



# STUDY OF THE CURRENT STATE ON YOUNG WOMEN ENTREPRENEURSHIP SUPPORT CROATIA

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## Contents

Executive Summary .....	3
1. Introduction.....	5
2. Methods.....	5
3. Country/Region Croatia .....	6
3.1. General presentation of the country/region .....	6
3.2. National/Regional economic development .....	9
4. Female entrepreneurship in quantitative perspective .....	12
4.1. Country's/Regional enterprise statistics.....	12
4.2. Active population by Labour Force Survey.....	13
4.3 Results of the survey .....	17
5. Characteristics of youth female entrepreneurship .....	22
5.1 General characteristics.....	22
5.2 Perceived characteristics of young women entrepreneurs in Croatia .....	25
5.3 Results of the interview with young women entrepreneurs.....	26
6 Typical biographies of young women entrepreneurs.....	28
7 Challenges connected to youth women entrepreneurs and policies aimed to deal with them	29
7.1 Policy competences, institutional actors involved.....	29
7.2 Policies aimed to deal with youth women entrepreneurs.....	29
OUTLOOK, CONCLUSIONS and RECCOMENDATIONS .....	30
8 REFERENCES.....	32
ANNEX 1: Table with interviews with institutional actors.....	33
ANNEX 2: Table with interviews with young women entrepreneurs.....	34
ANNEX 3: QUESTIONNAIRE AND THE RESULTS.....	34

## Executive Summary

The Study of Current State (SoC) in Croatia analyses and synthesizes the state of the art when it comes to young women entrepreneurship. It uses four various methodological anchors to describe the situation and derive policy implementations and conclusions: (1) analysis of secondary data, available from different national and international institutions, (2) quantitative research results (based on the survey with young women willing to start or already running own business, aged 15 to 34), (3) qualitative research based on interviews with the key stakeholders; and (4) interview-based case studies/biographies.

The fact is that women are more likely to decide on entrepreneurial activity in the field of non-productive activities, which are not a strategic interest of the European Union or the Republic of Croatia, and women in entrepreneurship are still facing a difficulties in access to funding, The Strategy for the Development of Entrepreneurship of Women in the Republic of Croatia for the period 2014-2020 is appropriately linked to the Strategy for Entrepreneurship Development in the Republic of Croatia from 2013 to 2020 and at the same time fulfills the obligation under the National Gender Equality Policy for the period from 2011 to 2015, in the part related to the empowerment of women entrepreneurship.

The Strategy also takes into account the EU's strategic framework, the SBA Act and the Women's Charter, and the Europe 2020 Strategy, whose goals are to achieve smart, sustainable and inclusive growth, which implies a broad and effective acceleration of stimulating women's economic potential.

The strategy from 2014 to 2020 is based on the results achieved in the previous period (2010-2013) on the expressed interest and needs of entrepreneurs and contains the following goals of women entrepreneurship development:

1. Improving the Compliance and Networking Policies,

2. Improving systematic support to women entrepreneurship,
3. Introduction of women entrepreneurship into the overall institutional infrastructure,
4. Promoting Women's Entrepreneurship.

The strategy outlines the approach to the implementation of the strategic goals, the way of monitoring and evaluating the implementation of the Strategy, and an addition to the Strategy is the Implementation Action Plan that further elaborates the implementation of strategic goals through measures, implementation activities, stakeholders, deadlines and performance indicators.

The overall targeting value of the Strategy by 2020 is to increase the share of women in entrepreneurship measured by TEA indicator by men: women from 1: 2.24 to 1: 1.86, respectively increase in the number of women driven by business ventures and the number of women - the owner of growing business ventures the level of entrepreneurial activity of women at the average EU measured by the TEA indicator would be achieved by men and women.

## 1. Introduction

This study should help characterizing the target group, defining typical characteristics of YWE, in order to develop individually tailored support activities for them to boost their success and their intention to start their own businesses. Because of that in this study is explored the current political environment, with the aim to link defined existing barriers of YWE to the political environment, highlighting its needs for improvement regarding YWE. The overall goal of this study is the same as the “Women in Business” project’s objective; providing recommendation for policy in order to ease the way that young women have to go if they want to start their own business. This study will be part of joint overview of the YWE status in the Danube Region. A final result will be a transnational strategy for fostering YWE in the Danube region.

## 2. Methods

Different methods were used in order to gather relevant data, such as quantitative studies (primary and secondary analysis) and qualitative studies:

Quantitative methods and secondary analysis of existing sources:

- Official statistics that were collected on national level: “Croatian Bureau of Statistics”
- Previous Studies in the field of young entrepreneurship, female entrepreneurship, young female entrepreneurship, youth employment on national/ regional level: Ministry of Public Administration, Croatia, <https://tradingeconomics.com/croatia/unemployment-rate> , <https://countryeconomy.com/unemployment/croatia>
- Conducted Survey in target group: “Women in Business Survey” from the Women in Business Project, 2018: (potential) young women entrepreneurs in Croatia.

Qualitative methods:

- Interviews with relevant stakeholders through semi-structured interviews with following persons from different institutions (see Annex 1).
- Portraits of young female entrepreneurs (see Annex 2)



## 3. Country/Region Croatia

### 3.1. General presentation of the country/region

Croatia ranks 68th in the 2018 Global Competitiveness Index among 140 economies, with a score of 60.1, the World Economic Forum (WEF) said in its Global Competitiveness Report 2018. The methodology is based on 12 competition pillars - institutions, infrastructure, ICT adoption, macroeconomic stability, health, education and skills, product market, labour market, financial system, market size, business dynamism and innovation capability. As competition advantages, Croatia ranks best in terms of electrification rate (1st), trade tariffs (6th), quality of roads (17th), workers' rights (32nd), mean years of schooling (37th), and female participation in labour force (40th).

#### OSNOVNI MAKROEKONOMSKI POKAZATELJI HRVATSKOG GOSPODARSTVA

Basic Macroeconomic Indicators of Croatian Economy

	2008.	2009.	2010.	2011.	2012.	2013.	2014.	2015.	2016.	2017.	Stopa rasta Growth rates 2018. 2017.	
<b>BDP, tekuće cijene, mil. HRK</b>	347.685	330.966	328.943	333.326	330.925	331.374	331.266	338.975	349.410	363.310	4,0	I-III GDP, current prices, mil. HRK
<b>BDP realne stope rasta u %</b>	2,1	-7,4	-1,4	-0,3	-2,2	-0,6	-0,1	2,3	3,2	2,8	2,5	GDP, real growth rates in %
<b>BDP, tekuće cijene, mil. EUR</b>	48.125	45.093	45.346	44.837	44.022	43.754	43.416	44.546	46.406	48.700	4,5	GDP, current prices, mil. EUR
<b>BDP po stanovniku, EUR</b>	11.169	10.480	10.495	10.451	10.301	10.281	10.244	10.597	11.197	11.806	-	GDP per capita, EUR
<b>INDUSTRIJSKA PROIZVODNJA</b> - stope rasta u %	1,2	-9,2	-1,4	-1,2	-5,5	-1,8	1,2	2,7	5,0	1,4	0,1	IV INDUSTRIAL PRODUCTION - growth rates in %
<b>CIJENE, stope rasta u %</b> Potrošačke cijene - inflacija	6,1	2,4	1,1	2,3	3,4	2,2	-0,2	-0,5	-1,1	1,1	1,9	V PRICES, growth rates in % Consumer prices - Inflation
Cijene industrijskih proizvoda pri proizvođačima na domaćem tržištu	8,4	-0,4	4,3	6,3	7,0	0,5	-2,7	-3,9	-4,0	2,1	3,4	VI Producers' prices of industrial products on domestic market
<b>PROMET U TRGOVINI NA MALO</b> - realne stope rasta u %	-0,5	-15,3	-1,8	1,0	-4,2	-0,6	0,4	2,4	4,4	4,4	4,4	IV RETAIL TURNOVER - real growth rates in %
<b>NETO PLAĆA, u HRK</b>	5.078	5.311	5.343	5.429	5.478	5.515	5.533	5.711	-	-	-	IV NET WAGE AND SALARY, in HRK
<b>NETO PLAĆA, u HRK, nova metodologija</b>	-	-	-	-	-	-	-	5.594	5.685,0	5.985,0	4,5	VI NET WAGE AND SALARY, in HRK, new methodology
<b>STOPA REGISTRIRANE NEZAPOSLENOSTI, %</b> STOPA REGISTRIRANE NEZAPOSLENOSTI, %, nova metodologija	13,2	14,9	17,4	17,9	19,1	20,2	19,7	17,4	-	-	-	REGISTRED UNEMPLOYMENT RATE, % REGISTERED UNEMPLOYMENT RATE, %, new methodology
<b>OSTVARENE INVESTICIJE U DUGOTRAJNU IMOVINU</b> - pravnih osoba, mil. HRK	83.729,4	67.461,3	48.332,2	46.628,6	44.116,6	45.136,2	46.570,6	46.439,6	48.587,4	-	-	III TOTAL GROSS INVESTMENT - of legal entities, mil. HRK
<b>TURIZAM (noćenja u 000)</b>												IV TOURISM (tourist nights in '000)
Ukupno	57.933	56.300	56.217	60.110	62.507	64.828	66.484	71.605,2	77.919,9	86.200,3	23,7	Total
Domaći turisti	6.478	5.799	5.369	5.562	5.074	5.140	5.160	5.742,6	5.919,5	5.979,3	7,8	Domestic tourists
Stran turisti	50.626	50.501	50.849	54.547	57.333	59.688	61.324	65.862,7	72.000,4	80.212,0	26,8	Foreign tourists
<b>DRŽAVNI PRORAČUN</b>												I-III CENTRAL GOVERNMENT BUDGET
Ukupni prihodi, mil. HRK	115.772,7	110.257,9	107.466,4	107.069,7	109.558,9	108.585,0	114.044,5	107.480,9	115.470,2	121.153,9	4,8	Total revenue, mil. HRK
Ukupni rashodi, mil. HRK	115.292,4	117.924,0	120.323,3	119.939,5	119.730,0	123.505,9	125.689,5	114.391,9	117.049,9	121.407,2	5,5	Total expenditure, mil. HRK
Transakcije u nefinancijskoj imovini, mil. HRK	2.988,1	1.963,4	1.232,4	1.139,0	829,6	1.304,5	1.167,3	2.289,5	2.693,0	2.038,7	-0,5	Transactions in non financial assets, mil. HRK
Transakcije u financijskoj imovini, mil. HRK	-3.948,5	6.825,5	2.022,7	-618,4	-461,5	14.714,4	-3.466,0	-3.883,4	-3.607,7	13.091,0	-7,0	Transactions in financial assets, mil. HRK
Ukupni višak / manjak, mil. HRK	-2.507,9	-9.829,4	-14.089,3	-14.008,8	-10.000,7	-16.225,4	-12.812,3	-9.200,6	-3.389,4	-2.292,0	9,4	Total surplus/deficit, mil. HRK
<b>DUGOČE DRŽAVE, mil. HRK</b>	137.559,2	162.070,5	191.287,9	212.877,7	229.739,6	266.623,0	278.365,6	284.202,8	281.737,9	283.312,2	-3,9	III GENERAL GOVERNMENT DEBT, mil. HRK
<b>SALDO TEKUĆEG RAČUNA PLATNE BILANCE, mil. EUR</b>	4.226,9	-2.299,3	-482,3	-313,0	-50,5	414,5	857,9	2.070,0	1.208,7	1.903,8	17,8	III CURRENT ACCOUNT BALANCE, mil. EUR
<b>VAŃSKOTRGOVINSKA RAZMJENA</b>												IV TRADE EXCHANGE
Izvoz, mil. EUR	9.585,1	7.529,4	8.995,2	9.582,2	9.629,5	9.589,4	10.368,8	11.527,9	12.316,6	14.016,9	1,3	Exports, mil. EUR
Uvoz, mil. EUR	20.897,1	15.220,1	15.137,0	16.291,1	16.715,9	16.570,9	17.129,4	18.442,9	19.771,9	21.891,6	6,5	Imports, mil. EUR
Saldo VTR, mil. EUR	-11.232,0	-7.690,7	-6.221,8	-6.698,9	-6.587,4	-6.981,5	-6.760,6	-6.915,0	-7.395,3	-7.874,7	15,0	Trade balance, mil. EUR
<b>DEVIZNI PRIHOD OD TURIZMA, mil. EUR</b>	7.459,4	6.379,7	6.230,0	6.676,9	6.858,7	7.202,8	7.402,3	7.962,0	8.625,0	9.492,9	13,7	III TOURISM REVENUE, mil. EUR
<b>DIREKTA STRANA ULAGANJA U RH, mil. EUR</b>	3.655,2	2.264,8	1.066,1	1.070,4	1.150,4	737,1	2.292,5	189,8	976,1	184,6	0,4	III FOREIGN DIRECT INVESTMENTS IN CROATIA, mil. EUR
<b>BRUTO INOZEMNI DUG RH, mil. EUR</b>	40.590,0	45.600,4	46.908,4	46.397,2	45.297,2	45.803,4	46.416,3	45.383,5	41.668,3	40.068,9	-7,4	III GROSS EXTERNAL DEBT, mil. EUR
<b>PROSJEČNI SREDNI TEČAJ HRK/EUR</b>	7.22378	7.33955,4	7.286230	7.404204	7.517340	7.573548	7.630014	7.696601	7.529383	7.460100	-0,4	IV EXCHANGE RATE HRK/EUR, period average
<b>PROSJEČNI SREDNI TEČAJ HRK/USD</b>	4.93447	5.280370	5.500495	5.348308	5.450461	5.705883	5.749322	6.842262	6.803378	6.622387	-11,1	IV EXCHANGE RATE HRK/USD, period average

