow, steep and I am driving and hoping that no one will meet me, because I am not sure how we will get through. And then the asphalt stops, the phone signal disappears and I am continuing on macadam, full of puddles, mud, no more houses. Besides, it's raining and making the journey even more unpleasant. I am wondering what will happen if my car stops, or if I can't figure out where Nada Đurić's house is, who should I ask about!? Finally in front of me appears a very beautiful estate, a new house, a barn, auxiliary buildings, the fields, a vegetable garden, an orchard, a greenhouse... Sign that I am in the right place... I am walking slowly towards the house by passing a quince tree full of fruit and suddenly it seems to me that the sun warms a little bit behind the rainy clouds and a rainbow appears over the property. At that moment I was sure that I had chosen the right topic to write about!

When Nada saw the car approaching the house she was out and waiting for me. She is tall with very beautiful physiognomy, tall forehead, with tied hair, and she was approaching me walking upright and firmly. Even her hands were not cracked and black, as expected from a woman from the village who works a lot outside... At first glance, she knocks stereotypes of rural women. Through conversation with her, these stereotypes are completely destroyed. She speaks vigorously, she knows what she wants, she has all the qualities that an entrepreneur should have and possesses all the qualities of a leader and manager. Behind everything she is still a woman with emotions, a mother, a housewife, a woman who is extremely dedicated to her family and the work she does. She has all the qualities of a great worker... I am thinking that's are all qualities that our presidents and politicians should have!



She leads me into the house, where her father-in-law, her husband, her youngest son and a man from the neighborhood are already sitting. Immediately, the son offered us a juice, asking which fruit I wanted juice from. I am choosing one from the dogwood. Nada starts to make coffee and her son goes outside to complete his duties. We continued to talk. Nada is 45 years old and was born in Milić, a nearby town. She met her husband at the age of 21 and they married very soon after. They have 4 children. Nada has great support from her family, her husband, her children, especially from her father-in-law, who gives her priority in everything and appreciates her work. The children, in addition to their regular school duties, also work on the farm as much as their time allows them and help with village chores.

Her husband Vojin is also occasionally involved in the story, mostly when it comes to production quantities, and it can be seen that he manages that part of the business. Nada has a registered agricultural farm, and its main activity is the breeding of dairy cows, the production of milk, cream and various types of cheese. She currently has 18 cows, of which she is currently milking 10. She milks 180 liters a day, from which she produces about 100 kg of cheese (soft cottage cheese, eged sliced cheese, smoked cheese), 15 kg of cream and the rest of the milk she sells to milk buyers with whom she has a contract (Milkos Sarajevo). She says that there are 4 other subcontractors with the same customer in her village. The milk she produces is the first class with 3.8% milk fat. She sells all the cheese and cream she produces on Fridays at the local market. Her dairy products are widely known and in demand. I was at her place on Saturday and I couldn't buy cheese and cream, because she sold everything the day before. Often the people ensure to get her products by the phone and if they need them for some holidays, booking needs to be made months in advance. I asked her what was the secret to the taste of her products.





She gave me a very simple answer: very quality milk, superior hygiene of the entire process, appropriate temperature for the production of both cheese and cream. The secret of the cheese is that the cheese is produced with natural whey and she does not use chemicals. When I asked how she started this business and what was the basic motivation, her answer was very simple again. She used to do this in her parents home, and when she got married, her mother-in-law, who sold milk and milk products at the market, also did it. At the beginning she was just helping her mother-in-law, and over the time she took over the business, expanded it and continued to work. So, this family has over 40 years of tradition in this business.

She and her family built a large modern barn with a clean dairy room, they modernized the process of milking cows, acquired high-milk Simmental cows, acquired all the necessary machines: tractors, trailers, mowers, balers... They acquired everything partly with their own funds and with the help of loans, partly through various donor funds with personal co-financing. They emphasize the support of the Ministry of Agriculture of the Republika Srpska and the incentives provided by the ministry, as well as the local incentives of the municipality of Vlasenica. Finally, Nada says that you just need to work and you will be recognized to receive an incentive or a donation, but also to sell your product. They estimated that in recent years they have invested around 150,000 euros in the purchase of cows alone. The rest is almost priceless. After they ensured their business, they built a new house equipped with everything that any modern house needs to have, to provide comfort for their family.

