



**“Regional Symposium  
on Gender Mainstreaming into Economic Policies”**

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I am very glad to be here and feel honoured to participate to this conference and to give you an overview of the commitment of Chambers of commerce for gender mainstreaming and women entrepreneurship, in particular the Italian Chambers of commerce.

I would like to describe very briefly the creation of the Committees for women entrepreneurship in Italy and then give you a short overview of the Eurochambres' project “Women in business and in decision-making“ as well as the creation of Eurochambres Women Network (EWN)

➤ **THE WOMEN ENTREPRENEURS COMMITTEES**

Between 1999 and today, **100 Committees for the promotion of women entrepreneurs** have been set up within the Chambers of Commerce. Their memberships comprise more than **1000 women**.

***In 1997, the law 215 of February 92*** (on “Positive action in support of women entrepreneurs”) became effective in respect of financial resources, and since that time, Unioncamere has been building up an ever-stronger relationship with the Ministry for Productive Activity to put this important provision to work.

*Law 215/92 was created with the aim to develop women entrepreneurship, promote specific training for female managers, qualify professional skills of women entrepreneurs, facilitate access to credit for women entrepreneurs and foster the creation of female entrepreneurs in the most innovative productive sectors.*

Italian Chambers of commerce are a public body with an autonomous statute like the Universities. They are a real network, covering the entire national territory. Their aim is to promote the local economic development and to create new jobs.

This is the reason why **in 1999**, with the approval of a **3-year Memorandum of Understanding** between the Ministry for Productive Activity and Unioncamere, the Chambers' network has been chosen to “host” the Committees.

The two main objectives are to provide country-wide support to the process of raising awareness and laying firm foundations for a culture of entrepreneurship among

women and to create the conditions to fully integrate women in the economic decision-making process.

The Committees' members are appointed by the Chambers of Commerce' Councils.

I would like to stress that **members of the Chambers' Council** are:

**sectorial associations, trade unions and consumers;** therefore the Committees reflect the whole local stakeholders.

In other words, the Committee is a sort of small "**parliament**" which listens to the women's needs from the economic and productive world and translates them into concrete proposals of supply of services:

**information, training, orientation** to work and to be self-employed thanks to the Chamber's organisation which is *super partes*.

At the beginning, the Committees' work was more focusing on equal opportunity policy; now, they are deeply involved in **the promotion of gender policy**.

Regularly informed by the outcome of the Committees activities, the Ministry has revised and **updated the Memorandum of Understanding** and has initiated, in February 2003, a **second intensive development phase** which will facilitate a quantum leap in the quality of the Committees' work as a whole and their relationship with the Chambers of Commerce.

Therefore, the Italian Government, through the Ministry of productive Activity and Unioncamere, the Italian association of Chambers of Commerce, the institutional public body, representing the general interest of enterprises, have committed to intensify the promotion of women entrepreneurship and to support the activity of the Committees by activating gender policies and mainstreaming in the daily work of Chambers of commerce. Both the Ministry and Unioncamere have the duty to duly inform the Ministry of Gender Equality in order to create the best coordination as possible with the other policies of the Government.

At present, the Chambers of Commerce and Unioncamere have agreed on one main priority : the **need to survey and monitor female enterprises**. Within this framework a project for the **establishment of an observatory on women entrepreneurs** is in the progress: thanks to the Chambers of commerce statistical information sources<sup>1</sup>. This month; Unioncamere has presented **the first national monitoring report** : at the end of june 2003, Italy has more than 1 million of female enterprises (23.9% of all active enterprises) and almost 3 million of women at high level post within the enterprises. Most of the female enterprises (866.000) are individual owned companies. The activity of these female entrepreneurs is mainly in the commercial sector (378.000) and in agriculture (282.000). But the presence is significant also in the manufacturer sector (129.000), information technology (118.000) and services for people (104.000).

*Some figures:*

*The 1<sup>st</sup> call for proposal on the basis of Law 215/92 has generated, in 1997, 4.012 demands to create female enterprises and training courses.*

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<sup>1</sup> Italian Chambers of commerce own the business register.

