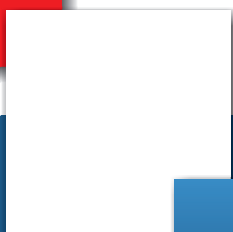
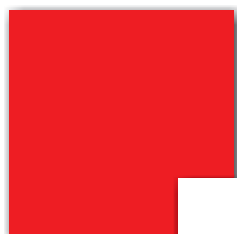




GOVERNMENT OF THE REPUBLIC OF CROATIA  
Ministry of Entrepreneurship and Crafts



STRATEGY OF WOMEN  
ENTREPRENEURSHIP  
DEVELOPMENT IN THE  
REPUBLIC OF CROATIA

**2014-2020**



## TABLE OF CONTENTS

### **1. INTRODUCTION**

- 1.1. Framework and Starting Point of the Strategy .....5
- 1.2. Key Issues of Women Entrepreneurship and Strategy Objectives .....6

### **2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY.....9**

- 2.1. Women's Entrepreneurial Activity.....9
- 2.2. Women's Employment, Earnings and Unemployment .....11
- 2.3. Representation of Women in Management, Gender Roles and Professions.....13
- 2.4. Ownership of Economic Operators and Inclusion in the System of Incentives for Small Enterprises .....16
- 2.5. Regional, International Comparisons, and the EU .....18
- 2.6. Obstacles and Solutions for Equalization of Women and Men in Entrepreneurial Activities .....20

### **3. OBJECTIVES OF WOMEN ENTREPRENEURSHIP DEVELOPMENT FOR 2014 - 2020.....24**

- Strategic Objective #1 - Improvement in Coherence and Public Policies Networking...26
- Strategic Objective #2 - Improving Systematic Support to Women Entrepreneurship ..27
- Strategic Objective #3 - Introduction of Women Entrepreneurship to the Overall Institutional Infrastructure.....29
- Strategic Objective #4 - Promotion of Women Entrepreneurship .....30

- 3.1. Indicators .....31

### **4. APPROACH TO STRATEGIC OBJECTIVES REALIZATION.....32**

### **5. MONITORING AND EVALUATION.....35**

- 5.1. Organization of Monitoring .....35

### **Annex - Action Plan**

*The words and conceptual framework that have a gender meaning used in this Strategy shall relate equally to both genders (male and female) and to both grammatical categories singular and plural, regardless whether they are used in grammatical genders masculine or feminine, i.e. in singular or plural form.*

## List of Abbreviations

<b>CEPOR</b>	- SMEs & Entrepreneurship Policy Center
<b>DZS</b>	- Croatian Bureau of Statistics - CBS
<b>EU</b>	- European Union
<b>FINA</b>	- Financial Agency
<b>GEM</b>	- Global Entrepreneurship Monitor
<b>GII</b>	- Gender Inequality Index
<b>GGG</b>	- Global Gender Gap
<b>HAMAG BICRO</b>	- Croatian Agency for SMEs, Innovations and Investments
<b>HBOR</b>	- Croatian Bank for Reconstruction and Development - CBRD
<b>Horizon 2020</b>	- EU Framework Program for Research and Innovations, European Commission
<b>HZZ</b>	- Croatian Employment Institute - CEI
<b>IKT</b>	- Information-Communications Technologies - ICT
<b>JLP(R)S</b>	- Units of Local and Regional Self-Government - L/R SGUs
<b>MINGO</b>	- Ministry of Economy - ME
<b>MINPO</b>	- Ministry of Entrepreneurship and Crafts - MEC
<b>MOBMS</b>	- Ministry of Family, Veterans' Affairs and Intergenerational Solidarity - MFVAIS
<b>MP</b>	- Ministry of Agriculture - MA
<b>MPR</b>	- Ministry of Justice - MJ
<b>MRMS</b>	- Ministry of Labour and Pension System - MLPS
<b>MRRFEU</b>	- Ministry of Regional Development and EU Funds - MRDEUF
<b>MSP</b>	- Small and Medium-Sized Enterprises - SMEs
<b>MSPM</b>	- Ministry of Social Policy and Youth - MSPY
<b>MVEP</b>	- Ministry of Foreign and European Affairs - MFEA
<b>MZOS</b>	- Ministry of Science, Education and Sports - MSES
<b>PPI</b>	- Entrepreneurial Support Infrastructure - ESI
<b>RH</b>	- Republic of Croatia - RC
<b>SEECCEL</b>	- South East European Centre for Entrepreneurial Learning
<b>SRS</b>	- Expert Working Group - EWG
<b>TD</b>	- Company
<b>TEA</b>	- Total Early Stage Entrepreneurial Activity, indicator of a number of the newly started business ventures
<b>URS</b>	- Office for Gender Equality of the Government of the Republic of Croatia - OGE

### 1.1. Framework and Starting Point of the Strategy

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; however, the new EU planning period of 2014-2020 requires an adjustment of the existing document. Membership of the Republic of Croatia in the European Union (Hereinafter: the EU) 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

An integral part of the Strategy for the period of 2010-2013 is the Action Plan for implementation, and during the first trimester of 2014, an analysis of the implemented Strategy was conducted based on the Report on Implementation of the Strategy of Women Entrepreneurship Development in the Republic of Croatia from 2010-2013. The mentioned Report encompasses an analysis of 62 received (of 101 requested) reports from the competent authorities and stakeholders of the Strategy - ministries, agencies, institutions, chamber system, associations of women entrepreneurs and employers, organizations and civil sector. It shows that the largest number of planned activities were achieved (out of a total of 17 measures, 9 measures have been implemented in their entirety; 7 measures partially; and in 4 measures, certain activities were not implemented). It also shows that there is a need for the continuous implementation of those activities, and that they need to be planned and redefined in the planning period of 2014-2020.

In brief, the conducted analysis of the implemented suggested good results. Analysis shows that the systematic support for women entrepreneurship development, if continuous and consistent, has an impact on the factors that strengthen women's entrepreneurial capacity. It has also been assessed that in its implementation, an insufficient number of coordinated actions of the competent authorities and participants have been established; and being isolated and incoherent, they did not adequately produce the anticipated result. Strategy, as an economic document, should contribute to a wider frame of reduction in gender imbalance in different areas of public life (from economic, academic, to political). Analysis shows that insufficient data and information sources continue to be a significant problem in monitoring and evaluating the Strategy for the assessment of women entrepreneurship status, which are needed for drafting strategic documents. Information and data from the system of grants to the SMEs of the competent ministry that show the continuity and long-term monitoring of women entrepreneurship - grant beneficiaries - are an integral part of the mentioned Report on Implementation, because the information system has a built-in gender criterion. The gender criterion is also encompassed in the Crafts and Trades Register, unemployment records, statistical research (e.g. the publication "Women and Men in Croatia"). At the time of implementing the Strategy, the linking of the official registers in order to include data that would serve in preparing the structural analyses using certain methodology, had not taken place. Therefore, it is not possible to give an analysis of women entrepreneurship dynamics; a reliable analysis of their spatial distribution; business activities on foreign markets; investments in research and development; innovations, and financing of women entrepreneurs. Finally, such limitations when it comes to reliable, available data suggest defining key problems through a limited number of analytical areas, sample-based

analyses, and qualitative assessments of status, which are obtained based on opinion polls of the women entrepreneurs and their associations, through public-private dialogue, and focus groups. Therefore, a scientific Study prepared by CEPOR, based on the Agreement with MEC<sup>1</sup>, was used to prepare this Strategy.

The Strategy is appropriately linked and follows the Strategy of Entrepreneurship Development in the Republic of Croatia 2013-2020, the general aim of which is to increase competitiveness of SMEs. Concurrently, it is a fulfillment of an obligation from the National Policy for Gender Equality for the period of 2011-2015, in the part that concerns the strengthening of women entrepreneurship.