They cultivate 100 dunums of their own land, about 350 dunums they lease from other owners (they even say that they cultivate some land for free, because the owners just give it to them to use for cultivation). They need about 7,000 bales of hay to raise cows, and that's why they have to lease land. In addition to dairying, as the main production branch, the family raises sheep - they mostly sell meat, they do not use sheep for milk, they have a vegetable garden, they have a greenhouse, an orchard, mostly for personal needs and Nada sells what is surplus on the market. She makes various products from fruits and vegetables, again for the needs of the family, and if there is any surplus, she sells it at the local market or at various fairs.

Nada is very happy with her choice and her life and she would not change it for any other job, and she is as well satisfied with the income she earns. Most importantly she works in the comfort of her home, in the fresh air, she and her family live a healthy life, eat healthily. With taking care of her business, she is able to complete her household chores that she would not be able to do if she works for some company.

Their future plans relate to the continuation and expansion of the existing business. The biggest challenges and obstacles for their life and their business are the infrastructure, i.e. the asphaltting of the road to their house, the improvement of the electricity network (it happens that the electricity goes out or that it is very weak voltage, which makes it difficult for her to work), the improvement to mobile telephony and a better signal coverage. If these infrastructural problems were solved, Nada does not complain about anything else. She says that her life is excellent, and she would never change it by living in an apartment and a job in Belgrade!

Her message for all women who have the opportunity: Go back to the countryside, choose a job in the countryside that suits you best and for which you have the best conditions, do it with love, have a lot of kids to help our society to not be eaten by "white" plagues. With all of this, she is ensuring you that you will be very happy!



