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**STAR Network of World Learning
Support to the Bosnia and Herzegovina Women's Economic Network (BHWEN)**

**STAR Quarterly Report for the period August 1 - October 31, 2004
Cooperative Agreement 168-A-00-02-00112-00
July 26, 2002 - October 31, 2004
And
Three-Year Report Summary
October 2001 - October 2004**

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The overall goal of the STAR Network of World Learning's support of the Bosnia-Herzegovina Women's Economic Network (BHWEN) was strengthened and sustained cross-sectoral cooperation among women in business, civil society, government, and trade unions.

BHWEN is poised to become sustainable and has the capacity to urge government and international institutions to develop gender-sensitive laws and programs that will improve the climate for business in Bosnia-Herzegovina (BH), promote women's economic empowerment, increase urban and rural women's inclusion in business, employment and credit opportunities, and lead to overall improvement of the socioeconomic position of women in Bosnia-Herzegovina. A major objective of the project, to build BHWEN into a viable, registered and legitimate network, was achieved.

Introduction and Summary

This is the eighth quarterly report for USAID Cooperative Agreement 168-A-00-02-00112-00 and covers the period August-October 2004. The Cooperative Agreement was awarded to World Learning and was administered from the STAR/World Learning project office in Sarajevo, with backstopping from STAR/World Learning in Zagreb and the World Learning project office in Washington, DC. The final report section covers the two-year Cooperative Agreement period (July 26, 2002 to October 31, 2004) and also makes reference to the project's initial year when it was funded as part of STAR's regional Cooperative Agreement (October 2001 to October 2002).

The purpose of STAR/World Learning's Cooperative Agreement with USAID, Support to the Bosnia and Herzegovina Women's Economic Network, was to build the capacity of BHWEN, formed in 2000, in order to allow BHWEN to register and become a legal and viable network that:

- a) Serves as a focus of information for women on economic development, available services and products in the operating environment, and employment;
- b) Advocates for women-focused policies and programs so that women can be full partners in the economic recovery/development of Bosnia and Herzegovina; and
- c) Provides mutual support, mentoring, training, and technical assistance to women seeking to expand a business, start a business, or become employed.

In addition, the project supported economic empowerment of women through BHWEN activities in the field by providing training opportunities to four targeted groups:

- a) Existing businesswomen;
- b) Women seeking to start up a business and women in agriculture;
- c) Unemployed women needing skills in job acquisition; and
- d) Young women (in secondary schools) on entrepreneurship.

The Bosnia-Herzegovina Women's Economic Network (BHWEN) was formed in January 2001, under the auspices of the STAR Network of World Learning, by 20 women who were already active in business, politics, media, civil society, and labor/trade unions. The goal of BHWEN is to combine and advance BHWEN's efforts through three types of activities:

- a) Gathering and analyzing information: statistical data, legislation, and information coming from government and non-government sources;

- b) Developing strategies for gaining better economic status for women in Bosnia and Herzegovina, advocating and lobbying for change at all levels of government and within the international community, and developing programs and laws to support women's entrepreneurship and employment; and
- c) Informing the public through the media to make women's contributions to the Bosnia Herzegovina economy more visible, and thus encourage active participation of a greater number of women in the economic and political arenas.

BHWEN launched its program activities in January 2002 and received support from STAR/World Learning, in an initial phase, through October 31, 2002. The USAID Cooperative Agreement¹ which ended October 31, 2004, had the central goal to build BHWEN's capacity as an organization and a network and to strengthen its capacity to be sustainable. The project fell under USAID Strategic Objective (SO) 1.3, Accelerated Development of the Private Sector. Three Intermediate Results (IRs) pertain:

- a) IR 1.3.1 Strengthened BHWEN advocacy efforts and analytic capacities around women's political, social, and economic interests;
- b) IR 1.3.2 Flow and use of business opportunities information increased among women;
- c) IR 1.3.3 Improved women's access to employment, self-employment, business services, credits and business partnerships throughout BH, fostering private sector-led growth and job creation.

Below are highlights of activities undertaken during the reporting period, reported by Project Component. Following that is a three-year narrative summary and summary of results against the Performance Monitoring Plan indicators and a discussion of problems and challenges.

¹ While the Cooperative Agreement for STAR/World Learning's two year program in support of BHWEN technically was signed and became effective on July 26, 2002, actual activities in this funding phase did not begin until November 1, 2002, following the completion of STAR/World Learning's preceding regional program funded through a Cooperative Agreement with USAID's Bureau for Europe and Eurasia.

STAR Network Quarterly Report August 1, 2004 to October 31, 2004

During the August-October 2004 reporting period:

- BHWEN and STAR held a conference called “For More Women in Entrepreneurship” attended by 120 participants.
- STAR/BHWEN published and promoted research titled “Analysis of Survey Results of Women Entrepreneurs in BH: For More Women in Entrepreneurship.”
- BHWEN obtained a grant from the US Embassy in amount of \$17,000 and collected KM 700 in membership fees.
- Two other BHWEN project proposals were submitted to the Balkan Trust Foundation and the EU Regional Economic Development Fund.
- STAR/BHWEN issued Mreza Bulletin Numbers 12 and 13.

1. Project Description

The project was divided into six components:

- a) Building BHWEN capacity and sustainability;
- b) Support to BHWEN Reference Groups;
- c) Support to the BHWEN information dissemination system;
- d) Outreach to young women to prepare them for business;
- e) Support to businesswomen; and
- f) Regional expertise exchange (follow-on to activities in the previous Cooperative Agreement).

The following report on activities will follow these components in the order listed.

2. Activity Report

2.A. Building BHWEN Capacity and Sustainability

This project component dealt with capacity building and registration of BHWEN as a legal, viable, and sustainable network.

In this quarterly period BHWEN obtained its first grant in the amount of \$17,000 from the US Embassy in BH and submitted two new proposals for funding.

The duration of the US Embassy grant is eight months. This new BHWEN project extends activities started with the STAR Network, but focusing on just two target groups – women entrepreneurs and owners of micro, small and medium-sized enterprises and start ups.

The overall grant objectives are as follows:

- Promotion of successful women entrepreneurs as role models
- Encouraging women to start businesses on their own

The second BHWEN proposal, to be submitted to EC Support for Regional Economic Development in Bosnia and Herzegovina, CARDS 2003 (EU RED), deals with strengthening the regional economic component of women entrepreneurship in BH through cooperation among

local communities, which has been the *modus operandi* of the BHWEN since its establishment. The overall goals of this second BHWEN proposal are strengthening economic capacities of small local communities and cooperation among women entrepreneurs in order to be able to lobby government starting with the municipal level. The project will contribute to development of entrepreneurship in general and women's entrepreneurship in particular, increase employment and self-employment, decrease social burdens, strengthen women in general economic life, and develop and improve cooperation between private and public sectors. The target groups are vulnerable women such as unemployed women, women with special needs, single mothers, heads of families, returnees, etc. This project is to be implemented in four municipalities of central Bosnia over the course of 12 months. The requested amount is €75,000.

A third proposal is to be submitted to The German Marshall Fund of the United States Balkan Trust for Democracy. This project focuses on advocacy activities on the local and BH levels and its aim is to energize and empower women to take more active roles in economic development of local communities. The requested amount for this project is \$35,805.

