



NEW ICONS PROJECT | Interreg IPA South Adriatic 2021-2027 | Italy – Albania – Montenegro

JOINT ACTION PLAN

Italy • Albania • Montenegro

Empowering Women in South Adriatic Tourism

Lead Partner:	CNA Bari (LP)
Partner 2 (PP2):	GAL Molise verso 2000 – Italy
Partner 3 (PP3):	Nucleus Albania – Shkodra, Albania
Partner 4 (PP4):	BSC Bar – Montenegro
Programme:	Interreg IPA South Adriatic 2021-2027
Project code:	SA-0100103

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Executive Summary

The NEW ICONS project aims to improve the framework conditions for female entrepreneurship in the sustainable tourism sector in the South Adriatic area, encompassing Italy (Molise and Apulia), Albania and Montenegro. By addressing systemic barriers such as access to finance, training, infrastructure and work-life balance, the project seeks to create a cross-border Cluster of women tourism entrepreneurs.

This Joint Action Plan is the integrated document synthesising the three local Action Plans (Italy, Albania, Montenegro) and defining the operational model of the transnational NEW ICONS Cluster. It is structured according to the four phases required by the Interreg IPA South Adriatic Programme Manual for ApMM (Action Plan/Model/Methods) activities.

Project context

Women remain underrepresented in entrepreneurial activities, particularly in tourism. The NEW ICONS project addresses this gap by promoting smarter and more sustainable tourism through a cross-border Cluster. The overarching goal is to improve the framework conditions for women's entrepreneurship in sustainable tourism through: creating a transnational cluster of women entrepreneurs; promoting digital and ecological strategies; enabling knowledge exchange and shared innovation; and strengthening the ecosystem through joint actions and local ownership.

CHAPTER 1 – ANALYSIS

Cross-regional context analysis, territorial SWOT surveys and identification of the needs of women entrepreneurs in tourism in Italy (Molise and Apulia), Albania (Shkodra) and Montenegro.

1.1 Cross-regional survey methodology

Within the NEW ICONS project, structured questionnaires were administered across four regions – Molise and Apulia in Italy, Shkodra in Albania and Montenegro – to explore the main characteristics of female entrepreneurship in the tourism sector. The questionnaires were designed to offer a comprehensive overview of women's involvement and potential in tourism. The survey assessed SWOT factors and captured specific perspectives on the role of women as entrepreneurs, using both Likert scales and qualitative questions.

1.2 Comparative cross-regional SWOT analysis

DIMENSION	ITALY (Molise/Apulia)	ALBANIA (Shkodra)	MONTENEGRO
STRENGTHS	Authenticity, community reputation, local partnerships (60%). Strong cultural and environmental identity of inland areas.	Local partnerships (60%), collaboration among women (70%), community reputation (70%) – avg 67%.	Qualified staff, local expertise, collaboration among women, strong local partnerships.
WEAKNESSES	Financial constraints, infrastructural deficiencies (65%). Limited access to bank credit.	High operating costs (70%), insufficient marketing (40%) – avg 55%.	Limited access to funding (near universal), few incentives for women, uncertainty about new initiatives.
OPPORTUNITIES	Growing tourism interest, environmental awareness (60%). Experiential tourism markets.	Growing tourism interest (50%), market expansion (50%) – avg 50%.	Growing female entrepreneurial network, innovation, digital and international promotion.
THREATS	Infrastructural scarcity (70%), environmental degradation (45%). Complex bureaucracy.	Poor infrastructure (50%), economic instability (40%), competition (30%) – avg 40%.	Residual gender bias, economic uncertainty, strong competition, work-life balance difficulties.

