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# VOICE

of women in business



**USAID**  
FROM THE AMERICAN PEOPLE

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## About MI-BOSPO

MI-BOSPO is the leading microcredit foundation in Bosnia and Herzegovina whose target group are women. Mission of the organisation is economic empowerment of women entrepreneurs with low income, with the objective to improve their financial position and standard of their families.

With the support of the American people through USAID (the United States Agency for International Development), MI-BOSPO established the Women's Business Network. The objective of it is to gather women entrepreneurs from all around BiH and provide them with the support, all with the goal to empower the market position of the business they are running, increase their business results, strengthen their collectiveness, economic independence and position in the society. Women's Business Network supports women entrepreneurs with diversified non-financial services.

## About BHWI

Foundation BHWI (Bosnia and Herzegovina Women's Initiative) is nongovernmental, non-political and non-profit organisation that supports joint actions of women groups, and with its social, economic and educational programmes empowers women for joint participation in the transformation of BiH society in which they will have equal role in public and private life.

Foundation BHIŽ/BHWI supports and develops social entrepreneurship, with primary goal that is not profit but support to women through financial and professional assistance, independent way out of crisis, empowerment and autonomy, and development of abilities to provide assistance to other women who need it. All activities have to be based on high ethic level, which is one of the fundamental values of the Foundation.

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## Preamble

Private sector in the countries of the European Union presents the basis of economic development. According to the data of the European Bank for Reconstruction and Development, when compared to other countries in the region, Bosnia and Herzegovina has the lowest number of small and medium size companies on 1000 inhabitants.

Women entrepreneurship can strengthen economic growth of Bosnia and Herzegovina if it is supported in a systematic way, regardless of the fact that women in Bosnia and Herzegovina often take that step because of the necessity and not because they recognize a new chance for personal growth.

Small number of women entrepreneurs, unsatisfactory economic status and lack of self-confidence and personal security are factors that define reality of women entrepreneurs in Bosnia and Herzegovina. Although there are numerous possibilities which in combination with the knowledge and desire to start a new business can give excellent results, it is necessary to support women in starting-up and running of their business, help them in arranging the business environment and connect them with other successful entrepreneurs and provide that they get to the market and find their place there.

Women's Business Network implemented by Mi-BOSPO gathered 700 members and as a result of their experience, today we have a publication that shows the current position of women entrepreneurs in Bosnia and Herzegovina. They told us what they know and what they still have to learn, where they were and where they wish to be on their business paths, who (if anyone!) helped them, what knowledge they still lack and what skills they need to improve.

Access to the financial means for women today is even more limited than for man. Experiences shared with MI-BOSPO by almost 700 women in BiH, put an obligation before all of us who can support them in any way, to think about the findings of this publication, and suggest the solutions, and constantly be a support they need and in that way, support the economic growth of Bosnia and Herzegovina.

**Samra Filipović Hadžiabdić,**  
Director of Gender Equality Agency

## Terminology Glossary

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|                                 |   |
|---------------------------------|---|
| Entrepreneur/Women entrepreneur | 'Person that creatively changes conditions of economic action' (Peter Drucker); 'Person that moves the capital into the activity with higher gain' (Richard Cantillon, French economist). According to the contemporary theories of entrepreneurship, entrepreneur/women entrepreneur uses three dimensions: gain as economic dimension, risk as managing dimension and creativity as innovative dimension. |
| Employer                        | Natural or legal person that provides a job for an employee, who for the conducted work pays its employee a salary and performs other duties towards the employee, in line with the law, cantonal regulations, collective agreement, rulebook on labour and work contract. (FBiH Labour law, Article 3)   |
| Employee/Women employee         | Natural person that is work relation personally performs certain jobs for his/her employer and realizes its rights and commitments based on that in accordance to the law, cantonal regulations, collective agreement, rulebook on labour and work contract (FBiH Labour law, Article 4)  |
| Self-employee                   | Natural person that managed business subject and employs one or more employees, as well as the persons working for themselves and do not employ others, also owner of agricultural economy. (Federal Bureau of Statistics)  |
| Microcredit                     | Credit in the approved amount of maximum 50,000 BAM by a microcredit company or 10,000 BAM approved by a microcredit foundation. (Law on microcredit organisations, Article 4, paragraph 1)   |

## Terminology Glossary

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|                       |   |
|-----------------------|---|
| Agricultural activity | Agricultural activity that encompasses production of plants and livestock breeding and with them connected services inline with the standard classification of activities in BiH, as well as the preservation of land in good agricultural and environmental condition. (Law on agriculture FBiH, Article 3, paragraph 1)   |
| Agricultural economy  | Production unit or group of units that make the whole and from the technical and economy point of view deal with the production of agricultural products; Agricultural economy can perform other additional (non-agricultural) production and service activity. Agricultural economy can act as agricultural company, craft or cooperative, if registered for performing, and as family agricultural economy. (FBiH Law on agriculture, Article 3, paragraph c) |
| Association           | Established by the joint agreement within which a group of three or more natural, or legal persons, in all combinations, voluntarily joins efforts to achieve some joint or public interest, without the intention to make a profit. Association becomes a legal person once it is registered as prescribed by the law. (BiH Law on associations/foundations, Article 2, paragraph 1)   |
| Cooperative           | A form of organisation voluntarily joined members (agricultural cooperative members) in order to fulfil its joint economic, social and cultural needs and desires, though joint possession and democratically controlled earning (business). (General law on cooperatives, Article 1)   |

## Introduction into MI-BOSPO

MI-BOSPO is a microcredit foundation. We provide access to credits to women entrepreneurs /entrepreneurs with low income. MI-BOSPO believes that the easy access to credits supports possibility for women to increase their income. With that, the chances for their economic activities, businesses, are improved and their businesses become self-sustainable and provide them with the long-term employment and business development.

Once the access to financial resources is provided and MI-BOSPO learned more on what kind of business activities are run by women, why and how they do it, and under which circumstances, lessons on obstacles in business development found its place in overall attempt of the organisation to address the needs of its clients.

Special inspiration came from the publication that IFC<sup>1</sup> produced in cooperation with MI-BOSPO, which provided recommendations for successful support to women. MI-BOSPO motivation to work with clients on networking, provision of educational programmes (financial education, education on business development), improvement of market connections, raising awareness among the general public on what and how women work, lobbying for their interests, is expressly described in the project called Women's Business Network, which is supported by the United States Agency for International Development (USAID). More information can be found on [www.mi-bospo.org](http://www.mi-bospo.org).

Name of the project intentionally presents a woman who is more in the position to be involved in unregistered business – a woman who strives to provide herself and her family with a job, economic stability in the future, but also acknowledges business that employs and develops, despite of all obstacles.

Project presents goals related to the businesses that are run by women, whether they are in rural areas involved in agriculture or in urban areas involved in other different activities.

This project is trying to differentiate between women entrepreneurs and women in business, based on whether they are involved in some economic activity due to the lack of opportunities for other employment (hence we are calling them self-employed – working at the market stand, retail, agriculture) or they realized their opportunity for employment in starting their own business (hairdresser, accounting service, restaurant). Project activities target different sectors, levels of development and geographic areas.

Difference is that the second group invests more in business, employment, and strives to registration, expending the business and that is their main source of income and main activity of the client, even her family.

At this moment, MI-BOSPO Women's Business Network gathers around 700 members in 24 clubs, in 24 different municipalities. This publication is a summary of a poll conducted among the members of the Network and is trying to consider problems influencing the success of women in business in a different way.

