



3rd CONGRESS OF WOMEN'S ENTERPRISES OF THE ADRIATIC AND IONIAN AREA

On October 9 and 10, 2008, the delegates of the Chambers of Commerce and the women entrepreneurs of the AIC Forum member countries met on the occasion of the 3rd Congress of Women's Enterprises held in Pržno (Montenegro), in order to discuss about "*Resources, tools and bank system for women's enterprises*".

Organizing secretariat:

Workgroup on Women Entrepreneurship of the AIC Forum at the Chamber of Commerce of Ancona and the Chamber of the Economy of Montenegro, in collaboration with the Chamber of the Economy of Split and the "Croatian Business Women KRUG" Association.

Countries involved:

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

Meeting attended by:

120 delegates representing the Chamber of the Economy of Montenegro, the Croatian Chambers of Commerce of Split, Sebenico, Dubrovnik and Pula, the Chamber of Commerce of Bosnia-Herzegovina, the Italian Chambers of Commerce of Ancona, Isernia and Verona, the network of chambers of commerce Retecamere, the Albanian Chambers of Commerce and Industry of Durrës and Tirana, the Regional Chamber of the Economy of Užice from Serbia, the "Croatian Business Women KRUG" Association, the Association of Albanian Women Entrepreneurs (SHGPA), the "Business Women" Association from Serbia and representatives from bodies and local institutions from the six countries involved.

PROCEEDINGS

The proceedings started in the early afternoon of October 9 with the opening greeting by the AIC Forum President, Ms. Jadranka Radovanić, the Deputy-President of the Chamber of the Economy of Montenegro, Ms. Ljilja Filipović, and the Equal Opportunities Department Director for the Government of Montenegro, Ms. Nada Drobnjak.

After the opening greetings, the representatives of the participating countries made a thorough overview of the situation and the financial facilities in favour of women enterprises, which was the main topic of the congress. In some AIC countries, such as Croatia, Italy and Bosnia-Herzegovina, measures have been adopted to "*favour access to credit*" for women entrepreneurs through micro-credit tools, which are have been especially conceived for female enterprises.

Favouring women enterprises through financial resources is of fundamental importance to tangibly enhance equal opportunities and give each country an important contribution in terms of creativity, capacity and competence; this has strongly been repeated by all speakers during the congress.

It should be however pointed out that so far, on two shores of the Adriatic and Ionian crossborder area the vast majority of incentives to build support infrastructures for the work of women entrepreneurs (day nurseries, training, etc.) come from the European Union. On the basis of shared experiences and needs, women entrepreneurs therefore highlight the

need to present tangible development projects, which can first of all contribute to reduce female unemployment, as the unemployment rate among women in the area is still much higher than men's.

During the congress, the AIC Forum President Ms. Jadranka Radovanić stressed the gradual improvement of the situation in **Croatia**.

In spite of this, there is still lack of infrastructures for children up to 12 years of age, as the most important problem women have to face in the country lies in the attempt to combine personal and professional times. The President also reminded participants of the importance of the female enterprises database as a useful tool for future activities and focussed once again on the need to complete the database in the entire Adriatic-Ionian area.

In Croatia there are about 20,000 female enterprises, according to Marija Šola, member of the Steering Committee of the "*Croatian Business Women KRUG*" Association, which has worked on the database for this country. These businesses are mainly active in the service sector and employ about 100,010 people. Since 2003 the Government has allocated grants to support women entrepreneurship. Furthermore, Jasminka Keser from the Croatian Ministry for the Economy, Employment and Enterprises announced the launch next year of a new strategic "pilot" project to support female enterprises.

Representatives and delegates coming from **Italy**, too, stressed the need to be united by the sea and by the prospect of a future integration in European institutions. The answers, which are specific to the needs of female enterprises, are necessary and positive for everyone, as well as indispensable in view of the continuous and fast changes required by Europe and the globalisation process.

In this respect, Antonio Secchi from the Marche Region illustrated a successful initiative during the congress, which was organised to support the growth of new enterprises and was even included in the European Social Fund national list of good practices, i.e. the "*Regional Honour Loan*". This project provided funds to well 500 new businesses, 170 of which female enterprises. The initiative, which is strongly innovative in comparison to the traditional and more welfare-based credit policies, foresaw the granting of subsidized and unsecured financing. The success of the initiative was possible also thanks to the close collaboration between the Marche Region and the private subjects, which contributed to the implementation of the project. The Chamber of Commerce of Ancona, for instance, made a valuable contribution to the success of the initiative by providing free support and assistance to all those, who applied for the loan.

The President of the Women Entrepreneurship Committee for the Chamber of Commerce of Ancona, Ms. Cristina Gorajski, expressed her satisfaction on the number of female entrepreneurs, who have registered in the web portal of the "<http://womeninbusiness.forumaic.org>" workgroup and pointed out that workgroup secretariat has not yet completed its task of collecting data and information on the financial facilities for female enterprises, however said work has been very successful so far and it has been welcomed with strong interest.

In **Montenegro**, in the words of the Vice-President of the Chamber of the Economy, Ms. Ljilja Filipović, a Committee for the Promotion of Women Entrepreneurship has been set up at the same chamber of the economy with the task of monitoring and analysing the problems related to female entrepreneurship, in order to raise the awareness of governmental institutions and induce them to put forward actions and project proposals to the European Union, as well as establish specific funds and tools to support would-be women entrepreneurs. The database of female enterprises has been implemented, however it is not yet complete.