1.3 Main barriers to female entrepreneurship by country

Italy (Molise and Apulia) – 20 questionnaires

- Family obligations as main barrier (50%)
- Bureaucratic hurdles (45%)
- Legal constraints (40%)

Albania (Shkodra) – 10 questionnaires

- Lack of capital and financial resources (50%)
- Difficulty accessing bank credit (40%)
- Legal and regulatory framework (30%)

Montenegro – 20 questionnaires

- Limited access to funding: almost all respondents had no access to start-up capital
- Insufficient collateral for bank loans (women often do not own property)
- Insufficient institutional support and incentives not tailored to specific needs

1.4 Cross-regional needs analysis: shared priorities

The comparative analysis of questionnaires and stakeholder responses across the three countries highlights a convergence on common needs and shared priorities, while respecting the specific territorial characteristics of each country:

- **Access to finance:** Common to all three countries with varying intensity: in Italy difficulty accessing bank credit; in Albania lack of initial capital; in Montenegro the collateral problem systematically excludes women.
- **Training and digital skills:** All three countries show a need for training in digital marketing, business management and sustainable tourism. In Montenegro the professional training offer in the sector is particularly scarce.
- **Networks and collaborations:** Women in all three countries recognise the value of entrepreneurial collaboration but lack organised platforms and support structures.
- **Infrastructure and mobility:** Infrastructural deficiencies are reported as a main threat in all three countries, particularly in Montenegro (no public transport from international airports).
- **Bureaucracy and regulations:** Complex administrative procedures hinder business start-up and management, particularly in Italy (45% of respondents) and Albania (30%).
- **Work-life balance:** Difficulties balancing family and entrepreneurial commitments are a cross-cutting barrier in all three countries, particularly in Italy (50% of respondents).

CHAPTER 2 – METHODOLOGY

Operational model of the transnational NEW ICONS Cluster, integrated development proposals for the three countries, best practices and joint experimentation plan.

2.1 Strategic vision of the transnational NEW ICONS Cluster

The NEW ICONS Cluster is a transnational platform for inclusive economic and social development that aims to create an ecosystem of women entrepreneurs in sustainable tourism in the South Adriatic area. The Cluster pursues the following long-term strategic objectives:

- Create a transnational ecosystem of female entrepreneurship in sustainable tourism between Italy, Albania and Montenegro.
- Promote shared digital and ecological strategies for sustainable tourism development.
- Facilitate the exchange of knowledge, best practices and business opportunities between entrepreneurs of the three countries.
- Strengthen the local ecosystem through joint actions and local ownership of results.
- Contribute to female employment growth and sustainable economic development in the area.
- Promote new business opportunities for women-led SMEs and new cross-border connections.

2.2 Integrated development proposals for the three countries

Italy (Molise and Apulia) – GAL Molise verso 2000 (PP2)

- Creation of a Women's Entrepreneurship Observatory in Tourism with CNA Molise and Confartigianato.
- One-Stop Shop for Women's Entrepreneurship: support at all stages of starting and running a business.
- Development of thematic tourist routes enhancing local villages, culture and traditions.
- Training programmes on digital marketing, slow tourism, food and wine, wellness.
- Regional incentives for eco-sustainable tourism (renewable energy, plastic-free).
- Digital networking platform and promotion of joint tourism packages.

Albania (Shkodra) – Nucleus Albania (PP3)

- Activation of the Nucleus model with a trained Counsellor for entrepreneur support.
- Access to international funding (EBRD, UN Women, World Bank) for women entrepreneurs.
- Reduction of bureaucratic burdens and advocacy for favourable policies.
- Training in digital marketing, financial management and sustainable tourism for Shkodra entrepreneurs.
- Coordinated participation in international trade fairs through the Nucleus network.
- Development of authentic tourism products linked to Shkodra's cultural and natural heritage.

Montenegro – BSC Bar (PP4)

- Investment in modernisation of infrastructure and public transport.

- Development of a comprehensive digital strategy to promote Montenegro as a tourist destination.
- Special financial and non-financial support programmes for women entrepreneurs.
- Reduction of bank loan collateral requirements for women entrepreneurs.
- Creation of a local Women's Tourism Cluster with governance and dedicated digital platform.
- Continuation and scaling of BSC Bar pilot projects for women's safety in tourist areas.