*The 4<sup>th</sup> call for proposals, which closed in May 2001, with a total amount of 147 million EUR, generated 26.951 demands to create new female enterprises and training courses. Only 5.669 demands have been accepted (1 out of 5).*

*With the first 4 calls for proposals, there was a total amount of 280.000 million EUR for funding : 8412 female enterprises were created (out of 41.213 demands) and these enterprises have created 47.141 new jobs.*

*With the 5<sup>th</sup> call for proposals, between 13<sup>th</sup> December 2002 and 13<sup>th</sup> March 2003 (4 months!) with a total amount of 154,5 million EUR (of which 20.4 million from Regional co-financing), the total number of demands for female start-ups was 39.862. The increase in the demands was of 47.3% concentrated in some Regions as Campania, Sicily, Lazio, Sardinia and Lombardy.*

*These figures prove that there is a “healthy” spirit of enterprise in Italy and that the instrument is of great interest. The Ministry of Productive Activity indicates that there is a good co-relation between the programme presented and the effective results achieved.*

*Nonetheless, the instrument is still insufficient in relation to the high number of demands for funding; Law 215/92 is more highlighting the problem of funding female enterprises rather than solving it.*

*The trend of women entrepreneurship at national level tends to indicate that:*

- a. the role of women being administrators or associate of companies increases*
- b. only 23.9% of total Italian active enterprises are female enterprises.*

*Women have to face a double negative dynamic, which underlines the economic fragility of their businesses:*

- the average size of female enterprises is smaller than the male ones*
- the turnover is, as an average, 1/3 in respect to the national average.*

*It becomes extremely important to concentrate on supporting the **consolidation** of female enterprises that risk dying during the first year of activity. 20% of enterprises created thanks to the Law 215/92 have died because of the lack of support to their development. Therefore the main objective of Italian Chambers of commerce is to help female enterprises to consolidate through the structuring of their activities, in particular with appropriate training.*

Unioncamere is convinced that the Italian experience of the Committees can be **replicable** in other European realities – with the necessary adaptations to the local needs - by using the Chambers’ network.

This explains why Unioncamere is partner in a European Project coordinated by Eurochambres, “**Women in Business and in decision-making**”, co-financed by DG Employment and Social affairs, where the Italian experience will be transferred, in a first step, as a best practice in the Chambers of commerce of Greece, Cyprus and Hamburg in order to raise women’s participation to the decision making process. There will be at least the exchange of good practices from these three partners to Italy and successively from the core 4 partners to the European Chambers of Commerce interested (15 +10).

Considering now the wider European perspective, **Eurochambres Women Network**, was created officially last September. EWN comprises the Chambers systems of 41 countries. European Chambers of Commerce have now a privileged platform to discuss and improve current national or local projects.

In fact, EWN is supported and backed by the effective involvement of the local Chambers of Commerce in activities focused on the creation of new female enterprises. EWN is the network of the networks.

Chambers of commerce will quicken their pace and increase their expertise on Women Entrepreneurship and gender mainstreaming, a sort of specialisation within the already well-known economic sector.

## Annex

### The Italian Committees for the promotion of women entrepreneurship and gender mainstreaming

#### ➤ THE LOCAL COMMITTEES: what they do and how

- A wide range of activities has been and is being undertaken on the ground: **seminars, meetings, workshops** in which the fundamentals of female entrepreneurship are examined, **training courses, initial analyses and evaluations of the female presence in successful or innovative sectors.**
- The making women business projects **'bankable' is probably a spiny problem** not only in Italy. At the end of 2000, Unioncamere, the Ministry of Productive Activity and specialised banks<sup>2</sup> prepared the agreement "**Access of business women to sources of finance**". As a result, driven by this initiative, local agreements have been developed in order **to foster women entrepreneurship through special credit grants.**<sup>3</sup> They may increase significantly in the future because of the contribution of the lender institutions, supported by the Chamber system.
- Unioncamere signed an agreement in July 2002 with **13 national associations**<sup>4</sup>, which confirms the importance of the role played by women in enterprises and support the development of female entrepreneurship by backing research, activities and innovative projects.