Nada Drobnjak, who is in charge of Equal Opportunities for the Montenegrin Government, announced that strategies for the development of female entrepreneurship are currently being worked out. According to Gordana Vukèeviæ, who is in charge of the Montenegrin Employment Exchange Service, no facilities are foreseen for women enterprises in this country, but rather "self-employment" loans: women entrepreneurs have namely been granted 39% of the loans. Ljiljana Belada, who is in charge of the Department for SMEs Development for the Republic of Montenegro, eventually presented the tools for the support and development of enterprises, which have been adopted/started by the Montenegrin Government.

In **Albania**, a positive and stimulating climate is currently experienced for women both at a political, and at a social level, as reported by the Secretary General of the Chamber of Commerce of Durres, Mr. Brizida Hoxha. This is evidenced by the recent legislative improvements, which have been implemented, e.g. the law on equal opportunities between women and men; the law on violence prevention in the family; the election code(which assigns women in parliament a representation share of at least 30%). Finally, the first International conference on "*Business Power by Women*" was held in Albania: the conference saw the participation of Albanian and German women entrepreneurs and enabled further steps for a lobbying activity to support the development of female entrepreneurship. Also the Chamber of Commerce of Durres established its own Committee for the Promotion of Women Entrepreneurship. In Albania there are currently 4 associations, 12 chambers of commerce and 17 banks, according to the report by the President of the Association of Albanian Women Entrepreneurs (SHGPA), Ms. Flutura Xhabija. This Association is celebrating its 17th anniversary of its foundation this year.

At a national level, **Bosnia-Herzegovina** has not yet prepared its database of female enterprises. In Bosnia-Herzegovina, a law on equal opportunities has been in force since 2003 and grants to support women entrepreneurship have been made available since 2004, as illustrated by the Secretary-General of the Federal Ministry for the Development of Entrepreneurship and Craftsmanship of the country, Mr. Jozo Bejić, during the congress.

According to the President of the Serbian Association Business Women, Ms. Sanja Popović-Pantić, in **Serbia**, i.e. a country that for the first time participated in an AIC Forum congress on women entrepreneurship, no resources are going to be allocated to women entrepreneurship. For next year, the Serbian SMEs Development Agency has planned the opening of a credit line especially targeted to women entrepreneurs.

The second day of the congress focussed on the presentation of individual enterprises, with a comparison of their experiences by sector and country:

Croatia

Lada Karninčić, Trenton d.o.o. – Trogir

Montenegro

Radmila Gojković, Cvjetni Kutak d.o.o. - Nikšić

Bosnia-Herzegovina

Marija Buzov, Farma Galac - Mostar

Nada Zovko, Mona Lisa – Mostar

Italy

Graziella Tabacchi Basevi – President of the Committee for Women Entrepreneurship of Verona

Adriana Brandoni - New Tropical di Brandoni Adriana & C. S.a.s. - Ancona

Albania

Elsa Balteza, Beba Cosmetic Ltd - Durres

Mimoza Shuli, Hotel Perla – Pogradec

CONCLUSIONS

There is widespread consensus on the fact that the activities for the promotion of support initiatives for female enterprises, implemented by chambers of commerce and related associations, have considerably grown after the various meetings of the workgroup for women entrepreneurship, during the AIC Forum sessions, and after each annual congress. As a consequence of this, it is once again evident that the statistical survey on the state of the art of women enterprises in AIC countries must be completed as soon as possible, as information and indicators are fundamental prerequisites for the well-planned and successful development of said businesses.

A fruitful exchange of ideas, knowledge and projects between enterprises and institutions must also go on, but at the same time participation in projects and find community funds is of fundamental importance, as this can help reinforce the role of Adriatic and Ionian female enterprises.

As an exchange of the experiences made, participants will receive the presentations made during the congress by Jasminka Keser (Croatia), Antonio Secchi (Italy) and Jozo Bejić (Bosnia-Herzegovina), i.e. speakers from countries that foresee financial facilities in favour of female enterprises.

Albania has been proposed as the country to host the next edition of the congress. However the President, Ms. Jadranka Radovanić, pointed out that it is the task of the AIC Forum Board of Governors to decide the venue of the next congress. The organizer will have in any case to be a Chamber of Commerce. If the representatives of the Association of Albanian Women Entrepreneurs (SHGPA) do not collaborate with the chambers of commerce and unless they join their efforts to complete the database on female enterprises, the congress will be held in Greece, i.e. in the country that will host the next edition of the AIC Forum.

On the occasion of this event, a prize is expected to be awarded to the best woman entrepreneur and to the best women association of the AIC countries.

At the same time, the need is once again stressed to start services that can help support the growth of an entrepreneurial culture among women entrepreneurs, thereby promoting systematic collaborations with the various subjects who, each in their respective local reality, have the task of promoting and supporting development. It is increasingly necessary to establish a close collaboration between the world of enterprises, their associations and the credit system, also with the aim of providing more financial resources at the best conditions possible, and possibly limiting the guarantees required.

The new idea of "accessing credit as an opportunity and a right" should be promoted, thereby promoting micro-credit, too. It is, however, firm believed that access to credit is still a crucial point for women, in particular for the ones who would like to start a business. That is why this still remains a priority area where targeted actions should be specifically drafted and experimented.