It is easy to talk of obstacles. It became usual to complain on difficult situation. Even in such surrounding it is difficult to tell success stories and ask a question: if the surrounding and circumstances would be better, where would then women entrepreneurship get its activities and economic development of the community and the society in BiH?

**Nejira Nalić,**  
MI-BOSPO Director

<sup>1</sup>IFC International Financial Corporation, part of the World Bank

## Introduction into BHWI

Social context in BiH today, with its deep economic crisis, high level of corruption, increase of unemployment and increase of poverty, as important characteristics, provides special social and economic context for the research on women entrepreneurs.

Although the emphasis presented in the public regarding the different strategies is that they are focused on rural development and investment in rural development, in reality that is not the case.

Researches show that women are those who are in need within these communities. With the attempt to get out of that situation and start own business, women are facing numerous obstacles from the traditional to financial. For most of them, microcredit is the only available source of finances.

One of the goals of the research done by the Microcredit foundation MI-BOSPO is to measure the quality and the effects of microcredit and other services provided to clients/women entrepreneurs through number, type and quality of their businesses.

As the research result show, businesses run by women, clients of MI-BOSPO are mainly activities which generate profit (IGA) and also start-up and small businesses.

Although many women entrepreneurs covered by the research do not think of themselves as business women, they are. Although perhaps they do not recognize business terminology and its shades, they have genuine entrepreneurial spirit which helps them to focus on the vision, finding new creative ideas.

Entrepreneurship is a characteristic and belongs to women. Namely, creation of new business undertaking is often compared to children upbringing: it lasts very long, demands more effort then it can be imagined and there are numerous happy but also painful situations. All they need is moral and business support.

They can achieve it through networking, establishment of the formal and informal groups with which they will share problems, work on their resolution, get information, transfer knowledge, create opportunities for exchange of goods and services, access to the sources important to successfully achieve good business results and creation of the favourable ambient for development of women entrepreneurship.

**Marijana Dinek,**  
Executive director of the Foundation  
Bosnia and Herzegovina Women's Initiative

# Information summary

Economic empowerment of women in BiH through provision of support to women entrepreneurs in BiH, has as an objective to decrease poverty, which in much higher percentage affects women than men. Process of start-up and registration of own business is extremely complicated even for those with the knowledge on what to do and how to do it, but it is almost impossible for "new" entrepreneurs.

The goal of this publication is to define problems and difficulties that women entrepreneurs face in BiH on daily basis.

Adoption of the Law on gender equality, rights and possibilities for women and men are formally equalized. Still the practice confutes the Law. Namely, even today women are in more disadvantaged position in different segments of life.

Women are at the margins of the political life, regardless of necessity to have one third of women as candidates on the election lists. Still, only 17% of elected are women, hence not even the set legislative minimum is applicable in the practice. Besides the positions in the governing bodies, women are also not present at the leading positions in state companies, schools and hospitals.

In BiH women in the age above 45 are faced with the problem of proving their own abilities, considering relatively low percentage of employers willing to hire women of that age, justifying this practice with the explanation that they are 'old'.

At the same time, young women, as well as girls, face a serious problem of violation of human rights, since they are exposed to questions on planning the family and getting children. Even the state supports this type of discrimination, allowing the situation in which the laws that regulate the issue of motherhood protection are not respected.

Unemployment rate for women in BiH is always higher than for man, and in 2011 it kept growing and reaching the level of 30%. Equally worrying information is that the rate of self-employed is lower and amounts 20%. In 2010 only 4.2% of women were included in start-up of own business<sup>1</sup>.

Structure of persons in employment by the status in employment indicated that the persons at paid jobs (employees) have the highest participation (74.7%). Participation of self-employed persons was 20.0% (of which 28.3% are women), and unpaid supporting members were 5.2% (of which 72.9% are women)<sup>2</sup>.

One of the biggest obstacles faced by women entrepreneurs is bureaucratic horror which they face while registering their own business.

Report of the World Bank, Doing Business in 2011, that on annual basis evaluates countries according to the level of easiness in running business, puts Bosnia and Herzegovina at the 110th place, which is a progress compared to 2010 when Bosnia and Herzegovina was at the 116th place, but is not encouraging information when it is known that in 2007 Bosnia and Herzegovina was at the 95th place and in 2008 at the 105th.

In order to register business, it is necessary to go through 12 procedures, for which it is needed 55 days and it amounts 17.65 GNI per inhabitant<sup>3</sup>. Economies of different countries can mainly be differentiated based on the manner they regulate entry into business (start-up of new business).

While in some the process is clear and easily applicable, in other economies procedures are difficult and long hence the entrepreneurs have to bribe officials in order to speed up the process or they might decide to start-up informal economy<sup>3</sup>.

Low level of education, insufficient information, lack of self-confidence, insufficient skills and abilities needed to start of own business, and mainly lack of organisation<sup>4</sup> are reasons due to which women in BiH do not easily enter entrepreneurship.

MI-BOSPO Women's Business Network came as a result of that conclusion.

The Network represents initiative for improvement of economic situation in BiH, which will result in strengthening of market position of businesses run by women, increasing their business results and though education, networking and information exchange, also their experiences.



**Melisa Ćuk,**  
owner of the beauty parlour  
Belezza in Tuzla

Upon the completion of the secondary medical school for physical therapist, Melisa Ćuk initially worked as physical therapist in Germany.

Upon the return to BiH she worked in private and public institutions, and also as a physical therapist of women's basketball team.

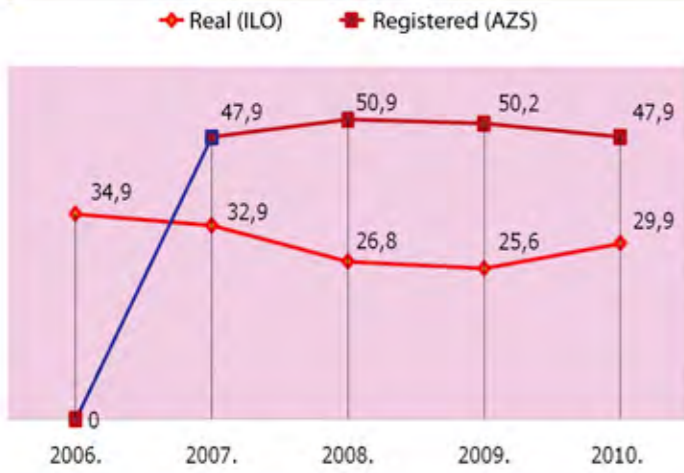
In 2009 she decided to make the first step towards fulfilment of a long-term dream – opening of her own massage parlour. She found ideal premises, renovated and equipped them, and in April 2010 she opened Massage parlour 'Belezza'. Melisa Ćuk provided all that with her first loan.

Services that she initially offered are based on massages: relax, sports, therapeutic, aroma, massage with hot stones, etc. In the following year 'Belezza' makes over 1500 visits of its beneficiaries.

In February 2011, Melisa establishes cooperation with the practice 'Holitmed', becoming its professional associate for food intolerance tests.

When asked on the advantages of running the own business, Melisa says: 'Independent creation of working environment, self-confidence, regular learning and enhancement of knowledge and skills, clearly set goals, reasonable risk undertaking, persistent work'.

Young entrepreneur Melisa Ćuk has clearly defined goals for the future: expending of the service portfolio, employment and education of young people, purchase of modern equipment, all with the purpose to once own contemporary and modern spa and massage centre.