It is important to emphasize that BHWEN also collected membership fees in the amount of KM 700. They decided that the monthly membership fee should be KM 10 per member at a minimum. Since dues collection began on September 17, 2004, 70 members have paid the membership fee. BHWEN is also developing certain services such as mentorship, fairs and exhibition participation, and business consulting for which fees can be charged, raising valuable funding for future BHWEN activities.

2.B. Support to BHWEN Reference Groups

This project component included training, technical assistance, and mentoring for the Reference Group Managers to carry out quarterly Action Plans. Activities in these Action Plans included advocacy and informational meetings, and training in the targeted areas of:

- a) Continued training and development of women business owners;
- b) Women wishing to start-up, register, and secure capital for a new business;
- c) Unemployed women who need job-seeking skills in order to enter the job market; and
- d) Rural women interested or involved in agricultural production.

According to the decision made at the BHWEN board meeting in June 2004, the activities during August and September were focused on conducting/finishing the poll/survey on women entrepreneurs in BH and preparation for the conference "For More Women in Entrepreneurship" that was held on September 17th in Sarajevo. Thanks to the BHWEN reputation and the Network contacts, the Reference Group Managers interviewed 257 women entrepreneurs as part of the survey.

The survey had two main goals:

- To gauge the interest of women entrepreneurs to join the Network and ascertain what type of services they expect from BHWEN in exchange for paying membership dues;
- To explore what type of obstacles women entrepreneurs face in terms of doing business in their local communities.

The responses to the survey and the general impressions of the survey takers suggest the following major conclusions to mention but a few.

- 82.9% of the women entrepreneurs surveyed run “micro” enterprises, hiring fewer than 10 employees;
- Most of the products and services that women entrepreneurs participating in the survey offer are placed on the local market (57.6%), with only 9.3% placed in foreign markets;
- 67.7% of those surveyed are not satisfied with conditions for company registration. This confirms the well-known conclusion that the company registration procedure in Bosnia and Herzegovina is very complicated;
- 66.5% of the entrepreneurs expressed their readiness to participate in the activities of BHWEN and to help create a better business environment and contribute to poverty reduction in Bosnia and Herzegovina.

The research findings present a very important basis upon which BHWEN should start building its sustainability, keeping in mind donor downsizing in Bosnia and Herzegovina.

2.C. Support to BHWEN Information Dissemination System

This project component provided support to BHWEN to increase its exposure in the media, and to develop and disseminate important materials and information to support advocacy for women’s economic issues. This exposure also provides an engine for recruiting members to BHWEN.

2.C.1. Mass Media Coverage

The network was present in the media 24 times during this last quarterly period. The majority of coverage was in the electronic media. The most important are listed below.

Electronic Media

The highlight of this final project quarter is TV Visoko’s special program devoted to encouragement and education of women to be more involved in self-employment and entrepreneurship. The program was broadcast every Saturday in August from 1PM to 2PM and was named after STAR/BHWEN’s research “Because We Are Women.” The young women who went through the Business Training for Youth, also organized by STAR/BHWEN, initiated and ran the show with whole-hearted support from the experienced economic journalists and editors at TV Visoko.

The students who completed Business Training for Youth had a chance to showcase what they learned and presented their business plans. In addition to this, interviews were conducted with the trainers as well as experts, so the wider audience had a chance to learn the basic concepts of business planning and become aware of young entrepreneurs’ potential in this area.

Other coverage includes:

- PBS, BH 1 Radio Program (BH-wide coverage) August 1: One-hour report on BHWEN member Hajra Camdzic, President of the Association of Women in Agriculture from Doboje, Editor Radmila Sesar;

- Radio VESTA Tuzla (local coverage), September 13-16: Announcement of the STAR/BHWEN conference: "For More Women in Entrepreneurship," Editor Amra Seleskovic;
- PBS, BH 1 Radio Program (BH-wide coverage), September 17: One minute conference announcement, Editor Ljiljana Pepovic;
- TV99 News at 10PM (local coverage), September 17: Three minutes on the STAR/BHWEN conference;
- TV Hayat, Central News at 7PM (BH-wide coverage), September 17: Two minutes on the STAR/BHWEN conference;
- TV BH 1 News at 10PM (BH-wide coverage), September 17: One-and-a-half minutes on the STAR/BHWEN conference;
- News Agency FENA (BH-wide coverage), September 17: An article on the STAR/BHWEN Conference (forwarded to the media houses in FBH);
- News Agency ONASA (BH-wide coverage), September 17: An article on the STAR/BHWEN Conference (forwarded to the media houses in FBH);
- Radio Herzog-Bosnia, Morning Program: 15-minute interview with Indira Topcagic, The Mreza Bulletin editor and STAR Program Assistant, Editor of the program Mirjana Ilic;
- Radio ZOS, morning program: 10 minutes on the STAR/BHWEN conference, Editor Azemina Smailbegovic;
- Radio VESTA, September 20: Report on the Conference, 60 minutes, Editor Amra Seleskovic;
- PBS, BH 1 Radio Program, September 21: Interview with Lejla Spaho, BHWEN coordinator, Editor Ljiljana Pepovic;
- Radio VESTA: 30 minutes on STAR/BHWEN's research results "For More Women In Entrepreneurship," analysis of survey results of women entrepreneurs in BH, STAR Network of World Learning, Bosnia and Herzegovina, 2004.

Print Media:

- Jutarnje novine, September 18: An article with a photo on the STAR/BHWEN Conference.

2.C.2. Mreza Bulletin

During this final project quarter, Mreza Bulletins No. 12 and No. 13, in both English and Bosnian, were published. Number 12 deals with women in agriculture, presenting various agricultural

sectors where women proved to be equally successful as men, such as: medicinal herb sector, grape and vine processing industry, milk processing and others. Other highlights include:

- Report on a successful women from Herzegovina who, together with her two daughters, produce wine - Olivera Juricic from Citluk, owner and company director;
- Report on Mejra Halilovic, essential oil producer from Sarajevo;
- Interview with Aida Zupcevic, medicinal herbs processing and production of tea mixtures and cosmetics;
- Report on a tea festival held in Sarajevo and organized by LAMP/USAID;
- BHWEN success stories: two associations of women in agriculture were established thanks to BHWEN support: association of women in North Bosnia: Bosanska Otoka and Prijedor;
- Interview with Andja Josipovic, President of the Association of Women Marmalade Producers (MIONICA) from Tuzla.

Mreza Bulletin No. 13 was devoted to the conference "For More Women In Entrepreneurship" as well as the research results and recommendations for future BHWEN activities.

2.C.3. Web Site

The main purpose of BHWEN's web page is to present BHWEN's mission, vision and activities to a wider audience as well as to encourage more members to join the Network. The front page contains BHWEN's logo, the mission of the Network as well as a map showing the Reference Groups' coverage, from which visitors can access a chosen Reference Group, its past and current activities and success stories. Also from the front page one can read current news as well as get further access to STAR/BHWEN publications, such as the Mreza Bulletin. From this page also one can join the Network through the on-line form or take part in the discussion forum. The right banner of the front page is reserved for advertisements of women-owned enterprises. As a result of these advertisements, the BHWEN web site also presents a way of funding future BHWEN activities.