**Author: Nadica Madjirova,  
N. Macedonia**

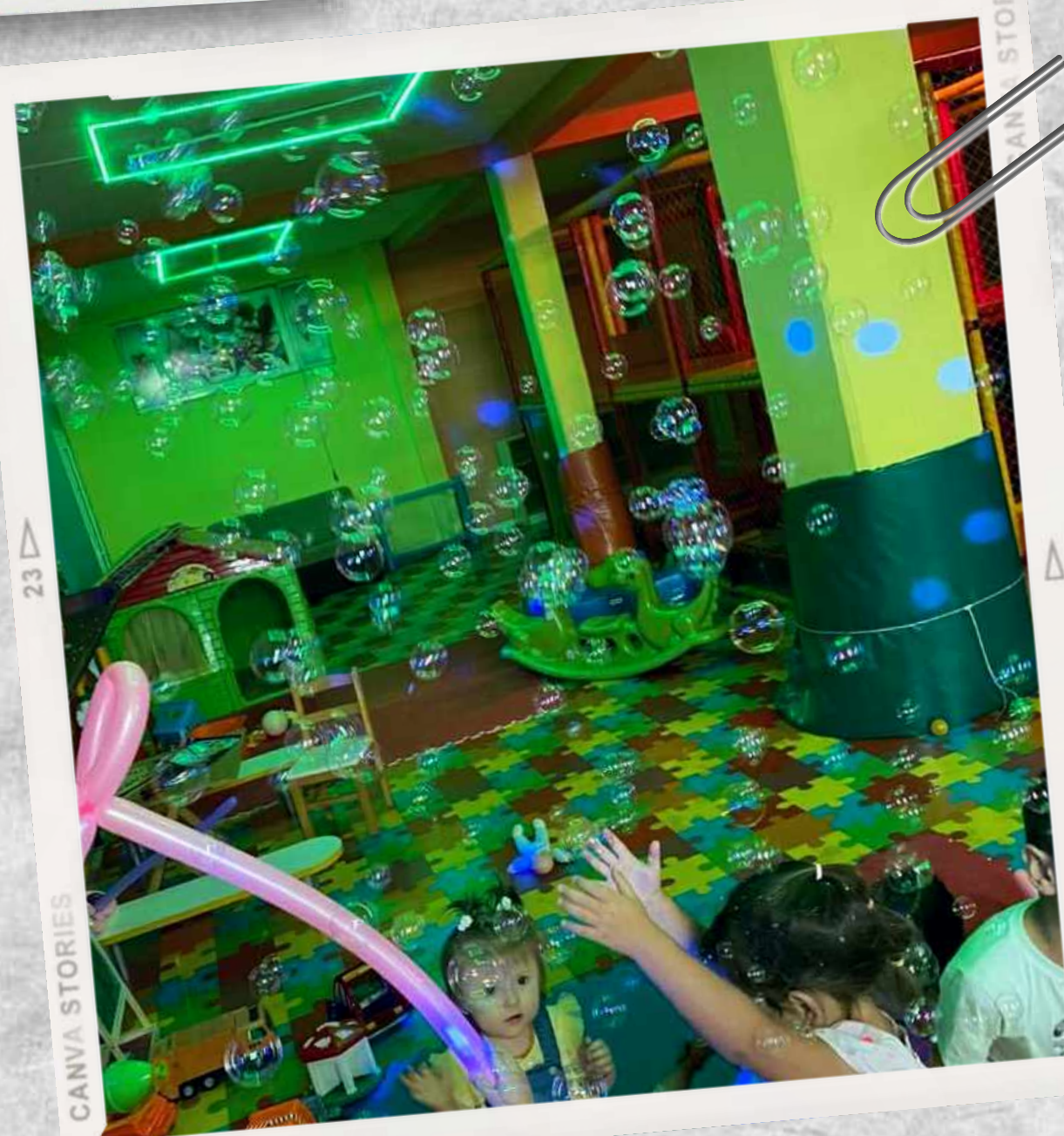
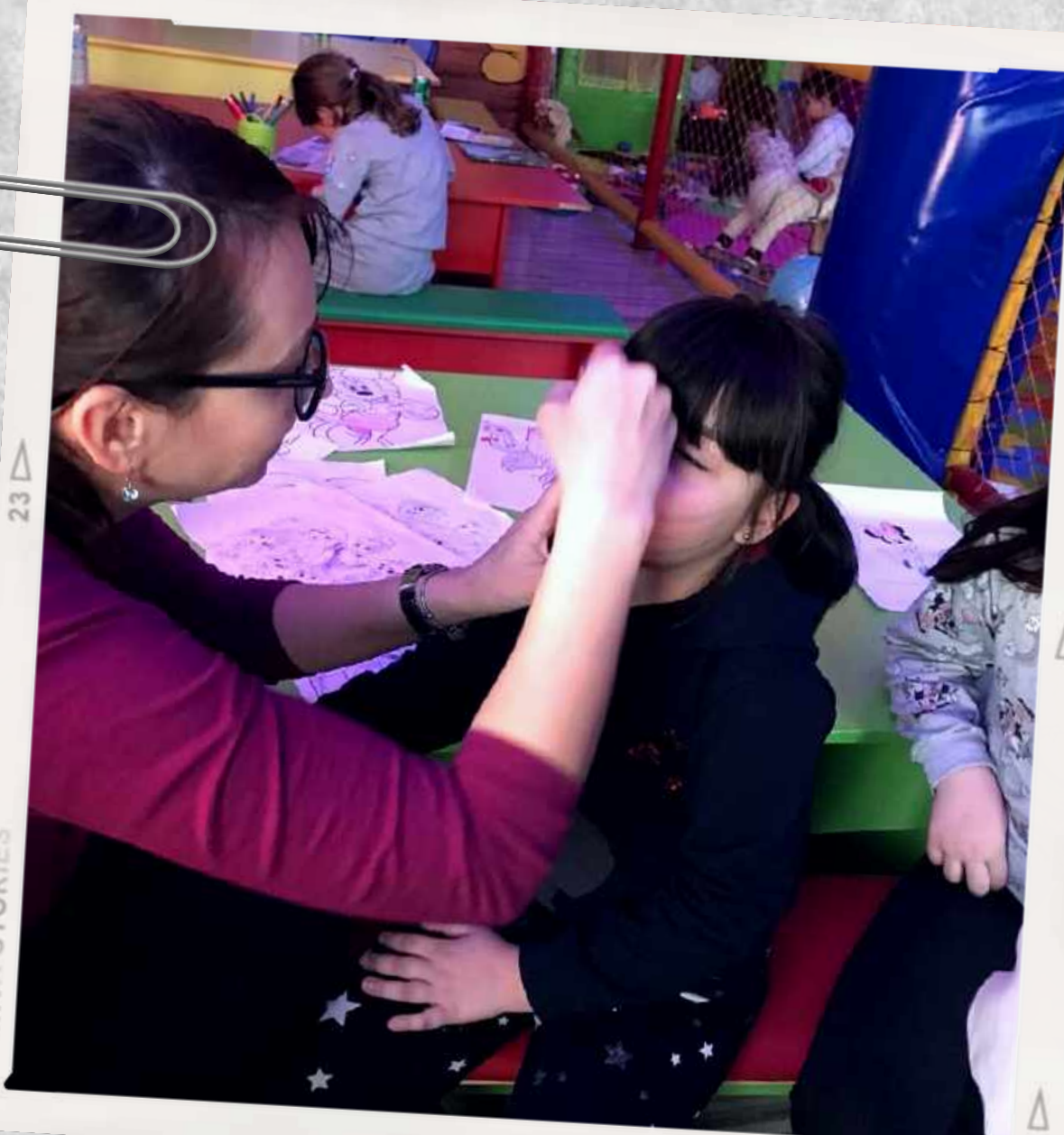
## Playhouse for children in Bogdanci, N. Macedonia