Real: according to the polling of the working power (ILO)  
Registered: according to the Agency for statistics (AZS)



Source: Agency for statistics BiH (2011)

| Subject P: Support to women in starting-up a business   | 2009.       |             | 2010.       |               |             |             |
|---|-------------|-------------|-------------|---------------|-------------|-------------|
|   | BiH         | BiH         | Croatia     | FYR Macedonia | Montenegro  | Slovenia    |
| P 0 There is sufficient social care available to women so that they can continue to work even after forming a family. | 2.31        | 2.50        | 2.68        | 2.95          | 2.66        | 3.06        |
| P 0 Starting a new business is considered socially acceptable carrier for women.                                      | 2.64        | 2.80        | 2.89        | 3.18          | 3.39        | 3.47        |
| P 0 Women are encouraged to get self-employed or start a new business.  | 2.56        | 2.67        | 2.71        | 2.71          | 3.23        | 2.82        |
| P 0 In regard to starting-up a business, women are exposed to opportunities in equal number as man.                   | 2.69        | 2.83        | 2.79        | 4.27          | 3.11        | 3.50        |
| P 0 Man and women have equal possibilities for starting-up a business.  | 2.94        | 3.74        | 3.03        | 4.66          | 3.17        | 4.58        |
| <b>Average values for the collective blocks of variables</b>  | <b>2.63</b> | <b>2.87</b> | <b>2.83</b> | <b>3.54</b>   | <b>3.12</b> | <b>3.44</b> |

<sup>4</sup>Data from the Voice of Women Entrepreneurs in Bosnia and Herzegovina, MI-BOSPO - IFC, May 2008

<sup>1</sup>GEM BiH 2010. (Global Entrepreneurship Monitor)  
<sup>2</sup>BiH Agency for statistics – Research on labour power 2011

<sup>3</sup>Doing Business in 2011, IFC, EBRD, www.doingbusiness.com  
<sup>4</sup>Federal Institute for development programming, Sarajevo January 2011



## Women entrepreneurs in BiH

Findings of the research on the position of MB women entrepreneurs, members of the Network

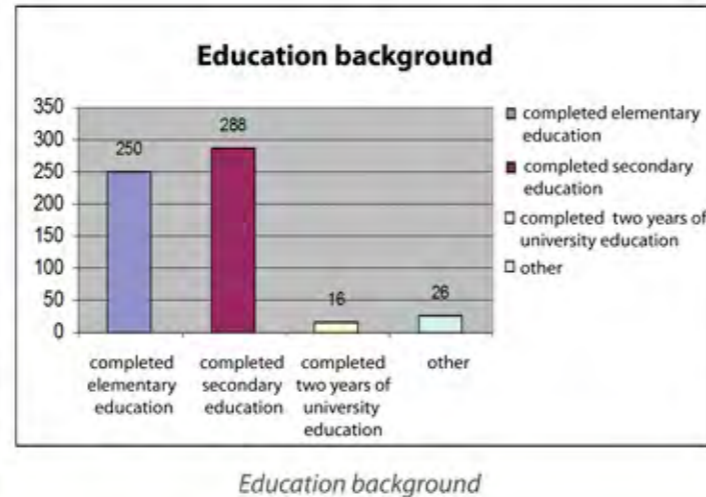
In its work, MI-BOSPO is trying to identify obstacles and difficulties that women entrepreneurs in BiH most frequently face and to provide them with adequate support. Activities implemented within the project Women's Business Network are: strengthening of the market position of the businesses run by women and increase of their business results, ensuring better economic position of women entrepreneurs and their families in general.

One particularly vulnerable group of women entrepreneurs whom MI-BOSPO pays special attention to though its project activities are women that run their own small activities, who generate income for their survival and survival of their families. With the deepest belief in the strength of these women and their entrepreneurial potential, MI-BOSPO made a research with the goal to find out on the manner of their work, possibilities for progress, social and personal obstacles faced by the women entrepreneurs within this category.

## Research methodology

The research was done on the sample of 646 beneficiaries in both entities and Brcko District, or in other words in total 21 municipalities in BiH, over the period of 9 months (January – September 2011). Combined methods were used for conducting the research: documents analysis, collection and processing of quantitative data and quantitative analysis.

Collection of data was done based on the structured interview conducted by the trained staff members of Mi-BOSPO foundation. The questionnaire consists of 40, mainly close-type questions, divided into three (3) parts. This chapter presents only the most significant results of the research, while the overall results can be found at Mi-BOSPO web-page [www.mi-bospo.org](http://www.mi-bospo.org).



## MI BOSPO Women's Business Network

MI BOSPO Women's Business Network is one of the support projects that is being implemented with the assistance from the American people through the United States Agency for International Development (USAID). Project is intended to provide support to women entrepreneurs, MI-BOSPO participated with 10% in financing of the activity. „Women's Business network' works on strengthening of their collectiveness, economic independence and position within the society, providing the support with the variety of non-financial services.

Today this Network covers more than 20 municipalities in BiH.

Members of the Network are mainly MI-BOSPO clients: women entrepreneurs running farms, small personal activities that generate income, small micro businesses, participate actively in family businesses. Activities of MI-BOSPO Women's Business Network are directed to organisation of activities in the areas identified as obstacles in businesses development in order to eliminate them.

## Socio-demographic information

Out of the total number of beneficiaries, 454 (65.42%) are from the rural area, and 170 (24.50%) are from the urban area. In regard to the structure according to the birth place, majority of the interviewed entrepreneurs are coming from the rural area, where they are still living.

Micro-crediting is mainly directed to agriculture and service industry, therefore participation of the higher number of women from the rural areas is an expected result. Regardless of the circumstances and if they started alone or within some already existing family business, women in the villages or their families already poses some material assets (land, mechanisation, etc) needed to start a business. Participation of women entrepreneurs in urban areas is limited only to certain type of activities, such as service (hairdressing saloons, accounting agencies), trade and in small number catering.

According to the data on the education background, it is evident that majority of the interviewed entrepreneurs have secondary school education (49.66%), completed primary school (43.10%), and university education (2.76%).

Entrepreneurship, knowledge and education go together. That means that only educated woman can be successful entrepreneur, but with the talent, skills and motives for personal business, they need an upgrade and continuous education, professional trainings and consultations. Women entrepreneurs in small business mainly rely on themselves,

without professional teams, and they have to resolve complex business ventures in order to overcome problems and achieve expected results. According to the number of household members, majority of the interviewed entrepreneurs, 27.82% (150), live in a household with 3 members. This number is followed by the interviewees with 4 household members or 20.77% (112), and then households with 5 members or 19.85% (107). It is interesting that the number of households with more members is significantly smaller compared to the overall sample. Only 51 women stated that they live in the households with more members, meaning the household with more than 6 members. Majority of these women are from the agricultural sector, 40 or 78.43%, then service providers 5 or 9.80, trade 4 or 7.84% and production 2 or 3.92%. The average number of family members per household for all interviewed beneficiaries is 3.7 members.

According to the marital status, 89.10% (556) of interviewees are married, while only 9 or 1.44% is single. Significant category from the item sample is divorced women 4.49% (28) and widows with 4.97% (31). From the listed information on the marital status it can be concluded that the significantly small number of interviewees are heads of households - 68 or 10.89%.