2.3 Cross-border reference best practices

- **Italy – Women's Entrepreneurship Committee, Chamber of Commerce of Molise:** Supports women in accessing credit, training and entrepreneurial development. Replicable model in Albania and Montenegro.
- **Italy – NIDI and Mini PIA Tourism (Apulia):** Regional funds specific to female entrepreneurship in tourism, with non-repayable grants up to 100%.
- **Albania – Nucleus Albania (Methodology):** Cluster model based on trained Counsellors and local Nuclei. Already successfully tested internationally.
- **Albania – Gender Rural Equality and Tourism (GREAT):** UN Women-FAO initiative to support rural women in tourism through capacity building.
- **Montenegro – BSC Bar (Women's safety pilot projects):** Two concrete pilot projects for women's safety and visibility in tourist areas of Bar. A practical and replicable approach.
- **Montenegro – National networks (poslovnazena.me, preduzetnica.me):** National associations of women entrepreneurs promoting visibility and community-building.
- **Cross-cutting – Alternative financing mechanisms:** Crowdfunding, pitch competitions, boost camps and other innovative financing tools suitable for small women-led businesses.

2.4 Joint experimentation plan – 4 Phases

The NEW ICONS Cluster joint experimentation plan is structured in 4 operational phases, implemented simultaneously in the three countries with local adaptations:

Phase 1 – Analysis and Mapping (0-12 months)

Objective: complete data collection and activate national networks of entrepreneurs.

- **ITALY:** Establish the Women's Entrepreneurship Observatory in Tourism with CNA Molise. Collect and validate data on female tourism businesses in Molise and Apulia.
- **ALBANIA:** Activate Nucleus Albania with the trained Counsellor. Consolidate the mapping of Shkodra entrepreneurs' needs.
- **MONTENEGRO:** Activate the local Women's Tourism Cluster with BSC Bar. Complete the Montenegrin context analysis.
- **JOINT:** Create a cross-border database of available resources. Build strategic partnerships with national and international stakeholders.

Phase 2 – Training and Networking (12-24 months)

Objective: equip women with knowledge and skills for business growth and build the Cluster network.

- ITALY: Training programmes on digital marketing, business management and sustainable tourism. Implement the mentorship programme.
- ALBANIA: Training for Shkodra entrepreneurs. Development of the Nucleus Albania digital platform.
- MONTENEGRO: Training on digitalisation and online communication. Financial planning workshops.
- JOINT: Cross-border knowledge exchanges. Coordinated participation in international tourism trade fairs and events.

Phase 3 – Testing Entrepreneurial Models (24-36 months)

Objective: test Cluster operational models in real-world contexts.

- ITALY: Test the Cluster model in coordinated participation in events and trade fairs. Develop joint tourism products.
- ALBANIA: Implement low-risk business pilot projects through the Nucleus model. Test integrated tourism packages.
- MONTENEGRO: Scale BSC Bar pilot projects. Test innovative financing mechanisms (crowdfunding).
- JOINT: Organise transnational B2B events. Develop cross-border tourism products. Monitor results and collect feedback.

Phase 4 – Sustainability and Policy Advocacy (36+ months)

Objective: ensure sustainability and replicability of the NEW ICONS Cluster model.

- ITALY: Formalise the Local Cluster as a legally recognised association. Develop a quality certification system.
- ALBANIA: Formalise Nucleus Albania as a permanent structure. Expand the model to other Albanian territories.
- MONTENEGRO: Formalise the Montenegrin Cluster. Develop the Cluster digital platform.
- JOINT: Sign the transnational NEW ICONS Cluster MoU. Promote the model as a European best practice. Joint applications to European funding calls.

CHAPTER 3 – TESTING

Joint JAP testing report: piloting carried out during the Incoming Mission in Campobasso (27 May 2025). Results by country and overall assessment.