The Strategy is also based on the EU Strategic Framework, Small Business Act, and Women's Charter<sup>2</sup> and the Europe 2020 Strategy, the aims of which are to achieve smart, sustainable and inclusive growth, which implies wide and efficient acceleration of bolstering women's economic potential. Among key guidelines of the Europe 2020 Strategy, special attention is given to the development of women entrepreneurship and self-employment. Member States are invited to prepare and implement national strategies that will aim at the following: increasing the participation of women in managerial positions of companies; gathering statistical data, taking into consideration the gender criterion, and preparing annual reports on the status of women entrepreneurship at a national level; widening the existing networks of women mentors and ambassadors of women entrepreneurship; implementing policies that will enable women to balance business and family life, through initiating appropriate programs for childcare and eldercare, especially taking into consideration possibilities of utilizing incentives within EU funds.

### 1.2. Key Issues of Women Entrepreneurship and Strategy Objectives

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

<sup>1</sup> In the Study, different domestic and international sources of information and best practice examples were quoted, the Report on Implementation of the Strategy of Women Entrepreneurship Development in the Republic of Croatia for 2010-2013 was used, and mentioned was consulting assistance of Dinah Bennett, Director of the Company "International Consultants for Entrepreneurship and Enterprise" and Director of the Center for Entrepreneurial Learning at Durham University, United Kingdom, and founder of the initiative Women Into the Network (WIN) who participated in preparing the Study for Strategy 2010-2013, and focus groups surveys were conducted.

<sup>2</sup> "A Strengthened Commitment to Equality between Women and Men - A Women's Charter", European Commission, 2010, which determines implementation of gender equality in all EU policies

- 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.

*Obstacles that hamper solving problems in strengthening women entrepreneurship* are the predomination of women in unemployment, the consistent gap in entrepreneurial activity between men and women, and remarkable underrepresentation of women in management activities. Such series of obstacles that are interwoven and very different set up complex requirements for their removal (time, social willingness, sources of financing, and institutional support). Obstacles can be consolidated in three groups: structural, economic and "soft" ones.

### **Structural Obstacles**

- Educational choices of women reduce the possibility for women to start business ventures in technology intensive activities
- Stereotypes against women in science and technology
- Traditional views on the role of women in society
- Absence of support for women with two jobs (family and profession)
- Political-regulatory framework and its implementation with the aim of strengthening gender equality

Structural obstacles are the most demanding ones, because they are the result of cultural heritage (values base), absence of political willingness for consistent implementation of a political-regulatory framework, and infrastructural insufficiency to support family life. In order for this to be remedied, the following are necessary: political consensus, long-term activities in the field of education (value system, including responsibility for family life), changes in regulatory framework (facilitating different forms of employment and performing business activities), and more significant support for development of institutions for childcare and eldercare (also including systematic financial support for women for using childcare services, if they are engaging in educational programs and training for starting a business venture). Besides this, it is of great importance to incessantly and constantly work on gender sensitization of the public (education, media), but also consistently adding in the gender dimension into the functioning of a society.

### **Economic Obstacles**

- Somewhat difficult access to financing (proved in the Strategy of Entrepreneurship Development in the Republic of Croatia 2013-2020, as a key issue of SMEs, even more so with women entrepreneurs, due to ownership matters)
- Insufficient number of business connections (non-networking) makes it difficult to access sources of financing

Although the banking sector in the Republic of Croatia is stable and develops a large supply of financial products, there are no sufficient, or there are no alternative financing forms of entrepreneurial ventures (microcredit institutions, Business Angels, risk capital funds, etc.). With regard to the needs for financing women's ventures, special incentive measures and strategic partnership of different government programs with merchant banks are necessary, with the aim to bolster women's entrepreneurial projects with a growth potential. Tax policy can encourage alternative financing forms (Business Angels), and through regulatory solutions enable new forms of financing.

### **"Soft" Obstacles**

- Lack of advice, mentorship
- Lack of access to the networks of entrepreneurs (male or female)
- Lack of training and educational programs and schooling for technology intensive ventures

- and role models, especially in the field of entrepreneurial ventures in technology intensive activities and science
- Perception of women on lack of self-confidence, capacity for risk-taking

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. Supportive infrastructure in cooperation with universities should be developed for providing such services, and umbrella organizations of entrepreneurs should assist in networking of women and learning from best practice examples.

The Strategy has a **long-term orientation** towards continuous implementation of activities that will have an impact on changes in value system, behaviour and environment: factors which the strengthening of women's entrepreneurial activity depends on. The Strategy also has a **medium-term orientation - by 2020** - to increase the number of women starting a business venture, and number of women - owners of growing business ventures - in order to achieve the level of women's entrepreneurial activity at the level that is achieved on average in the EU, measured by the TEA indicator, for male and female. The TEA indicator (Total Early Stage Entrepreneurial Activity) shows the number of newly started business ventures, not older than 42 months, per 100 adult citizens, 18-64 years of age. The indicator monitors the entrepreneurial activity in the world, by conducting research in the international GEM Project. In the Republic of Croatia, women's and men's entrepreneurial activity ratio in 2013 was 1 to 2.24, which means that for one women's entrepreneurial venture there were 2.24 men's entrepreneurial ventures. The target value of this Strategy is in reducing the gap to the value of the TEA indicator in the EU, which is 1.86. In order to achieve the determined medium-term objective, it is necessary to consistently and in a time-wise well-orchestrated fashion ensure implementation of the following strategic objectives:

- **STRATEGIC OBJECTIVE #1 - IMPROVEMENT IN COHERENCE AND PUBLIC POLICIES NETWORKING**

Strengthen work of Inter-Ministerial Working Group and coordination, determine mechanisms for monitoring the implementation, determine initial status based on available indicators, develop statistical base and connections between the sources of information on women entrepreneurship, and act in a favourable environment.

- **STRATEGIC OBJECTIVE #2 - IMPROVING SYSTEMATIC SUPPORT TO WOMEN ENTREPRENEURSHIP**

Ensure support to women's entrepreneurial activities, develop business networking, strengthen existing and develop new models of education and training; improve access of women to favourable forms of financing, develop new forms of financing, and utilization of EU funds and financial instruments.

- **STRATEGIC OBJECTIVE #3 - INTRODUCTION OF WOMEN ENTREPRENEURSHIP TO THE OVERALL INSTITUTIONAL INFRASTRUCTURE**

Consultancy and mentorship at a regional level, support to women entrepreneurship through support infrastructure, and providing expert support for women's entrepreneurial projects.

- **STRATEGIC OBJECTIVE #4 - PROMOTION OF WOMEN ENTREPRENEURSHIP**

Communication activities and a promotion plan for the Strategy, and promotion of women entrepreneurship networks and development.



## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

Economic activity of women in the Republic of Croatia is analyzed through four areas: (1) entrepreneurial activity in a narrower sense (i.e. start-up of new business ventures), (2) employment, pay and women's unemployment, (3) representation in management bodies, gender roles and professions, and (4) ownership of economic operators and inclusion in the system of incentives for small enterprises. Sources of information for assessment of status of women's economic activity are still systematically disorganized and incoherent:

- The publication "Women and men in Croatia", published since 2006 by the Croatian Bureau of Statistics, includes data on population, education, social welfare, employment and earnings in all sectors (however, without information on ownership structure in the economy), followed by employment in education and justice, with regard to status (assistant to full professors; judges of municipal and misdemeanour courts to the Constitutional Court). The publication "Women and Men in Croatia" of 2013 refers to the Gender Equality Act (2008) and National Policy for Gender Equality 2011-2015 (from 2011), however it does not refer to the Strategy of Women Entrepreneurship Development 2010-2013 (although this is also a national public policy document)
- Data on management structure with regard to gender are not linked to information on financial results of the business activities of companies/trades and crafts
- Data on education, employment, ownership structure, management structure and financial results are not associated with regard to gender

### 2.1. Women's Entrepreneurial Activity

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):

Table 1 - Entrepreneurial Activity of Women and Men in the Republic of Croatia, International Comparison

	Croatia	GEM average	EU
<b>2010</b>			
TEA men	7,15	13,71	
TEA women	3,91	9,64	
<b>TEA men/TEA women</b>	<b>1,82</b>	<b>1,90</b>	
<b>2013</b>			
TEA men	11,47	15,41	10,43
TEA women	5,11	10,99	5,62
<b>TEA men/TEA women</b>	<b>2,24</b>	<b>1,66</b>	<b>1,86</b>