During the reporting period the English version of the web site was prepared by STAR staff and submitted to SMARTNET. The English version is expected to launch in the first week of November. The web site has been updated with new events such as the STAR/BHWEN Conference and three issues of the Mreza Bulletin. Also of note is that Merima Fazlic, a young student from Visoko and BHWEN Coordinator's Assistant, received training from STAR staff on how to update the web site .

2.D. Outreach to Young Women to Prepare Them for Business

No activities in this reporting period.

2.E. Support to Businesswomen

"BHWEN owes its success to STAR Network World Learning that supported and funded the entire project for three years. At the Conference BHWEN, as a local and BH-wide organization, was officially introduced to the media. The conference objectives were: to present survey results of women entrepreneurs in BH; to identify the obstacles women face in their work, and to encourage development of women's entrepreneurship through the recommendations for the State Strategy for Development of Women Entrepreneurship. It is expected that this strategy would be based on the survey results and round-table discussions." Lejla Spaho, BHWEN Coordinator, Agency FENA and TV Hayat, September 17th.

Following the survey on women's entrepreneurship in BH, STAR/BHWEN held the Conference "For More Women in Entrepreneurship," attended by some 90 women entrepreneurs from all over BH and 30 guests, representatives of government institutions and international community. The conference was held in Sarajevo on September 17th, 2004.

The objectives of the conference were:

- To accelerate development of private sector;
- To strengthen the capacity of BHWEN to advocate for women's entrepreneurship;
- To help small and medium enterprises owned, co-owned and managed by women compete successfully in market economy;
- To draft a state program in support of women's entrepreneurship.

After the Plenary session three round-tables were held:

Round-table I: Global Framework of Economic Development Strategy of Bosnia and Herzegovina (EDS) and Poverty Reduction Strategy Paper - PRSP, Institutional support to entrepreneurship in general and women entrepreneurship in particular.

BHWEN should advocate for:

- Significant professional development for government administrative employees in all levels;
- Simplifying procedures for registration and start-up of businesses;
- Education of entrepreneurs about international standards in order to improve export opportunities for BH products;
- Improving access to information for businesswomen;
- More women to join BHWEN and cooperate among each other in order to allow BHWEN to become their voice before government.

Round-table II: Aspects of financing of women's entrepreneurship.

There was a special focus on the creation of joint funds for support to women's entrepreneurship and the possibility of establishing more favorable credit lines for women in business.

BHWEN should advocate for:

- Creation of joint government funds to support development of women's entrepreneurship;
- Introduction of gender sensitive budgets at all government levels;
- Holistic strategy of support to entrepreneurship at the BH level;
- Life-long learning and skills improvement for entrepreneurs and those who wish to start their own businesses;
- Promotional campaigns in the media to highlight women's entrepreneurship.

Round-table III: Cooperation with government and non-governmental organizations for creation of a friendlier environment for women's entrepreneurship.

BHWEN should advocate for:

- Creation of a Women's Business Center;
- Affordable credit lines for women entrepreneurs;
- Establishing government funds for women entrepreneurs;
- Designing, implementing and monitoring of the State Economic Development Strategies in cooperation with Council of Ministries of BH.

2.F Regional Expertise Exchanges

Nothing to report for this quarter.

3. Success Story

A Woman With a Vision

Interview with Zuhra Cabaravdic – Director of Radio Television Visoko (RT Visoko) -
Interviewer Radmila Sesar. Zuhra Cabaravdic is a BHWEN member and one of those women who puts forth her best in every task.

Radio Television Visoko (RT Visoko) is a broadcasting network in Visoko, which followed all the activities of the BHWEN and its Central Reference Group. In August 2004 RT Visoko offered its services to high school students who underwent BHWEN's business training in Breza. These young people got their first chance to present themselves to the public and to show what they learned at the training. RT Visoko serialized the broadcast into four, one-hour weekly segments about the young learners. Every Saturday RT Visoko viewers enjoyed watching the program. And the person responsible for giving the students this opportunity is RT Visoko director – Ms. Zuhra Cabaravdic.

When Zuhra became RT Visoko director less than a year ago, many questioned that decision. The company was left with KM 62,000 in debt and nobody believed Zuhra could do anything to come out of the crisis. Zuhra is a jurist, a mother of three children, and the wife of a successful businessman from Visoko. She worked for many years with her husband and she successfully managed a Visoko hotel. She returned the hotel to its previous splendor but, unfortunately, when she left it ran into debt again.

Zuhra said that all her life she has accepted work in companies that faced big financial difficulties or other issues. Nevertheless, she thinks that is where she functions the best. She is a curious and ambitious woman who likes changes; she finds her strength in defying challenges.

Q: What does work in media mean to you, keeping in mind that you have never been in the broadcasting business?

A: My professional history and my current employment are really very different. This job is a new field for me. While working here I realized the importance and the influence of the media. It is a very rewarding job but it is hard, too.

Q: What do you think about women serving as company managers?

A: That is a tricky question. Working in the media is hard enough, but being a woman is an additional “obstacle.” Here, people tend to think that women are incompetent and that they cannot be trusted. Women can be journalists, producers of any kind or something else but never managers who run the whole company. This is the stereotype we have to live with.

STAR asked Zuhra how she overcame these problems. She succeeded in reducing the company’s debt to KM 9,000 while providing wages to all 24 employees. This is especially impressive because she did not have a reputation back then.

“My coming here was itself a sort of a small rebellion against common prejudices about women. But I believed in myself and I turned the reserved and mistrustful behavior to my advantage. There is a saying men use when a company is in debt: ‘We need funds,’ or ‘We need credit.’ Nobody says, ‘We need to work and work.’ Only if you work you can hope to succeed.

“Last year RT Visoko had KM 62,000 in debt, this year we managed to reduce this amount to KM 9,000. Today we enforce/charge 86% of our services. Radio programming is broadcast 24 hours a day and television programming from 3PM to 11PM every day. Ninety percent of our revenue comes from advertising. We stay at work as long as it is needed. Sometimes I work until midnight, and I work Saturdays and Sundays.”

Q: How did you cope with the lack of free time and privacy?

A: Well, my husband is a private business owner and I worked with him for many years. Our family has a long entrepreneurship tradition and we have worked long hours since I can remember. Our motto is: ‘Work. And the good results will come along with the work.’

When I got married I worked in a state company, “Vitex,” as department manager. But I never liked that job, nor did I like being a jurist. I finished law studies just to please my father who thought I would make a great career. I always appreciated journalism and art and loved creative, informal jobs. However the bulk of my life has been devoted to my family, leaving my career aside.

Q: What do you feel about living traditionally and having a career at the same time?

A: I worked with my husband for ten years and I took care of my children. But my husband was the one appreciated and honored for our mutual success. When I became a successful hotel manager, a Canton minister asked me how I had done it. This was the reward I had waited for so long. It gave me self-confidence, especially because I was still an anonymous person in the public life of our town then. I realized I was a good businesswoman and a manager. Changing conservative family roles maybe takes more time – at home, I am still making meals, taking care of everything by myself, etc.

Q: Could you elaborate the good and bad sides of your work in RT Visoko?