Izvor: DZS, MF, HNB; obrada: HGK

<sup>1</sup>Prilimnjeni podatci

<sup>2</sup>Novo metodologija

<sup>3</sup>Manjenje suficita

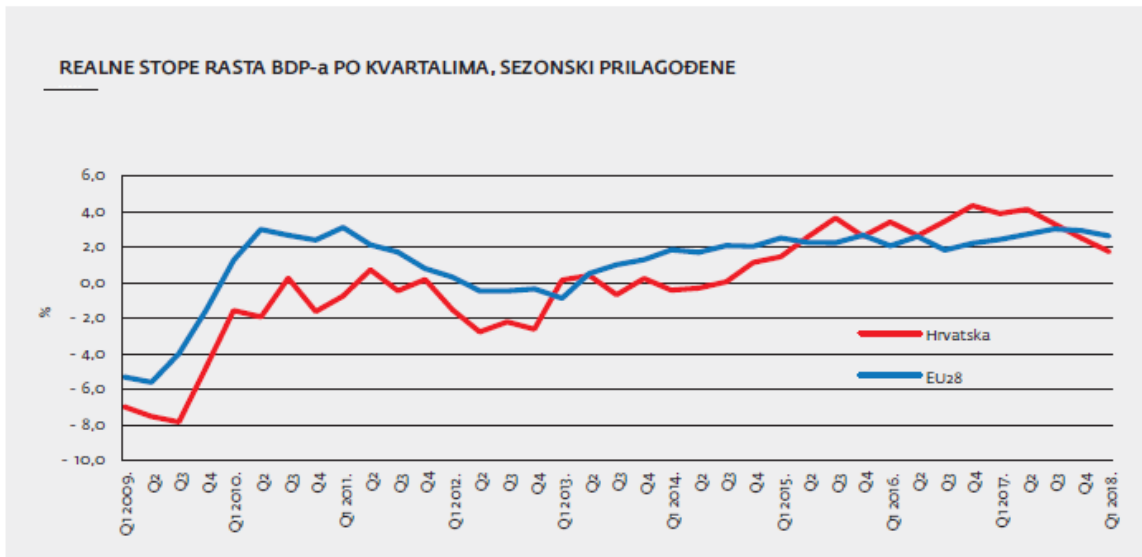
Source: CBS, MF, CNB, edit: CCE

<sup>1</sup>preliminary data

<sup>2</sup>new methodology

<sup>3</sup>surplus decrease

Basic Macroeconomic Indicators of Croatian Economy



Izvor: DZS, Eurostat; obrada: HGK

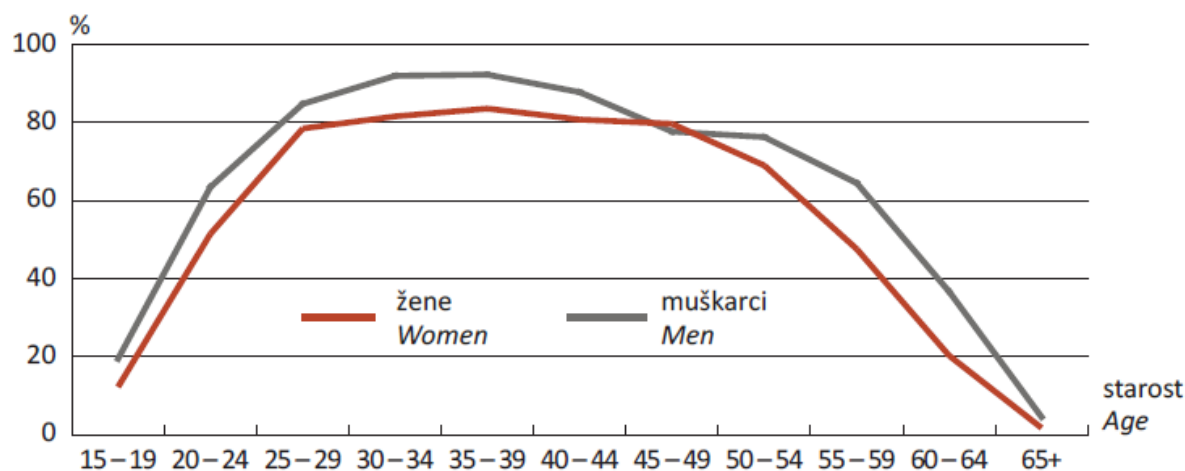
## GDP by quartile

The unemployment rate in Croatia declined to 9.1 percent in October 2018 from 11.6 percent in the same month of the previous year. Female unemployment is 10.5%. The number of unemployed persons fell to 141.7 thousand from 180.4 thousand in October 2017. In September, the jobless rate was lower at 8.4 percent. Unemployment Rate in Croatia averaged 17.44 percent from 1996 until 2018, reaching an all-time high of 23.60 percent in January of 2002 and a record low of 8.40 percent in September of 2018. Youth Unemployment Rate in Croatia remained unchanged at 23 percent in September from 23 percent in August of 2018. Youth Unemployment Rate in Croatia averaged 34.16 percent from 2000 until 2018, reaching an all-time high of 49.80 percent in April of 2013 and a record low of 23 percent in July of 2018. Under the campaign Get a job in Croatia, the government is deploying 1.6 billion Kuna for active policy measures and 900 million for specialised programmes within the private sector. Among the employment measures, the government emphasised the support for self-employment, the competitiveness of the labour market and the women's programme Wanted, which has already employed 4,000 women in rural areas in Croatia and plans to hire 7,000 more.

**STANOVNIŠTVO STARO 15 I VIŠE GODINA PREMA AKTIVNOSTI U 2016.**  
*POPULATION AGED 15 AND OVER, BY ACTIVITY, 2016*

	Ukupno <i>Total</i>	Žene <i>Women</i>	Muškarci <i>Men</i>	Spolna raspodjela, % <i>Sex distribution, %</i>	
				žene <i>Women</i>	muškarci <i>Men</i>
Ukupno <i>Total</i>	3 566	1 864	1 702	52,3	47,7
Aktivno stanovništvo <i>Labour force</i>	1 830	847	984	46,3	53,7
Zaposleni <i>Employed</i>	1 590	730	860	45,9	54,1
Nezaposleni <i>Unemployed</i>	240	117	123	48,6	51,4
Neaktivno stanovništvo <i>Inactive population</i>	1 735	1 017	719	58,6	41,4
		%			
Stopa aktivnosti <i>Activity rate</i>	51,3	45,4	57,8	..	..
Stopa zaposlenosti <i>Employment rate</i>	44,6	39,2	50,5	..	..
Stopa nezaposlenosti <i>Unemployment rate</i>	13,1	13,8	12,6	..	..

**STOPA AKTIVNOSTI PREMA STAROSTI U 2016.**  
*ACTIVITY RATE, BY AGE, 2016*





The major institutions relevant from the perspective of “women in business” are:

**The Ministry of Economy, Entrepreneurship and Crafts** of the Republic of Croatia (Croatian: Ministarstvo gospodarstva, poduzetništva i obrta) is the ministry in the Government of Croatia which is in charge of the development of the economy, and conducting administrative and other tasks related to business.

**The Croatian Chamber of Economy** is an independent professional and business organisation of all legal entities engaging in business. The Chamber consists of the Headquarters in Zagreb and 20 County Chambers. Functionally, the CCE consists of 9 departments dealing with the respective branch of the economy, 51 professional associations, 57 groups and 26 affiliations. Apart from this, within the CCE act Permanent Arbitration Court, Conciliation Centre, Court of Honour and CCE Office for Areas of Special State Concern.

**The Croatian Employers' Association (CEA)** was established in 1993 as a voluntary, non-profit and independent employers' association that represents, promotes and advocates for the interests of its members. The CEA was created by a group of respective Croatian entrepreneurs who recognized the potential of joint action and the importance of the employers' association in tripartite relations.

29 branch associations of CEA advocate for specific economic interests of different sectors.

In March 2016, Ombudsman for Gender Equality and Croatian Employers' Association presented first members of the electronic Base of business women who are capable and qualified to assume management positions in companies. The Base is open to public on the website [www.hup.hr](http://www.hup.hr) and <http://staklenilabirint.prs.hr/>.

### **Gender Equality Ombudsperson**

On October 28th 2011, the Croatian Parliament appointed Ms. Višnja Ljubičić as the new Ombudswoman for Gender Equality, the head of the Ombudsperson for Gender Equality, an independent body for combating discrimination in the area of gender equality.

