



WORKGROUP ON WOMEN ENTREPRENEURSHIP

FINAL DOCUMENT

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Introduction

The Permanent Workgroup on Women Entrepreneurship met today, Thursday 24th April 2008, in Makarska (Croatia), on the occasion of the 8th edition of the Forum of the Adriatic and Ionian Chambers of Commerce, and was coordinated by its President Jadranka Radovanić.

The meeting was characterized by the presence of numerous Croatian and Albanian women entrepreneurs as well as of representatives of the Chambers of Commerce that are members of the Forum.

The Chamber of Commerce of Etoloakarnania (Greece), the Secretary General of the Ministry of Economy in Bosnia and Herzegovina, the President of the Committee for the Promotion of Women Entrepreneurship in Bari and the institutional representatives of the Province of Ancona, as well as the ones of the Commission on Equal Opportunities of the Marche Region, participated in this edition for the first time.

Even this year's edition was characterized by the prestigious attendance of one representative of Eurochambers - Bruxelles – who made a valuable contribution to the Workgroup.

Equality between women and men is a fundamental value of the European Union. The situation has changed greatly although important knotty problems to be solved remain. In particular, despite much progress on the quantity level, it is increasingly necessary to foster the quality level of equality.

Proposals

After the Presidents' welcome the meeting dealt in particular with the following issues:

- *women entrepreneurship as a resource for international cooperation in the Adriatic and Ionian Countries;*
- *the presentation of the method and data of the statistical survey aimed at analyzing the state of the art of the women entrepreneurship in the Forums' countries;*
- *training as a strategic factor of development.*

Each participant took the floor illustrating the situation in their own Country:



Croatia

President Radovanić presented the up to 2006 database of the women enterprises at a national level and divided among the 20 counties; it was created by the KRUG Association and partially financed by the Croatian Ministry of Economy, Employment and Entrepreneurship. The statistical survey points out that the feminization rate, namely the percentage of women enterprises on all enterprises without any distinction of genre, is equal to 24.18%, with a strong presence in the trade sector that makes up 41% of the national GDP.

Women contribution to the Croatian entrepreneurial situation has steadily increased in the last years and the businesses have created a lot of employment; in 2002 there were 8,500 registered women enterprises against 18,000 in 2007. There are various projects in Croatia supporting businesses among which a project which is entirely devoted to women entrepreneurship called "*Project Women Entrepreneurship*". It grants financial help to businesses, in the start-up phase, for the purchase of computer tools, training and the setting up of the business plan.

In the 2004-2007 period, 1,655 Croatian women entrepreneurs received financial support totalling 13 million Kunas (about 1,8 million Euro).

In 2008 the Croatian government will implement a new strategy to boost local women entrepreneurship. More specifically the government has allocated a 350 million Kunas funding (about 48.75 million Euro) this year, based on the new 2008-2013 incentives plan for Croatian women entrepreneurs.

Furthermore, the president has underlined, once again, that it is important to set up the database of women entrepreneurs in all the Forums' Countries, in order to obtain resources from the European Union to finance quality project for the women entrepreneurship.

Albania

Supporting women entrepreneurship has been one of the main goals of the Durres Chamber of Commerce and Industry since 2007. This institution has appointed a manager that shall be responsible for this sector and it has also set up the database. According to the data received by the secretariat of the Workgroup, the number of businesses registered in 2007 amounted to 1,032 of which 192 were women enterprises, whereas in 2006 the businesses without distinction of genres totaled 945 of which 171 managed by women.

These data will be updated after the meeting that the person in charge for Durres will have in the next months with the other Chambers of Commerce to set up the national database of women enterprises.

Unfortunately, no financial help is provided in Albania to support women entrepreneurship but various initiatives are underway.

More specifically, the Association of Albanian women entrepreneurs and professional women (Shgpa), which participated actively in the Workgroup, has made numerous contacts throughout the year, both with local and international institutions, in order to strengthen its network and its economic and trade relations.

Bosnia and Herzegovina

No data concerning women presence in the political and economic sectors of the country are available so far, neither at national nor at entity level. The strategy for



the development of small and medium enterprises is aimed primarily at collecting data on the presence of women entrepreneurs in the country.

Nevertheless, during the Workgroup, the Secretary General of the Ministry of Economy of Bosnia and Herzegovina illustrated what the State has been doing to improve equal opportunities.

From 2005 to 2008 the Ministry of Economy has earmarked a lot of funds to improve entrepreneurship. According to the national budget 2% of the resources should be allocated to boost the craft and SME sector but only a part of it is actually set aside for entrepreneurship, due to the fact that it is essentially a social budget.

Over the past years, the number of projects submitted by businesses, in order to obtain funds, has increased considerably. As a matter of fact, from 2005 to 2007 about 58% of the submitted projects were approved in all districts of the country.

For the year 2008, the government plans to implement several promotional initiatives for entrepreneurship, as well as incentives for: development, implementation and transfer of product and production process innovation technologies; youth entrepreneurship in the start-up phase (5,000 Euro for the setting up of an Ltd. and 4,000 Euro for a craft business. Women who have already started a business can take part in this call for proposals as long as they have had a financial statement in the six-month period). Furthermore, voluntary funding (gifts) up to 10,000 Euro and financing for the microcredit agency, specialized in the support to women entrepreneurship, have been planned.