Of the total number of interviewees in the research, majority are traders (91), then agricultural producers (66), hairdressers (32) and textile technicians (17).

|          | Number | %     |
|----------|--------|-------|
| Married  | 556    | 89.10 |
| Single   | 9      | 1.44  |
| Divorced | 28     | 4.49  |
| Widow    | 31     | 4.97  |
| TOTAL    | 624    | 100   |

Table 1. Structure according to the marital status

## Most significant results of the research

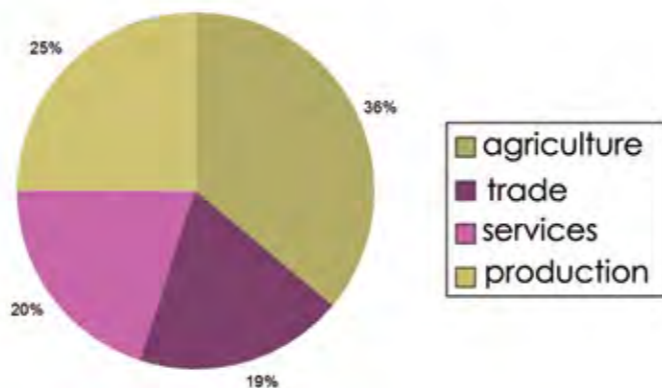
According to the representation in the sectors, most of the interviewees are involved in the agriculture, service industry and trade. This is, considering the profile of the microcredit beneficiaries, overall entrepreneurship ambient, tradition, etc. absolutely expected information and result. Those are activities that demand relatively less assets compared to the investments into production, less business risk and even knowledge, simple process and technological operations. Similar activities are represented among the women whose businesses were financially supported by the Bosnia and Herzegovina Women's Initiative Foundation (BHWI).

The question on the manner of running a business was answered by 578 interviewees or 89.47% of the sample. Furthermore, 162 beneficiaries or 19.50% answered that they run the business themselves, 396 beneficiaries or 79.25% with the assistance and support by the family members, and 20 or 3.09% answered that they are involved in family business. With regard to the support by the family, majority gets support from husband (partner), as well as from their parents. Besides that, some of the interviewees stated that they get significant support from their children, which is an important predisposition for inclusion and possibility of development of the family business.

When asked on whether their business is registered, only 184 women or 28.48% confirmed, while 462 or 71.52% of the sample answered that they do not have registered business. When asked on whether they know what is the biggest problem in registration, 49.57% stated that the issue is „paperwork“ and 38.46% said that it is the lack of money. Countries with discouraging business ambient and high presence of gray economy do not instigate women to formalize their own business. Legislation can be gender neutral but the consequences are different for women and man.

This is concerning information because these women are basically within the gray economy and they need urgent assistance to put their businesses within the legislative framework. Any type of activity is a subject to some legal treatment and in line with it this activity needs to fulfil its commitments. That is very dangerous for the future development and work of the company.

If the start-up of business is linked only to the possession of resources for work, registration of business brings legal commitments, that a women entrepreneur may have not been aware of or was not counting on them, which in that case could have terrible consequences for her work. The state should encourage entrepreneurs – its tax-payers to succeed.

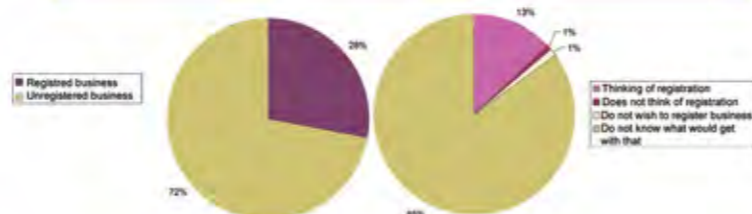


Presentation of activity according to sector

|                          | F   | %     |
|--------------------------|-----|-------|
| Agriculture              | 243 | 35.27 |
| Production               | 174 | 25.25 |
| Services                 | 140 | 20.32 |
| Trade                    | 132 | 19.16 |
| Answers to this question | 689 | 100   |

43 beneficiaries listed several sectors

Table 2:  
Presentation of the activity according to applicable sector



Graph 1 – Presentation of relation between registered and unregistered business

To ensure subsidies and assistance to those in gray economy so that they become legal and stabile companies which are considered to be a spine of the economic growth in developed countries.

Other interviewees listed as problems time, lack of education and lack of information. This information does not surprise when the complexity of the registration procedure is considered. Currently in BiH registration of a company and all other administrative businesses require going through 16 different bureaucratic procedures which could last for even up to 467 days.

Entrepreneurs who are in the early stage of realisation of its entrepreneurial idea, often face the question on which type of business they should choose: trade or company with limited responsibility (Ltd). This is of crucial importance since in the process of registration they will face legislative regulations, tax and other obligations in their business activity.

Unlike for the trade, establishment of the Ltd is more complicated and demands more documents, time and money. Advantage of Ltd is that for its establishment no professional education or any kind of exam on abilities is required. For that reason, persons without adequate professional education opt for registration of trade. Registration of Ltd however requires: application for registration with the responsible court, contract or statement on establishment of Ltd with all appendixes certified by notary (statute, copy of the director's graduation diploma, statement that there are no unpaid commitments towards banks, as well as the certificate that all taxes had been paid), list of members/founders (usually one), certificate from the financial institution on deposits paid in cash, list of persons authorized to manage activities of the company, list of member of Supervisory board if Ltd has one, and depending on the manner in which Ltd will be established, some other documents.

Along to the application to the responsible court, with paying of the court tax, data on the registration with the responsible court has to be published in the FBiH Official Gazzette and daily press. It is also necessary to register establishment of the Ltd with the taxation office in order to get tax number, in the institute for statistics to get statistical number, pension insurance, health insurance, etc. hence the registration of Ltd, in most cases, is the best to be left to a law office. Complex administrative establishment of BiH (entities, cantons, district, municipalities) is additionally burdening already difficult process.



**Zada Mičivoda,**  
Sarajevo,  
owner of canteen in  
the elementary school  
"Isak Samokovlija"

Fourteen years ago she was doing bookkeeping but she wanted something more dynamic. 'I searched for the idea that will enable me to do prettier, more creative work' says Zada. And she found it! Preparation of food for children.

'I started with selling already made pies and sandwiches but I realised that I can make more earning only by selling my own production.' Zada Mičivoda courageously invested a loan she received, purchased stove for pies, found a craftsman for pies and in the next 3.5 years worked 10 hours a day, alone, without additional help.

'Fed and happy children and to regularly repay my loan', those are Zada's priorities. In the years that came, Zada renovated business premises several times always striving for better, cosier: healthy food, diverse and always fresh. Snacks, sandwiches, pies, sweets, warm meals, daily provide for needs of over 500 pupils and staff of the school. Still, Zada wants to work even more and to get new knowledge, she is interested in production of organic food, and she would like, when she gets time, have her own sheep.

'So far I was receiving money from MI-BOSPO, and now I expect to get knowledge in the field of my interest, about which I know very little, and that is the reason why I became a member of Women's Business Network'.

Research of MI-BOSPO about women entrepreneurs in 2011 show that majority of women did not have a chance to attend professional education. On the sample of 585 women from BiH, 59 women or 10.09% stated that they had an opportunity to attend some workshop or lecture regarding the running of private business.

## Nirvana Ademović, Gradačac

In 2003, Nirvana Ademović from Gradačac started her, she would say 'difficult' but still 'nice', road of dough production. 'At that time nothing similar existed in Gradačac, and that gave a wind to my wings' says Nirvana at the beginning of her story. She did not have necessary professional knowledge, but she had strong will. She started with the production of baked and dried dough made of wholegrain and ordinary wheat flour. First three months Nirvana worked only on the quality capacity building of the products and production process, without any sale. And she was doing it by herself, without additional help. In that period she established her business 'Nirvana'. Then she started a struggle to identify her market, present her products and keeping her acquired clients. But Nirvana Ademović did not stop there. Two years after initiating business. She started with the production of dough made of wholegrain flour with the bran, usually produced from the wholegrain flour. 'Today people pay more attention to the health, and I was just following the trends.'