Katerina Srbova is an ambitious entrepreneur who comes from Bogdanci, a village in North Macedonia, close to the border with Greece. Her story begins in 2018 when she started initially decorating events, which shortly evolved into organizing birthday parties at a playhouse. Before starting this business, Katerina was providing marketing services to hotels in the near towns, for about 15 years. Throughout her life, decorating family events and parties was her genuine passion, so she decided to make a career turn and step out of her own comfort zone by becoming an entrepreneur. She realized her desire to work with children through creating a workspace where her creativity for decorating interiors for children's birthdays and various events can be expressed.

Katerina's face lights up when she talks about how much she enjoys her job, how fulfilled she feels when she looks at the happy children when she paints their faces into their favorite cartoon characters and animates them to play games, sing and dance.

Running and organizing your own business is not easy, but this woman who is a wife and mother of two daughters (14 and 3-years-old) and a son (6 years), is ready to cope with the challenges. Apart from the fact that this job enables Katerina to realize her long-standing desire to work with children, this job also enables her to be creative and to express that creativity in various ways through realization of children's ideas and wishes. To be able to successfully run this small business, Katerina has great support from her husband and family, who are taking large part in the household work.





Katerina's vision is to expand her business. She is constantly working on her self-development and is currently a third-year student at the Faculty of Pedagogy. Her future plan is to establish an educational center and daycare for children, which will additionally allow to increase the age of the children who would use these services. She hopes that by reinvesting her own funds, she will be able to implement these plans in the future. Of course, as in many other businesses, the pandemic crisis had a big impact on her work. She faced a pause in her work, and when she could finally reopen the playhouse, the precaution measures such as required certificates for COVID-19 immunizations, social distancing and reducing the number of tables, had additional negative repercussions to her business. However, this young woman was prepared to face the challenges.

As a woman living in a rural environment such as Bogdanci, a huge issue that she ran into was the fact that there is no availability of institutions relevant for the procedure for registering a company. Actually, registering a company takes a lot of time and finances to travel to the nearest place that offers this procedure, so she believes that a mitigating circumstance for all who have an entrepreneurial spirit would be if there is an option for electronic submission of documents.

In conclusion, the message Katerina wants to send to women from rural areas of the Western Balkans is to be brave and more confident, to invest in themselves regardless of their age and their situation and not to be afraid to realize their dreams and plans.

"By realizing our own ambitions, we set an example to our daughters that by following our dreams we can achieve a lot and lead a fulfilling life, ultimately contributing to making this world a better place."



**Author: Edisona Franca,  
Kosovo**

## **The rural woman that turned an idea into a successful business**

The brand "99 Flowers" came in Kosovo as a new innovative idea from Mrs. Havushe Bunjaku-biologist, from Slivova, a village in Prishtina as the first business in the country founded by a woman. It was registered in 2012, initially, as a business that collects three types of wild plants that grows spontaneously in nature: trail, blini and mountain plant, dry them and offer them as tea. By following the demand of buyers on one hand, and the suitable weather condition and soil fertility on the other side, gradually the business start launching a wide range of packaged, processed and labeled final products and by- products: teas, vinegars, spices, oils-serums and natural- organic herbal creams.

Although in the beginning, financial opportunities for business development didn't exist, the need for better living conditions, but also the love Havushe has for plants, pushed her towards business establishment. In general, the main problem she had was with the community, as they followed every step of her, waiting for her to fail on doing the business. Also, in the search for funding opportunities, she didn't get any help from the local institution, not even the required information.