3.1 Joint testing context and conduct

The Joint Action Plan (JAP) testing took place on Tuesday 27 May 2025 during the Incoming Mission and B2B 'NEW ICONS Cluster cooperation model' at INCONTRA Incubator, Campobasso. Mr Camillo Marracino illustrated to stakeholders the content of the JAP and how it was reflected in the Local Cluster Agreement.

This discussion had already been initiated during the B2B held on 6 May 2025 in Bari with partners and stakeholders, but on that occasion it was limited to illustrating the analysis results and proposed actions. On 27 May in Campobasso, the full testing was carried out, with women entrepreneurs and stakeholder representatives from the various territories divided into 3 groups corresponding to the three partner countries.

The JAP document, approved by partners in the days preceding 27 May, was presented to stakeholders to gather their opinions on the content, verify its practical applicability and test their willingness to participate in the transnational Cluster.

3.2 Testing results by country

PP2 – Italy (GAL Molise verso 2000)

- Women entrepreneurs agreed on the content of the 4 JAP phases.
- Phase 1: fundamental importance of involving CNA Molise for the establishment of the Observatory.
- Phase 2: need to identify specific funding; key role of CNA Molise, Confartigianato and Regional Assessors.
- Phase 3: a favourable environment is needed for experimentation; individual entrepreneurs cannot take on high risks.
- Phase 4: strong participation and animation of local clusters is a necessary condition for success.

PP3 – Albania (Nucleus Albania)

- Testing presented no significant issues: the phases and key actions had already been tested internationally.
- Nucleus Albania strategy has already demonstrated good results through self-investment and limited resources.
- The low individual-risk model through collective action is easily replicable.
- Strong interest from Italian and Montenegrin stakeholders in adopting the Nucleus model.

PP4 – Montenegro (BSC Bar)

- Testing revealed no significant issues: the JAP phases are coherent with the Montenegrin context.
- BSC Bar pilot projects (women's safety in 2 locations in Bar) demonstrate operational feasibility.

- Need to actively involve Montenegrin public institutions in the scaling phases.
- Strong interest in the transnational Cluster model as an international promotion tool for Montenegro.

3.3 Cross-cutting methodological contribution: the Nucleus model

Particularly appreciated during testing was the method proposed by NUCLEUS Albania, according to which a trained Counsellor would support the birth and development of local Nuclei capable of integrating their activities with others at the international level. This allows for coordinated promotion of initiatives, participation in trade fairs and events, and promotion of products and services produced within the Nucleus. This model was identified as a high-value methodological added value for all partner countries.

To implement this solution, dedicated financial support is required. Local clusters must therefore identify appropriate funding opportunities with the support of the relevant project partner.

3.4 Overall testing assessment

The joint testing of 27 May 2025 confirmed the soundness of the JAP methodology and its applicability in the three national contexts. Key value elements:

- The JAP is an operational tool coherent with the real needs of women entrepreneurs in the three countries.
- The 4 phases are flexible and adaptable to different national contexts while maintaining a common structure.
- The Nucleus Albania model is an innovative and transferable methodological contribution.
- Institutional support is recognised as a critical success factor in all countries.
- Coordinated participation in international trade fairs and events is identified as a Cluster added value.
- Strong stakeholder interest in signing the Local Cluster Agreement and transnational MoU.

CHAPTER 4 – FOLLOW-UP

Joint partner commitments, Local Cluster Agreements in the three countries, transnational Memorandum of Understanding and outlook for the NEW ICONS Cluster.

4.1 Local Cluster Agreements: commitments by country

Italy – GAL Molise verso 2000 (PP2)

The first Local Cluster Agreement was signed in Campobasso on 27 May 2025 in the presence of Molise territory stakeholders. The agreement formalises the commitment of LAG Molise verso 2000 and the signatory entrepreneurs and organisations to actively participate in the Women's Tourism Cluster for sustainable tourism. An addendum mechanism is provided for new member admissions.