Nirvana's products are present in almost all shopping centres in Gradačac municipality, but also at the markets in other municipalities. 'Currently in the whole process I am getting help by one employee, but if my plans realize, there will be more of us', says Nirvana with the smile on her face while she is explaining that she does not want to discuss her concrete plans yet, as she is researching market. For eight years of running her own business, Nirvana developed her own entrepreneurship and she knows that besides the financial investment (such as MI-BOSPO loans which she invested in business; first to purchase machine for packaging dough into plastic), you need to constantly learn and enhance. That is the reason why she became a member of the Women's Business Network, from which she expects help in getting to new markets as well as opportunities to get new knowledge which will help her be more successful in business.

'All of my life I was just a visitor of the Plumb Fair in Gradačac, but this year I was actively participating as an exhibitor, thanks to the Women's Business Network and that broadened my views, I met some potential business partners. Now, finally I can think of a short leave', these are the words of Nirvana Ademović, hard-working Bosnia and Herzegovina entrepreneur, while explaining that running own business requires big sacrifice, but the effort and investment at the end is worth of everything.

Data from the research conducted by MI-BOSPO in 2011 among women entrepreneurs, members of MI-BOSPO Women's Business Network show that only 7.12% (46) of members of the club had an opportunity to participate at a fair, and 410 (63.47%) of them would like to participate, if they are given a chance. Furthermore, data from the same research show that women would mainly like to participate at the fairs which are closely related to the activity they are performing and which would give them an opportunity to get new business connections, expand their market and experiences. Experience of MI-BOSPO team at the field involved in the implementation of the activity of support in getting MI-BOSPO entrepreneurs to the fairs, showed that such experience is exquisite experience for the entrepreneurs and that there is a need for professional preparation of women entrepreneurs before they go to the fair (preparation of products presentation, own presentation)



A new system of registration of business subjects (BRISsystem) should be in place in Bosnia and Herzegovina soon. This system is being installed with the assistance of the Department for International Development (DFID) from Great Britain, in cooperation with the Office of the High Representative (OHR).

Main difference between the trade/craft and Ltd  
(Source: Short guide on entrepreneurship and the manner of registration of business subjects -- FMRPO)

|   | Private business  | A company                                |
|---|---|--|
| <b>Liability capital:</b>                     | Doesn't have 2 0000 KM  | Doesn't have 2 0000 KM                   |
| <b>Expenses of establishment:</b>             | aprox. 250 KM aprox 1 000 KM  | aprox 1 000 KM                           |
| <b>Time needed for opening/establishment:</b> | max 15 days   | max 30-40 days                           |
| <b>Place of registration:</b>                 | Responsible office within the municipality  | Municipal court with economic department |
| <b>Liability:</b>                             | Property of the trade/craft   | Level of the liable capital              |
| <b>Bookkeeping:</b>                           | Simple bookkeeping  | Double bookkeeping                       |
| <b>Membership in the Chamber:</b>             | Cantonal chambers of commerce (FBiH Chamber of commerce)  | FBiH Chamber of commerce                 |
| <b>Activities:</b>                            | All allowed activities with having adequate profession regarding the trade/craft and/or benefits for preferential trade/craft | All allowed activities                   |
| <b>Taxation rate:</b>                         | 30%   | 30%                                      |
| <b>Employees:</b>                             | No limit  | No limit                                 |
| <b>Payment of value added tax:</b>            | Collected bills   | Issued bills                             |

With regard to the products promotion, participation at the fairs and similar events, interesting information is that only 7.12% of interviewees had an opportunity to participate at a fair, and 410 (63.47%) of them would like to participate, if they are given a chance.

Women rely on themselves and they need assistance to recognize interests and benefits of the association. Associating provided women entrepreneurs with the possibilities to increase business success, education, representation, information, finding market, exchange experiences, networking.

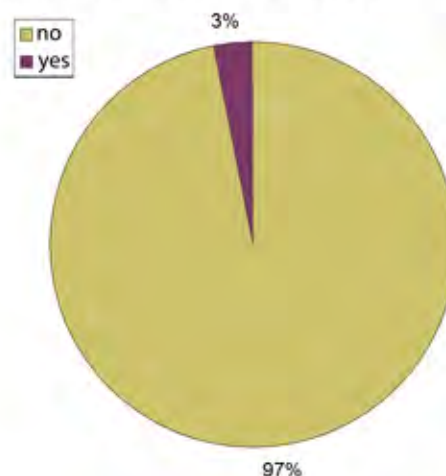
Some kind of assistance from the municipality for start-up of business was provided only to 16 women. These are very small funds and mainly in the form of subsidy for agriculture. Majority of the interviewees - 584 (90.40%) stated that they never got any kind of assistance in starting-up their businesses.

The state does not have adequate programmes, budgets and subsidy for women entrepreneurship. On the contrary, the subsidy of the Federal Ministry for trade and entrepreneurship, intended for women, was cut. Also there is no gender-classification of the statistics that could be used to get information on how many women participated in using the programme and means for subsidizing the entrepreneurship.

Placement at the market has 77.55% of the interviewees. Most of them, 157 (30.41%), stated that everybody buys their products, followed by neighbours and friends 107 (20.86%), natural persons 20 (3.9%), long-time clients 16 (3.12%)... It is evident from the listed information that most of businesses from this research have 'local characteristic' and that they are mainly small businesses.

With regard to the suppliers, majority (10 interviewees) get goods from abroad (Italy, Germany, Holland, Serbia, Turkey), 2 are distributing goods from already known companies, while 30 interviewees stated that their suppliers are companies from Bosnia and Herzegovina, small entrepreneurs, producers, etc and 10 interviewees stated that they get goods at the markets in BiH.

The most frequent problems which they are facing during the purchase of goods are: high procurement prices 22.73% (10), poor quality of goods 15.91% (7), lack of raw materials at the market 6.82% (3). It is interesting to mention that there were very few answers to this question, only 7.31% of the whole sample or 44 persons. Besides that it is worth mentioning that the highest number of interviewees stated that they do not have any problems with the procurement 23 (52.27%).



Did you receive assistance from the municipality for start-up of your business?

## Dragica Teodorović and Mila Zimonjić, entrepreneurs from Brčko



Dragica Teodorović and Mila Zimonjić, entrepreneurs from Brčko, saw their future in the production and sale of Turkish-delights. Today, slowly but surely, they are becoming a recognized brand.

The idea was initiated by the huge energy these two entrepreneurs possess, but also by the difficulties they were facing in life. Namely, Mila already had a business in the trade but she was not seeing any challenge in that anymore, while on the other hand Dragica closed her shop for making cloths. The beginning was not easy.

'We approached the idea with euphoria and very soon we brought ourselves into despair and helplessness, since we found ourselves in total chaos at the market. Now we have calmed down, we are swimming slowly and we are aware that in these difficult times we need a lot of patience and persistence to get to our goal. But all in all, we are more happy and satisfied now, and we know that we are on the good way.' Today you can buy in numerous markets, under the brand name MILADA, Turkish-delights with flavours of rose, nuts, strawberries and rolls with coconut, of different weight. Besides the Turkish-delights, Mila and Dragica successfully started with the production of product called 'salnjak' which is made according to the traditional recipes and with that product they acquired numerous buyers who appreciate traditional recipes.

These two women simply shine with their energy and it seems as if they could achieve anything, regardless of how many commitments and in what time period they need to fulfil. And it is almost always like that: Only occasionally they get help from their household members or they engage other workers. The two full-time employed persons besides them are sufficient for successful running of business. 'We expect a lot from Women's Business Network, in the sense of support, guidance, affirmation, presentation and even placement of everything that women-members are interested in or what they present as already running business. In any case, I believe that during this cooperation, many possibilities will be opened and that will create a need for expending of our activities, and all this with expending of the Network according to the needs and actions of its members', emphasized Mila and Dragica.