However, due to her diligent work, she managed to receive support from different donors; in cooperation with Caritas Switzerland and the Municipality of Prishtina, she increased her producing capacities by getting the adequate machinery for extracting oils, processing tea and creams. Havushe admits that at the beginning she was inexperienced in business management, which was a challenge itself, but thanks to the support from her family and her willingness, gradually she succeeded in this. Also, the market presence was another challenge that she managed to create firstly by participation in the Prishtina's fair which the city organizes every Wednesday where she used to promote her products and eventually managed to have loyal customers.



Within these years, Havushe succeeded to create the processing point and the collection center of aromatic and medical plants, and to certify them as organic products; to increase the area to nearly 3 thousand hectares for spontaneous collection and 2 hectares of cultivated plants, and to develop over 30 processed products with organic standards.

Thus, she created opportunities for employment of women in the villages around Pristina, which gave a new spirit to the business.

After a long journey full of passion without ever changing the essence of the company's establishment: cultivation, collection and processing of medical and aromatic plants, "99 LULE" has managed to position itself very well on the market and benefit from the appropriate experience in the entire sector, by starting from the cultivation of seeds in open field, harvesting, drying and processing into final and by-products, consequently creating a good image in the market. Of course, Havushe is very ambitious and aims to develop a new relation with other businesses because she sees cooperation essential for a success. In her mid-term plans she also aims to export her products outside Kosovo.

For all the rural women across Western Balkan "I trust on you" Havushe said. You must work really hard and know what you want, until you achieve results you want because there is nothing that can stop you but yourself.



**Author: Gospava Kalaba,  
Serbia**

## Remote work in a village idyll

After attending many conferences, trainings and gatherings about rural development and rural women issues I got an impression that we "run out of ideas". One of the ladies once said: "OK, we got it. Rural women can make cheese, do knitting and crafts, make jelly and syrups.. but is that really all? What else we could do?"

And then, during pandemic, totally unplanned I stumbled upon this amazing woman and her story

Nikolina Andrić, from Nadalj, village in Vojvodina, Serbia, graduated Tourism management on Faculty for natural sciences. After she got a degree, she continued her studies at the same faculty, but in a little bit different field - Masters in geography, with a plan to be a geography teacher.

She finished her masters, got married, went back to live in her village, and with the change of the national law, she was not able to work as a Geography teacher in a primary school, because her graduate studies were not in the same area.

"It felt like a world is crashing at that moment", says Nikolina. "I invested two good years in that Master program, and it was all for nothing. I felt that all that is really unfair.

