BARRANCABERMEJA, Colombia (CNN) -- Rosalba Gomez would never have believed that a visit to the market with only 500 pesos (25 cents) could spare her son from a life with the guerrillas.

Years later, with her son enrolled in a university, while all his former friends have enlisted with rebels or criminal gangs, she feels she never made a smarter investment.

"I sent my son to Bucaramanga (a city 100 kilometers [60 miles] away) when he was 13 and now I thank God," Gomez said.

Thanks to a scholarship fund, she has been able to put two of her children through college. She said she hopes to send her third to university when he finishes high school.

The auspicious shopping trip that changed her life came in 1993. It was a modest attempt by nine women to find food for their families in one of Colombia's most-violent cities.

Unemployed and desperately poor, Gomez and the others had few options.

They lived in a run-down "commune" northeast of Colombia's oil center, Barrancabermeja, in an area controlled by the country's second-largest guerrilla organization, the National Liberation Army, or ELN.

Forced to follow the whims of gun-toting guerrilla militiamen who did not hesitate to kill anyone they suspected of collaborating with the police, army or right-wing paramilitary groups, the women felt trapped in their own homes.

When they ventured outside their neighborhood, crossed the railroad tracks and entered government-ruled Barrancabermeja, they were treated as pariahs.

"The government sees us all as guerrillas. All doors in the city are closed to us," said Guillermina Hernandez, one of the nine.

"If you go to asking for a job at any business, if you are from the northeast, you don't get work. This has a terrible effect on the community, because if we don't have a job, we don't have food, we can't have an education, we don't achieve anything without a job.''

Let's Shop Together

Seeking to surmount their dire circumstances, Hernandez, Gomez and seven other women pooled what little grocery money they had. They hoped that, as a group, they could buy more. Each pitched in 500 pesos, and together they went to the market.
It paid off.

Not only did each woman receive enough to feed her family, but also the women had some left over. The women resold the surplus to pay for other daily needs and began again.

The women then sought help from a local priest, obtaining a loan to help them buy foodstuffs. More families joined, and before long a humanitarian aid organization offered to help them.

Today, there are 44 families in the program, called Merquemos Juntos, or Let's Shop Together.

"All of the 44 families didn't know each other from before," Hernandez said. "We weren't friends. If we ran into each other, we were distant: You are there; I am here. Now when we meet, we feel like one family of 44 families."

Merquemos Juntos now goes far beyond shopping.

Members staff a cooperative store on the grounds of a church in their neighborhood. They teach -- and some learn -- basic job skills, such as sewing, to give unemployed women a source of income. But most importantly, Hernandez said, they have established a trust fund for area children to go to school in other cities.

The communes, where armed groups often pressure young people to join their ranks, is a dangerous place for children to grow up.

"The economic situation that we are living in makes this a reality," said Angel Miguel Solana, a community leader. "There are many children who leave to go pick coca (the plant from which cocaine is made). That is no secret. They go to the paramilitary groups, or they go to the guerrillas. There are few kids who have the guidance of their parents."

So far, Merquemos Juntos has managed to send nine children to high school and 13 teens to university.

And Hernandez hopes to expand the project even further.

"My dream for the future is to be able to have in this area a cooperative for credit, for savings. We don't know what we will name it, but it should be where the people have access to it, where someone won't tell them that because they live here, their house has no value, and they can't get a loan," she said.

"From the top of the bridge (the dividing point between the communes and the city), everything here is (seen as) worthless. For those of us who live here, if we don't do something for ourselves, nobody will."