Data from the research conducted by MI-BOSPO in 2011 among women entrepreneurs showed that majority of members of MI-BOSPO Women's Business Network have ensured placement of their products, and that they would like to expand their market. More precisely, the named research showed that 56.82% of them would like to expand their market.

The most frequent problems during the sale process listed by the interviewees are: low price of the products 21 (31.34%) or low repurchase price 14 (20.90%), then low payment ability of buyers 19 (28.36 %), problems with the collection 11 (16.42%). Focus is on traditional activities that achieve lower income, smaller success in regard to making the profit and business development. These small businesses are subjective to financial crises and non-liquidity, they require smaller capital, investments, achieve smaller sale and offer services mainly at the local markets. In order to collect money in faster way, women are forced to sell their products and services under lower prices

Other issues faced by the interviewees relate to the lack of financial means to get raw material 3 (20%), lack of infrastructure 3 (20%), lack of support and subvention 2 (13.33%), problems as a result of unregistered business 2 (13.33%) etc.

It is surprising that only a small number of interviewees, only 15 (2.38% of the sample) showed readiness to talk of the problems in business. The reason could be the lack of general entrepreneurship knowledge, permanent expert assistance and advice or at the very end, deficiency of the used instrument and interviewers.

Some more interviewees were ready to talk of the problems with competition (Table 5 – problems with competition). Total 125 of them or 40.80% stated that they have a problem with competition. As per the assessment of the interviewees, the biggest competition for them are other private companies, which are doing the same activity 40 (38.46%), or other producers 33 (31.73%), sellers at the market places 16 (15.38%) etc. Other problems faced by the participants of the research are listed in the table below.

Of 44 interviewed, 25 (56.82%) would like to expand their market, while 19 (43.18%) would not like to expand their market, 18 would like to spread their placement anywhere, while 3 (10.34%) stated that they would like to expand at the BiH market. 4 stated that they wish to expand their market „for the purpose of better conditions“.

Table 3 - Problems in the procurement

|  | F  | %     |
|--|----|-------|
| Poor quality of goods                                  | 7  | 15.91 |
| Do not have problems                                   | 23 | 52.27 |
| Lack of information on the raw materials at the market | 1  | 2.27  |
| Lack of raw materials at the market                    | 3  | 6.82  |
| High procurement prices                                | 10 | 22.73 |
| Total  | 44 | 100   |

Table 4 - problems in sale (Number of interviewees who did not answer this question is 579)

|                                     | F  | %     |
|-------------------------------------|----|-------|
| Late premiums                       | 1  | 1.49  |
| Competition                         | 3  | 4.48  |
| Monopoly of the re-purchasers       | 3  | 4.48  |
| Short deadline for selling products | 1  | 1.49  |
| Collection                          | 11 | 16.42 |
| Inadequate location of the premises | 1  | 1.49  |
| Lack of market for placement        | 9  | 13.43 |
| Low price of the product            | 21 | 31.34 |
| Low repurchasing price              | 14 | 20.90 |
| Delayed payment                     | 4  | 5.97  |
| Poor purchase ability               | 19 | 28.36 |
| Total                               | 67 | 100   |

Table 5- Problems with the competition

|       | F   | %      |
|-------|-----|--------|
| YES   | 51  | 40.80  |
| NO    | 74  | 59.20  |
| Total | 125 | 100.00 |

Table 6- Other problems

| Other problems   | F  | %      |
|--|----|--------|
| Lack of financial means for raw materials  | 3  | 20.00  |
| Utilities  | 1  | 6.67   |
| Lack of infrastructure   | 3  | 20.00  |
| Issue with veterinarian inspection (expensive services, low quality of services) | 1  | 6.67   |
| Lack of support, subvention  | 2  | 13.33  |
| Problems as a result of unregistered business                                    | 2  | 13.33  |
| Compensation for the damage  | 1  | 6.67   |
| Property issues  | 1  | 6.67   |
| Hooligans attacks on the premises  | 1  | 6.67   |
| Total  | 15 | 100.00 |

Number of interviewees who did not answer this question is 631

Only 85 (15.74%) interviewees have insurance. This information is in line with the data from the question on registration of business and information on the procedure. Although the result from this question is shocking, it is important to emphasize that one of the main obstacles in entrepreneurship, businesses run by women, is actually unregistered business (from different reasons) or in other words business activity in the sphere of gray economy, which draws a list of problems and can be de-motivating for women entrepreneurs and could also result with legal consequences.

The highest number of beneficiaries is insured through the employment bureau, then pension and invalidity insurance, personal insurance and insurance companies and with the assistance of the husband. Only one interviewee answered that she is insured as agricultural producer.

According to the information collected through the research only 21.65% of women are familiar with the VAT system, 18.95% are familiar with the fiscal system, while only 12.94% are familiar with the subsidy for the first employment. Total 18.66% are familiar with the process of acquisition of social and health protection.

Of 3.36% of interviewees who stated that they have property issues, only 2 said that they know whom they need to approach in a case that they face such issues.

Results of this part of research confirm the belief of majority of experts on this category of women entrepreneurs, which is that these are women entrepreneurs who did not have basic nor necessary training and counselling on presentation and development of own businesses. This is also supported by the answers to the questions regarding the entrepreneurial legislation, fiscal regulations, labour rights, expanding of business and employment of additional staff, etc.

Associating of women entrepreneurs in different (entrepreneurship) associations is followed by numerous obstacles and reasons; they do not see their interest and advantages of that, family commitments are before "spending" time on associations, etc. That fact is supported by the data from the research which show that only small numbers of women-entrepreneurs are members of some association.

Of the total sample, only 58 women are members of some association. Of that, 28 are members of the cooperatives, 29 are members of the association and only 1 is a member of the chamber of commerce.

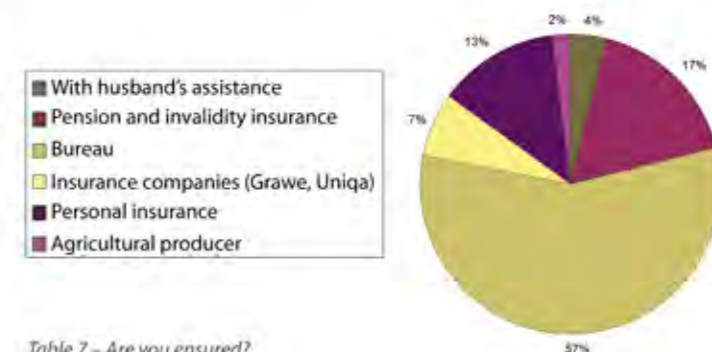


Table 7 – Are you insured?