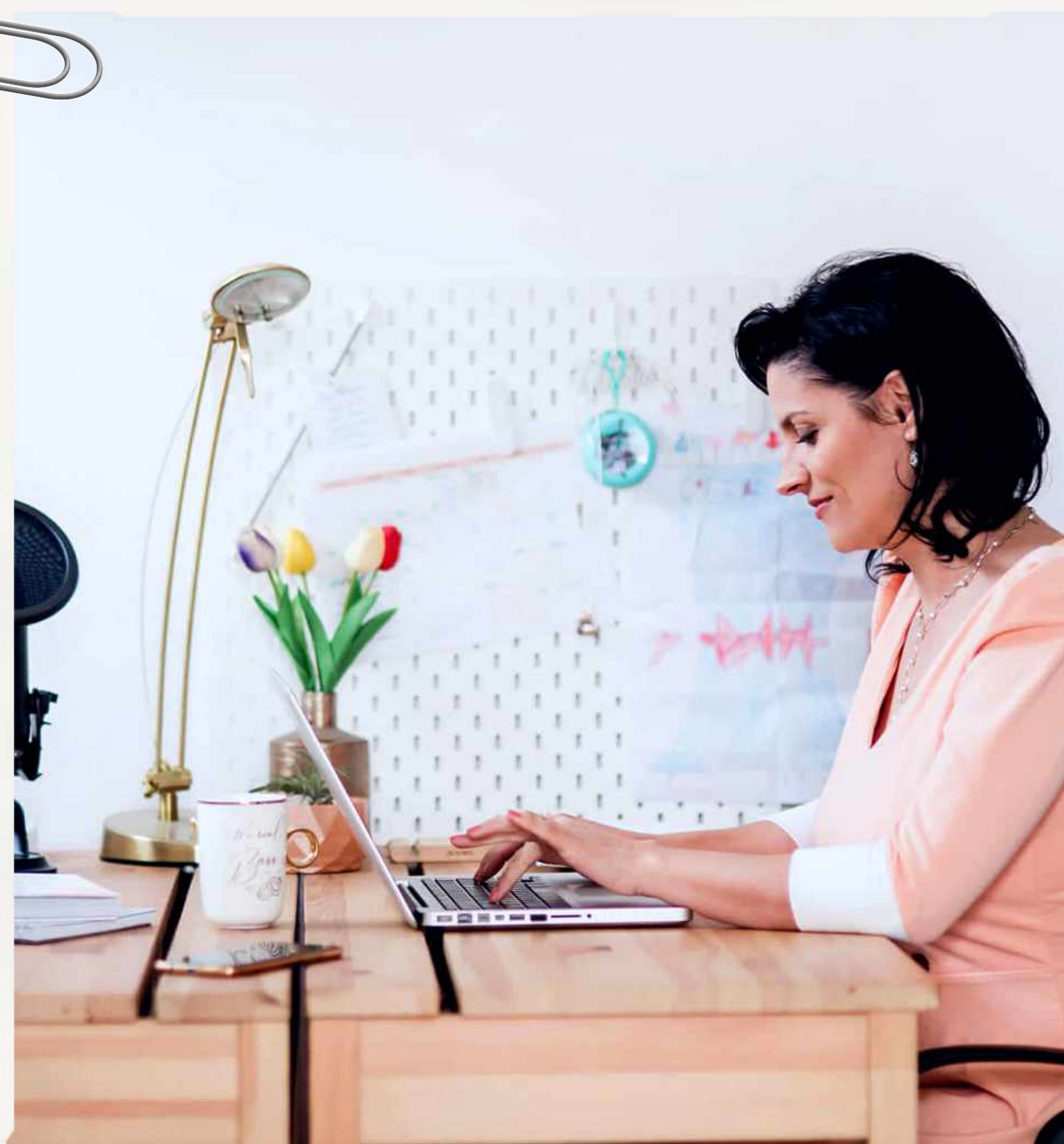
Now, when I look back, I think that was a good thing that happened to me. I like teaching and education, that is my passion. But Geography not that much."



"Soon after that, I got my first baby. I didn't have a plan to stay unemployed, so I started to look for a job. I dismissed all jobs that I had to travel to, so only thing that was left was online job. And back then, in 2012, there were not many online jobs. And I had no one to tell me more about it. So I had to do it all by myself."

She googled online jobs and that is how she discovered the Upwork platform, where she got her first job in 2012. Considering that she had a degree in tourism, she managed to get her first job in making travel plans. But that job made her realize that she is much better in text formatting. So she started to do more copywriting, to learn new programs, to explore....

It was time consuming and she learnt from her mistakes. That was the main reason why she started to work as a virtual assistant mentor. She wanted to share her knowledge with others and she is happy that her trainings helped many women to keep their life-work balance and get good financial compensation. At the beginning her biggest support was her mother-in-law. "She was not sure what it is all about or what am I doing, but she saw my passion about it, and she was eager to help me. She was taking care of my kids (and I have four of them), and she was my biggest help. Later on, I got total, unreserved support from my husband. I got good work-life balance, and good financial compensation." says Nikolina.



From other support, the government subsidies for beginners-entrepreneurs are worth of mentioning. Those money from the government are enough to pay taxes. "But, still we have discrimination of mothers entrepreneurs. In Serbia women entrepreneurs have no right on paid maternity leave, and I really hope that the law will be changed this year. We do not need just empty talk about women entrepreneurs, without real support." adds Nikolina. Her beginning as a virtual assistant mentor was in 2016. Then she started to make workshops and to educate others about possibilities for online jobs. Nikolina says: "I felt obligation to share that knowledge and experience with others. This year I have a small group of students, who just approached to me. Many people knows about my education conferences, so right now I didn't even promote this conference. It became a tradition that promotes itself."

When asked about possibilities for a women in rural areas, she responds: "I think that most important is the will and motivation to do something. I can show you options, but I can not push you everyday." And we have to stop to insist that every women needs to be employed, to have big salary, fancy house... For me definition of success is happiness. If the women is happy with her status, she is successful in my opinion." And for the end, whatever you do, stay authentic. Stay minority. It is easier to show of in a smaller group. And make your own standards of success, do not compare to others. Stay unique and be yourself".

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