## ***3.2. National/Regional economic development***

Annual analyses of the state of the small and medium enterprise sector need to be based on the perspective of achieving the Europe 2020 goals, which is provided by European Semester reports. In the context of the Europe 2020 strategy, Croatia has good results with respect to some national targets (early school leaving, reduction of greenhouse gas emissions...), but

achieving several goals is either questionable or still below the level at which the EU average is planned:

- Employment rate target: 65.2 % for Croatia vs. 75% for EU The employment rate in Croatia is one of the lowest in the EU, but moderate positive trends have been recorded since 2013 – the employment rate was 60.5 % in 2015. Croatia may achieve its national target of 65.2%, but this will be far below the EU average.
- Research and development target: 1.4 % of GDP for Croatia vs. 3% for EU The level of investment in research and development in Croatia has increased from 0.75% of GDP in 2012 to 0.85% in 2016. the current level of 2% in the EU indicates a long-standing enormous difference in the capacity to transfer knowledge into the business sector. It is unlikely that Croatia will achieve its target of 1.4%, which is already less than half the planned target for the EU.
- Tertiary education target: 35% for Croatia vs. at least 40% for EU Tertiary attainment of 30-34-year olds has been on a generally upward trend since 2012, with the achieved level of 30.9% 2015. Croatia is on its way to achieving its national target of 35% by 2020, although the current level in the EU is 37.9%.

	2011		2012		2013		2014		2015	
	Number of entities	%	Number of entities	%	Number of entities	%	Number of entities	%	Number of entities	%
Small and medium enterprise sector	90,831	99.6	96,906	99.6	100,841	99.7	104,116	99.7	106,221	99.7
Small enterprises	89,539		95,597		99,573		102,895		105,029	
Medium enterprises	1,292		1,309		1,268		1,221		1,192	
Large enterprises	359	0.4	348	0.4	350	0.3	354	0.3	348	0.3
<b>Total</b>	<b>91,190</b>	<b>100</b>	<b>97,254</b>	<b>100</b>	<b>101,191</b>	<b>100</b>	<b>104,470</b>	<b>100</b>	<b>106,569</b>	<b>100</b>

Sources: "Economic Trends 3/4/2016", Croatian Chamber of Economy, 2016, p. 78;  
"Analysis of financial results of entrepreneurs in Croatia in 2015", FINA, 2016, p. 26

	2011	2012	2013	2014	2015
TEA index (%), Croatia	7.3	8.3	8.3	8.0	7.7
TEA index (%), GEM average <sup>10</sup>	14.0	12.4	14.4	14.0	14.5
TEA index (%), EU average	5.3	7.8	8.0	7.8	8.0

Source: GEM Croatia, CEPOR – SMEs and Entrepreneurship Policy Center, 2016

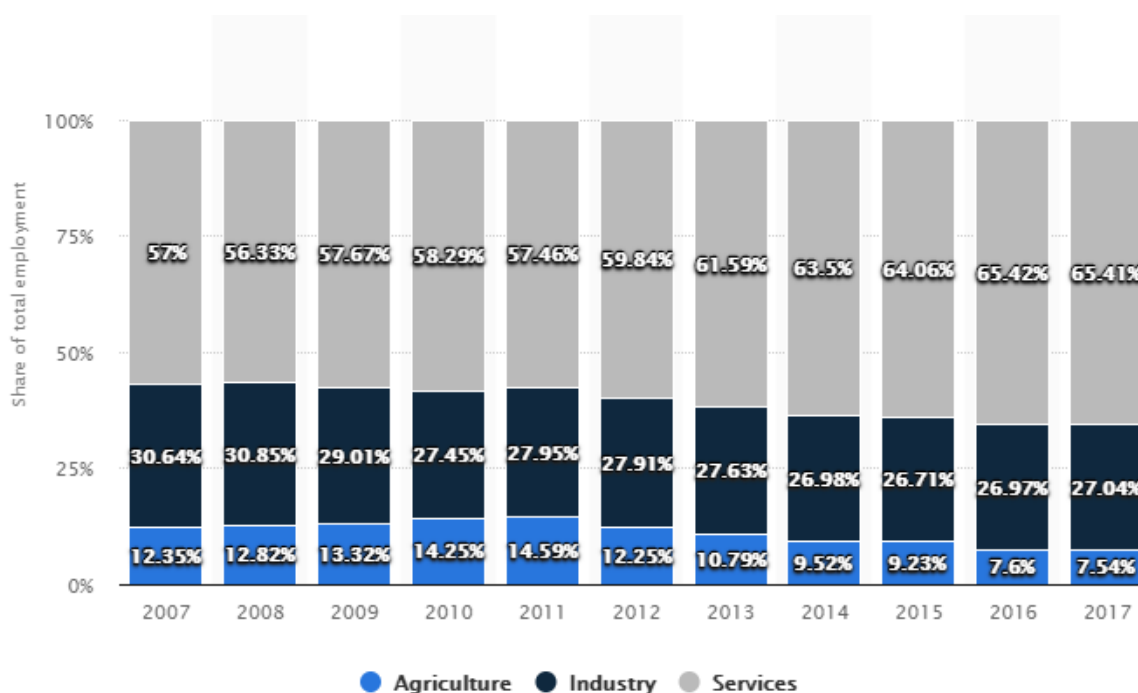
Entrepreneurial activity in Croatia measured by the TEA index in 2015 amounts to 7.7%, which is a decline compared to 8% recorded in 2014, and 8.3% in 2013 (Table 5). According to this indicator, Croatia slightly lags behind the average of the EU countries (8% in 2015), but significantly lags behind the average of countries whose economies are based on efficiency, involved in the GEM research (14.5% in 2015).

A comprehensive reform program is essential to raise productivity growth. Without a step-up in productivity, Croatia could experience a deterioration of social conditions and prolonged economic stagnation or deterioration. Emigration could accelerate as the most qualified workers take advantage of their mostly free access to richer and faster-growing economies elsewhere in the EU. Population aging (by 2050, the working age population, aged 15 to 64, is expected to decline by 30 percent) could further depress output. Dissatisfaction with limited economic prospects and continued barriers to social mobility could increase political and social tensions. Institutional weaknesses and the inability to achieve the necessary reforms to continue rapid growth limits development in many formerly successful economies, and is often referred to as the 'middle-income trap'.

Transforming the role of the State to set the right incentives for individuals and enterprises to be productive and prosper, while guaranteeing the long-term sustainability of its distributive goals, is the cornerstone of the reform agenda. Building 'efficiency-enhancing' institutions will require changing how the government provide for public services and how it regulates the capital, product and labor markets. The need for public sector transformation is compounded by today's world of rapid change, which poses renewed and complex challenges. The key priority reform areas, retained based on the analysis presented in the report and their critical role to allow Croatia to resume and sustain convergence towards living standards in the European Union, can be articulated around the following three objectives:

- (A) Enabling the emergence of a dynamic enterprise sector;
- (B) Boosting participation and contribution of individuals to economic and social development;

(C) Enhancing the sustainability and performance of the public sector.



Source: <https://www.statista.com/statistics/351168/employment-by-economic-sector-in-croatia/>

The statistic shows the distribution of employment in Croatia by economic sector from 2007 to 2017. In 2017, 7.54 percent of the employees in Croatia were active in the agricultural sector, 27.04 percent in industry and 65.41 percent in the service sector.

## 4. Female entrepreneurship in quantitative perspective

### 4.1. Country's/Regional enterprise statistics

**Dataset: SDBS Business Demography Indicators (ISIC Rev. 4)**

				Country	Croatia				
				ISIC4	05_02_LESS_642: Business economy except activities of holding companies				
				Time	2012	2013	2014	2015	
Variable	Size Class			Unit					
ENTR_BD: Number of active enterprises (all enterprises)	Total			Number	147.798,00	145.800,00	146.766,00	146.129,00	
	Total	0 employees			47.094,00	43.857,00	21.671,00	37.728,00	
		10 employees or more			12.203,00	12.126,00	12.016,00	12.432,00	
ENTR_BD_EMPL: Number of active employer enterprises	Total			Number	100.704,00	101.943,00	125.095,00	108.401,00	
	Total	1-9 employees			88.501,00	89.817,00	113.079,00	95.969,00	
		1-9 employees	1-4 employees			74.521,00	75.981,00	99.525,00	82.141,00
			5-9 employees			13.980,00	13.836,00	13.554,00	13.828,00
			10 employees or more			12.203,00	12.126,00	12.016,00	12.432,00

Data extracted on 20 Dec 2018 14:25 UTC (GMT) from OECD.Stat

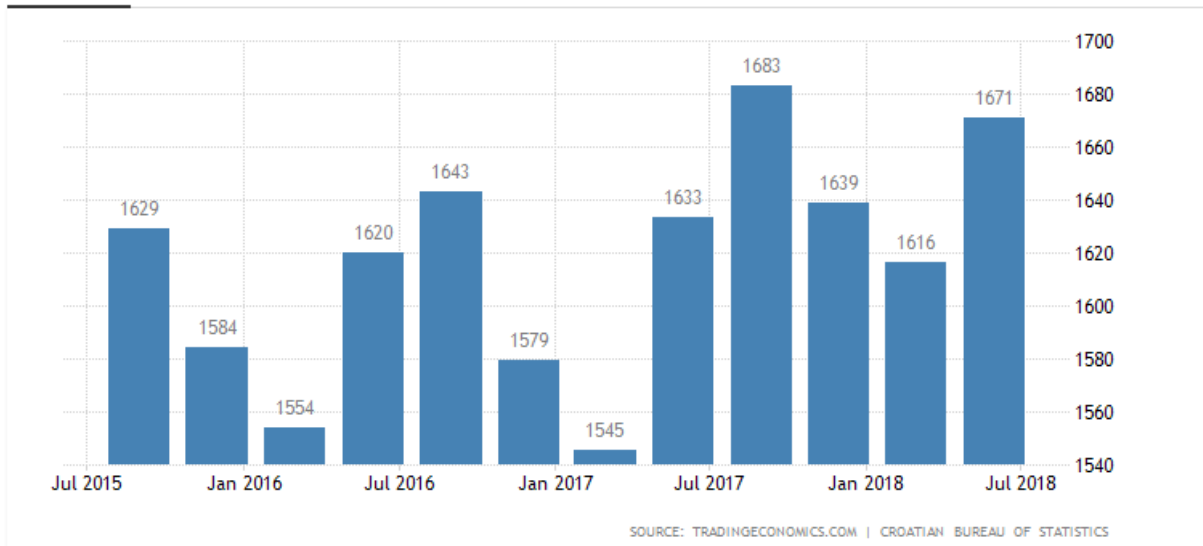
Class size	Number of enterprises			Number of persons employed			Value added		
	Croatia		EU-28	Croatia		EU-28	Croatia		EU-28
	Number	Share	Share	Number	Share	Share	Billion €	Share	Share
Micro	139 673	91.6 %	93.0 %	317 991	31.3 %	29.8 %	3.7	17.0 %	20.9 %
Small	10 661	7.0 %	5.8 %	235 637	23.2 %	20.0 %	5.1	23.1 %	17.8 %
Medium-sized	1 765	1.2 %	0.9 %	169 020	16.6 %	16.7 %	4.2	19.1 %	18.2 %
<b>SMEs</b>	<b>152 099</b>	<b>99.7 %</b>	<b>99.8 %</b>	<b>722 648</b>	<b>71.1 %</b>	<b>66.6 %</b>	<b>13.0</b>	<b>59.2 %</b>	<b>56.8 %</b>
Large	387	0.3 %	0.2 %	294 209	28.9 %	33.4 %	9.0	40.8 %	43.2 %
Total	<b>152 486</b>	<b>100.0 %</b>	<b>100.0 %</b>	<b>1 016 857</b>	<b>100.0 %</b>	<b>100.0 %</b>	<b>22.0</b>	<b>100.0 %</b>	<b>100.0 %</b>

Source: Croatia - 2017 SBA Fact Sheet.pdf

The strong contribution made by SMEs to the Croatian non-financial business economy is consistent with the EU average: Croatian SMEs generate almost 60 % of overall value added and over 70 % of employment. Micro firms are particularly important for employment, as they provide almost one third of all jobs. Croatian SMEs are larger than average for the EU, employing 4.8 people on average, compared with an average of 3.9 in the EU. With a contribution of 25.1 %, the *manufacturing* sector generates the largest share of SME employment, 6 percentage points more than on average in the EU.