A: Early on, I used to influence and change a program scheme a lot. People liked the changes so it was good. Our partners recognized our efforts. We improved the quality of our services. The hard thing, on the other hand, is when nobody appreciates your work. We made many improvements – in programs’ concept and in duration as well. Previously, it was 500 minutes of broadcasting and now it is 2,500 minutes. We have children and youth programs. You cannot buy the viewers; they have to be interested in what you have to offer. This is very important – we exist as long as Visoko

citizens want to watch us. The results make me enormously happy. Some notable facts are the introduction of new techniques (digital cameras, etc.) and we have our web site now. We have many young people in our team and many new projects ahead. These are the good things that make this hard job worth doing.

STAR worked with BHWEN from October 2001 to October 2004. The following chart summarizes the highlights of the project during that three-year period.

**Three-Year Statistical Summary
October 2001- October 2004**

- ◆ BH Women's Economic Network (BHWEN) formally registered in the whole territory of BH
- ◆ 2,675 women participated in over 100 workshops and training organized by STAR/BHWEN
- ◆ One national listserv launched
- ◆ BHWEN web page launched to the Internet: <www.bhzem.ba>
- ◆ BHWEN successfully participated in public discussions on PRSP and the Bulldozer Committee

BHWEN Capacity and Sustainability Building:

- ◆ BHWEN organizational capacities developed and functioning
- ◆ BHWEN obtained first donation: USD 17,000 from the US Embassy Small Grants Program
- ◆ Two more Projects ready for submission to Balkan Trust and EU Regional Economic Development
- ◆ BHWEN membership fees collection: KM 700 since September 2004

Economic Empowerment of Women through 5 Reference Groups' Educational Activities:

- ◆ Business Women: 34 obtained commercial credit, 30 women obtained micro credit
- ◆ Youth: Four successful Business Training for Youth, 100 students trained
- ◆ Unemployed Women, Rural Women and Start ups: 59 women started their own business, eleven hired

Publications:

- ◆ 12 editions of Mreza Bulletin plus one Special Edition published by STAR/BHWEN (13,000 copies in Bosnian and 3,250 copies in English)
- ◆ 2 research studies: "*Because We are Women: Socio-Economic Status of Women in BH,*" 2002 (2,000 copies in Bosnian and 2,000 copies in English) and "*For More Women in Entrepreneurship: Analysis of Survey Results of Women Entrepreneurs in BH*", 2004 published by STAR Network BH (500 copies in Bosnian and 500 copies in English)
- ◆ Brochure: "*Poverty Through the Eyes of BH Women*": STAR/BHWEN contribution to public discussion on Interim Poverty Reduction Strategy Paper, 2003 (1,000 copies in Bosnian and 1,000 copies in English)

Linkages:

- ◆ STAR regional conference: 15 BH participants among 250 participants from the region.

- ◆ **Regional Advisory Board:** Seven women from four sectors in BH took part.
- ◆ **Regional Expertise Exchanges:** 14 regional expertise exchanges programs realized, five times using BH expertise

**STAR Network of World Learning
Three-Year Narrative Summary
October 2001 – October 2004**

1. Forming an Effective Network

In the course of three years of project implementation, STAR helped BHWEN become a formally registered, BH-wide, multicultural and multiethnic functional network on its way to becoming self-sustainable.

One of the most important factors in the project's success was that the idea itself came from Bosnian women and was not imposed by the project. STAR helped the 20 founders of BHWEN to hold their first meeting and, together with STAR staff, they developed and realized the idea further. The organizational structure of BHWEN set at the very beginning proved to be the right choice: the network functioned through five regional Reference Groups, each managed by two Reference Group Managers coming from the private and NGO sectors and a Coordination Committee concerned with strategic guidance.

This proved to be a winning combination in many ways: women united around the idea of economic networking and improving their economic and social status, showing that they are not burdened with political divisions and still-prevalent nationalisms of Bosnia and Herzegovina. However, lack of political will remains the most dominant problem in solving any other issue in BH.

Three years ago building a BH-wide, multi-sector organization seemed like a daunting task. Although BH women seemed more open to cooperation than during the immediate post-war years, they were closed in their local communities. They realized that unless they received timely access to information and knowledge and fostered networking and economic cooperation, they would not be able to operate in the global economy. In addition, registering a BH-wide organization, until two years ago, was not legally possible. The years 2001-2002 were a boom phase for Network activities in the field, but were very hard in terms of capacity building. Coordination Committee members were elite women who had had the chance to be trained through various workshops and events organized by the international community. Younger or less well-known women (very often in roles of Reference Group Managers) benefited from significantly fewer opportunities. Once it became clear that the Network needed stronger support, STAR took on a role of management and worked on leadership and organizational capacities of Reference Group Managers.

STAR BH, with strong support from other units of World Learning, organized several trainings with BHWEN Reference Group Managers as well as some Coordination Committee members. To mention but a few training events:

- Jeff Saussier, World Learning consultant - Training on Monitoring and Evaluation
- Vaughn O'Halloran, World Learning consultant - Training on Participatory Institutional Analysis Instrument (PIAI)
- Jill Benderly, STAR Regional Director and Edina Hadziahmetovic, STAR BH Project Coordinator - Seminar on Sustainability and Fundraising
- Two Strategic Planning Sessions including both Bosnian and Croatian consultants
- Through BHWEN Reference Group Managers received day-to-day support and mentoring from STAR staff in Sarajevo

Through practical examples, BHWEN members, among other things, were trained on:

- How to maximize the benefits of an organization to its membership
- Developing mission and vision statements for the Network
- Formation and composition of the Board
- Discussing an overview of the activities for the Network in terms of
 - Programming (including: need for a coordinator, event/program to announce the formation of the association, regularly scheduled professional development programs, workshops, site visits, networking events, plan an annual "big event": conference);
 - Membership (including: recruiting campaign, provide interested individuals with membership information, assess the needs and interests of members/prospective members);
 - Communications (including: develop communications vehicles (email, fax, mail, newsletters, etc.), develop quarterly "bulletin" or "newsletter", Mreza Bulletin continuation prospects, develop communication plan for activities and "links");
 - Operations/finance (including: operations/finance, managerial board, chair/president, programming, membership, communication, operations) and;
 - Holding steering committee meetings (including: hold steering committee meetings: monthly [at first], at a minimum, quarterly, oversight of communications vehicles, develop and maintain a budget, investigate possibility of affiliation with other national/international associations, role of the volunteer in starting/founding an association).

In the second half of 2003, BHWEN met to revise its Strategic Plan. Coordination Board members and Reference Group Managers participated. It resulted in the creation of the Initiating Committee to streamline future BHWEN activities.

The BHWEN Founding Assembly was held on February 22nd, 2004 at the hotel "Bosnia" in Sarajevo. Although it was Sunday, attendance was excellent, with 33 distinguished women attendees from all over BH. BHWEN members adopted its statute, rules and regulations and elected the bodies. By secret ballot Lejla Spaho was elected President of the Management Board and BHWEN Coordinator.² BHWEN has kept the same structure initially established by STAR and is going to continue its activities through the five Reference Groups. Since its creation, the BHWEN Board has held three meetings discussing further steps. The Board members are volunteers.

It is important to note that committed BHWEN members have led the process of registration and beyond, with partial backstopping from STAR. This shows the maturity of the organization and its capacity to be independent and continue on its own once the STAR project support ends.

