



WORKGROUP ON WOMEN ENTREPRENEURSHIP FINAL DOCUMENT

Budva (Montenegro), 12th May 2011

Introduction

On 12th May 2011, the Workgroup on Women Entrepreneurship chaired by Jadranka Radovanić gathered together in Budva (Montenegro), on the occasion of the 11th Edition of the Forum of the Adriatic and Ionian Chambers of Commerce. The Workgroup was attended by about 50 female representatives of Chambers of Commerce, institutions and associations of the Adriatic and Ionian area.

The President warmly greeted the women attending the event and opened the session with the first item on the agenda: "*Policies and instruments to accommodate work - life balance*".

These policies represent an important innovative factor of social, economic and cultural models and aim to provide instruments which should make work and family requirements compatible so as to enable the improvement of the quality of life and the multiple roles that a woman must undertake in complex societies such as ours. .

These policies have a clear impact on the organization of work and time schedule in cities as well as in the coordination of public services.

The President provided the attendees with a direct example about the city of Split where these policies have enabled more than 1000 children to make use of 7 new nurseries. This example could be applied everywhere even through the commitment of the Chambers of Commerce and women's Associations.

With regards to the second item on the agenda – i.e. "*Gender equality in decision making processes*", competency and knowledge are the key factors.

Even if women have shown over the years to be highly qualified professionals and to be able to achieve better results at school and training courses, they are still a minority compared to men within the political and entrepreneurial world, especially when it comes to decision making. For this reason, we must still work hard to achieve equal economic independence, equal salaries, equal work status and equality of dignity and integrity in terms of decision making processes.

We must commit to supporting and increasing the presence of women in the work market, strongly promoting women's entrepreneurship and free-lancing. The President also provided the percentage increase of women enterprises from 2001 to today: 25%.

This increase was reached in Croatia through a significant commitment in mentoring activities and procedures in favour of women's entrepreneurship.

Unfortunately, the Employment Centre of Split has still 5000 unemployed graduates on record. This data should encourage us to take on even more responsibility and show greater commitment towards women looking for a job.

The AIC Forum could represent a precious opportunity not only in terms of public relations and mutual friendship, but also to promote economic cooperation among the countries as well as economic and occupational revival.

It is also equally important to work with young people by going into schools and universities and discussing EU policies and objectives with them in order to prompt a culture of solidarity that is important to avoid persistent inequality.

It is also important that women's Associations are present in the territory and cooperate with greater commitment with the Chambers of Commerce towards the creation of shared proposals and initiatives to be submitted jointly to government authorities.

Strategic guidelines

The President asked the representatives attending the event to speak out:

- **MONTENEGRO:** the Vice President of the Chamber of Commerce of Montenegro (Podgorica) Ljiljana Filipović took the floor. She provided very interesting data regarding her people, such as 45% of all women are unemployed, of whom 58% are graduates. The Montenegro Development Fund has launched a new bid for the creation of 30 new female enterprises. Even the Ministry for the minorities has stressed the important role that women have in the scientific and political world. The representative also informed the audience of the existence of a Department of a private University dedicated to women's entrepreneurship. Then, it was the turn of Mrs Mirjana Babić – the ambassador of the women's network of Montenegro – to speak. She suggested the fixing of an objective for next year: finding at least two women and helping them to become entrepreneurs;

- **CROATIA:** the Vice Mayor of Pula, Vera Radolović, an entrepreneur herself, spoke about her experience as a female manager and a representative of an institution;



- **BOSNIA-HERZEGOVINA:** Mrs Željana Bevanda of the Chamber of the Economy of the Bosnia and Herzegovina Federation took the floor. She reminded the others of the 5th Congress of women entrepreneurs that took place in Međugorje in November 2010 and the objectives that were set then. The entrepreneur Ružica Ćurković of the company Zadruga Kupreška Mljekara underlined the need that women who want to start up a business have of receiving targeted training and the opportunity of submitting shared EU projects by using the network of partners of the AIC Forum. She also expressed her commitment towards the foundation of an association for women who want to start-up some sort of business in the farm-holiday sector.