## 4.2 Active population by Labour Force Survey

The number of employed persons in Croatia increased to 1671 Thousand in the second quarter of 2018 from 1616 Thousand in the first quarter of 2018. Employed Persons in Croatia averaged 1552.95 Thousand from 1998 until 2018, reaching an all-time high of 1683 Thousand in the third quarter of 2017 and a record low of 1344 Thousand in the first quarter of 2013.

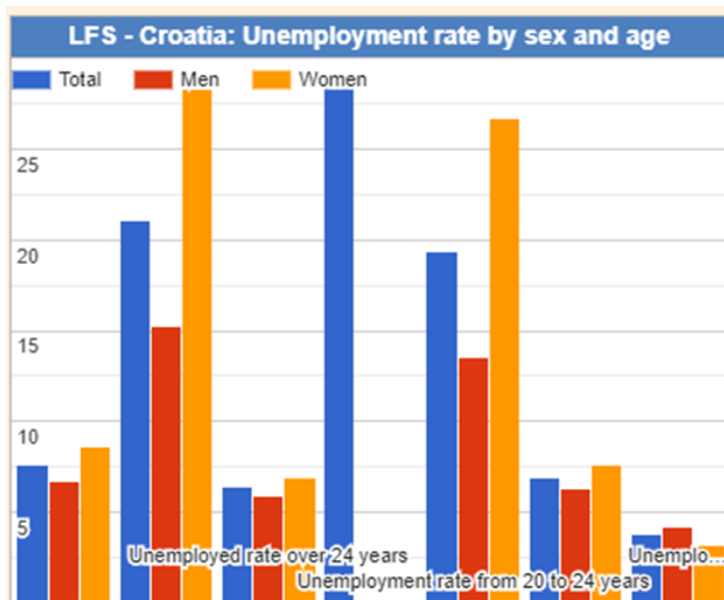


Croatia Labour	Last	Previous	Highest	Lowest	Unit
<a href="#">Unemployment Rate</a>	9.1is	kol.40	23.60	kol.40	percent
<a href="#">Employed Persons</a>	1671.00	1616.00	1683.00	1344.00	Thousand
<a href="#">Unemployed Persons</a>	141672.00	130577.00	415352.00	130577.00	
<a href="#">Long Term Unemployment Rate</a>	ožu.40	4.00	stu.40	ožu.40	percent
<a href="#">Youth Unemployment Rate</a>	23.00	23.00	49.80	23.00	percent
<a href="#">Labour Costs</a>	82.30	94.70	104.20	70.50	Index Points
<a href="#">Productivity</a>	100.80	100.70	111.30	92.40	Index Points
<a href="#">Wages</a>	6195.00	6264.00	6352.00	13.00	HRK/Month
<a href="#">Wages in Manufacturing</a>	5639.00	5739.00	5898.00	4443.00	HRK/Month
<a href="#">Minimum Wages</a>	465.72	462.34	465.72	372.35	EUR/Month
<a href="#">Population</a>	4.stu	tra.15	tra.78	4.stu	Million
<a href="#">Retirement Age Women</a>	62.00	61.75	62.00	60.00	
<a href="#">Retirement Age Men</a>	65.00	65.00	65.00	65.00	
<a href="#">Part Time Employment</a>	74.60	79.80	127.20	69.40	Thousand
<a href="#">Living Wage Family</a>	10500.00	9890.00	10500.00	9200.00	HRK/Month
<a href="#">Living Wage Individual</a>	7020.00	6510.00	7020.00	5880.00	HRK/Month
<a href="#">Wages Low Skilled</a>	3740.00	4250.00	4340.00	3740.00	HRK/Month
<a href="#">Wages High Skilled</a>	7340.00	8530.00	8730.00	7340.00	HRK/Month
<a href="#">Labor Force Participation Rate</a>	51.20	51.00	54.10	48.50	percent
<a href="#">Full Time Employment</a>	1569.60	1513.10	1662.00	1370.50	Thousand
<a href="#">Employment Change</a>	0.10	0.60	ožu.20	-5.20	percent
<a href="#">Employment Rate</a>	61.10	59.00	62.20	50.70	percent

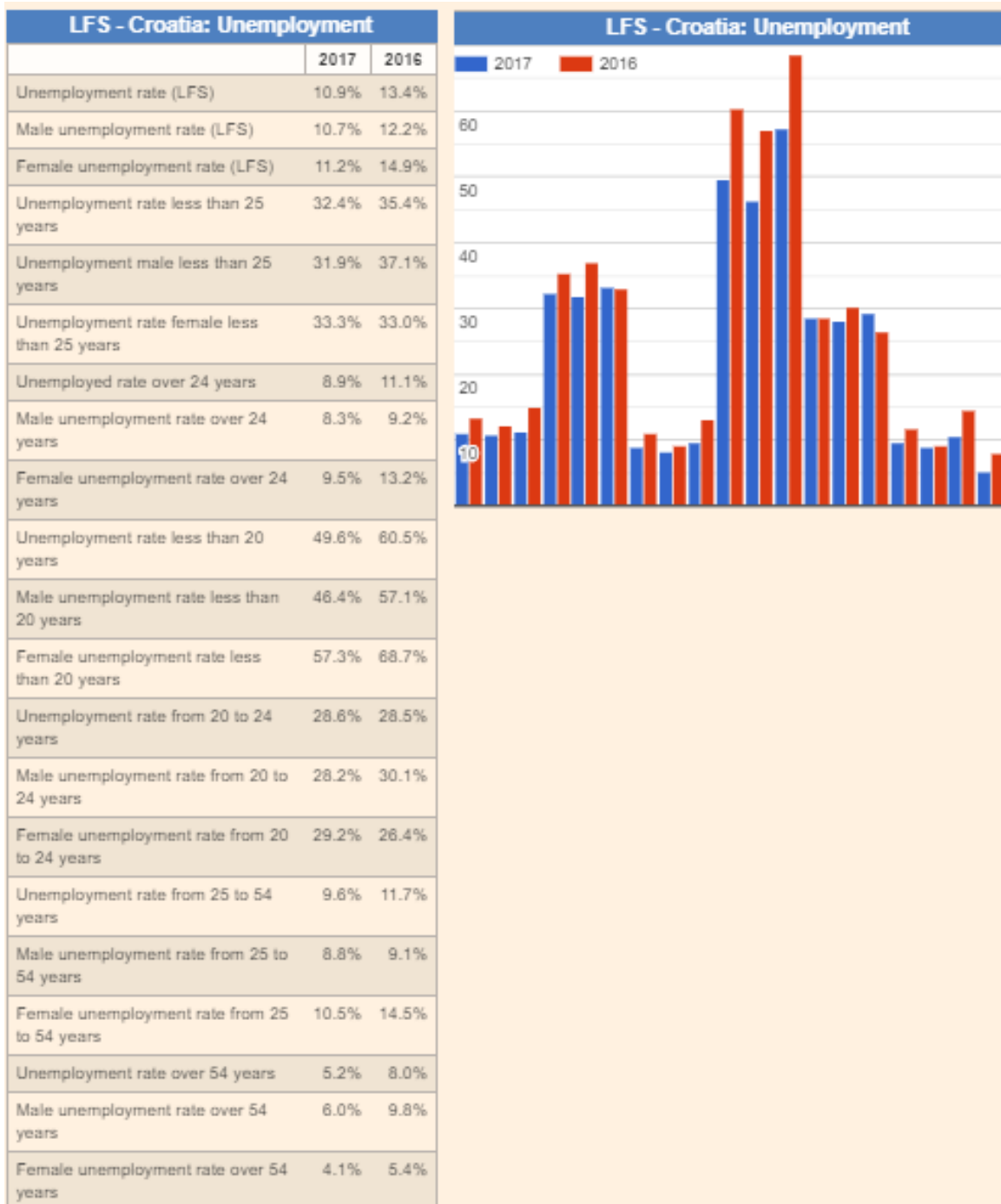
Source: <https://tradingeconomics.com/croatia/employed-persons>



LFS - Unemployment Croatia 2018Q2			
	Total	Men	Women
Unemployment rate (LFS) [+]	7.6%	6.7%	8.6%
Unemployment rate less than 25 years [+]	21.1%	15.3%	28.3%
Unemployed rate over 24 years [+]	6.4%	5.9%	6.9%
Unemployment rate less than 20 years [+]	29.1%		
Unemployment rate from 20 to 24 years [+]	19.4%	13.5%	26.7%
Unemployment rate from 25 to 54 years [+]	6.9%	6.3%	7.6%
Unemployment rate over 54 years [+]	3.8%	4.2%	3.2%
< Unemployment 2018-03			



Source: <https://countryeconomy.com/labour-force-survey/croatia>



Source: <https://countryeconomy.com/labour-force-survey/croatia>

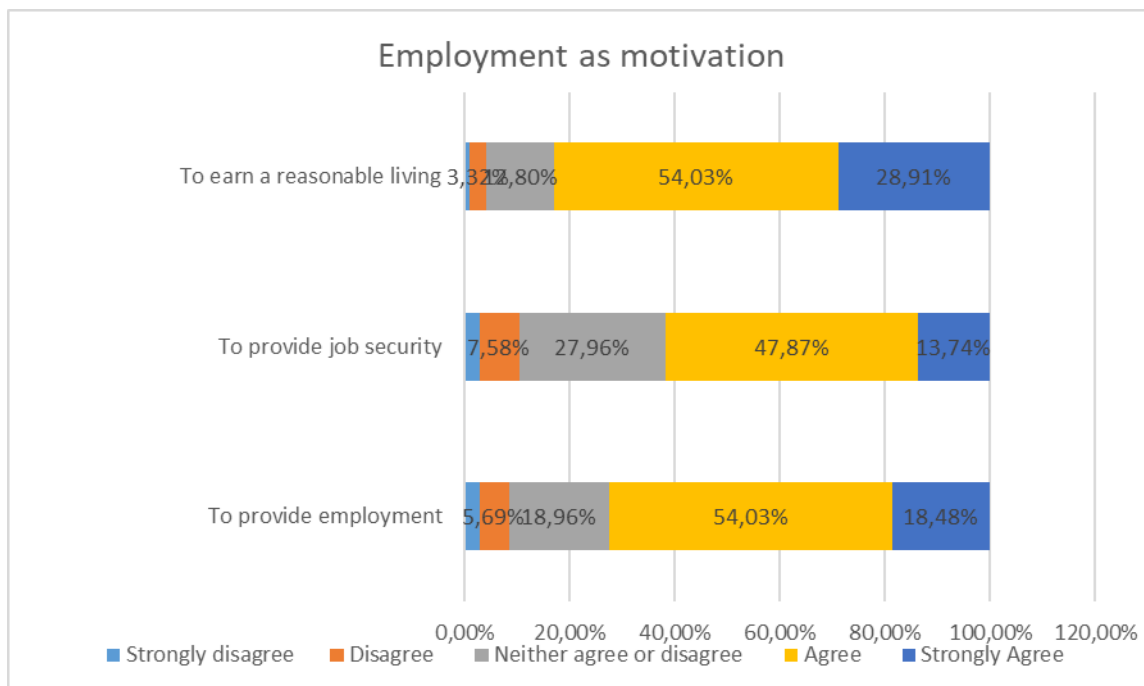
The tables display active population by labour Force Survey for Croatia.