² The other members of the board are:

Branka Tankovic, Director of the Center for Economic relations with abroad, Chamber of Commerce of Canton Sarajevo,
Cemilija Miličević, Market inspector, municipality of Nevesinje,
Senka Jakupovic, teacher from Sanski Most,
Ruza Vlahovic, Director of Association of agricultural producers of Ustara –Tuzanj and Elvira Vojic, Director of private pediatrician clinic in Bratunac,
Alma Bradarac, Bureau of Employment Zenica,
Anisa Sucevska, UNDP Gender department,
Nenma Hamzic, Director and owner of the company "KANA N&N" from Sarajevo.

It is important to note is that the board consists of diverse business and professional women from throughout BH. The elected members of the auditing committee are as follows: Anđija Ilić, journalist from Banja Luka, Zuhra Cabacovic, director of TV Visoko and Heiklana Popkic, Inspector in Taxation office Zenica, Nura Memić, financial director of company Hidroinženjering, Zora Malesevic, teacher from Ribnik

As of July 9, 2004, BHWEN became a locally registered NGO with its headquarters located in Visoko, Musala 9, within the business premises of Lejla Spaho, present coordinator of BHWEN.

The Network Board invited applications for a qualified person/s who would write project proposals and do fundraising. They formed a three-member committee to write the invitation, conduct the interviews and select the candidates by the end of May. The advertisements were published in the daily newspapers both in Federation and RS, "Dnevni Avaz" and "Nezavisne Novine."

The board selected two candidates: Amra Seleskovic, director of the women's NGO "Vesta" from Tuzla and Aida Bogdan, director of NGO "Vidra" from Banja Luka. Both candidates had extensive experience in writing proposals, are familiar with the Network's philosophy and activities, and have been great supporters of the Network. BHWEN has developed three new project proposals independently from STAR. BHWEN obtained its first grant in the amount of \$17,000 from the US Embassy in BH and submitted new proposals for funding (please see above, STAR Quarterly Report, August-October 2004, Section 3.A)

2. Support to Reference Groups Activities and Results

The BH Women Economic Network Reference Groups held over 100 events (workshops, trainings, seminars and round tables) attended by 2,675 women (between November 2002 and October 2004) aimed at economic empowerment of the five above-mentioned target groups.

➤ West Reference Group

Activities

The activities of the West Reference Group were predominantly focused around rural women and women farmers producing vegetables and breeding cattle. This is the biggest target group, comprising the large rural area of some 15 villages and suburban areas in western Bosnia. The West Reference Group held a series of workshops in this region, which offered information from the representatives of several of the strongest companies in BH, the Institute of Agriculture and the Ministry for Agriculture on how to start up agricultural production.

Technical assistance and training were provided in accordance with the expressed needs of this group. Tailored workshops and trainings for women dealing with agriculture were held in villages and helped them learn more on contemporary and modern means of agricultural production, international standards in agri-business, ecology, prevention of cattle diseases and crop diseases, bothouse production and credit risk analysis in agriculture sector.

The women from this target group reported that technical assistance provided by BHWEN over the course of two years has helped them increase their family budgets by KM 400 per month.

Results

- General improvement in the quality of agricultural production;
- Self-confidence of this population is stronger than before. Due to their real financial contribution they are more appreciated and respected by their family members and local communities;

- Technical assistance to milk producers in seven villages resulted in successful cooperation with the dairy Meggle in Bihac;
- The BHWEN West Reference Group was among the group of agricultural producers who signed the petition to the state government for putting off the free trade agreement.
- Thanks to the timely information and instructions offered through BHWEN activities, 50 women individual agricultural producers obtained loans (micro credit and government incentive credit for agriculture) or started a small family farming businesses;
- Thanks to STAR/BHWEN activities in the region of western Bosnia, two new associations of women were established: Association of Women, Donja Puharska, Prijedor Municipality and Association of Women Bosanska Otoka. BHWEN helped them build their capacities and approach donors. The groups have started joint agricultural production and obtained a donation of hothouses from the organization EDA Edinburgh and the Lutheran Alliance and applied for agricultural machinery. Through the BHWEN activities, Hadjija Bajric, president of the NGO "Kljucki Biseri" and BHWEN Reference Group Manager for West Bosnia established excellent cooperation with the Agricultural Institute of Una-Sana Canton. The experts from this institution have often volunteered at the workshops. Furthermore, the U.S. Ambassador, who was very pleased with projects and achievements of "Kljucki Biseri," visited this NGO.

➤ Central Reference Group

Activities

The area of the Central Reference Group is the most populous of the BHWEN Reference Groups.

This area has, on one hand, very vibrant entrepreneurship in the area of Visoko, Zepce and Tesanj but also very poor areas such as Vares, Dobo, Donji and Gornji Vakuf /Uskoplje. The reasons for this uneven situation are mainly due to a large concentration of suburban settlers who are internally displaced persons. Therefore the activities of this Reference Group covered all BHWEN target groups, i.e. mature businesswomen, youth, women in agriculture, as well as unemployed and start-ups. The most significant achievements of this Reference Group are as follows:

Results

- General cultivation of entrepreneurship and business culture among women;
- With BHWEN initiative and support, the Association of Women in Vares was founded; it is the first association of women in that town. The primary focus of the association is economic empowerment of rural women;
- Due to timely information and training, 25 businesswomen obtained commercial credit and expanded their businesses;
- 15 women started their own businesses;
- 20 businesswomen from this Reference Group very actively participated in the Bulldozer Action for removal of legal obstacles in doing business;
- Due to BHWEN Central Reference Group support to "Association of Women in Agriculture Usora Tesanj," this association greatly expanded its capacities, with some 100 cooperants who signed cooperative contracts with Zenicka Mljekara and obtained the donation of four lacto freezers;

- 68 girls and boys, secondary school students, from this Reference Group successfully completed the business training for youth;³
- As a result of STAR/BHWEN workshops in the region of central Bosnia, 15 growers signed contracts in medical herbs and milk production with the company "Halilovic."

➤ South Reference Group

Activities

This Reference Group covers the least populated area of any reference group, including the very rich northwest of the Federation where the major ethnic group is Croats, the town of Mostar, which is still politically divided between Croats and Bosnians, and relatively poor areas of the southwest part of Republika Srpska and towns such as Trebinje, Bileca, Nevesinje, and Gacko.

Female entrepreneurship is not very widespread in the territory of this Reference Group. This Reference Group therefore focused on start-ups and women who are already in business, helping them to access more funds. The South Reference Group also worked with unemployed women through three-month trainings, helping them to become more competitive in the labor market, to build self-confidence, and to adopt new skills and know-how.

Results

The most significant achievements of this Reference Group include:

- General improvement of job-hunting skills of unemployed women. They became more competitive in the labor market and have built self-confidence;
- Eleven women got jobs with other employers;
- Twenty-one low income women returnees to Tomislavgrad were trained through the South Reference Group business training, and obtained UMCOR credit to start small-scale businesses;
- Through support and timely information, two businesswomen obtained commercial credit and extended their businesses.

➤ East Reference Group

Activities

This Reference Group's focus was on small and less developed towns and villages. This was the Reference Group Manager's suggestion after conducting an assessment of the needs of women from this Reference Group. They organized workshops and trainings for unemployed women, rural women and small-scale business starters in Gorazda, Cajnice, Visegrad, Pale, Sokolac, and suburban parts of Sarajevo. For unemployed women who showed interest in starting their own small businesses, they organized a series of workshops dealing with access to funds and market and running this type of business. Also, since the rural and suburban areas of this Reference Group are famous for apple growing and wool production, they organized a series of agricultural workshops. As for women who are already entrepreneurs, one of the Reference Group Managers, who is also an entrepreneur and has a bookkeeping company, held a training in bookkeeping/accounting for small companies.