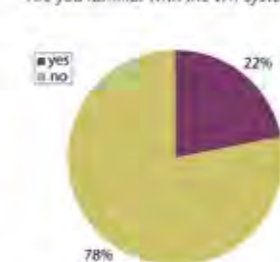
|       | F   | %     |
|-------|-----|-------|
| Yes   | 85  | 15.74 |
| No    | 455 | 84.26 |
| Total | 540 | 100   |

Without answer 106 (16.41%)

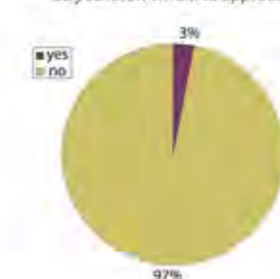
|                                  | F  | %     |
|----------------------------------|----|-------|
| Personal insurance               | 6  | 13.04 |
| Insured as agricultural producer | 1  | 2.17  |
| With assistance of husband       | 2  | 4.35  |
| Pension and invalidity insurance | 8  | 17.39 |
| Total                            | 46 | 100   |

Answer to this question was not provided by 600 interviewees (92.88%)

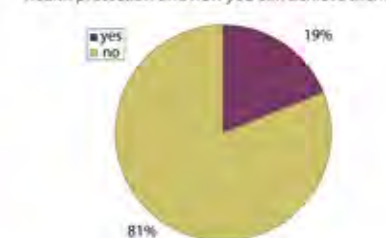
Are you familiar with the VAT system?



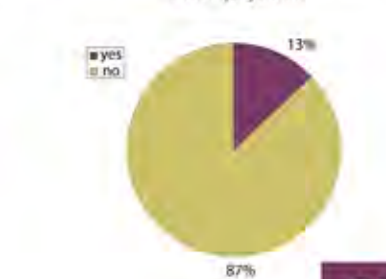
Do you have property issues (which) and do you know whom to approach?



Are you familiar with the rights from social and health protection and how you can achieve them?



Are you familiar with the subsidy for the first employment?



## Methodological limitations

Presented results of the research are of informative character and have for a goal to entice a reader to think, and explorer to conduct more detailed research. Due to the methodological specifications, the results of this research cannot be generalized to all women entrepreneurs in Bosnia and Herzegovina. They mainly relate to the beneficiaries of MI-BOSPO organisation or mainly to those dealing with the activities which enable income generation for basic survival.

In order to avoid potential confusions it is important to emphasize that listed reasons need to be interpreted in regard to the question and the context from which they had been derived.

Table 8 - Membership

|                     | F  | %     |
|---------------------|----|-------|
| Cooperatives        | 28 | 48.28 |
| Associations        | 29 | 50.00 |
| Chamber of commerce | 1  | 1.72  |
| Total               | 58 | 100   |

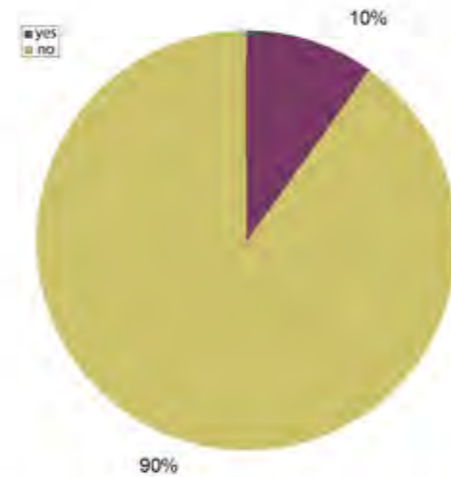
Table 9 - Answer to the question on whether they had an opportunity to participate in some workshop or education?

|            | F   | %     |
|------------|-----|-------|
| YES        | 59  | 10.09 |
| NO         | 526 | 89.91 |
| Total      | 585 | 100   |
| Unanswered | 120 | 20.51 |

Of 585 interviewees who answered the question on whether they had an opportunity to participate in some workshop or lecture on running a private business, 59 or 10.09% answered that they had an opportunity and that they attended some kind of lecture and/or workshop, while 526 beneficiaries answered that they did not have a chance to participate at any kind of seminar or workshop related to running of the private business.

Of 59 interviewees, only 17 provided elaborate answer to the question on the type of education they attended.

Five interviewees stated that they attended educational workshops from the sphere of agriculture-agricultural seminars, while 3 interviewees participated at the seminars organized by MI-BOSPO.



Did you so far had a chance to participate at some workshop or lecture regarding the running of the private company, business?

## What now?

Future researches will try to encompass other categories of women entrepreneurs and most certainly a higher number of them. Future researches will contain more details on the manner of running a business, obstacles and challenges faced by the women entrepreneurs. Feedback information on presented results of the research as well as the recommendations for future research are welcome.

## Nermina Hodžić Mehić, owner of the beauty saloon "Top Line"

One of the clients with whom MI-BOSPO has successful cooperation is Nermina Hodžić Mehić. Nermina is a very successful entrepreneur, owner of the beauty saloon "Top line" in Odžak.

Only four years ago, Nermina bravely started her own business, even though many people were trying to discourage her from such a business move, since Odžak is a small community, rather at the margins of the events, that becomes alive during summer months when numerous displaced people come to visit their relatives.

Still, today Nermina says that she does not regret anything. Impressive number of clients of "Top line" saloon services can testify on her success. Services offered encompass manicure, pedicure, depilation, massage, solarium, facial treatments. Nermina's sister is also employed in the saloon, and both young women are continuously building up their knowledge and skills.

By becoming the member of the Women's Business Network, Nermina realized business cooperation with other member of the Network Melisa Čuk and consequently was the first to offer in Odžak, and generally in Posavina test of food intolerance, and with this she appealed to the conscience of her neighbours regarding the proper nutrition and decrease of obesity.

„Thanks to the women in business network I will continue to offer our loyal clients services which were previously not available“, Nermina emphasizes.



## Faketa Huseinbašić, entrepreneur from Mionica near Gradačac

Faketa Huseinbašić, entrepreneur from Mionica near Gradačac, is in greenhouse production of flowers for six years now. „in the essence, my sister was engaged in similar business, and when I saw that you can make a good earning by doing this, I also decided to try“, says Faketa. „Initially I faced my ignorance“, says Faketa with the smile on her face, „since I did not know how to chose soil of good quality, first seeds I bought were ordinary ones instead the one for greenhouse production.“ However, today she is managing everything well and is very successful in running the business. Faketa owns three greenhouses with flowers, has an excellent cooperation with agricultural shop where she does soil analysis, and resolves potential problems immediately, which contributes to the quality of flowers she is producing.

She wishes that each year is like 2008 when she achieved significant results in production and sale of cyclamens. Faketa is Mi-BOSPO loan beneficiary since 2002 and her intention is to improve her business, mainly through modernisation of greenhouses.

As a member of Women's Business Network, together with other flower producers from Gradacac municipality. She initiated establishment of the Association of flower producers in Gradacac and believes that through the network this goal can be achieved, aware of the significance that being associated to others has over the individual action.

## problem recommendations

Traditional views on the role of women in entrepreneurship and the society, lack of understanding by the surroundings, minimisation

Creation of long-term vision of development which will decrease/overcome the gap of the inclusion in entrepreneurship between women and man  
Work on raising awareness of the public and breaking of stereotypes

Lack of self-confidence for entrepreneurial actions

Strengthening of women entrepreneurial associations, sharing experiences and learned lessons, through enabling better inter-regional networking and possibilities to learn from examples of other country.

Women are more indecisive to engage into entrepreneurship<sup>7</sup> for different reasons, or because they face obstacles or because they learned that entrepreneurship is not a place for a woman.

That includes organizing local and international conferences and events.  
Support to the exchange of mentoring and study visits of women entrepreneurs within the region.

Networking of women entrepreneurs though formation of association of women entrepreneurs<sup>8</sup>

To publish positive women models in the region though promotion of their success stories in the lobbying campaigns, in print, media and by publicizing the case studies.

Non-existence of women entrepreneur association  
Lack of information and channels of cooperation

Advantages of the association: In the world is known that in the phase of searching for the loan from the bank or some other financial subject, you can suggest to be supported in that by chamber of commerce, association of entrepreneurs, even the Clubs of entrepreneurs, in order to make your status and your serious intention more clear for the bank.