### 4.3 Results of the survey

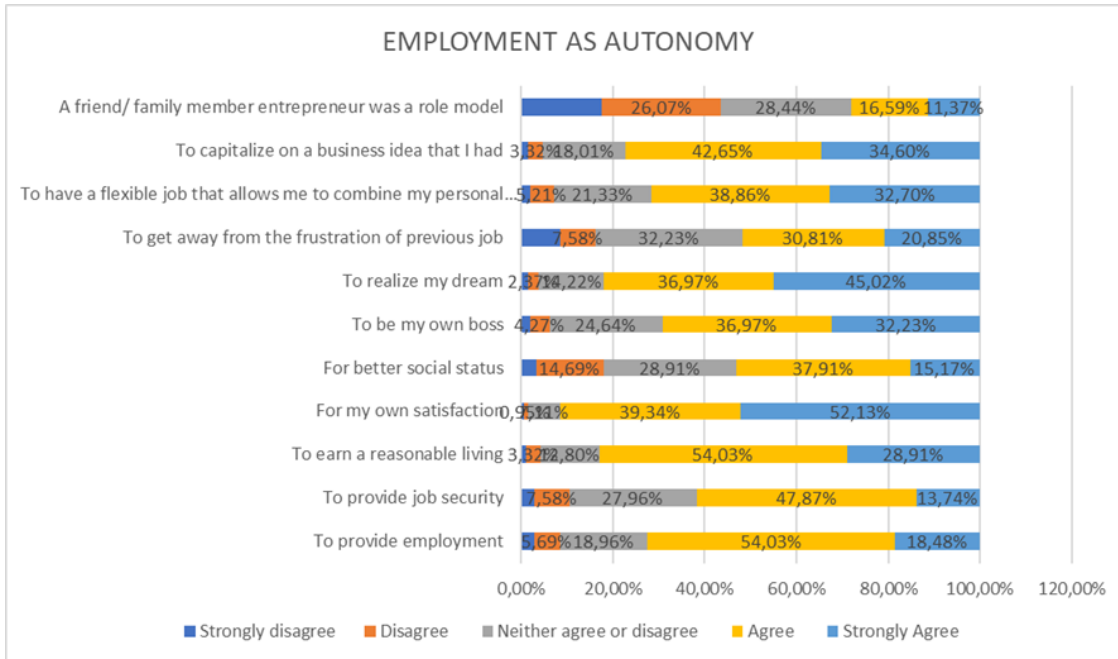
Following paragraphs and figures are an abstract of the analysis of the conducted quantitative survey of young women entrepreneurs in Croatia.

The main goal of the survey is to identify the main barriers and needs faced by young women when starting own business. Barriers are studied in several directions: financial barriers, competency, risk and other outside factors, macro-economy and policy.

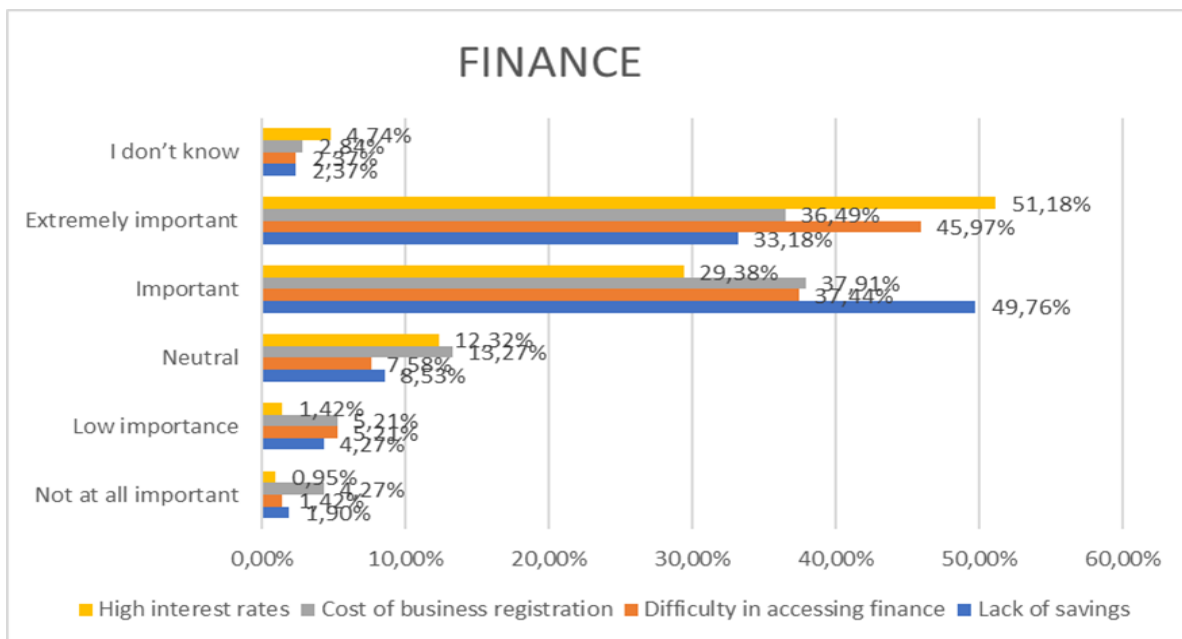
When questioned about the reasons for starting their business, most women quoted the wish to earn a reasonable living (54,03%) and to provide employment (54,03%) as being the most important one. The next reason is job security (47,87%).



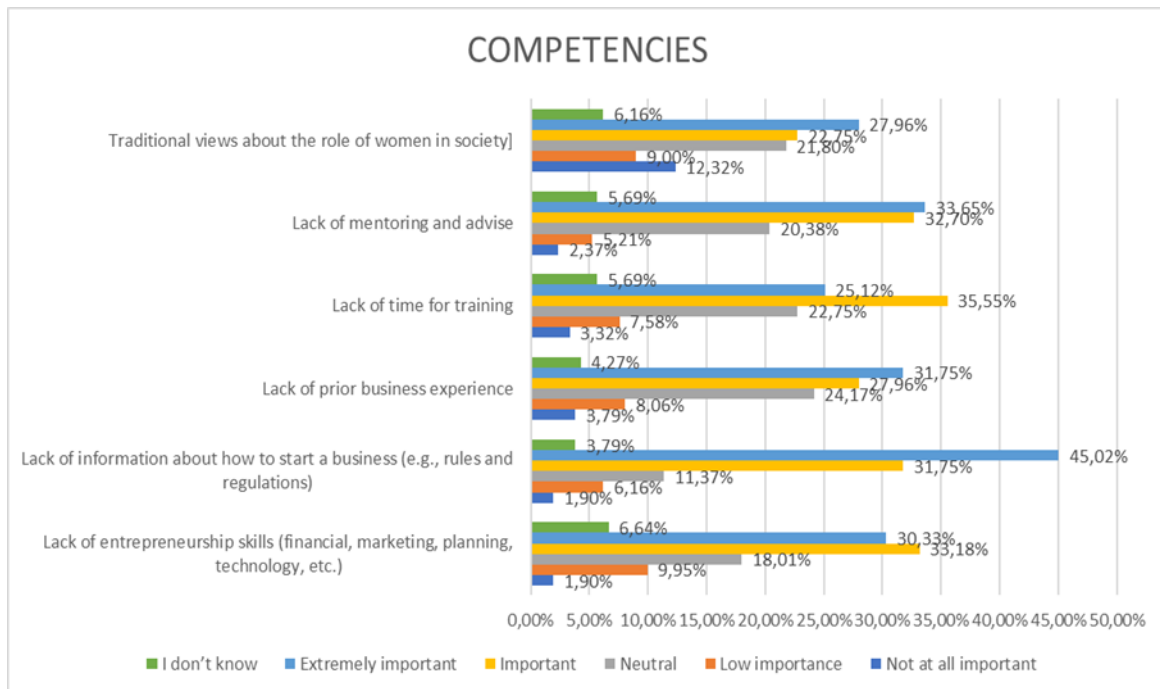
When we talk about autonomy, the most important factors for starting business for YWE in Croatia are own satisfaction and earning for reasonable living. Role model is less motivator for becoming of entrepreneur.



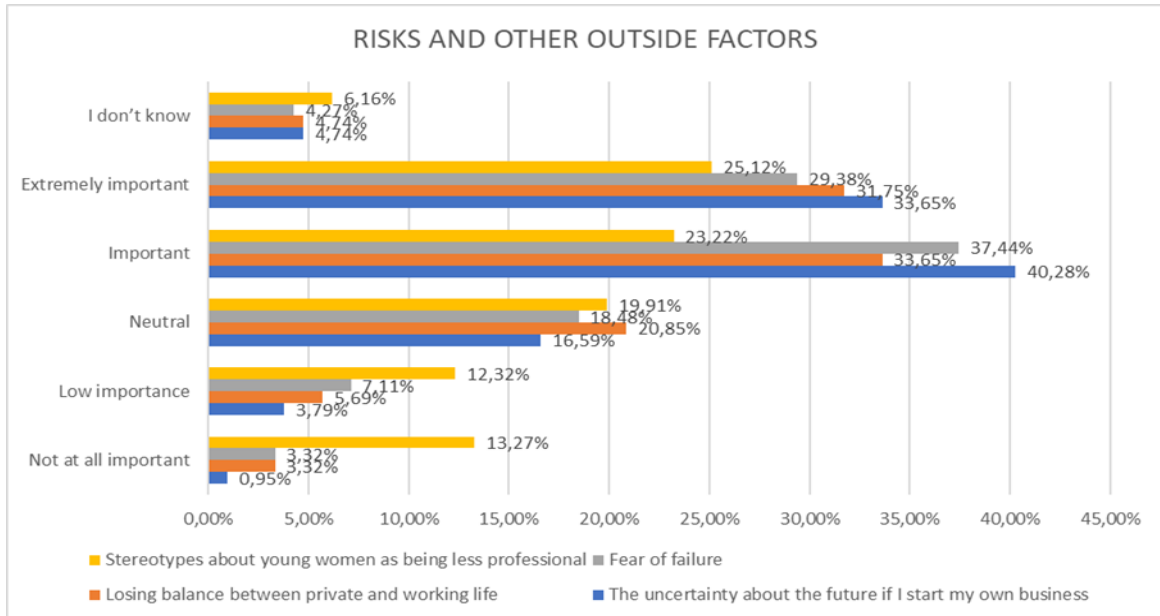
Lack of finance is usually one of the main barriers in every entrepreneurial initiative. The main problem of YWE is the access of finance, followed by high interest rates and lack of savings. The cost of business registration factor is defined by the respondents as a lowest barrier.



The most important competences barrier is the lack of information about how to start business (76,72%), followed by lack of mentoring and advice (66,35%) and lack of entrepreneurial skills (63,51%).

