

WOMEN COMMERCIAL INTERMEDIATION SKILLS ANALYSIS

The purpose of the development is to derive and analyze the key commercial intermediation competences necessary for starting a business of low-skilled women in Bulgaria and Italy. The stated goal requires the following tasks to be solved: practical clarification of the skills and competencies of women entrepreneurs and characterization of the Bulgarian woman entrepreneur; adaptation of the methodological framework of the study and comparative analysis of the results obtained by the respondents from Italy and Bulgaria.

The National Competency Assessment System developed by the Bulgarian Industrial Association, <https://mycompetence.bg/> has 26 positions in the field of retail trade. The common framework of knowledge, skills and competences for this sub-sector trade covers [1]:

Knowledge: • basic theoretical-applied knowledge; • Knowledge about business; • knowledge of instruments, tools and technical equipment; • knowledge of regulatory requirements, rules and standards; • Knowledge about organization and fictional interaction; • knowledge about inter personal interaction.

Skills: • cognitive skills; • technical skills; • marketing and commercial skills; • organization skills; • soft skills.

Competencies: • Work with tools, machines, equipment; • Working with statutory regulation, standards and requirements; • Management, finance and administrative support; • Marketing and sales; • Social and communicative competences; • Loyalty and integrity.

The general framework of knowledge, skills and competences for the wholesale trade sub-sector covers 26 posts:

Knowledge:

- basic theoretical-applied knowledge;
- Knowledge about business;
- knowledge about processes and operations;
- knowledge about material resources;
- knowledge of regulatory requirements, rules and standards;
- Knowledge about organization and fictional interaction;
- knowledge about inter personal interaction;

Skills:

- cognitive skills;
- technical skills;
- marketing and commercial skills;
- organization skills;
- business skills;
- Soft skills;
- Self-improvement and self-control skills.

Competencies:

- Management, finance and administrative support;
- Marketing and sales;
- Personal effectiveness and self-improvement.

The institutional environment for entrepreneurship development should not be underestimated [2].

To measure the psychological profile of the women entrepreneur, a five-step Likert scale of type Strongly agree, Agree, Disagree, Strongly disagree, DK / NA is used. The number of women interviewed in Tsenov Academy was 105, in Italy – 101, in total – 206, with over 97% of the surveys being completed without missing cases. Questionnaire processing was performed using the SPSS software product, where descriptive statistics, frequency distributions were used

Knowledge of the rules and contracts for trade mediation is a competence with the highest average score of Bulgarian women wishing to develop a business in the field of services (3.40), while the lowest average is the start-ups in the field of e-commerce (2, 43). Data from women surveyed in Italy show that those with the highest average competence are those employed in trade (3.50) and the lowest rated are women working in industrial production (2.00). It can be summarized that it is necessary to increase the knowledge and skills of women participating in the target group for the knowledge of the rules and contracts for trade mediation, because of the very low highest coefficients in Bulgaria and Italy.

Knowledge of the rules and contracts for commercial representation is a leading competence, according to women surveyed in Bulgaria, for those wishing to develop a business in the field of services worth 3.07. The most incompetent in this respect are the starters in the field of e-commerce (2,38). The results of a study in Italy indicate that women with the highest average score in 'knowledge of the rules and contracts for commercial representation' are trade workers (3,33). Low-skilled women from Italy are employed in industrial production - 2.00. It may be summarized that it is necessary to increase the knowledge and skills of women participating in the target group in knowing the rules and contracts for trade representation, due to the very low highest coefficients in Bulgaria and Italy.

Women surveyed in Bulgaria indicate that knowledge of franchising as a form of intermediation is a leading competence in the Services sector (3.00). Women in business start-up in industrial production (2.25) and logistics (2.33) have low competencies in this field. Respondents from Italy have the highest average score for franchising knowledge as a form of logistics brokerage (3.30) and the lowest for women active in e-commerce (2.22). It can be summarized that it is

necessary to increase the knowledge and skills of women participating in the target group for the knowledge of franchising as a form of intermediation due to the very low coefficients in Bulgaria and Italy.

Respondents from Bulgaria indicate that their knowledge of leasing and leasing schemes is a competence with the highest average coefficient in services (3.00), and the lowest level is reported in women starting a business in industrial production (2, 25) and logistics (2,33). Data from Italy show that there are women in the trade with the highest rating on this indicator (3,39). The lowest average level of knowledge of leasing is among women employed in industrial production (2,33). It can be summarized that it is necessary to increase the knowledge and skills of women participating in the target group for their knowledge of leasing and leasing schemes because of the very low coefficients in Bulgaria and Italy.

The knowledge of factoring and the application of factoring operations is most strongly present in Bulgarian women starting a business in the field of agriculture - 2.57. The lowest average coefficient for women in Bulgaria is 2.00 and refers to those wishing to engage in industrial production. Respondents from Italy indicated that they had the highest average knowledge of factoring and the application of factoring operations when operating in the logistics sector (3,30). The lowest score for this competence is female entrepreneurs in agriculture (2.50). It can be summarized that it is necessary to increase the knowledge and skills of women participating in the target group for their knowledge of leasing and leasing schemes because of the very low coefficients in Bulgaria and Italy.

Knowledge about commission brokerage is the highest average among Bulgarian women entrepreneurs who wish to develop business in the field of trade and industrial production with equal value of 3.00. Bulgarian women surveyed indicate that the lowest is the start-up in the Agriculture sector - 2.57. Results of a survey of women in Italy indicate that logistics professionals (3.50) have the highest average score, and women with e-commerce have the lowest average score for commission mediation competencies - 1, 89.

Knowledge of freight forwarding is the highest average among Bulgarian female entrepreneurs wishing to develop a business in the field of trade worth 2.90. Bulgarian women surveyed indicate that the lowest is the startup in the Agriculture sector - 2.28, followed by E-Commerce by 2.38. Respondents from Italy indicated that they had the highest average knowledge of freight forwarding in trade (3.00) and the lowest score for this competence were women entrepreneurs in services (2.09), followed by e-commerce by 2.22. It can be summarized that it is necessary to increase the knowledge and skills of women participating in the target group for freight forwarding due to the very low coefficients in Bulgaria and Italy.

The competencies for exercising control over the execution of the brokerage contracts are the highest average among Bulgarian female entrepreneurs wishing to develop a business in the field of logistics with a value of 3.00, and the lowest are the start-ups in the field of electronic trade (2.40). Respondents from Italy indicated that they had the highest average knowledge of exercising control over the execution of logistics brokerage contracts (3.60), with the lowest score for this competence being women entrepreneurs in the field of e-commerce (1.89).

The summary of the empirical results is:

- The two target groups in Italy and Bulgaria, regardless of the economic activity in which they plan to do business, need training to enhance their trade competences, due to their low average knowledge levels ranging from 1.89 to 3.60;
- Bulgarian women wishing to develop business in the field of industrial production, logistics, trade and agriculture have the lowest average levels of knowledge of individual trading competencies;
- The same is true for the Italian respondents, where the lowest average levels are in economic activities - industrial production, services, e-commerce, agriculture.
- The highest average levels for individual competencies indicated that Bulgarian women wished to start a business in services and trade, while trade and logistics were at similar high levels in Italy.

References:

1. <https://mycompetence.bg/>
2. Перков, В. Влияние на институционалните промени върху аграрното предприемачество. Икономика и управление на селското стопанството, бр. 5/2008, стр. 11-14.