³ For more details please see Section D: Outreach to Young Women to Prepare Them for Business

Results

- General improvement of small scale business culture was widespread in this Reference Group;
- Access to micro credit funds improved;
- The women from this Reference Group started promising cooperation with the established agricultural cooperatives as well as big companies such as KLAS and BOBAR;
- Five families, individual agricultural producers from area of Gorazde, signed cooperation agreements in fruit growing (apple orchards) with the Ministry of Agriculture of Bosnia-Podrinje Canton;
- Thirteen women started their own small-scale businesses and/or obtained micro credit.

➤ North Reference Group

Activities

The North Reference Group covers territory with great potential for agricultural production as well as some pre-war industrial zones. Women's entrepreneurship is vibrant within this Reference Group, especially in the urban zones of Brcko, Tuzla and Bjeljina. The North Reference Group addressed the needs of young women and men (secondary school students), rural women dealing with agriculture and unemployed women and businesswomen.

The North Reference Group successfully conducted a series of business workshops with secondary school students in the Birac region,⁴ a very politically sensitive area, and Gradacac. The same group of students already had training in "Managing Multiethnic Communities" and "Youth – Stop Xenophobia!" funded by the U.S. Embassy. They also focused on rural women's empowerment and their cooperation with the existing agricultural cooperatives in the region. One interesting thematic issue covered by this Reference Group was middle-aged women's employment opportunities after the privatization process and the laying off of numerous workers. The businesswomen's empowerment workshops dealt with various issues related to new legislation and access to loans. The most significant achievements of this group are presented below.

Results

- General improvement of entrepreneurial culture among women and youth;
- Improved cooperation with other relevant economic actors within the Reference Group such as local government authorities, existing agricultural cooperatives, regional development organizations and micro credit institutions;
- Thirty-two girls and boys, secondary school students, from this Reference Group successfully completed the business training for youth. Seventeen competed in a business planning competition and obtained certificates;
- Ten women obtained micro credit, while 12 obtained commercial credit;
- Women agricultural producers from this Reference Group jointly signed the petition to the BH Parliament for harmonization of laws on agriculture in the whole territory of BH.

⁴ Zvornik, Srebrenica, Bratunac, Milici, Vlasenica, Sekovici and Osmaci

3. Advocacy

The Reference Groups were also engaged in advocacy activities dealing with issues relevant to their Reference Group as well as joint activities taken by the BHWEN as a whole, such as public discussions on PRSP and the Bulldozer action. Presented below are some of the advocacy activities carried out on the BH level.

• **Bulldozer Action**

The Bulldozer Committee was established and led by Office of High Representative (OHR) on November 12, 2002. Its task was to suggest 50 measures on business legislative reforms in 150 days designed to create business friendly environment in BH. The Bulldozer Committee involved five international and more than 50 local business organizations in its consultation process.

The Bulldozer Action was presented to BHWEN Coordination Committee members by STAR/World Learning's CTO at USAID. The CTO suggested that BHWEN should take part in the Bulldozer Action and send its recommendation to USAID through STAR/World Learning. BHWEN recognized the importance of this action and agreed that voices of women entrepreneurs must be heard. Lejla Spaho was elected BHWEN Representative to the Bulldozer Committee. Lejla took part in every Bulldozer Committee meeting. Through five workshops, organized in Kljuc, Banja Luka, Zenica, Visoko, and Tuzla in January 2003, Reference Group Managers collected proposals from women entrepreneurs and forwarded them to the STAR office. Meanwhile, the STAR office sent more than 50 inquiries to female entrepreneurs in areas not covered by the workshops. Some 80 forms were collected and processed by BHWEN. Five proposals were forwarded to USAID for further legal examination.

BHWEN entrepreneurs emphasized the following common obstacles:

- ⇒ High price of electric power for legal entities (five times as high as the European average) and high utility fees, regardless of the line of business;
- ⇒ Lack of investment credit lines with normal interest rates;
- ⇒ High contributions and taxes on wages and salaries;
- ⇒ Obligatory membership at the chambers of economy;
- ⇒ Lack of unity of the market, different business environments;
- ⇒ Administrative barriers, non-existence of a labor code and anti-corruption precautionary measures;
- ⇒ Black market;
- ⇒ Disloyal competition in most branches of trade;
- ⇒ Corruption;
- ⇒ Non existence of an act on privatization of public utility companies; and
- ⇒ Lack of implementation of financial rights by the ruling of the Supreme Court.

Bearing in mind the numerous difficulties and obstacles that confront women entrepreneurs in Bosnia and Herzegovina, whether they have long been involved in the business sphere or are only beginners, BHWEN considers the invitation to active participation in the Bulldozer Action and the opportunity to contribute to the acceleration of the economic reform in Bosnia and Herzegovina extremely important.

The legal environment for business has improved since the Bulldozer Action started. Both women and men in business have benefited from the first results of the Bulldozer Action. Around 500 companies sent their suggestions to the Commission, and, by the end of the project, 50 reforms were applied. The Bulldozer Action is not finished yet. It is divided into several sectors and departments working on the recommendations for the authorities.

- **Poverty Reduction Strategy Paper – PRSP**

As a result of a 2002 campaign on consultation with civil society and various target groups of women, STAR and BHWEN published a brochure: *Siromastvo ocima zena BiH (Poverty through the Eyes of BH Women)*. This publication contains more than 50 recommendations to improve the PRSP as well as true stories on the poorest categories of people in BH: returnees, Roma, pensioners, children and youth. The PRSP coordination body reported that the brochure was most timely, as they were in the process of preparing the second PRSP draft. The effect of the *Poverty Through the Eyes of BH Women* brochure became visible. This publication was used as one of the sources for the creation of one of the most important documents in BH, “Millennium Development Objectives.” This document obliges the government to take certain actions by 2015 aimed at the reduction of poverty in BH. The PRSP government coordination body published BHWEN’s recommendations on its web page within the public discussions in the civil society section. The recommendations from STAR/BHWEN round-tables were taken into consideration in the final draft of the PRSP. (For more info please see www.bih.prsp.info/english/index2.html). BHWEN was recognized as a partner to the BH government, which is very important for such a young organization.

- **Because We Are Women – STAR/BHWEN Research on Socio-Economic Status of Women in BH**

STAR/BHWEN research on the socioeconomic status of Women in BH 2002, was used as one of the main resources for the Shadow Report on CEDAW (Convention of Elimination of Discrimination Against Women) presented by Global Rights Partners for Justice (formerly called the International Human Rights Law Group). This report was to be submitted to the UN General Assembly Committee in January 2004.

C. Support to Information Dissemination System

This project component provided support to BHWEN to increase its exposure in the media, and to develop and disseminate important materials and information to support advocacy for women’s economic issues. This exposure also provides an engine for recruiting members to BHWEN.