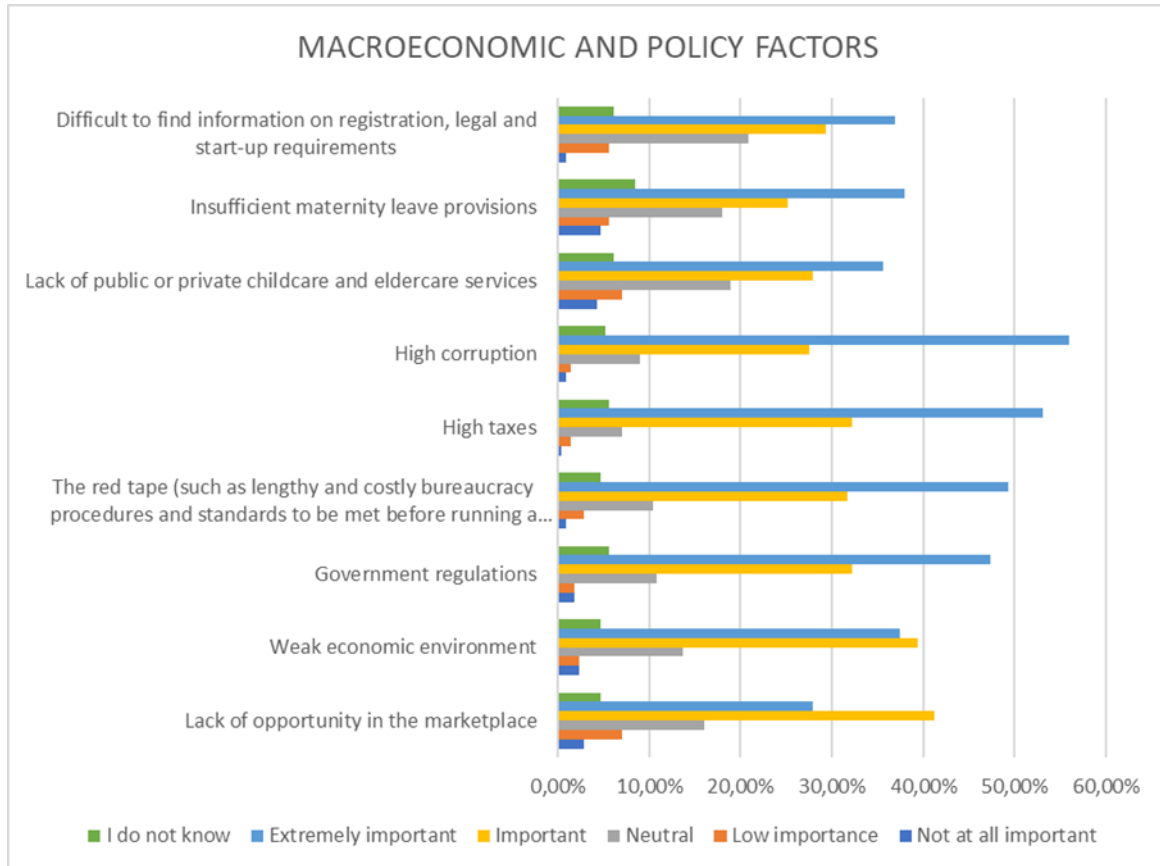


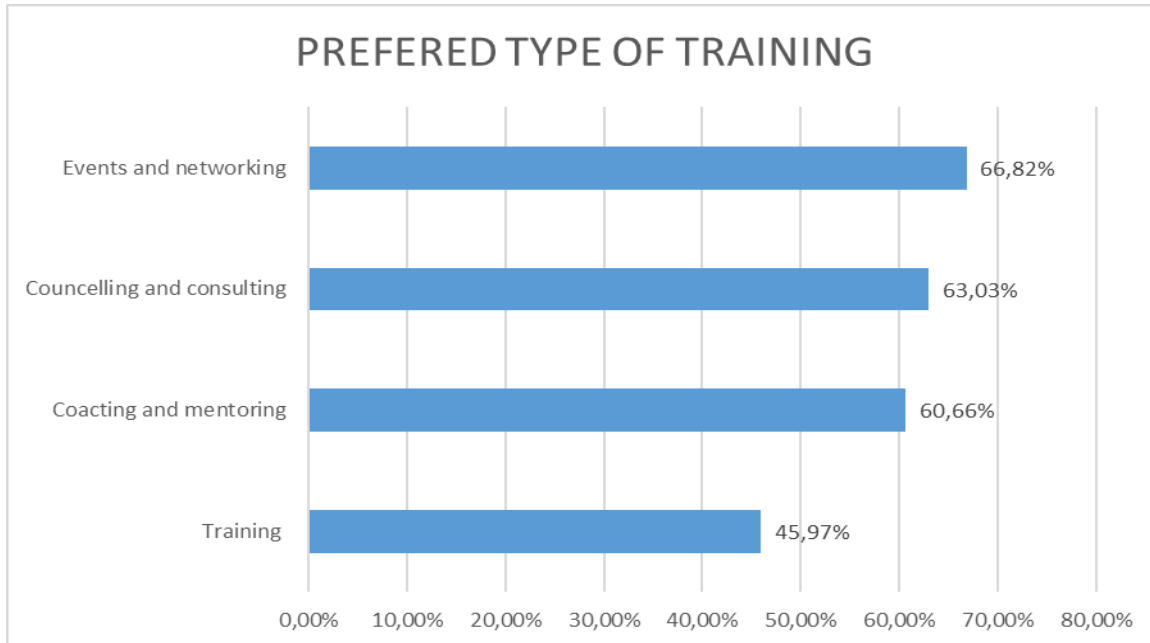
The highest “soft” barrier for the respondents is uncertainty about the future in case of starting own business and failure, followed by the risk of losing the balance between work and personal life.



The most important macroeconomic and policy barrier are the high taxes (85,31%) and the high corruption (83,41), followed by the weak economic environment (79,62%) and red tape (71,04%).







The most preferable type of training is events and networking, counselling and consulting, coaching and mentorship and training. The most valuable business needs for training are declared to be finance and budgeting; accounting; management; entrepreneurship; marketing; business plan development. The average desired duration for training is 5,6 hours/week and about 8 weeks/ training.

## 5. Characteristics of youth female entrepreneurship

### 5.1 General characteristics

The Ministry of Labour and Social Affairs of the Pension System has provided Guidelines for the Development and Implementation of an Active Employment Policy in the Republic of Croatia for the period from 2018 to 2020.

The Republic of Croatia has adopted a strategy for Women Entrepreneurship Development to achieve gender equality and address incoherent programmes and activities, the risk of rising unemployment among men and women engaged in entrepreneurial activities, and to help women in poverty.

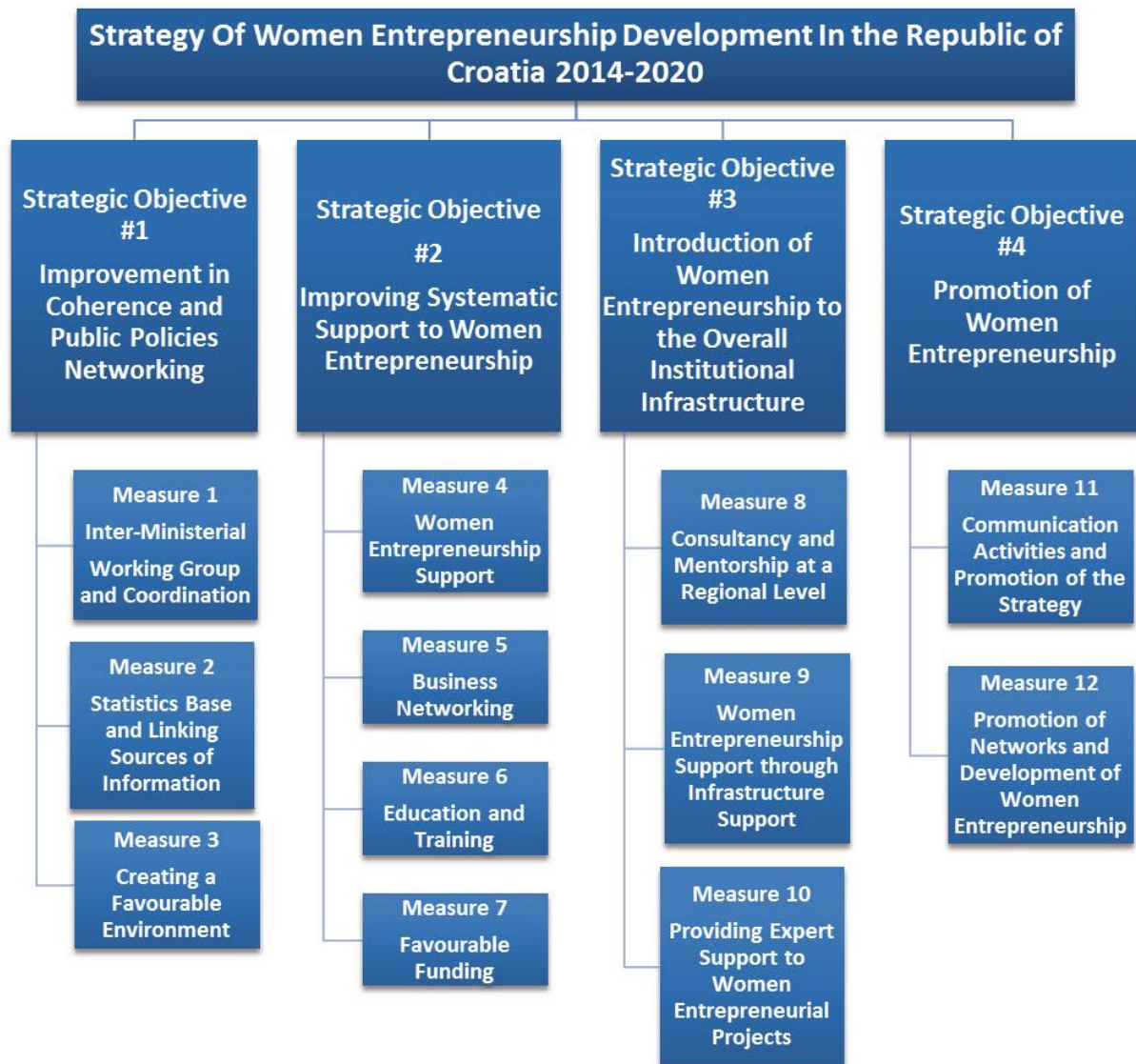
The Strategy of Women Entrepreneurship Development in the Republic of Croatia for the period of 2014-2020 (Hereinafter: The Strategy) is a continuation of the same Strategy adopted for the period of 2010-2013. The Republic of Croatia is one of the rare countries that have a Strategy of Women Entrepreneurship Development, and the obligation of applying the gender equality principle is not a novelty; Membership of the Republic of Croatia in the European Union mandates implementation of EU public policies, among which are also those that promote equality between men and women, equal opportunities and non-discrimination, including access to persons with disabilities. Extended recession in the Republic of Croatia, which began with the economic crisis in 2008, emphasizes even more so the reasons why gender equalization activities must be intensified:

- Increase of risk of poverty rate for women, especially in their old age
- Predomination of women in unemployment
- Predomination of men in entrepreneurial activities
- Fragmented, incoherent programs and activities

From the analysis of status assessment of women's economic and entrepreneurial activity in the Republic of Croatia (observed through women's entrepreneurial activity, employment, pay and unemployment, and women's representation in management and ownership), the Report on Implementation of Strategy 2010-2013, and the analysis of the strategic framework of women entrepreneurship development in the EU, as the starting point for determining public policy in the Republic of Croatia for the period from 2014 to 2020, the following key issues of women and women entrepreneurship can be established:

- Significant underrepresentation in entrepreneurial activities,
- Significant underrepresentation in employment,
- Lower pay for performing similar jobs (although the Republic of Croatia with 10% lower pay stands better than the EU average 16.4% lower pay for women), -
- Significant predomination in unemployment,
- Significant underrepresentation in management,
- Significant underrepresentation in ownership structure of enterprises and trades and crafts,

- Lack of statistical monitoring with regard to gender,
- More significant investments in various activities for strengthening women entrepreneurship,
- In the total grants for the period of implementation of the Strategy 2010-2013, women entrepreneurs have a share of only 19.5% in the financial value of the grants approved,
- Incoherence of activities for strengthening women entrepreneurship,
- Absence of mechanisms for assessment and valuation of the effects of implementation of certain measures on women entrepreneurship development, and
- Insufficient coordination and cooperation between competent authorities of public policies, programs and initiatives that contribute to women entrepreneurship development hamper or even prevent the efficiency of implemented activities and invested monetary funds.