Albania – Nucleus Albania (PP3)

Nucleus Albania commits to facilitating the signing of the Local Cluster Agreement in the Shkodra territory. The agreement will involve Albanian entrepreneurs, business associations and local institutions. Nucleus Albania also commits to sharing its methodological model with partner Clusters in Italy and Montenegro.

Montenegro – BSC Bar (PP4)

BSC Bar commits to facilitating the signing of the Local Cluster Agreement in the Montenegrin territory. The agreement will involve Montenegrin women entrepreneurs, national networks (poslovnazena.me, preduzetnica.me), local institutions and support organisations. BSC Bar commits to developing the Montenegrin Cluster digital platform.

Italy – CNA Bari (LP) – Apulia (Puglia)

CNA Bari, as Lead Partner of the NEW ICONS project, is committed to facilitating the signing of the Local Cluster Agreement in the Apulia/Puglia territory. The agreement will involve Apulian women tourism entrepreneurs, local networks, territorial institutions and support organisations. CNA Bari commits to developing and coordinating the Apulian digital Cluster for women entrepreneurs in sustainable tourism, enhancing local excellence and promoting cross-border collaboration.

4.2 Transnational Memorandum of Understanding

The Memorandum of Understanding (MoU) of the transnational NEW ICONS Cluster represents the formal commitment document of all partners and stakeholders of the three countries for the governance and development of the international Cluster. The MoU will define:

- The governance structures of the transnational Cluster (decision-making bodies, roles and responsibilities).
- The mechanisms of collaboration between the three countries and coordination of activities.
- The shared strategic objectives and performance indicators of the Cluster.
- The modalities for participation of new members in the transnational Cluster.

- The financing mechanisms for Cluster sustainability beyond the project duration.
- The modalities for promotion and communication of the Cluster at European and international level.

4.3 NEW ICONS Cluster governance

The NEW ICONS Cluster governance is based on an inclusive and participatory model ensuring the representation of all partner countries and stakeholder categories:

- **Assembly of Local Clusters:** Supreme governing body of the transnational Cluster, composed of representatives from the local Clusters of Italy, Albania and Montenegro.
- **Technical Committee:** Executive body composed of the technical referents of the three project partners, responsible for operational coordination.
- **Network Counsellor:** Professional figure (inspired by the Nucleus Albania model) facilitating communication and collaboration between local Nuclei of the three countries.
- **Cluster Digital Platform:** Communication, networking and promotion tool for all entrepreneurs of the transnational Cluster.

4.4 Joint partner commitments for follow-up

- Maintain active and operational Local Clusters in the three countries and facilitate new member admissions.
- Promote the Cluster operational model to new potential stakeholders nationally and internationally.
- Actively participate in the transnational Cluster activities and joint initiatives.
- Monitor and evaluate results, producing periodic reports for the programme.
- Share best practices and results with other partners and the programme.
- Identify European and national funding opportunities to ensure Cluster economic sustainability.
- Contribute to the development and updating of the Joint Action Plan based on experimentation results.
- Develop joint applications to European and international funding calls for new projects.

4.5 NEW ICONS Cluster outlook: long-term objectives

- Formal registration of the transnational NEW ICONS Cluster as a legally recognised entity.
- Development of a quality certification system for women-led sustainable tourism businesses in the South Adriatic area.
- Creation of transnational tourism products integrating the offerings of the three countries.
- Coordinated participation in major international tourism trade fairs as a unified Cluster representation.
- Promotion of the model as a European best practice, with potential replicability in other Interreg programmes.
- Development of partnerships with European and international institutions for funding of new projects.
- Contribution to the European policy agenda for female entrepreneurship in sustainable tourism.

This Joint Action Plan is the result of a collaborative process involving all NEW ICONS project partners and stakeholders of the three countries. It represents not only a project deliverable, but a living and evolving tool for the sustainable development of female entrepreneurship in tourism in the South Adriatic area.