Source: Singer, S. et al, *What Makes Croatia a (Non) Entrepreneurial Country, 2002-2011*, CEPOR, Zagreb, 2012; GEM database Croatia 2013, CEPOR, Zagreb

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

Another angle for observing the differences in entrepreneurial activity is evident when the criterion of motivation for starting a business venture is included (due to perceived opportunity or necessity). Since 2002, when the Republic of Croatia was included in GEM surveys, in all years men are more likely than women to engage in entrepreneurial activity, due to perceived opportunity. In 2013, men were 1.83 times more likely to start a business venture due to perceived opportunity rather than necessity, whereas that ratio in women was only 1.23. Necessity (e.g. unemployment) increases interest of both men and women for starting a business venture, however this is more pronounced in women, so that the coefficient is closer to 1. It is in the interest of economy and society that this coefficient is as high as possible, meaning that more people are starting business ventures due to a perceived opportunity, and not out of necessity. Although gender also has an influence on differences between starting up business ventures due to perceived opportunity or necessity in other EU countries (men start business ventures due to perceived opportunity 4.67 times more often than out of necessity, women start business ventures 3.78 times more often due to opportunity than out of necessity), that the coefficient for the Republic of Croatia is at a significantly lower level and therefore indicates a great loss of business opportunities. The fact that women start business ventures more often out of necessity (e.g. loss of a job), than due to perceived opportunity, also opens the issue of readiness of women for such activity. Statistical data that self-employed women have a higher exposure to risk of poverty rate (20.4% vs. 16.4% for men) confirms this point.

The GEM survey establishes the fact that women have a somewhat lower perception of opportunities, higher level of fear of failure, and lower level of self-confidence in their competencies for starting a business venture. This suggests that factors/obstacles in the environment have a different influence on women than on men (e.g. it is more difficult for women to access funds, they are less networked, and there is insufficient support in organization of family life - e.g. in kindergarten, facilities for senior citizens).

Differences in entrepreneurial activity of men and women per region have become smaller: TEA men/ TEA women in Dalmatia is 1.76, in Zagreb 1.93, in Istria, Primorje and Gorski Kotar 2.07, in Slavonia and Baranja 2.37, in northern Croatia 2.37. Only Lika and Banovina significantly stand out with 12.8 times more men than women starting business ventures.

Table 2 - Differences in entrepreneurial activity of men and women, Per region of the Republic of Croatia, 2013

	TEA men	TEA women	TEA men/women
<b>Zagreb</b>	14,23	7,38	1,93
<b>Northern Croatia</b>	8	3,37	2,37
<b>Slavonia</b>	9,56	4,49	2,13
<b>Lika and Banovina</b>	16	1,25	12,80
<b>Istria and Kvarner</b>	13,59	6,56	2,07
<b>Dalmatia</b>	14,84	8,45	1,76

Source: GEM database Croatia 2013, CEPOR, Zagreb

The GEM survey also gives important insight into the attitude towards women entrepreneurship, which is based on the following elements:

- Is there sufficient social care available to women, so they can continue to work even after they start a family?
- Is starting a new business considered socially acceptable career for women?

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

- Are women encouraged to self-employment or starting new businesses?
- Regarding starting an enterprise, are women exposed to an equal number of opportunities as men?
- Do men and women have equal possibilities for starting a business?

Measured in grades from 1 to 5, where grade 5 means that women entrepreneurship is supported by various instruments, policies and public stands, the Republic of Croatia is, according to the opinion of surveyed experts in the GEM survey, in the observed years from 2002 to 2013, at the bottom: in 2002, the grade was 2.8 (ranking 29th, of 33 countries), in 2008 – 2.83 (ranking 28th, of 32). In 2010 (ranking 42nd, of 54 countries), and in 2013, the grade was 2.95 (ranking 55th, of 69 countries), while developed countries: Finland, Iceland and Norway were at #1, as expected.

### 2.2. Women's Employment, Earnings and Unemployment

#### 2.2.1. Employment

The employment rate is the percentage of employed persons within the category of working-age population (i.e. between 15 and 64 years of age). In the period from 2010-2012, employment rates declined, while underrepresentation of women remained almost the same:

Table 3 - Employment rates, 2010-2012 - %

Year	Age between 15-64		
	TOTAL	Women	Men
2010	54,0	48,9	59,4
2011	52,4	47,0	57,9
2012	50,7	46,2	55,1

Source: Statistical Chronicle 2013, CBS, Zagreb, 2013, pg. 156

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. The share of female population among graduate pupils/students rises from elementary education to higher education: of 48.7% of female graduate pupils of elementary education, over 50.1% enters the structure of graduate students of secondary education, to 58.5% of women among graduate students of higher education, 56.9% with a Master's Degree, and 56.8% with PhD. At a tertiary educational level and above, differences between certain disciplines and scientific fields are great:

- At a higher education level:
  - from 15.5% of female population among graduate students of computer science and 16.1% of engineering, to 67.9% of business and administration, 94.4% in the educator/teacher profession, and 94.8% in social welfare services

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

- At a Master's Degree level:
  - from 23.3% of female population among Master's Degree holders in the field of technical sciences, to 63.1% in the field of social sciences, to 73.2% in biomedicine and healthcare, and 84.2% in natural sciences
- At a PhD level:
  - from 23.1% of female population among holders of PhD in the field of technical sciences, across 50.8% in the field of social sciences, to 60.4% in biomedicine and healthcare, and 71.9% in natural sciences

### 2.2.2. Earnings

Women are discriminated with regard to the level of earnings – in 2011, the average monthly gross pay of women was 90% of the average monthly gross pay of men. However, precisely at the point where women are a majority considering employee structure, the average gross pay for women is lower, and vice versa for the pay of women in "male" industries:

Table 4 – Share of women's pay in the average monthly gross pay of men - %

"female" industries	%
healthcare and social welfare	74,1
education	82,0
"male" industries	%
construction	116,4
mining	106,9
water supply and wastewater management	101,3

Source: *Women and Men in Croatia 2014*, CBS, Zagreb, pg. 37

### 2.2.3. Unemployment

Women predominate among the unemployed. An expressive indicator shows that in the last sixty years, the share of unemployed women in total unemployment is almost unchanged (except for two leaps in 1982 and 2008). The share of women in total unemployment is presented in the table below.

Table 5 - Unemployed persons according to age and gender on December 31

Year	Total unemployed		Women 25-40	Women 40-50	Women 50 and over
	Total	Women %	%*	%*	%*
1952	27.699	53	53	45	33
1962	60.699	57	58	54	37
1972	50.083	55	56	43	31
1982	107.526	63	63	54	39
1992	261.050	54	56	49	32
2002	366.162	56	63	58	41
2008	240.485	62	69	66	52
2010	319.845	54	58	61	48
2012	358.214	53	57	61	47
2013	363.214	53	56	61	47

\* Percentage share of women per age group of unemployed persons

Source: CEI, <http://statistika.CEI.hr/Statistika.aspx?tiplzvjestaja=1>

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

Unemployment is different per county - from 46.44% in the Varaždinska County to 56.54% in the Karlovačka County (data for 2013). However, the range of differences is significantly less than the range of the counties' development level. This could point to the conclusion that the reasons for women's unemployment are connected with factors that are not derived only from the labour market, but also from factors such as availability of services for support to family life (e.g. kindergartens, full-day stay of children in schools, accomodation of senior citizens).

This 60-year overview of the unemployment structure provides two important pieces of information, with regard to age and gender:

- the largest share of unemployed women is in the age group 25-40, i.e. at the peak age for reproduction and family procreation
- the largest rise in share of unemployed women is in the older age groups, especially in the age group 40-50, illustrating that those categories of women are exposed to the risk of poverty the most.

Although significant progress is made compared to, for example, 1998, when the women's employment rate was 52%, women's employment rate of 62.4% from 2012 is still considerably lower compared to 75% employment which the EU hopes to achieve by 2020 (both for women and men). Men's employment rate, on the other hand, has almost already reached target level (74.6% in 2012). Analyzing women's employment through the full-time employment criterion, the situation is even worse, where women's employment is then 53.5%.