(Source: Official Gazette 77/2014, page 34 – Action Plan for Implementation of the Strategy)

## ***5.2 Perceived characteristics of young women entrepreneurs in Croatia***

Croatia is a state with a strong patriarchal legacy. It is difficult for women to start a job because they are quite burdened with family care, which is traditionally considered to be a primary female job. The new generation of women, however, have different attitudes, primarily thanks to education. Globalization and the Internet also contributed to this. Croatia is a very challenging area for every aspect of entrepreneurship. Although Croatia has a strategy for the development

of women's entrepreneurship, there are no specific incentives at the state level in this direction. A major problem, especially for young women, is the lack of an all-day system for children and the elderly. Starting a job for young women is also difficult, especially in some traditional male jobs. Women often encounter misunderstanding and distrust. Therefore, it is necessary to work in raising awareness in order to change the traditional attitude toward women as less capable in work. Informatics was in the past a completely male area. In the past few years, more and more women are enrolled in the Faculty of Organisation and Informatics, for example, and most of them continuing education to high academic titles. By increasing the visibility and attractiveness of the STEM area, we could expect the continuation of this trend. The Faculty is doing a lot to connect all students with potential employers, every year it organizes a career week to get all the students familiar with the world of entrepreneurship. The Faculty works a lot to promote IT as a desirable career development area, for both female and male students. There are no specific incentives related to female students.

### ***5.3 Results of the interview with young women entrepreneurs***

Young female entrepreneurs that participated in the interviews are from Creative industries sector. Their educational background is different, but their motivation is quite similar. They recognized the need on the market.

#### 1. Sanja Drakulić

<b><i>Variable</i></b>	<b><i>Category</i></b>	<b><i>Position</i></b>
<b>Gender</b>	Male	
	Female	x
Age		27
<b>Educational attainment</b>	Primary education	
	Secondary education	
	Tertiary education	x
<b>Family status</b>	With children	
	Without children	x
<b>Size of the company</b>	micro	x
	small	



	Medium sized	
<b>Owner of the company in %</b>		100%
<b>Role in the company</b>		CEO
<b>Employment status</b>	Student	
	Employed	x
	Unemployed	

2. Nina Cerovec

<i>Variable</i>	<i>Category</i>	<i>Position</i>
<b>Gender</b>	Male	
	Female	x
Age		28
<b>Educational attainment</b>	Primary education	
	Secondary education	
	Tertiary education	x
<b>Family status</b>	With children	x
	Without children	
<b>Size of the company</b>	micro	x
	small	
	Medium sized	
<b>Owner of the company in %</b>		100%
<b>Role in the company</b>		CEO
<b>Employment status</b>	Student	
	Employed	x
	Unemployed	

3. Andrijana Jarnjak

<i>Variable</i>	<i>Category</i>	<i>Position</i>
<b>Gender</b>	Male	
	Female	x

Age		25
<b>Educational attainment</b>	Primary education	
	Secondary education	
	Tertiary education	x
<b>Family status</b>	With children	
	Without children	x
<b>Size of the company</b>	micro	x
	small	
	Medium sized	
<b>Owner of the company in %</b>		50%
<b>Role in the company</b>		CEO
<b>Employment status</b>	Student	
	Employed	x
	Unemployed	

## 6 Typical biographies of young women entrepreneurs

Sanja participated as an actress in many domestic and foreign productions. She was very active in actor's society and she identified the need of domestic actor for an agent who would be looking for actor engagement for them. So, she started to develop a web site that will meet that need. She recognized the need and the opportunity to solve it and thus secure the job. Gender did not have any influence, but most often she had problems because of her youth. She has been provided with the resources for the initial application development. She needs help in networking with the film sector in other countries. Her suggestion to the policy makers is to create a better entrepreneurial climate in the state, to encourage entrepreneurship with a better tax system.

Nina is the mother of three children. She organized her children's birthday celebrations. She is very creative, so her children's birthdays have been organized with many of her creative ideas. After she's been asked by other parents to organise their children's parties, she decided to open her company for organization of children's birthdays and other events. She recognized the need

and the opportunity to solve it. Gender did not have any influence. She has been employed in TPV for few years, and through various projects she gained additional skills for her own business. The main obstacles she faced in the beginning of her entrepreneurial career is organization of child care during her additional activities.

Andrijana is also from Creative industries sector. After finishing her education, she didn't want to be somebody's employee, she wants to be her own boss. She has great support of her boyfriend, and together they founded their own company. Gender did not have any influence. She is a tenant of Technology Park Varaždin, and is a part of incubation program in TPV. Her suggestions to the policy makers are also a better tax system.

## **7 Challenges connected to youth women entrepreneurs and policies aimed to deal with them**

### ***7.1 Policy competences, institutional actors involved***

There is no institutional care for YWE in Croatia. There are some strategies for women entrepreneurship and for young people employment, but not particular incentives for YWE. Networks exist, but these are often efforts made by actors of the public that have a personal interest in fostering women entrepreneurs in Croatia. It is very important that the education for entrepreneurship starts at an early age in schools, when young people develop their personalities and define their pathways. Educational institutions promote the STEM area as desirable for everyone, regardless of the gender, which results in an increase in interest rates for technical faculties by young women. There are certain private initiatives to promote women's entrepreneurship. Their purpose is primarily - networking. What is missing in Croatia are specific women founding centres, dealing with obstacles and needs, that women face. The establishment of funding programmes tailored specifically for women is one of the needs, since they are disadvantaged in terms of getting a funding Same applies to tax incentives. That should also be approached.

### ***7.2 Policies aimed to deal with youth women entrepreneurs***

The main Challenge regarding young women entrepreneurs in Croatia that should be addressed is the discrimination of women in business, which is the result of patriarchal heritage. The young

women do not see it as a gender problem, but as a problem for their youth. However, through communication with the older population, which still makes the majority of decision makers, this problem is very present. So, it should be the first priority to change the current mindset that is anchored in society. To do so, there should be early programmes in the education system, encouraging girls to get involved in STEM subjects. There is a strategy for the development of women's entrepreneurship, but it should be followed by the appropriate communication strategy, in order to change the social climate towards women in entrepreneurship.

## **OUTLOOK, CONCLUSIONS and RECCOMENDATIONS**

The Strategy of Women Entrepreneurship Development in the Republic of Croatia for the period of 2014-2020 is a continuation of the same Strategy adopted for the period of 2010-2013. The Republic of Croatia is one of the rare countries that have a Strategy of Women Entrepreneurship Development, and the obligation of applying the gender equality principle is not a novelty; From the analysis of status assessment of women's economic and entrepreneurial activity in the Republic of Croatia, obstacles can be consolidated in three groups: structural, economic and "soft" ones. Among other, structural obstacles are educational choices of women which reduce the possibility for women to start business ventures in technology intensive activities along with stereotypes against women in science and technology. In the scope of "Soft" obstacles are lack of advice, mentorship and lack of training and educational programs and schooling for technology intensive ventures. Availability of advice, mentorship and training for starting business ventures is still unevenly distributed region-wise, but also insufficient in the field of technology intensive ventures (Official Gazette 77/2014, page 18-19).

Inclusion of the Republic of Croatia in the international GEM Project since 2002 enables the longitudinal monitoring of changes in women's entrepreneurial activity, but also international comparison, using a standardized research approach. The TEA indicator determined the existence of a significantly bigger gap in entrepreneurial activity between men and women in the Republic of Croatia compared to GEM countries. To illustrate, in the Republic of Croatia, in 2013, there were 2.24 times more men active in entrepreneurship than women, while in the EU, 1.86 more men were active in entrepreneurship than women (excluding Austria, Bulgaria, Cyprus, Denmark and Malta), (Official Gazette 77/2014, page 20).

In the structure of employed persons, with regard to gender, there are great differences depending on the industry. There are “male” industries (e.g. construction, mining, water supply and wastewater management, where the share of women is from 12.3%, 15.2% to 19.4%), and “female” industries (e.g. healthcare and social welfare - 79.1%, and education - 76.8% share of women in total employed persons). These differences are largely connected with the patterns in educational choices of male and female children as well, and significantly based on stereotypes regarding what “female” and “male” jobs are. Educational choices influence the formation of workforce structure, and it is important to identify them in order to reduce differences at later stages in life, with regard to possibility to access certain professions (Official Gazette 77/2014, page 21).

The decline in presence of women in the hierarchy pyramid is present also outside the business sector, and only additionally supports conclusions on the existence of structural obstacles (stereotypes and women being burdened by the profession of organizing family life). The data in continuation relates to 2011(Official Gazette 77/2014, page 23)

Women entrepreneurs commented that education related to development of women entrepreneurship and self-employment is too low or insufficient and that there is a lack of training and educational programs, especially in the field of technical sciences and fields for which there is market demand. Also, their opinion is that entrepreneurship courses should be introduced in elementary schools, which can positively change attitudes and opinions on entrepreneurs in wider society. Conclusion was to urge actions and implementation of continuous education of women through various workshops, especially in smaller environments. They emphasise that entrepreneurship courses in elementary and high schools should be introduced with additional, practical knowledge and best practice examples. The open issues of women entrepreneurship can be resolved through public policy, interests and needs of women, and institutional infrastructure. The biggest number of comments was assigned to obstacles related to lack of support in terms of balancing professional and family life, lack of role models – especially in technology intensive activities, followed by equally assessed obstacles in education and training, traditional views on the role of women, and obstacles in accessing financial resources.

