

## **WORKSHOP ON WOMEN ENTREPRENEURSHIP**

# FINAL DOCUMENT

## **DURRES 25.05.2006**

# Introduction

Today, Thursday the 25<sup>th</sup> of May 2006 in Durres (Albania), on the occasion of the VI edition of the Forum of the Adriatic and Ionian Chambers of Commerce, was held the Workshop on Women Entrepreneurship coordinated by the president Jadranka Radovanic.

The meeting was marked by the presence of 38 delegates belonging to the female associations of the countries involved in the Forum.

# **Proposals**

In particular, were faced the following topics:

**Croatia** – President Radovanic referred the excellent result of the First Congress of Female Entrepreneurship of the Adriatic and Ionian Area that took place in Dubrovnik Croatia at the  $20^{th}$  –  $21^{st}$  of April 2006. The Congress has produced a final document where were synthesized the problems of all countries presented at the event.

The final document was then presented in Brussels at the  $2^{nd}$  - $3^{rd}$  of May 2006 by the President and a delegation of the Chamber of Commerce of Ancona, in occasion of the starting procedures for acknowledgment of the A. I. C. Forum.

During the activities president Radovanic highlighted the growing of the number and the dynamism of the Albanian women entrepreneurs and expressed the hope to intensify in the future the relations with Greece.

The president also suggested, following the example of Croatia, that each Chamber of Commerce makes a data base of the female enterprises, in order to obtain more attentions and resources from the EU to finance quality projects concerning women.

In Croatia indeed, thanks to a great pressure on local authorities and Government, was obtained a fund directed to the female enterprises composed of facilitated loans and loans without interests (for training and for buying technological facilities).

Chamber of Commerce of Ancona - The Chamber agreed with the important result of Dubrovnik where Italy was represented by 32 delegates. It was suggested to create a pamphlet that contains the list of participants using the same method that was applied in occasion of the Congress in Dubrovnik. This pamphlet must become a precious update of the female presence that has until today followed and supported the workgroup. Moreover it was suggested to organize a second Congress of Female Entrepreneurship of the Adriatic and Ionian Area.



Albanian Ministry of Economy - Communicated a very important datum: the 52% of Albanian population is female and the 17% of this percentage is represented by women enterprises. Therefore, it is necessary to make laws in order to provide incentives for the female enterprises that shows remarkable potentiality. Only in Durazzo exist 84 big female enterprises (5 in construction field; 14 in clothing field, employing 200 women; 2 in hides and leather field while the remaining part is working in commerce, travel agencies, shipment agencies and hotels).

Despite this entrepreneurial vivacity, it was underlined the lack of management because the women entrepreneurs need training. It was also highlighted the necessity to create a multidisciplinary training center that can obtain UE funds.

**Albanian Women Enterpreneurs Association-** Confirm the validity of the experience of the Forum of Adriatic and Ionian Chambers of Commerce and they communicate that they will create within June one publication, using their database, with more than 100 names of female enterprises that want to have a dialog with the colegues of the Adriatic shore.

**Montenegro** – The delegate represents her own company that produces ecological herbalist products, maintaining the European standards, and she demonstrates one reality that was started only with use of knowledge and force of one woman and today it becomes a highly advanced company.

# **Conclusions (agreed initiatives)**

The participants acknowledged what was referred by the country's representatives and they shared one common problem that was underlined by the representative of the Unioncamere-Retecamere Italia: women with their numeric consistence and ability represent the greater human resource for development, but they are not adequately emphasized in the most part of the countries.

The role of the institutional workshop of the Forum is therefore, to create concrete projects of relations, also bilateral, between the Adriatic – Ionian countries, improving the presence of women companies in the sectors of production and in Forum's workshops too. It is necessary moreover, to be more active in the field of informing, accessing to loans and balancing of familiar and personal working hours.

It was confirmed once more the necessity of the database that has to be created by all Forum's Chambers of Economy as an instrument of knowledge and support for elaboration of projects and strategies.

It was presupposed, moreover, that the Workshop on Women Entrepreneurship could become, as soon as possible, the Network of the associations of female enterprises of all A. I. C. countries and it was decided, with full consensus, to realize a new pamphlet of women enterprises participants at all the meetings.



Considering the fact that the 7<sup>th</sup> Forum of the Adriatic and Ionian Chambers of Commerce will take place in Ancona at 2007, the Workshop proposed to realize the second Congress of Female Entrepreuship in Italy and to accept the attached Final Document from Dubrovnik as its part.

The Chamber of Commerce of Ancona confirms the availability to be the host of the event, but it takes some more time to decide together with other Italian Chambers - members of the Forum.

The intervention areas and the goals are:

Areas of Intervention:	Objectives:
Croatia	To create a data-base of the women enterprises from all
Italy	Chambers that are members of the Forum
Albania	To establish a network of women associations of all the ionian and
Montenegro	<ul> <li>adriatic countries</li> <li>To make a pamphlet of the women enterprises participants to the Forum</li> <li>To organise the 2° Congress of Women Entrepreneurs</li> </ul>



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# **ATTACHMENT**

## FINAL DOCUMENT - DUBROVNIK

On the dates of 20 and 21 April 2006, in Dubrovnik, on the occasion of the Convention of the Congress of Female Business Enterprises of the Adriatic and Ionian Shores, the representatives of female business associations and regional and provincial organisations, along with businesswomen encouraged by the Chambers of Commerce of the Italian Adriatic Coast participating in the Forum, met with their fellow female entrepreneurs and with the authorities of the eastern countries that face onto the same sea. The encounter took place at the Dubrovnik Palace hotel, under the supervision of the AIC Forum and with the KRUG Association as co-organiser, as well as with the patronage of the President of the Republic of Croatia.