### 2.3. Representation of Women in Management, Gender Roles and Professions

Due to unavailability of data on management and ownership representation of women from regular statistical monitoring (CBS, FINA, Commercial Courts), insight into this category of the right to gender balance is obtainable only through periodic research of certain institutions. The latest data are the result of research on representation of women and men at executive and managerial positions in business entities in the Republic of Croatia, based on published results of the Progress Project of Gender Equality Ombudsman, "Removing the Glass Maze - Equality of Opportunities to Access Positions of Economic Decision-Making in Croatia" in 2014. Quantitative research was conducted electronically - of the top 500 companies per revenue (rankings for 2012, FINA), 168 companies responded (33.60%). Their structure is as follows:

Co. under prevailing management (ownership) control of the Republic of Croatia with public authorities	7,14% (12)
Co. under prevailing management (ownership) control of the Republic of Croatia without public authorities	7,14% (12)
Co. under management (ownership) control of private persons with public authorities	1,79% (3)
Co. under management (ownership) control of private persons without public authorities	83,93% (141)

#### 2.3.1. Representation at the Management Level

Table 6 - Gender structure at the management level  
(management, management board and supervisory board)

	2011.	2014.	Change
<b>Women</b>	19,53%	24,25%	+24,17%
<b>Men</b>	80,47%	75,75%	-5,87%

Source: Progress Project, Gender Equality Ombudsman 2014

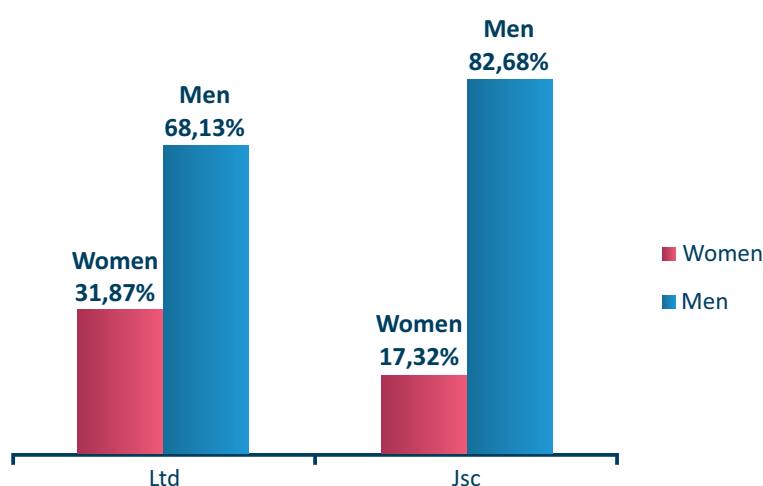
## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

Table 7 - Gender structure in management bodies (management, management board)

	2011	2014	Change
<b>Women</b>	19,07%	25,40%	+33,19%
<b>Men</b>	80,93%	74,60%	-7,82%

Source: Progress Project, Gender Equality Ombudsman 2014

Image 1 – Gender structure in management bodies of the companies



Source: Progress Project, Gender Equality Ombudsman 2014

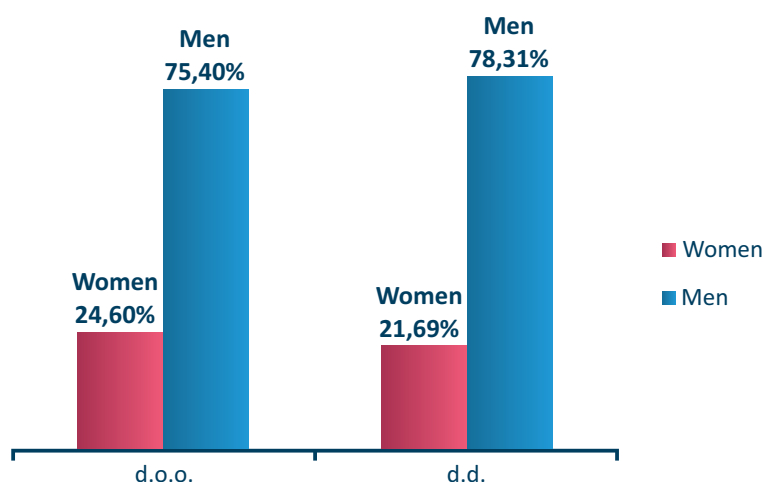
### 2.3.2. Representation in Supervisory Boards

Table 8 - Gender structure in supervisory boards

	2011	2014 (N=105, n=98)	Change
<b>Women</b>	19,88%	22,66%	+13,98%
<b>Men</b>	80,11%	77,34%	-3,46%

Source: Progress Project, Gender Equality Ombudsman 2014

Image 2 - Gender structure in supervisory boards



Source: Progress project, Gender Equality Ombudsman 2014

### 2.3.3. Representation at the Level of President of Management and Supervisory Bodies

Table 9 - Gender structure of leading persons of management bodies and supervisory boards

Gender structure of presidents of management bodies			
	2011	2014	Change
women	9,00%	9,43%	+4,78%
men	91,00%	90,57%	-0,47%

Gender structure of presidents of supervisory boards			
	2011	2014	Change
women	11,00%	14,43%	+31,18%
men	89,00%	85,57%	-3,85%

Source: Progress Project, Gender Equality Ombudsman 2014

Table 10 – Fields with pronounced overrepresentation of women/men

Gender roles at executive positions	
FIELDS OF PRONOUNCED OVERREPRESENTATION (>70%)	
WOMEN	MEN
human resources (75.00%)	manufacturing management (84.85%)
marketing (83.33%)	sales (73.14%)
public relations (87.50%)	maintenance (91.67%)

Source: Progress Project, Gender Equality Ombudsman 2014

Fields of significant overrepresentation of women (>60%)

- Finance (64.41%)
- Quality control (65.79%)

Fields with gender balanced representation

- Procurement (52.31% F; 47.69% M)

Research results match the predominant indicators on the position of women and men on the Croatian labour market:

- Underrepresentation of women at a management level matches their underrepresentation in number of labour market participants (male or female),
- Women enter management functions at a later point in life, and leave the same earlier, which matches the later entry of women into the labour market and earlier leave of the same,
- Despite the fact that the share of women with higher education on the labour market is greater than the share of men, and that the share of women with higher education in companies that participated in research is greater than the share of men, the situation is opposite in management bodies,
- Division of jobs at the executive level according to traditional gender roles matches the horizontal segregation of activity fields on the labour market.

In the period from 2011 to date, there is an observed rise in share of women at managerial positions. A number of the companies do not have systematic follow-up nor keep gender-sensitive statistics. Data related to the increase in representation of women suggests that a so-called "rising tide strategy" (prevailing increase of number of women with higher education in the workforce)



## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

has its clear limitations, and a trend of increase in number of women with higher education on the labour market in the last decade surely contributes to increase in share of women at managerial positions.

Higher education in women decreases the competitive advantage that a man has on the labour market simply because he is a man. At the same time, data shows that there are many women at executive positions with the potential for managerial positions; however, they all remain significantly underrepresented at those positions. Moreover, the entering of women in management bodies is pronouncedly disproportionate to the percentage of women with higher education. Disproportions observed in this research paralleling the gender-conditioned adverse trends on the labour market, point with a statistical relevance to the existence of a glass ceiling.

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:

At the university:

- among assistants, 55.2% women
- among full professors, 28% women

In the judiciary:

- Municipal court judges, 70.4% women
- Misdemeanour court judges, 72.0% women
- County court judges, 58.0% women
- Commercial court judges, 68.0% women
- Supreme court judges, 48.0% women
- Constitutional court judges, 38.5% women

At the State's Attorney's Office:

- municipal attorneys, 69.2% women
- county attorneys, 55.8% women
- state's attorneys, 47.8% women

The example of educational field illustrates well the stereotypes on what "female" fields are, because within ONE field and ONE profession, there are differences in share of women in total employed educators:

- In elementary education 84.8% women
- In secondary education 65.9% women
- In higher education 47.3% women

### 2.4. Ownership of Economic Operators and Inclusion in the System of Incentives for Small Enterprises

There is no public statistical source of information on representation of women in ownership structure of enterprises. However, based on the analysis of Annual Financial Reports of FINA for the available business year 2012, the sample of entities of all women founders has been extracted. With due caution on insufficient integral data, the results of the sample show that the share of women owners of the companies for the examined research is 26.5%, while the number of entities owned by women compared to 2011 shows an increase by an index of 102.1 (total analyzed 74,822 economic operators, of which 54,928 are owned by men and 19,894 entities all owned by women).