C.1 Mass Media Coverage

One of the recommendations of the conference “Women in BH Economy – STOP Poverty?” organized by the STAR Network in May 2001 was that issues related to women’s economic empowerment were not receiving relevant mass media attention. To STAR’s knowledge, there was no study conducted on women’s presence in media on thematic issues. STAR’s experience with media up to the time showed that issues that would intermittently appear in mass media were related to domestic violence, reproductive health, and protection of maternity leave, but very rarely to women’s economic achievements. The conference recommendation for future BHWEN activities was that women need more aggressive strategies if they want significant presence in mass media. On the other hand journalists need to learn how to present these issues.

In addition, women also required training on how to present themselves once they received an opportunity to be approached by mass media. During three years of the project the following results were achieved:

- Thanks to the strong public relations support from the STAR Network, BHWEN activities were presented 16 times on average in both print and electronic media per quarter;
- The Mreza Bulletin had great influence among the already established commercial women magazines⁵ as they devoted more significant space to the achievements of women in business and writing about BHWEN events on their own initiative;
- Along with the mass media trend to present successful small and medium enterprises in BH, significant attention was devoted to women's entrepreneurship.

"Looking back some four years ago I think that women entrepreneurs are much more represented in BH electronic media than before. For example there a special show devoted to women and gender issues that runs on Radio BH 1 where issues related to women in the economy receive appropriate attention. The women journalists running this show approach the topics in a very professional manner. The program space is very open to new initiatives and fresh ideas of women entrepreneurs. As to printed media, short reports on women in business started to appear in the daily newspapers such as "Dnevni Avaz" which was not the case before. I think that the Mreza Bulletin has influenced this change enormously. In the history of BH the Mreza Bulletin is the first magazine that has promoted women entrepreneurship as such."

Radmila Sesar, Chief Editor of Drama Department, Public Broadcast Service – PBS, BH, September 2004.

"Thanks to STAR we have established an excellent cooperative relationship with BHWEN representatives. Very often they were our guests because they have a lot of very interesting activities and we will certainly continue our cooperation with them. As to women entrepreneurship in general, my opinion is that when you are promoting a woman who is in business you are also promoting her company which otherwise is a very expensive type of marketing." Ljiljana Pepovic, Editor in Chief, Morning Program, Public Broadcast Service, BH RADIO 1.

D. Outreach to Young Women to Prepare Them for Business

By working with women in the field, BHWEN's experiences showed that young people (secondary school students who are at the crossroads of their lives), especially females, are in need of tailored business training.

The educational system can be an effective vehicle to introduce girls as well as boys to aspects relevant to entrepreneurship. Introducing this aspect into the formal educational system in a country facing so many problems related to post-war reconstruction, reconciliation, privatization, transition to free market economy, refugees, and especially the extremely difficult economic situation, is of vital interest.

The BH formal educational system is quite inadequate and requires systemic reform in order to be more adjusted to the local socio-economic as well as global environment. Education plays a key role in sustainable economic development. It provides skills, knowledge, and know-how needed to stimulate the innovative potential of active, contributing economic agents. Learning

⁵ Magazines AZRA and ZENA 21

about entrepreneurship is equally important for both girls and boys. But girls and women are less exposed to adequate learning about entrepreneurship, especially when they become adults and are expected to balance family and work. So if girls do not acquire even basic knowledge before graduating from secondary school, it is more difficult for them to acquire that knowledge later on in their lives. Methods for teaching adults about entrepreneurial skills, however, tend to be more widespread. These methods very often disregard gender differences and provide male-oriented case studies and role models that are less relevant to women.

STAR and BHWEN designed Business Training for Youth to introduce an entrepreneurial culture to secondary school students in BH in a way that was both fun and instructive to encourage young girls to think about starting their own businesses. STAR supported four trainings in Visoko, Breza, Zvornik and Gradacac. The trainings had a strong impact on both genders in the following terms:

- An entrepreneurial culture started to spread in the minds of young people;
- Presented by local women entrepreneurs as role models, they encouraged young girls to think about starting their own businesses;
- They also had an impact on boys' perspectives, seeing women as managers and decision makers.

Students	Students coming from	Location and dates	Immediate results	Midterm results
23 girls and 12 boys	Visoko	Visoko, March 1st to April 26th, 2003 every weekend	All 35 students successfully completed the training and competed in business planning at the final session	All 35 students got summer employment for yellow pages (Summer 2003)
27 girls and 6 boys	Breza, Olovo, Vares, Kakanj, Visoko, Zenica and Ilijas	Breza, January 17 -22, 2004: one week training	All 33 students successfully completed the training and competed in business planning at the final session	Students initiated and realized TV show with support by TV Visoko (August 2004) Excellent mass media coverage
10 girls and 7 boys	Zvornik, Srebrenica, Sekovici, Bratunac, Milici and Vlasenica	Zvornik/Vlasenica	All 17 students successfully completed the training and competed in business planning at the final session	
15 girls	Gradacac	Gradacac	Students made their business plans but had no interest in competition	

Upon successful completion of Business Training for Youth organized by STAR/BHWEN in early 2004, the students from seven municipalities in central Bosnia who attended the training initiated and developed the idea of a TV show devoted to women in business. Their idea was welcomed and accepted by TV Visoko, which offered TV space for four one-hour TV shows every Saturday in August and supported the youngsters in realization of their idea.

4. Problems/Lessons Learned

- **Capacity Building**

At the end of first year of project implementation in 2002 it was clear that such a multi-sectoral and diverse Network which is to be operational in the whole territory of Bosnia and Herzegovina needed at least two more years to be built. On the one hand, at the time, it was not legally possible to register a non-governmental organization at the BH state level. The years 2001-2002 were a boom phase for the Network activities in the field, but very hard in terms of capacity building. Coordination Committee members were well-known women who had many opportunities to be trained through various trainings organized by international community. Younger or less well-known women (very often in roles of Reference Group Managers) had fewer chances. Once it became clear that the Network needed stronger support, the STAR Network took on a role of management and worked on leadership and organizational capacities of Reference Group Managers up until its registration.

Women's networks in Bosnia and Herzegovina suffer from the same imbalances as many current women's networks around the world do – ageism and urban vs. small town/rural. The BHWEN worked hard to overcome imbalances between urban and rural/small town women, and at the present time the network seems to have struck a balance in that area. In building the Network even greater emphasis should have been put on developing young women's leadership.

Recruitment of Coordination Committee Members and Reference Group Leaders was another challenge. The Network lacked adequate procedures and guidelines and, for a long period of time, there was a dilemma as to who was entitled to make decisions. Because the Network was informal, everyone looked to STAR. The STAR response to this problem was organizing an institutional analysis training for the Reference Group Managers and some Coordination Committee Members and sharing best practices of conflict prevention and resolution, board procedures, and code of conduct. All this was of major help once the registration process started. However, it is still incumbent upon BHWEN to work more on these issues along with maturing of the organization. Almost all Reference Group Managers are still very active in the Network and are continuing as a team with the new project funded by the U.S. Embassy. In contrast, only a few of the initial founders of BHWEN are still actively involved, and others support the Network but are not consistently active.