#### List of the countries involved:

Italy, Albania, Bosnia-Herzegovina, Croatia, Montenegro, Slovenia.

**Coordination**: Jadranka Radovanić, President of the AIC FORUM, President of the district Economic Chamber of Spalato-a member of the Economic Chamber of Croatia; the Chamber of Commerce of Ancona.

Participants in the meeting: 110 delegates representing the Italian Chambers of Commerce of Padua, Verona, Ancona, Pesaro, Lecce and the UnionCamere-Retecamere union and network of chambers of commerce; the Economic Chambers of Slovenia, Croatia, Bosnia – Herzegovina and Montenegro; the Businesswomen's Associations of Albania (PBWA) and Croatia (KRUG), plus representatives of authorities and organisations responsible for local development at various levels, together with businesswomen from all six countries.

### **PROCEEDINGS**

The scheduled proceedings opened with greetings from high-level Croatian institutional authorities, while the speakers provided a broad overview of the state of female employment, especially in small, newly established enterprises, though they also stressed the wide variety of problems still found in the different countries involved.

# **CROATIA**

Junior Minister Bračić of the Croatian Ministry of Economics gave a presentation on the tools available to economic operators, followed by a debate with a number of participants.



Mention was made of the need for the government to refinance the specific fund established in 2004 for female entrepreneurship, rather than including it, as was done in 2005, with the financing meant for weak categories of recipients (new businesses, women, young people, the disabled). In support of this position, it was noted that the E.U. Commission has an ad hoc fund for Female Businesses. On this occasion, it was also held advisable to propose that the Croatian Government issue a measure similar to Italian Law 215/92 ('Affirmative Action for Female Businesses'), especially as regards support for self-employment.

## **ITALY**

In her report on the situation in Italy, the representative of UnionCamere-Retecamere stressed the need to work towards shared goals that make the most of the different style of female management, optimising the possible synergies between business enterprises and entities of local development, as is proposed by the working method of the roundtables of the AIC Forum (permanent training in the use of new technologies, services for the upgrading of the territory geared towards the tourist industry, social services to create employment and service enterprises).

Along these lines, the newly elected government is called on to outline a renewed and effective strategy for the promotion, support and development of Female Entrepreneurship. It is also requested that the national and regional governments make the most of the experience of the AIC Forum's Roundtable on Women in Business, treating it as a privileged source and contact in the area in question.

# **SLOVENIA**

The representative of the Economic Chamber of Lublijana noted that, in her country, there exists extremely advanced legislation which, however, has not been fully implemented. At present, a sector devoted to small and medium-size enterprises has been organised inside of the Chamber to work towards this objective, in collaboration with a well developed network of local female associations.

This presence of female entrepreneurs will soon make necessary a larger presence of women in government positions.

# **BOSNIA - HERZEGOVINA**

The representative of the Economic Chamber of Mostar reports a revival in female entrepreneurship, after years of difficulty, thanks in part to the renewed commitment of the government, taking the form of initiatives involving training, business culture and social services, as well as support of the entry of women in business associations. What is needed are: greater financial resources and tax subsidies for female entrepreneurs, as well as initiatives involving infrastructures, technological innovation and processes of innovation. Note was taken of the



need for increased efforts on the part of institutions to develop business association activities for women.

## **MONTENEGRO**

The representative of the Economic Chamber of Podgorica presented statistics that illustrate the difficulties still faced by women in Montenegro as regards the world of work and business. She strongly requested that her government tale effective action to promote female entrepreneurship, for the purpose of furthering the overall development of the country.

The shortage of data and updated information is not merely a statistical problem, but a situation that must be resolved in order to obtain the knowledge needed to reinforce the self-esteem and participation of women in the country's economy.

## **ALBANIA**

The delegate of the BPWA spoke of the dynamism and entrepreneurial skills of Albanian women, which are not adequately supported by government initiatives; she identified as priorities actions to facilitate access to credit, and she requested that a public guarantee fund be established to help women engage in business activities.

## **CONCLUSIONS**

In light of the fact that, following the various international meetings of the AIC Forum (Igoumenitsa, Neum and Budva), there is a growing commitment to undertake activities promoting female entrepreneurship on the part of the Chambers of Commerce of the different countries, as well as their government institutions;

Taking into consideration the interesting prospects generated by the monitoring of European projects that pursue the integration of women in the business world and the economy, to be use as path towards increasing the role of women in decision-making processes;

There can once again be no ignoring the fact that an up-to-date, consistent analysis of the statistics on female entrepreneurship in all the countries must be carried out, similar to what has already been done in Italy and Croatia.

It is also important that the exchanges of ideas and proposals between business enterprises and institutional bodies during the encounters on specific themes top be held at the Forum Roundtables result in projects and financial resources for initiatives designed to reinforce the presence of female, within the framework of a more balanced 'Adriatic' economic development that respects both quality and the environment.



The participants reiterate their requests to their respective local Chambers of Commerce for guarantees that the forum shall be provided with support, and that the decisions already taken by the forum shall be implemented, so as to establish a service focussed on Female Entrepreneurship, funded with specific resources and operated by personnel able to draw up statistical-analytical reports on the data obtained.

The participants agree to create occasions for collaboration, including bilateral efforts, in order to develop initiatives of promotion and exchange that prove reciprocally useful, and the ask the governments of their respective countries to identify instruments of collaboration and reciprocity able to harmonise strategies and initiatives supporting Female Entrepreneurship.

The participants further agree to extend and reinforce women's networks, for the purpose of influencing policies and strategies that promote and support women in business, starting with those of the European Community.