<sup>7</sup>Marijana Dinek „Conference: „Gender equality in economic growth“, Sarajevo, 12 – 13 May 2011

<sup>8</sup>In 2011, 24 Clubs were included in network of Women's Business Network, which encompasses around 700 women entrepreneurs in BiH

Access to the financial sources  
Lack of adequate funds for support to women's entrepreneurship

The government, though responsible ministries and financial institutions should ensure proactive financial assistance for helping women entrepreneurship based on the analysis of the entrepreneurial sector in BiH.

Closing the line for subsidy for women within the Federal ministry for trade and entrepreneurship

For most vulnerable categories, women, invalids or those who do not have any chance to get access to credits or loans, ensure funds of non-refundable state support for trade and entrepreneurship of women

Access to banks:  
Women have little chance to get credits for their businesses because they do not have needed conditions based on which their credit ability is evaluated. ( they do not have savings there, no large amounts, no existing business, mortgage, other types of guarantees)

Ensure support to women entrepreneurship through special credit lines: dedicated credits for women, local development bank, etc.

Introduce guarantee funds, ensure special credit guarantees for specific purposes (i.e. credit guarantees for seasonal works, credit lines for women invalids, etc)

problem

recommendations

Withdrawal of international donors who were mitigating the problem by supporting the categories that did not have access to the credits for which women do not have conditions (non-refundable start-up funds for beginners) non-existence of adequate funds for beginners „start-up“

Seek assistance and advices, research possibilities of World Bank, EBRD, MCF, for establishment of funds for beginners „start-up“

Ensure good quality of legislative framework which will ease-stimulate women entrepreneurship

Undeveloped legislative framework that regulate the possibilities for crediting, meaning specific financial subventions necessary for entrepreneurship run by women

Complex legal regulation, other bureaucratic procedures and financial expenses during the registration of business, lack of counselling and information necessary for starting-up of business particularly for women in rural areas and places distant from the main centres.

To intensify and lobby for creation of legislation which will ensure positive ambient for faster development of women entrepreneurship

Establish info/entrepreneurial centres and mobile expert teams which will be at the disposal to women in the early but also in development phases.

Complex administrative apparatus due to which women do not know where and to whom to address the questions

Create simple instructions, guides, etc containing necessary information from these areas

Establish central system for registration of business subjects which will speed up process of registration

Lack of entrepreneurial knowledge and expertise of beginners and women entrepreneurs with certain experience.

Development of special, adequate educational programmes, trainings for acquisition or upgrade of specific entrepreneurial knowledge and skills.

Women entrepreneurs are in IGA and small entrepreneurship mainly dependant on themselves and because of their limited financial possibilities, they cannot hire specialized professionals for specific entrepreneurial functions. Because of the financial limitations they are not in the possibility to allocate enough of money for additional education and trainings for the employees.

Ensure free-of-charge<sup>4</sup> and subsidized consultative services for women entrepreneurs who cannot afford such services.

Insufficient representation, low level of participation of women in supports of the governments at all levels (BiH, entities, cantons, ...)

Intercede for raising of the level of equal participation of women in governmental programmes at all levels, demand that women entrepreneurs participate with at least 50% in the subvention programmes.

Lack of the state measures for efficient identification and adequate programme of support for self-employment and entrepreneurship of women

Ensure the support from the state, through legislation, development of strategies, institutions and policies that relate to the entrepreneurship and self-employment and which will effectively eliminate obstacles derived from gender differences.

Develop non-discriminatory programmes of self-employment, particularly for vulnerable categories

problem

recommendations

Harmonisation of the family and business life/commitments

Lowering the number of commitments through services (particularly for elderly persons, given the fact that such services do not exist in BiH)

Legislative framework is not supportive for women entrepreneurs and specific occupations<sup>6</sup>

To work on harmonisation of the law with the Law on gender equality, lobby for changes of the Law on pension insurance that should consider the problem of certain categories of women, changes of the legislation.

Unplanned approach to the start-up of business – investing into the idea without consultations, led by the desire to create something new, employ themselves or somebody from their families, getting out of poverty<sup>7</sup>

It is necessary to, before starting-up of its business, particularly in when getting financially liable, help a woman to select the idea that has realistic chances to be realised as a business in a fair and economically justified manner.

<sup>6</sup>Women in the hospitality industry, waitresses, hairdressers and women with similar occupations, with 60 years of age, are exhausted and unable to work longer.  
<sup>7</sup>Responses are from MB clients.

Unfavourable business ambient Nonexistent system plan for development of entrepreneurial infrastructure, or needed support form responsible institutions

Through coordinated actions of gender institutional mechanisms (Gender agency, gender centres of FBiH and RS, gender commissions, and mechanisms of the executive and legislative government, lobby for achievement of more favourable business environment and gender equality (sustainability)

There is no enough space for development of women entrepreneurship, bearing in mind all additional limiting factors faced by women entrepreneurs compared to man

Facilitate access to the state contracts for women entrepreneurs  
Establish bodies that will provide support to the creation of women entrepreneurship  
Monitoring of the trends for development of business environment for women entrepreneurship – gender dimensions  
Support to the small and medium size entrepreneurship – so far women were not the priority  
Promote education of women entrepreneurs through life-long learning  
Involvement of women in "policy making"

Intensify activities of promotion of gender concept and awareness raising in business sector  
Consistent and responsible implementation fo the existing domestic and international legislation

Integrate and/or harmonise activities that support women entrepreneurship with domestic and international legislation and standards (the Lisbon strategy, Social cohesion,...)

All above mentioned problems are causes of poor entrepreneurial ambient for women

Recommendations related to the all above mentioned recommendations, since they would create business ambient

Actors in development of women entrepreneurship

Private sector, government, governmental institutions at all levels of the authority in BiH, foundations, academic societies/ /Think Thank, entrepreneurial associations, NGOs, donors, banks, microcredit organisations/Foundations, development agencies, women NGOs,associations and clubs of women entrepreneurs, chambers of commerce, etc.

## Hasiba Pirić, Gradačac

Hasiba Pirić is one of the first initiators of greenhouse production in the area of Tuzla Canton, which she started in 1998 with only one greenhouse. Today Hasiba has 2000 m<sup>2</sup> in five greenhouses. „Today is more difficult to sell the products, since there is a strong competition, and there is no support to agricultural producers“, says Hasiba. But even with the problems, with a lot of invested effort, she manages to find buyers for her products.

Besides herself, Hasiba also „employs“ her husband and other family members, she is getting help from husband, two sons and daughters-in-law. They all work hard and their wish is to improve conditions of their production in the future, to install heating system in the greenhouses, increase number of greenhouses and expand their market.

Lead by these goals, Hasiba became a member of Women's Business Network where she found support for achievement of business goals, but also for being educated in the segments about which she knew very little before.

## Višnja Mihajlović, Kalesija

Višnja Mihajlović from Kalesija is known in her surroundings by the rouses! Namely, for some years now Visnja is producing and selling rouses. As she says, rouses are her favourite activity, but that is not all. Visnja also owns registered agricultural business; on 20 acres she has 600 plumb-trees used for production of brandy, and she also has 35 bee-hives.

But only for rouses she speaks of successful business: „For one sold rouse, you can buy two bred“.

In the age of 56, Višnja Mihajlović does everything by herself, and only on need-basis her family members help, and when she has more demanding jobs she hires additional workers.

She was known by her rouses in Serbia also. When as she was, as she says, selling rouses in „good times“ to Topalovic company near Sabac. From them she got the idea to engraft rouses, so today she invests all her energy into this „nice smelling business“.