- **Support to Reference Groups**

STAR support to the BHWEN Reference Groups was of two kinds: building capacities of the Reference Group Managers and supporting them in their grassroots work with four selected target groups: businesswomen, women in agriculture, unemployed women and start-ups. The following conclusions can be drawn from the Reference Group Managers' experience:

a) Businesswomen

All Reference Group Managers agree that they should have invested more into assessing needs of businesswomen. This group of women is very important for the Network's future sustainability as members who are paying their membership fees in return for certain services and lobbying activities provided by the Network. Businesswomen are very busy so time management with them is of crucial importance. Furthermore, once they come for a certain training/workshop/seminar they want to obtain very concrete information. They are wary of the NGO sector, especially income-generating projects, because they think that they create unfair competition. Among this group only a few of them, who have been acquainted with STAR and BHWEN for a longer time, became more aware of gender issues as well as of the importance of cooperation with and within the NGO sector. These women generally have little access to the Internet and do not use the advantages of e-mail correspondence.

Recommendations:

- Create a women entrepreneur information clearinghouse in Reference Groups as a product that would be regularly updated and sold to other users (e.g. gender organizations);
- The Network should structure its activities to lobby governmental institutions for a more serious approach to small enterprises and their potential on the foreign market, especially in light of the European integration processes;
- The principal markets into which the women-led enterprises place their product should be one of the determining elements for the definition of services that the Network can render its members;
- Prior to making the final decision on lobbying for special legislation related to women in business, the Network needs to become aware of the most successful foreign experiences;
- It is necessary to find out whether there are any official sources of information on subsidies for initiation or expansion of private business, and how the Network can help entrepreneurs become better informed;
- It is necessary for the Network to identify the services that could be rendered for the amount that the members are ready to pay as membership fees, and to offer some additional services that would imply increased membership fees (following sustainability principles);

Since these women showed poor knowledge about the advantages of information technology and e-commerce it is STAR's recommendation that the Network organize special on-the-job training on e-business and Internet possibilities.

b) Unemployed women, start-ups and rural women

These target groups are obviously not the ones that will be able to pay membership fees (at least for the time being). However, in accordance with its strategic goals for improving the socio-economic situation of women in BH, BHWEN should continue working with these target groups, relying on donor funds as well as voluntary mentorship provided by businesswomen. It can also link the labor demand and supply side through the listserv and BHWEN activities, as was the case during the period of STAR Project support, which yielded excellent results. A special category to mention is women in agriculture who improved their performance through the BH Women Economic Network and general business trainings. This assistance also helped rural women

improve their self-esteem as well as gain more respect within their families and local communities taking into consideration the patriarchal environment that still predominates in rural areas.

Another special interest group is women in their mid-forties who lost their jobs due to privatization. Reference Groups managers focusing on this target group jointly concluded that age discrimination is the predominant problem for this group of women, who are the most numerous group registered at the Employment Bureaus to find other jobs. Very often these women are not motivated to upgrade their skills, so BHWEN should always stress life-long education in its activities. This group also reported not to be ready to attempt entrepreneurial activities unless they receive systemic support. Furthermore, they need support from both sectors, i.e. governmental and non-governmental, in terms of their re-training and skills upgrade as well as systemic social support. For those who decide to start their own businesses a whole range of incentives should be offered by these two sectors.

BHWEN should get involved in lobbying for the provision of low-interest credit from governmental funds for these target groups, harmonizing laws in agriculture and establishing the Ministry of Agriculture on the state level.

c) Youth

Special attention should be paid to this target group. Young women, once finished their secondary education, are much less exposed to alternative business education than men. Based on STAR/BHWEN experience in working with this population, it proved to be the best investment, as the youngsters who were trained during the project were able to make the business plan on their own. Furthermore, this STAR/BHWEN initiative was welcomed by mass media, which could be an important asset to future BHWEN plans. Moreover, as to the advocacy efforts, BHWEN should advocate for introducing business subjects into obligatory educational curricula for secondary education.

• Regional Expertise Exchange

Due to the problems with UNMIK passport holders, which BH authorities do not recognize, the Kosovo Women's Business Network delegation did not come in full. This problem is of a political nature and shows the political unwillingness to resolve the problem. BHWEN should address these issues through its advocacy activities in terms of impediments to free movement and obstacles to business and trade.

5. Progress/Results per Indicators

Table 1. Reference Group Activities: November 2002 - October 2004

Reference Group	Target Group	Location (coverage)	Participants
South	Businesswomen	Trebinje, Bileca, Nevesinje (3 workshops)	89
	Unemployed women	Mostar, Ljubuski, Ljubinje, Trebinje, Stolac (5 workshops)	117
	Start-ups	Tomislavgrad (2), Gacko (3), Capljina (3) (8 workshops)	205
West	Rural women (categorized as unemployed, but can be treated as potential start-ups)	Humici (2), Kamicak, Bosanski Petrovac, Kruskik, Kljuc (4), Orahova, Bosanska Otoka, Sturlic, Bos. Grahovo, Buzim, Gradiska, Kozarac, Prijedor, Jajce, Vehika kladusa, Donji Vakuf (20 workshops)	952
	Businesswomen	Banja Luka, Prnjavor (2 workshops)	37
Central	Start-ups	Kakanj, Breza, Kresevo, Zenica, Usora, Visoko, Novi Travnik (7 workshops)	206
	Businesswomen	Visoko, Travnik, Zenica (3 workshops)	89
	Rural women	Olovo, Vares, Fojnica, Zenica, Kiseljak (5 workshops)	239
	Youth	Zavidovici, Maglaj, Zepce (3 workshops)	94
East	Start-ups	Sarajevo, Rogatica, Gorazde (3 workshops)	74
	Rural women	Ilovaca, Beric-Bogusici, Borike, Cajnice, Sokolac, Gorazde (6 workshops)	254
	Businesswomen	Sarajevo (1 workshop)	20
North	Start-ups/Unemployed	Samarevac, Tuzla, Simin Han, Gornja Tuzla (2), Mionica (6 workshops)	127
	Businesswomen	Tuzla, Brcko (2 workshops)	53
	Youth	Zvornik (4), Gradacac (2), Vlasenica (7 workshops)	50
	Rural	Zvornik (2), Kladanaj (3 workshops)	100
Total		66 workshops	2,706

Table 2. Information Dissemination, November 2001 - October 2004

Type of information distributed	Number
Web-site hits	N/A
Publication distribution /STAR donation to BHWEN	120
Mreza Bulletin 13,000 in Bos, 3,000 in Eng.	13,300
Publication - Poverty through the eyes of BH woman Bos 1000, Eng 1000	2,000
Research – Socio-economic status of women in BH bos 2,000, Eng 2,000	4,000
Research For More Women in Entrepreneurship Eng/Bos: 500	500
News Items in the media	128
TOTAL	20,048

Table 3. Workshop and Training Attendance, November 2002 - October 2004

Number of Attendees/Participants	West	North	Central	East	South	TOTAL
RGM Attendance at BHWEN Meetings	15	10	15	15	10	65
RGM Attendance at Organizational Development Trainings and Workshops	15	12	15	15	10	67
Established Businesswomen Workshops, Seminars and Roundtables	3	2	3	1	4	13
Businesswomen Training Participants	37	53	89	20	89	288
Start-Up Training Workshops/Rural women/Unemployed	20	9	12	6	8	55
Start Up Training Participants/Rural women/Unemployed	952	227	445	254	205	2083
Youth Entrepreneurship Workshops		2 training	2 training			4
Youth Participants		32	68			100
Mixed Groups Workshops						
Mixed Groups Participants						
TOTAL PARTICIPANTS						2,675