Crafts owned by women show a decreasing index, according to the number of crafts of 27,048 in 2012. As compared to 2013 (number of crafts owned by women in 2013 is 26,224, and total number of crafts is 82,086), the index is 96.9, while the share in total number of crafts remains at about 32%. There are sources of information that one woman owner can have several economic operators (in crafts for example, there are 1.25 owners per craft, on the average). The share of



## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

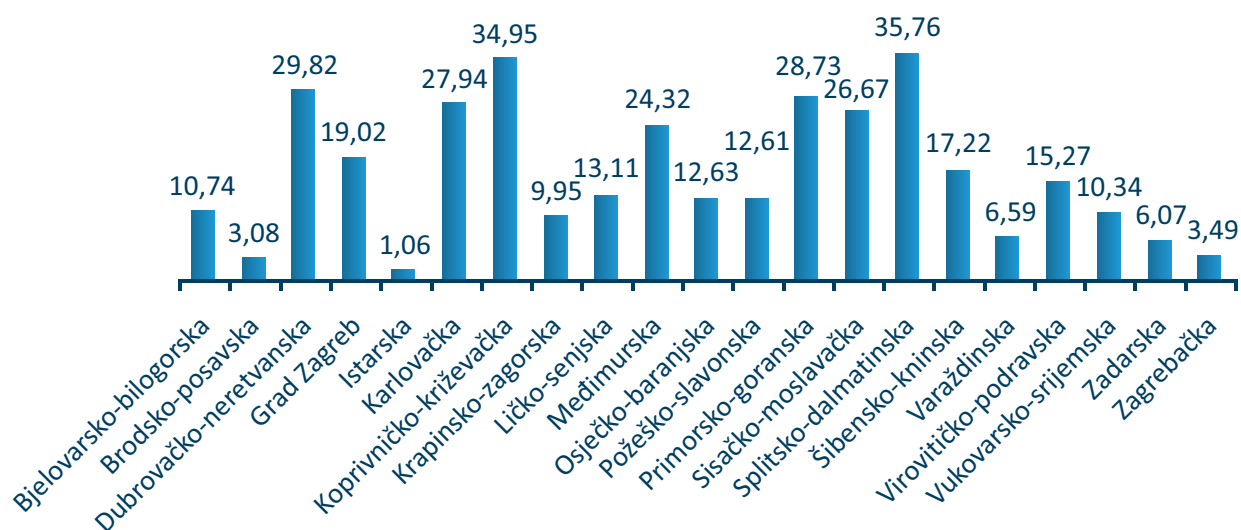
women in grants system of the responsible ministry of entrepreneurship shows that women entrepreneurs exceeded 40% in number of approved grants. In terms of amounts, in the period of four years of implementation of the Strategy, they realized a share of 19.4%, while in 2013, 16.5%.

Table 11 - Share of women in programs of incentives to SMEs and crafts  
2010-2013

Incentive programs for SMEs	Total number of grants	Number of grants, women	Share of women (%)	Total granted amount (HRK)	Granted amount, women (HRK)	Share of women in proj. (%)
<b>2010</b>	5.036	1.973	39,2	249.427.818,08	39.461.856,02	15,8
<b>2011</b>	5.537	2.549	46,0	199.723.565,72	42.992.785,22	21,5
<b>2012</b>	2.437	851	34,9	165.510.589,97	40.818.913,71	24,6
<b>2013</b>	1.765	694	39,3	136.595.800,06	22.517.730,87	16,5
<b>TOTAL</b>	14.775	6.067	41,1	751.257.773,83	145.791.285,82	19,4

Source: MEC

Image 3 - Share of women in total amount of incentives granted per county - Entrepreneurial Impulse 2013



Source: MEC

For an analytical framework of this Strategy, emphasis should be placed on the fact that the Croatian Bank for Reconstruction and Development (based on the same Strategy for the period 2010-2013), from 2011 to 2013, implemented a special loan program for women entrepreneurs, with subsidized interest rates by the responsible ministry of entrepreneurship, which is no longer being implemented:

Table 12 - "Loan program for women entrepreneurs"

Year	Amount of approved loans (HRK)	Number of total approved projects
<b>2011</b>	15.269.215,94	32
<b>2012</b>	40.694.803,11	86
<b>2013</b>	50.348.419,52	105
<b>TOTAL</b>	106.312.438,57	223

Source: CBRD

### 2.5. Regional, international comparisons and the EU

According to the GEM project, the TEA indicator for women in the Republic of Croatia in 2012 is 4.85, and of 67 countries in the survey, the Republic of Croatia ranked 46<sup>th</sup>.

Table 13 - TEA indicator of women entrepreneurship in 2012, compared to chosen countries

Country	TEA indicator	Place (rank)	Country	TEA indicator	Place (rank)
Israel	5,46	41	Austria	8,12	29
Switzerland	5,45	42	Hungary	5,77	39
Algeria	5,37	43	Romania	5,33	44
Sweden	4,84	47	Bosnia and Herzegovina	5,08	45
Greece	4,37	49	Croatia	4,85	46
Lithuania	4,15	50	Macedonia	4,54	48
Finland	4,09	51	Italy	2,91	60
France	4,02	52	Slovenia	2,59	63
Spain	4,00	53			
Ireland	3,95	54			
Norway	3,56	55			
Germany	3,54	56			
The Netherlands	6,68	32			
UK	6,30	33			

Source: Singer, S. et al, *What Makes Croatia a (Non) Entrepreneurial Country, 2002-2011*, CEPOR, Zagreb, 2012; GEM database Croatia 2013, CEPOR, Zagreb

In 2013, the EU prepared a report titled **Women Active in the ICT Sector** which points to the importance of women in the IT sector for long-term growth, as well as for sustainability of the European economy. Women are still under-represented, and of 1000 women with higher education, only 29 have a diploma in an ICT field (compared to 95 men), while only 4 of 1000 women work in that sector. Under-representation of women is particularly evident at executive positions, where their share is significantly smaller than in other sectors. The main economic argument for the importance of women's presence in this sector points to the fact that the European GDP would increase every year by approximately EUR 9 billion, if women were represented in the ICT sector in equal number as men. According to the Report, the most significant problems that impact the presence of women in the ICT sector are: stereotypes on the role of women in society; internal barriers and socio-psychological factors that drive women away from the sector (lack of self-confidence, lack of negotiating skills); and external barriers (strong male predomination in the sector and lack of role models).

Since 1995, the UN defined the Gender Inequality Index, GII, using five indicators in three general dimensions: labour market dimension (share on the labour market indicator), empowerment dimension (share in secondary and in higher levels of education and share in parliament indicators), and the reproductive health dimension (fertility of adults and maternal mortality rate indicators). Based on these indicators, a composite index is calculated, where 0 marks full equality, and 1 speaks of non-existent gender equality. The GII aims to determine by what level national achievements decreased in certain areas of development due to gender inequality. In 2013, the GII index was 0.463 for 148 countries included in the survey, illustrating the lost achievements in the three identified dimensions due to a gender inequality of 46.3%. The Republic of Croatia ranked 33<sup>rd</sup>, with a GII of 0.179, while the best countries were The Netherlands (0.045), Sweden (0.055), Switzerland (0.057) and Denmark (0.057).

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

The Global Gender Gap, GGG, is determined by the World Economic Forum since 2006. This index measures differences in access to fundamental rights (health, education, political empowerment, and access to economic resources and opportunities) with regard to gender, i.e. the achievement of a certain country in reaching gender equality is measured. The highest possible value is 1 (equality) and the lowest, 0 (inequality), i.e. opposite to the method of measuring provided by the GII index. Information on the GGG shows which countries are role models in the equal distribution of resources to both men and women, regardless of the general level of available resources. In 2012, the World Economic Forum established a group of highly influential leaders (50% women and 50% men) who decided to start a series of initiatives for the improvement in utilization of female intellectual/working capital. At the same time, three pilot projects were started (working groups with an equal number of women and men) in Mexico, Turkey and Japan, with the aim of closing the gender gap in the economic activities by 10% in each country, through public-private partnership.