Greece

It is essential to give greater support to women, so that they can take part in all economic activities. Women are a big resource although they are underutilized according to the representative of the Etoloakarnania Chamber of Commerce. In such a globalized market, women cannot succeed alone in developing skills in all fields and must therefore be helped through community projects and specially dedicated services.

In the last years, in Greece, women entrepreneurs have set up activities that were once considered a traditional male prerogative. The Etoloakarnania Chamber of Commerce provides many services to support women.

According to the data sent by the Chambers of Commerce to the Workgroups' secretariat, the number of registered businesses in Agrinio in 2006 amounted to 496, of which 133 were managed by women. On 31st of December 2007 the number of enterprises totalled 562, of which 183 were women businesses, namely about 32.56% of the total number, mainly made up of individual businesses.

While in Pirgos the number of registered businesses in 2006 was equal to 8,102, of which 1,434 were managed by women, mainly companies, in 2007 such number increased to 12,413 altogether, of which 2,072 managed by women and mainly made up of individual businesses.

Montenegro

Although not present in the meeting, The Podgorica Chamber of Economy sent the Workgroups' secretariat the data on women entrepreneurship of its country up to 31st December 2007: the number of registered businesses amounts to 16,920, of which 2,809 are managed by women (about 16.60 % of the total number). Such enterprises



are mainly concentrated in Podgorica and services, together with trade, are the most driving sectors. Nevertheless the women entrepreneurs who participated in the Workgroup pointed out that their level is much lower than the one of other countries. For this reason, they requested all those present to take part in the 3rd Congress of Forums' Women Businesses, which is scheduled for next autumn in Budva (Montenegro). This will be an important opportunity to spread and enhance the culture and knowledge of women, in specific fields of competence, and to strengthen the Forums' women businesses network.

Italy

Women contribution to the Italian entrepreneurial situation is not solely in terms of quantity but also in terms of quality: the number of women businesses has indeed increased taking different complex juridical forms and occupying non-traditional sectors.

1,243.19 productive women businesses are known to be included in the Register of enterprises of the Italian Chambers of Commerce, at the end of 2007, and their growth is 0.67% higher than the one of other businesses.

The higher growth of women enterprises, compared to the whole number of businesses, has thus contributed to increasing the feminization level.

Several initiatives have been set up to support women entrepreneurship. For instance the Province of Ancona, which took part in the Workgroup, has allocated funds through a ESF provincial call for proposals for the setting up of new businesses, in particular the ones managed by women. Furthermore training actions have been financed, addressed both to employed women and to those who need to acquire skills and competences to face the entrepreneurial challenge.

The Commission on Equal Opportunities of the Marche Region has initiated the "project over 40", in collaboration with the tourism associations and the Committee for Entrepreneurship Promotion of the Ancona Chamber of Commerce. Such project is aimed at training women in great difficulties and helping them to find a job in the tourism sector. Many students of this course have found an occupation and some of them have set up their own business. This project will be also repropounded in the other provinces of the Marche Region.

A woman is a resource for international cooperation, according to what has been strongly stressed by the Chairwoman of the Women Entrepreneurship Committee of Bari.

Notwithstanding the sea, it is increasingly necessary to compare our identities, strengthen our network, so as to show that women, through the exchange of knowledge, have already built the bridge that many want to build today. All this can be a good starting point for women that have set up a business but too often believe they are not entrepreneurs; a good starting point to acquire the values linked to the roles that women often forget, still today.

Conclusions (agreed actions)

In the light of the information provided for each country by the people present, it is inferred that the participating Countries share a common problem: the need to strengthen the network of the enterprises that joined the Forum. This shall occur



through the presentation of community project, so as to turn the Forum into an opportunity for a qualitative and quantitative growth.

It is increasingly necessary to take actions and adopt strategies that can strengthen women representativeness and increase their participation, both in the decision making process and in science and technology. By doing this they will be able to give their contribution to improve innovation, extend the relations between businesses and institutions and foster Forums' women businesses activity with a gender mainstreaming perspective. The women point of view will therefore constitute an added value in all the actions that the Forum will take in the future.

Furthermore it has been stressed that the complete database of women entrepreneurship in the Adriatic and Ionian area shall be produced at the 3rd Meeting of Forums' Women Enterprises in Montenegro.

The President has therefore committed herself to urge the Chambers of Economy of Bosnia and Herzegovina, Albania and Greece to send the missing data to the Workgroups' Secretariat, possibly by the end of June.

However, productive businesses managed by women in this area account for 25% of the whole number, without any distinction of genre. The composition of women enterprises can be already seen on the web site "Shop Show" which was presented in Portonovo last May. More than 100 women entrepreneurs have been registered so far and every year the secretariat sees to the updating of the virtual businesses showcase, including the ones that participate in the workshop. A new, more coordinated image of the portal will be shown at the meeting in Budva.

Before the conference, each country will have to send to the Secretariat a report on the actions initiated by the corresponding government and other institutions in favor of women entrepreneurship. The president also calls for the participation of credit institutions, should they set up initiatives in favor of women.

For the 2009 meeting, the Workgroup has accepted the candidature of the Albanian women entrepreneurs.

The areas of interest and objectives identified are:

Areas of interest	Objectives
Albania	<ul style="list-style-type: none"> • Presentation of community projects for women entrepreneurship in the Forums' countries • Elaboration of a complete database on women enterprises in the Forums' countries • A new image for the Workgroup portal "Shop show" • Fourth Meeting of women enterprises
Bosnia and Herzegovina	
Croatia	
Greece	
Italy	
Montenegro	