## 8 REFERENCES

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- <https://countryeconomy.com/unemployment/croatia>
- DSZ obrada HGK
- <https://www.statista.com/statistics/351168/employment-by-economic-sector-in-croatia/>
- Survey on barriers and needs of young women entrepreneurs in Croatia



**ANNEX 1: Table with interviews with institutional actors**

Name and Surname	Institution / Company	Date of the Interview	Place of the interview	Type of stakeholder
<b>Sanja Drakulić</b>	DuartEuropeanActorsPlatform	17.10. 2018	Zagreb, premises of the stakeholder	Entrepreneur
<b>Ivana Radić</b>	International Women's Business Network	17.10.2018	Zagreb, premises of the stakeholder	Women's business associtaion
<b>Nina Begičević</b>	Faculty of Organisation and Informatics	18.10.2018.	Varaždin, Faculty of Organisation and Informatics	Educational institution
<b>Lea Brlek</b>	Her 2nd Chance	18.10.2018	Varaždin, Faculty of Organisation and Informatics	Women's business associtaion
<b>Martina Jerbić Cecelja</b>	Poliklinika Nannna	19.10.2018.	Varaždin, Poliklinika Nanna	Entrepreneur
<b>Vesna Torbarina</b>	Croatian Chamber of Economy	23.10.2018.	Vienna, Entreprise Europe Network Event	Business support institution

## ANNEX 2: Table with interviews with young women entrepreneurs

Name and Surname	Institution / Company	Date of the Interview	Place of the interview	Type of stakeholder
<b>Sanja Drakulić</b>	DuartEuropeanActorsPlatform	17.10. 2018	Zagreb, premises of the stakeholder	Entrepreneur
<b>Nina Cerovec</b>	Eventour	29.10.2018	29.10.2018., Varaždin, TPV	Entrepreneur
<b>Andrijana Jarnjak</b>	Pixelindustry	29.10.2018.	29.10.2018., Varaždin, TPV	Entrepreneur

## ANNEX 3: QUESTIONNAIRE AND THE RESULTS

# WOMEN IN BUSINESS SURVEY

Dear Madam,

By participating in this survey, you will contribute to the research about the needs and barriers young women are facing, when trying to run their own business. The results of the questionnaire will serve to study the current state of women entrepreneurship across the Danube Region, to develop tailored training models and policy recommendations. This survey is part of the activities within the WOMEN IN BUSINESS project co-financed by Danube Transnational Programme, with the aim to strengthen the entrepreneurship of young women in the Danube Region.

The study consists of 19 questions divided into 6 groups. Participation is completely anonymous; therefore, it does not require your name or any other identifying information.

If you are a woman, aged between 15-34, join us, fill in the survey and share your views and experiences with us to support the development of young women entrepreneurship.

To begin the study, click the survey link below.

Thank you for your time and participation!

***Signature of the relevant PP***

---

- G Gender: M/F (eliminary)
- A Year of birth: \_\_ (eliminary)
- C Country/ Region: (eliminary)
  - a. Austria
  - b. Bosnia and Herzegovina
  - c. Bulgaria
  - d. Croatia
  - e. Germany - Baden-Württemberg and Bavaria
  - f. Hungary
  - g. Republic of Moldova
  - h. Romania
  - i. Slovenia
  - j. Another country (to be eliminated from the further survey)

**I –ENTREPRENEURIAL INTENTION**

1. Are you already an entrepreneur? (Do you already have your own business)?
  - a. Yes
  - b. No
2. Are you seriously considering becoming an entrepreneur? (if Yes in #1, skip this question)
  1. Would not consider
  2. Might or might not consider / I am not sure
  3. Definitely consider.
3. How many employees does your company have? (if No in #1 skip this question)
  1. Only one
  2. Less than 10
  3. More than 10
4. What is the sector of your activities? /chose only 1/
  1. Agriculture and mining
  2. Manufacturing and transportation
  3. Wholesale and retail
  4. ICT
  5. Health/ Education/ Social Services
  6. Financial/ Administrative/ Consumer Services
  7. R&D

8. Other \_\_\_\_\_

5. Please mark if you (within a company or an entrepreneurial attempt) introduced the following innovation/IPR:
1. Service Innovation (a new or significantly improved services)
  2. Goods Innovation (a new or significantly improved goods)
  3. Process Innovation (a new or significantly improved process)
  4. Apply for a Patent
  5. Register a Trademark

## II – MOTIVATIONS AND OBSTACLES TO ENTREPRENEURSHIP

6. Why would you or did you start your own business? Indicate your level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 – Strongly disagree	2 – Disagree	3 – Neither agree or disagree	4 – Agree	5 – Strongly Agree
<b>EMPLOYMENT</b>					
EMP1 <sup>1</sup> To provide employment					
EMP2 To provide job security					
EMP3 To earn a reasonable living					
<b>AUTONOMY</b>					
AUT1 For my own satisfaction					
AUT2 For better social status					
AUT3 To be my own boss					
AUT4 To realize my dream					
AUT5 To get away from the frustration of previous job					
AUT6 To have a flexible job that allows me to combine my personal and working life					
AUT7 To capitalize on a business idea that I had					
AUT8 A friend/ family member entrepreneur was a role model					

7. How would you describe yourself in daily life? Indicate your level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 – Strongly disagree	2 – Disagree	3 – Neither agree or disagree	4 – Agree	5 – Strongly Agree
<b>CREATIVITY</b>					
CRE1 I always suggest new ways to achieve goals.					
CRE2 I always come up with new and practical ideas.					
CRE3 I search for new technologies, processes, techniques, and/or product ideas.					
CRE4 I am a good source of creative ideas.					

<sup>1</sup> All codes are to be used for internal purpose. Codes will not be visible for respondents.

CRE5 I exhibit creativity when given the opportunity.					
CRE6 I come up with creative solutions to problems.					
CRE7 I often have a fresh approach to problems.					
<b>INDIVIDUAL INNOVATIVENESS</b>					
INO1 I often surprise people with my novel ideas.					
INO2 I prefer coming up with new ideas to mastering skills.					
INO3 I prefer work that requires original thinking.					

8. How important are/were the following barriers for starting own business? Indicate the level of importance of following barriers for you personally, from 1 (not at all important) to 5 (extremely important).

	1 – Not at all important	2 – Low importance	3 – Neutral	4 – Important	5 – Extremely important	9 – I don't know
<b>FINANCE</b>						
FIN1 Lack of savings						
FIN2 Difficulty in accessing finance						
FIN3 Cost of business registration						
FIN4 High interest rates						
<b>COMPETENCY</b>						
COM1 Lack of entrepreneurship skills (financial, marketing, planning, technology, etc.)						
COM2 Lack of information about how to start a business (e.g., rules and regulations)						
COM3 Lack of prior business experience						
COM4 Lack of time for training						
COM5 Lack of mentoring and advise						
COM6 Traditional views about the role of women in society						
<b>RISKS AND OTHER OUTSIDE FACTORS</b>						
RIS1 The uncertainty about the future if I start my own business						
RIS2 Losing balance between private and working life						
RIS3 Fear of failure						
RIS4 Stereotypes about young women as being less professional						
<b>MACRO-ECONOMY AND POLICY</b>						

MAC1 Lack of opportunity in the marketplace						
MAC2 Weak economic environment						
MAC3 Government regulations						
MAC4 The red tape (such as lengthy and costly bureaucracy procedures and standards to be met before running a business)						
MAC5 High taxes						
MAC6 High corruption						
MAC7 Lack of public or private childcare and eldercare services						
MAC8 Insufficient maternity leave provisions						
MAC9 Difficult to find information on registration, legal and start-up requirements						

9. How important were the following aspects in the success of your most recent startup? (if No in #1, skip this question)

	1 - Not at all important	2 - Neutral	3 - Very important
M1 Your educational background			
M2 Your prior professional experience			
M3 Lessons learned from previous success			
M4 Company's management team skills			
M5 Availability of financial capital/ loans			
M6 Availability of public funds and grants for start-ups support /EU, national, regional, local/			
M7 Advisory support, consulting, mentoring			
M8 Market research			
M9 Business training courses and mentoring			
M10 Support provided by innovation/ development agencies, business support organizations			
M11 Participation in business and/ professional networks and clusters /female, international, European, national/			
M12 Received societal support /working childcare or elderly care service, adequate maternity leave provisions, etc./			

### III - ENTREPRENEURIAL SELF-EFFICACY

10. Considering your own efficiency, indicate the level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 - Strongly disagree	2 - Disagree	3 - Neither agree or disagree	4 - Agree	5 - Strongly Agree

SE1 It is easy for me to follow my aims and accomplish my goals.					
SE1 Thanks to my resourcefulness, I know how to handle unforeseen situations.					
SE1 I can solve most problems if I invest the necessary effort.					
SE1 When I am confronted with a problem, I can usually find several solutions.					
SE1 If I am in trouble, I can usually think of a solution.					
SE1 I can usually handle whatever comes my way.					

#### IV – CULTURE OR NORMATIVE PROFILE AND SOCIAL SUPPORT

11. Considering the entrepreneurial culture in your country, indicate the level of agreement with the following statements from 1 (total disagreement) to 5 (total agreement).

	1 – Strongly disagree	2 – Disagree	3 – Neither agree or disagree	4 – Agree	5 – Strongly Agree
CUL1 In my country, the creation of new ventures is considered to be an appropriate way to become rich/wealthy.					
CUL2 The national culture is highly supportive of individual success achieved through own personal efforts.					
CUL3 In my country, setting up a new business is a necessity.					
CUL4 The national culture encourages creativity and innovativeness.					
CUL5 The national culture encourages entrepreneurial risk-taking.					
CUL6 Most people view becoming an entrepreneur as a desirable career choice.					
CUL7 Successful entrepreneurs have a high standing in the community and are respected.					
CUL8 Most people think of entrepreneurs as competent, resourceful individuals.					

12. If you decided to create a company, or you already own one, would people in your close environment approve that decision? Indicate from 1 (totally disapprove) to 5 (totally approve).

	1 – Strongly disapprove	2 – Disapprove	3 – Neither approve or disapprove	4 – Approve	5 – Strongly Approve
SUP1 Your close family					
SUP2 Your friends					

SUP3 Your colleagues and acquaintances					
SUP4 Your neighbourhood/local community					

#### V - TRAINING NEEDS

13. If you would have the possibility, which type of support would you prefer? Select all that apply (obligatory)

TR1 Training	
TR2 Coaching and mentoring	
TR3 Counselling and consulting	
TR4 Events and networking	

14. In which business fields would you need additional knowledge? Select all that apply (obligatory)

B1 Management	
B2 Human resources management	
B3 Entrepreneurship	
B4 Finances and budgeting	
B5 Accounting	
B6 Marketing	
B7 Export	
B8 Social media in business	
B9 Business plan development	
B10 Sales	
B11 Business law	
B12 IT in business	
B13 Business Communication	
B0 Other:	

A15 What would be your availability in length and frequency of the training (obligatory)

- maximum number of hours per week: \_\_\_\_\_
- maximum number of weeks per training: \_\_\_\_\_
- not available at all

#### VI - DEMOGRAPHICS

A16 Personal status:

a) Living in an independent household

If yes, please mark:

- Single
- In a steady relationship
- Married
- Divorced
- Widowed

b) Living as part of a household

If yes, please mark:

- Single



- In a steady relationship
- Married
- Divorced
- Widowed

A17 Education level:

- a. Primary
- b. High school
- c. Vocational training
- d. University – Bachelor
- e. University – Master and above

A18 What is your present occupation?

- a. Student
- b. Private sector employee
- c. Public sector employee
- d. Self-employed or entrepreneur
- e. Unemployed but seeking employment
- f. Unemployed but not seeking employment

A19 Roughly speaking, what is the total monthly income in your household?

- a. Below the average in your country
- b. Average
- c. Above the average in your country
- d. I do not know