The speech given by Shani Nand, representative of the Regional Cooperation Council, placed the projects Gender Task Force (GFT) and the South East European Centre for Entrepreneurial Learning (SEECCEL) of Zagreb in favour of women entrepreneurs at the centre of the discussion.

- **ALBANIA:** the representative of the Chamber of Commerce of Durres, Mrs. Marjlinda Nallbani, suggested that enterprises and boards of directors should have more legal councillors whose presence should help understanding the complexity of contracts that often are signed without having the required knowledge. The President of the SHGPAZ Association, Mrs. Flutura Xhabija, took the floor. She stressed the need to have stronger female associations in order to be able to express problems and difficulties encountered and be then better represented within the institutions. 90% of the Association's enterprises are micro-businesses and therefore, need substantial support even in terms of funding. There should be at least a group of 10 female representatives for every country in the Balkan area to start up a cooperation with the Chambers of Commerce and the Ministry of Economy, Work and Tourism. She also flagged up that the commitment made by this association provided two women with the opportunity of being elected to the municipal council during the last election.

- **ITALY:** the representative of the Province of Ancona, the province councillor Mrs. Eliana Maiolini, explained very carefully the initiatives in favour of women carried out at provincial level that guaranteed the presence of a significant number of women in the Province of Ancona. When it comes to policies for women, the entire work done by the body through the Equal Opportunity Commission is aimed at removing all those obstacles that women encounter in their life and work path. A number of projects in favour of women entrepreneurs have been funded by using the European Social Fund. It was then the turn of Mrs. Adriana Brandoni, the President of the Committee for the Promotion of Women's Entrepreneurship of the Chamber of Commerce, to speak. She presented the activity program of the Committee by stressing its total autonomy. She said that in Italy the network of Committees formed at the Chamber of Commerce represent a strong potential of development for women and an opportunity of decisional representation at various institutional levels. She showed in detail all the initiatives undertaken to favour the generational passage of businesses, especially those addressed at disadvantaged women who, through a new bid launched by the Marche Region, will be able to exploit specific training for a possible job. These examples could also be transferred in the countries of the Adriatic and Ionian area in respect of the different legal systems.

Conclusions (agreed actions)

In concluding the work session, the President summarised the things said by all those who took the floor and outlined the results regarding the bid for "innovative" female entrepreneurs of the Adriatic and Ionian area launched last November. The bid was aimed at enhancing the potential of female entrepreneurs in the area and strengthening the relation between gender equality and employment in order to prompt economic revival and sustainable growth.

33 female enterprises (10 one-man businesses and 23 companies of which 15 are Private Limited Companies, 1 Private Limited Company with Sole Partner, 4 cooperatives, 1 Limited Partnership and 2 Limited Liability Companies) submitted a bid of which 21 are legally based in Italy, 6 in Croatia, 2 in Bosnia and Herzegovina, 1 in Montenegro and 3 in Albania. The main sectors in which the bidders work are those related to services and manufacturing. The award of the three companies winning the bid will be given on the night of 12th May 2011. On the same night, 4 female enterprises will be granted a special mention whose work is considered original by the Judging Committee for the enhancement of human resources and the enforcement of good practice in terms of environmental protection. All businesses will be granted a free two-day training course for the improvement of management skills required to run a business.

All the bidding businesses will be given visibility in the institutional websites by the bodies organising the event even though a promotional brochure.

The President thanked all the participants for their contributions to the discussion and closed the session by proposing that all presentations and proposals given today should be published in the AIC Forum website dedicated to women's entrepreneurship. In this way, everyone can be aware of what was proposed and make further suggestions. The President also announced that the 6th Congress of Adriatic and Ionian Female Enterprises will be held in Split sometime in autumn.