In calculating the GGG, economic participation and access to opportunities is described through 5 ratios (women:men):

- Share in workforce
- Equality in earnings for a similar job
- Assessment of earnings
- Share in legislators group, executive people in business sector
- Share in employees with professional expertise

In 2012, the GGG (access to health, education, political empowerment and economic participation and resources) for the Republic of Croatia was 0.7053 (49<sup>th</sup> place out of 135 countries included in the survey); however, with regard to the category of economic participation and access to resources, the Republic of Croatia was at 61<sup>st</sup> place, with 0.6691. The countries with the highest level of gender equality (totality of all dimensions) were Iceland (0.864), Finland (0.8451) and Norway (0.8403). However, with regard to dimension of equality in accessing resources and opportunities, Norway ranked 4<sup>th</sup>, Finland 14<sup>th</sup>, and Iceland 27<sup>th</sup>, which confirms that the level of economic development does not always mean equality in utilization of the economic resources and opportunities.

Values of both indices (GII and GGG) for the Republic of Croatia additionally argue the need for stronger cooperation in increasing gender balance. Within that context, metrics determined by the EU for measuring the identified objectives, in the strategic document Europe 2020, should also be used - one of them is achieving a 75% employment level for the population span of 20-64 years of age. The level of total employment in the Republic of Croatia in 2013 was 53.9% (women 49.7%, men 58.3%), and given the intensity of economic activity, Croatia's goal for increasing employment for 2020 is only 59%.

The **Report on Progress on Equality between Women and Men in 2013**, European Commission 2014, analyzes the progress in implementation of the Strategy for Equality between Women and Men 2010-2015, European Commission 2010, according to the defined priority fields. Although the biggest progress was made in the field of solving the issue of differences in earnings based on gender, thanks to the European Commission initiative for improvement in earnings transparency, women in Europe still work 59 days "for free", while a difference in earnings has stagnated in the last few years and is still at 16.4%. With the aim of further solving the differences in earnings, the European Commission proposed to all member states ways of improving earnings transparency through measures that also include allowing employees to request information on earnings, reports in the company, etc. Member States will have to report to the European Commission on

the measures taken, by the end of 2015 at the latest. For the fourth consecutive year, one of the activities that the European Commission conducts is the organization of European Days of Equal Earnings, aimed at raising awareness of earnings transparency (the last one took place in February 2014). In 2012, the European Commission also financed the project "Equality Pays Off", aimed at providing support to companies and their efforts to support the initiative of equal earnings at the workplace. This is done through organizing education and the exchange of best practice examples between the companies. The project encompassed 34 European countries.

The Report on Progress in Implementation of the EU Strategy for Equality between Women and Men 2010-2015 states that in the third trimester of 2013, the employment rate of men in Europe stabilized at less than 75%, while the employment rate of women has barely risen for three consecutive years, reaching 63%. Ability of the Member States to achieve an increase in sustainable employment rates and a decrease in difference between genders depends mostly on the capabilities of women and men in balancing professional and private lives. The availability of professional childcare services plays the main role, the importance of which was recognized also by the European Council in Barcelona. The Council determined a so-called Barcelona Objective, according to which all members shall strive to achieve that at least 90% of children between 3 and 6 years of age, and at least 33% younger than 3 are ensured the possibility of professional childcare. By 2011, 10 Member States achieved that goal for children in the age group of 3 and younger, and only 9 Member States for the 3 to 6 year age group. The EU has also introduced a Parental Leave Directive, which all the Member States had to introduce by March 2012, at the latest. This Directive provides parents with a right to a minimum of four months maternity leave after giving birth or adopting a child (prior to this, such a period was set to three months).

The main reasons of a smaller inclusion of women on the labour market remain parenthood and eldercare. Women still play a dominant role in managing family life, and many women maintain an attitude that career cannot be balanced with motherhood. Employment of women with children is 20 percentage points lower than in women without children, in the majority of the member states.

The second biggest problem is that women still do not recognize self-employment and managing one's own company as good opportunities to build a career. The share of women entrepreneurs in the EU is 33%, and women in newly running ventures is merely 30%. Although women in the EU make up 60% of persons with higher education, they are still less represented than men in positions of economic decision-making. In 2010, only 12% of women were management board members, while a mere 3% were heads of management boards of the largest companies in the EU.

In the Report on Progress in Implementing the EU Strategy for the Equality between Women and Men 2010-2015, the initiatives that were emphasized as having a priority in reaching equality between women and men are: improvement in availability and quality of professional childcare (the key motivator in increasing employment of women); increasing representation of women at the highest levels of decision-making in companies; and reducing gender-conditioned violence and human rights violations.

### **2.6. Obstacles and Solutions for Equalization of Women and Men in Entrepreneurial Activities**

In order to analyze the status of women entrepreneurship, a study using focus groups was conducted (Study, CEPOR) in Zagreb and Osijek, where a total of 32 women entrepreneurs answered a prepared survey questionnaire, with targeted questions on obstacles and solutions for equalizing women and men in entrepreneurial activities:

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

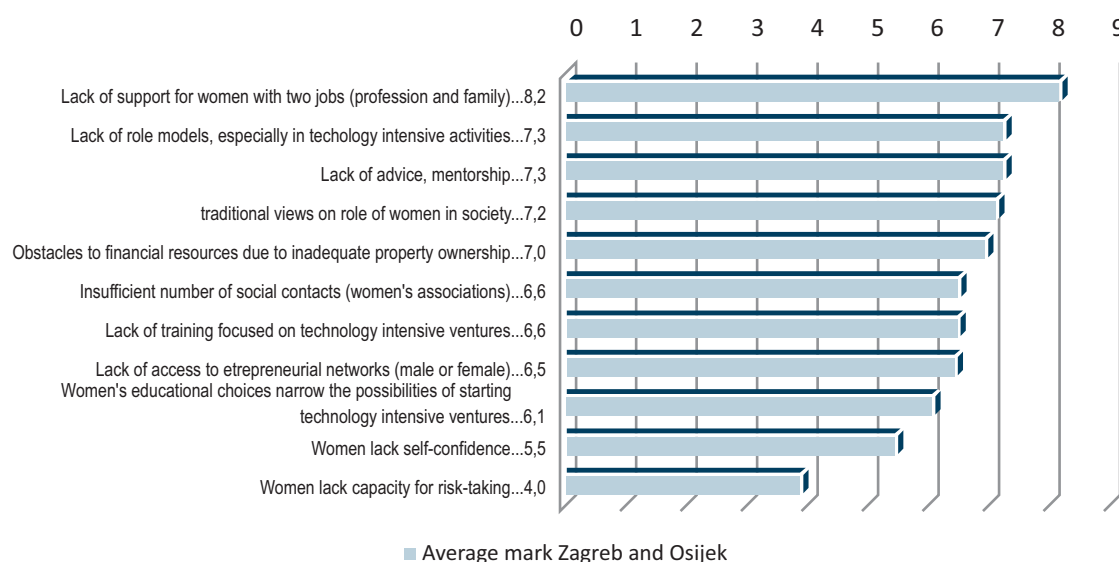
Most frequent problems/obstacles	Solution
<b>Balancing professional and private life of women / Lack of support for women with two jobs (family and profession)</b>	<ul style="list-style-type: none"> <li>• Provide available public childcare services, subsidies for childcare and eldercare for senior members of the family; morning shift at school</li> <li>• Designated children's area at the company, where the child will be helped to discover his/her own professional inclinations, through creative activities</li> <li>• Subsidizing kindergartens and schools, especially programs during children's after-school time and holidays; encouraging women to run businesses to offer these services</li> <li>• Better network and co-financing of kindergartens and full-day children's stay; possibility of a more flexible work schedule, deductions where men participate in domestic work (vacation and similar)</li> <li>• Working from home; flexible working hours; encouraging men to use paternity leave</li> <li>• Co-financing eldercare and nursing homes</li> <li>• Creating preconditions for balancing career and family; development of services for assistance in managing households, childcare and eldercare</li> </ul>
<b>Insufficient social support</b>	<ul style="list-style-type: none"> <li>• Education of members of the family and marital partners/ men, and traditionally/patriarchy-oriented women</li> </ul>
<b>Legislative and institutional barriers / Different and non-harmonized legal regulations in different areas</b>	<ul style="list-style-type: none"> <li>• Lowering taxes and levies</li> <li>• Payment of VAT upon invoice collection</li> <li>• Harmonize legal regulations without the possibility of different interpretations</li> <li>• Simplify and facilitate hiring of quality employees and termination of poor quality employees</li> </ul>
<b>Insufficient networking of women entrepreneurs</b>	<ul style="list-style-type: none"> <li>• Creating projects and various web pages and services with all available information – networking institutions; establishing so-called women's technology parks</li> <li>• Founding of associations and organizations that gather women entrepreneurs having same and similar issues for the purpose of mutual assistance</li> <li>• Organizing activities – organizations, forums, projects, leisure activities, etc.</li> </ul>
<b>Too low or insufficient education related to development of women entrepreneurship and self-employment / Lack of training and educational programs</b>	<ul style="list-style-type: none"> <li>• Education of women, especially in the field of technical sciences and fields for which there is market demand</li> <li>• Introduce entrepreneurship courses to elementary schools, which can positively change attitudes and opinions</li> <li>• Prompt and continuous education of women through various workshops, especially in smaller environments</li> <li>• Introduce entrepreneurship courses to elementary and high schools, practical knowledge, best practice examples</li> <li>• Radical education system reform</li> </ul>
<b>Obstacles in accessing financial resources</b>	<ul style="list-style-type: none"> <li>• Provide tax reliefs for women entrepreneurs</li> <li>• Develop financing programs</li> <li>• The Republic of Croatia needs to establish its own bank for women entrepreneurship; provide individual interviews in the banks, along with elaboration of a business idea; reduce administration, no lien on property, more trust in entrepreneurs (male or female), more control</li> </ul>



## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

The results of focus groups confirm opinions from the conducted promotional activities and public-private dialogue in the previous period (which took place through Inter-Ministerial coordination and its accompanying expert body, consisting of representatives of the chamber system, employers, women's associations, organizations and civil sector), i.e. that the open issues of women entrepreneurship can be resolved through public policy, interests and needs of women, and institutional infrastructure. In the Strategy of 2010-2013, priorities and measures were determined in such a manner. With regards to assessing obstacles, the biggest number of points 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.

Image 4 - Analysis of focus groups on obstacles in women entrepreneurship



Source: Study for the Strategy of 2014-2020, focus groups analysis, CEPOR

Comparing results of the focus groups and activities in implementation of the EU Strategy for Gender Equality of 2010-2015; evident is the awareness of Croatian women entrepreneurs, whose solutions are matching key activities II, IV, V, VI and VII in Area 1 - Equal Financial Independence:

### Key Activities

#### 1. Equal Financial Independence

- I Support promotion of gender equality in implementation of all forms and leading initiatives of the Strategy for Europe for 2020, especially with regard to defining and implementing appropriate national measures, through technical support, as well as through structural funds and other large financing programs
- II Employment / labour market
- III Poverty, social exclusion and retirement
- IV Youth and education
- V Promotion of gender equality in European funds
- VI Promotion of women entrepreneurship and self-employment
- VII Balancing business and private life

Source: "Strategy for Equality between Women and Men for 2010-2015", European Commission, 2010, pg. 55-90

## 2. ANALYSIS OF WOMEN'S ECONOMIC AND ENTREPRENEURIAL ACTIVITY

Analyses of implementation of the Strategy for the period of 2010-2013 confirm the necessity to build a wider methodological frame for monitoring women entrepreneurship, Inter-Ministerial coordination, to prepare a solution to improve the ownership and especially gender statistics and research as follows:

<b>Lack of research on women entrepreneurship</b>	<ul style="list-style-type: none"> <li>• Inter-Ministerial coordination for creating programs/projects for research in fields of study for which there is insufficient knowledge (for example rural entrepreneurship, social entrepreneurship, family entrepreneurship, etc.); in cooperation with the responsible sector and representatives of the academic community, preparing proposals for co-financing through the National Science Foundation</li> </ul>
<b>Policies related to programs for women entrepreneurship development</b>	<ul style="list-style-type: none"> <li>• Differentiation between policies and programs</li> <li>• Determining indicators for monitoring realization of policies (consistency, complementarity, time coordination, competent authorities)</li> <li>• Determining indicators for monitoring realization of programs (depending on the program, but also complementarity, value-adding capacity for the development of women entrepreneurship)</li> </ul>
<b>Data and data gathering</b>	<ul style="list-style-type: none"> <li>• Determining indicators for monitoring goals, measures, and activities</li> <li>• Determining initial indicators of women entrepreneurship according to available data for 2013; standardizing the manner of gathering data on entrepreneurial activity, and factors this depends on, with regard to gender</li> </ul>
<b>Inter-sector policy development</b>	<ul style="list-style-type: none"> <li>• Improving activities at the level of Inter-Ministerial coordination, for the purpose of determining Inter-Ministerial policy for realization of the Strategy</li> <li>• Utilization of the European Semester instrument for Inter-Ministerial policies and their contribution in realization of the Strategy</li> </ul>
<b>Monitoring and evaluation</b>	<ul style="list-style-type: none"> <li>• Development of a monitoring and evaluation mechanism of policy and program realization</li> <li>• Impact assessment of the incentives/incentive programs</li> <li>• Regular informing of the public</li> </ul>

### 3. OBJECTIVES OF WOMEN ENTREPRENEURSHIP DEVELOPMENT FOR 2014-2020

Increasing women's entrepreneurial activity requires defining a wider context of public policy, within which complementarity and connectedness in time of the different programs and initiatives (governmental and civil) must be ensured, all of which shall contribute to the realization of the identified objective of achieving greater participation of women active in entrepreneurship.

Although it is always preferable to have a comprehensive context of public policy (gender mainstreaming) within which all citizens have equal and just access to opportunities, given the existence of marginalized social groups (including women), the existence of target strategies is required, such as the strengthening of women's entrepreneurial capacity.

For that reason, the Strategy in the previous period (2010-2013) and in the new planning period of 2014-2020 is based on the following determinants:

- Public policy goals (inclusion, smart development, sustainable development, "Think Small First" growing enterprises)
  - Inclusion of women in entrepreneurial activities; strengthening the share of growing enterprises owned by women and the regulatory framework which takes into consideration the needs of small enterprises (which predominate in all economies) and shall be a base of all governmental policies. This is due to the fact that they represent a combination of human rights (inclusion), economic expectations (only growing enterprises have a more significant capacity to solve the issue of unemployment and create a new value), and efficiency of public administration.
- Networking and consistency of different governmental policies (education of women, availability of financial resources, self-employment, availability of kindergartens, hot meals at schools, facilities for eldercare)
  - Complexity of women's inclusion in entrepreneurial activity requires good networking, but also the consistency of different governmental policies over time.
- Complementarity of governmental programs
  - Achieving synergy between different programs and their contribution in the realization of the set goals is possible only if ALL governmental programs take into consideration the objectives and strategic priorities set by this Strategy. Otherwise, even though all of the individual programs may be of good quality, if they are not coordinated in time, or if they are not connected, they will not yield expected results, i.e. the results will be lower than possible ones.
- Long-term vision
  - The inclusion of women in entrepreneurial activity depends on various factors, some of which require significantly more time to turn from obstacle into strength, contributing to the development of an entrepreneurial climate for women as well (e.g. changes in value system, removing stereotypes).
- Regional dimension
  - Differences in regional development of Croatia have as a consequence varying opportunities for women's inclusion in entrepreneurial activity. Insufficient number of kindergartens, full-day stay for children in school, and facilities for eldercare are only some of the examples of regional differences that lead to varying possibilities for women to engage in entrepreneurship.