There is still **more action to be undertaken** in order to collect and distribute statistical data. The fields of work are the following :

- participation of women entrepreneurs to decision making process;
- obstacles and barriers for women entrepreneurship and for women to be integrated in the decision making-process;
- training courses specialised on women entrepreneurship;
- participation of women owned companies to CSR activities

➤ ON THE INTERNET In parallel, Unioncamere and the National Committee for General Planning have jointly created the portal of the Women Entrepreneurs National Committee. This is the effective tool, which enables the 100 Committees to collect and exchange information between themselves and with other regional, national and also international organisations.  
([www.if-imprenditoriafemminile.it](http://www.if-imprenditoriafemminile.it))

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<sup>2</sup> Besides National Banks also the National Lender's organisation (Coordinamento Nazionale Confidi) is involved in the agreement.

<sup>3</sup> The first were Tuscany and Campania

<sup>4</sup> Agci, Casartigiani, Cia, Cna, Coldiretti, Confagricoltura, Confapi, Confartigianato, Confcommercio, Confcooperative, Confesercenti, Confindustria and the Co-operatives League.

### **Results achieved**

The experience launched by the Chambers of commerce in the last 4 years has helped **to discover “the value added of women”**, true actor of development, and helped them in the process of recognition (legitimation) of their role in decision-making. As an example, through their role in the Committees, women were given **high level posts within the Chambers of commerce**. Moreover, this process is contributing to **create a network of social services to support start-ups and female work** (flexibility of working hours, kindergarden, ...) that help to match work and family life.

- The Chamber of commerce of **Ancona** has promoted the set up of the free association of the **“Adriatic Forum”** in 2002, and organised a specific workshop on Women Entrepreneurship facing both sides of Adriatic and Ionian Sea. In May 2003, at Igoumenitsa, the Forum established a Permanent working Group with the aim to create and implement an interregional network for the Promotion and Development of Female entrepreneurship;
- The Chamber of Commerce of **Pordenone** has launched last October 2003 a specific training course “Immigrated women create enterprise” for the applicant immigrant women who wish to create an enterprise. The training course, approved by the European Social Fund, has been created by the Special Agency, Promecon of the Chamber of Commerce, on request of the Committee for women entrepreneurship. This initiative is a pilot project totally free of charge for the trainees. It responds to the need to support the integration of the immigrant population, in particular the female immigrants, through the mechanisms of enterprise. At present, the initiative is having a great success and some of the trainees have already launched their own business before having even finished the training course.
- The Chambers of commerce of **Isernia** and **Campobasso** have both opened an institutional **one-stop shop for the Law 215/92** in order to inform, orientate, assist and train those women that want to apply for a demand of funding but also for those who in the phase of launching start-ups;
- The Chamber of commerce of **Novara** has co-financed with the Piedmont Region the initiative **“the territorial network for Women entrepreneurship”** where women can easily find all information concerning opportunities and services to support women entrepreneurship in the Province.
- The Chamber of commerce of **Verona** has organised **a competition to select 10 innovative ideas for the setup of entrepreneurial activities**. The 10 winners have received a specific training to learn how to create an enterprise (technical assistance and tutoring) as well as an amount of money to help them to start their activity. The winning projects were selected according to these characteristics: originality and innovation; technical and technological contents; coherence and value-added for the development of the Province; skilled acquired by the candidate in the field of interest.

- The Chamber of commerce of **Pesaro** has organised a fair “**Hands in pastry**” - art and women entrepreneurship in the field of ceramics and food to support the work of women in this area.
- **All Chambers of commerce of Tuscany**, in co-operation with the three universities of Tuscany and all provincial administrations, are active in the “**Network of one-stop shops for female employment, services for work and enterprise**” The objective is to strengthen the co-operation between the one-stop shops of the Chambers of commerce and the employment bureau of the public administrations in order to raise female employment as free-lance or by creating an enterprise; Tuscany has also activated a project on “**micro credit**” to support the development of entrepreneurship thanks to a guarantee public Fund of the Ministry of Productive activity (Law 662/96) and to the participation of the Tuscany Region.

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