In order to reach quantified medium-term goals, it is necessary to ensure the implementation of all strategic objectives of this Strategy, consistently and coordinated in time, during the entire period of implementation, starting from assessment of the implementation results of the Strategy of 2010-2013 as follows:

- Sources of information and data on women entrepreneurship exist; however, they are insufficient and incomplete. Systematic and permanent monitoring in certain periodicals has been achieved with regard to incentive measures, i.e. entrepreneurship and craft incentive programs, in which women entrepreneurs participate. The gender criterion has been established in a certain number of registers, in unemployment records, statistical research, and the publication "Women and Men in Croatia" (data presented on women in education and science, in courts, and in politics; information is published for two previous years). At the time of implementation of the Strategy of 2010-2013, there was no link between the official registers for the purpose of consolidating data to prepare structural analyses using certain methodology (according to ownership, partnerships and affiliates, and different forms of business associations, e.g. holdings. Nonetheless, from the existing information, it is known that some entrepreneurs [male or female] own two or more entities, whereby legal entities establish other legal entities, or natural persons establish legal entities, etc.). There is no data on the number of employed women with women entrepreneurs, while data on establishing, active entities, bankruptcies, liquidations, and wound-up economic operators are not kept according to gender criterion (dynamics of small and medium-sized enterprises).
- Activities of education, training, and networking were conducted, from central to county and local level, and in rural areas. Women's projects were supported through financing of women entrepreneurship, while financing was made easier through favourable loans and subsidizing the interest rate with state guarantees. However, special credit lines for women and/or financing with additional benefits are no longer being provided, although the analyses confirmed that women entrepreneurs are inclined to moderate risk and are solid repayers of their debts. The implemented active measures of employment and self-employment yielded results.
- Not enough was done in setting up the consultants and mentors for women entrepreneurship. At a regional and local level, there were little activities through which the Strategy of 2010-2013 was conducted in conjunction with local development plans and strategic priorities in the counties' economy. Local networking initiatives are relatively little active. In terms of promotion in the form of a catalogue, there is no information on women entrepreneurs nominated for the EU catalogue on successful entrepreneurs. The predominant form of conducting education for entrepreneurship and crafts is within the incentive programs of the Ministry responsible for entrepreneurship and crafts. This special incentive project for women entrepreneurs, observed at the time of implementing (and before the Strategy), confirms that systematic and more permanent support for women entrepreneurship yields results. Promotion of the Strategy, according to the implemented activities, shows that it is well set up in conjunction with the institutional participants – associations - local initiatives, and that the promotion of women entrepreneurship needs to be conducted systematically and coordinated in time.

#### ***Strategic objective #1 Improvement in Coherence and Public Policies Networking***

The inclusion of women in entrepreneurial activity is complex and dependent on different factors, some of which require significantly more time to turn from obstacles into strength, contributing to the development of the entrepreneurial environment for women as well (e.g. changes in value system, removing stereotypes, etc.). Further, a regulatory framework that is not gender sensitive also applies accordingly to women included in entrepreneurial activity, thus not taking into consideration specifics that are characteristic for women, and derived from an existing traditional distribution of roles in society, and the need for balancing duties in private/family and professional life of women (labour law, ownership rights and similar). Differences in regional development in the Republic of Croatia also affect the inclusion of women in entrepreneurial activity - insufficient number of kindergartens, full-day stay of children in schools, and facilities for eldercare are only some examples of regional differences that lead to varying possibilities for women to engage in entrepreneurship.

The inclusion of women in entrepreneurial activities, increase in share of companies owned by women and their development, as well as a regulatory framework that takes into consideration the needs of small and medium-sized enterprises and crafts (which predominate in the Croatian economy) shall be a base of all policies and programs. This is due to the fact that they represent a combination of human rights (inclusion), economic expectations (only growing enterprises have a more significant capacity to solve the issue of unemployment and create new value), and effectiveness of public administration ("Think Small First" principle).

Independent of the quality of an individual policy or program, their separate implementation leads to results that are not at the same level of the results that could be achieved if those individual policies and programs were connected and coordinated in time. Starting from the fact that efficient implementation of the Strategy implies coordination of various policies and programs, the Inter-Ministerial Working Group is established for its implementation by an act of the Government of the Republic of Croatia, consisting of representatives of the ministries in charge of: entrepreneurship and crafts, foreign and European affairs, science, education and sports, regional development and EU funds, economy, agriculture, labour and pension system, and social policy and youth, and the competent government body for gender equality.

The ministry responsible for entrepreneurship and crafts, under which the Inter-Ministerial Working Group operates, appoints the coordinator and the operative body, determines their duties and authority, and defines mechanisms for monitoring implementation of the Strategy.

For the purpose of ensuring a wider context of public policy, other participants are included in implementation of the Strategy through an Expert Working Group (extended coordination), whose active participation in designing policies and programs encourages and support the development of women entrepreneurship in the Republic of Croatia, especially including organizations, associations and branches at a regional/local level.

Creating public policies, the possibility of giving analysis and planning documents, monitoring changes in employment, creating new values and growth of entrepreneurial capacity in the domain of women entrepreneurship is limited by the availability of data needed for those purposes. In order to reach the objectives of the Strategy, data and indicators relevant for women entrepreneurship will be defined. The manner of their monitoring and further enhancing of the

system for gathering, processing and distribution of data on women entrepreneurship will enable using that data as a base for preparing documents that have an impact on further growth and development of women entrepreneurship, as well as for strengthening their competitiveness. The methodology of data gathering and processing will be determined with competent institutions, by introducing relevant criteria according to the needs of data users. Determining conditions for accessing data on women entrepreneurship will be initiated, necessary for research and analyses, and for proposals, preparing and making quality decisions aiming at development of women entrepreneurship, along with prescribing conditions for using that data.

An integral part of the Strategy, i.e. Annex thereto, is the Action Plan, in which measures and activities, and stakeholders in charge of the Strategy's objectives are stated, aimed at realizing strategic objectives. An important precondition for efficient implementation of the Strategy is strengthening and work coordination of institutional mechanisms consisting of state administrative bodies, local and regional self-government, agencies and supporting institutions, as well as cooperation with representatives from the civil sector, associations, chamber system and others. Therefore, the realization of objectives set by the Strategy is possible only through synergy between different policies and programs important for creating a favourable environment for the development of women entrepreneurship.

#### ***Strategic objective #2 Improving Systematic Support to Women Entrepreneurship***

Women entrepreneurship is still burdened with various obstacles - from specific ones, related to the characteristics of women entrepreneurship (traditional views of the role of women, insufficient social support in the organization of family life, obstacles to access to knowledge and skills), to other various obstacles that are present in society in general. These are: difficult access to finances, administrative obstacles, complexity of the regulatory framework (ambiguous laws and rules that change too often), business insolvency, and other. The position of women in entrepreneurship and on the labour market is still unfavourable compared to men, and in order to change such a trend, it is necessary to create preconditions for the inclusion of as many women as possible in entrepreneurship.

The successful encouragement of women entrepreneurship can be achieved by ensuring implementation of incentive measures which have an effect on the entrepreneurial capacity which at the same time solves the issue of women entrepreneurs. In that sense, it is important with regard to the current state of women's unemployment, to make a transition from social welfare to self-employment, i.e. generate a program of self-employment, especially for single mothers. Widespread knowledge on the self-employment program in all institutions for support in development of entrepreneurship will increase the number of interested unemployed women who are using the possibilities of the self-employment program.

Also, it is necessary to make a transition from self-employment to employer, i.e. generate a program for growing business ventures, especially for single mothers, i.e. ensure specialized teaching programs for training in management of fast-growing business ventures, i.e. increase the number of interested women entrepreneurs for development/growth of their business ventures.

For the successful inclusion of women in entrepreneurship, there are also obstacles related to attitudes that need to be overcome in terms of the wider social environment. It is considered that women do not have enough self-confidence or even readiness for risk-taking, and that they lack

initiative. However, this is about the lack of logistics support, such as full-day kindergartens or childcare, which would make it easier for them to be mothers and successful entrepreneurs at the same time.

Women entrepreneurs put an accent on the need for stronger networking of women at all levels, as well as mutual exchange of information and knowledge. Women's entrepreneurial ventures deserve support from state, regional and local authorities, international organizations and projects, and it is necessary to provide them with special attention, assist them and measure their effects. For that purpose, it is necessary to strengthen women's participation in defining policies that affect the inclusion of women in entrepreneurial activity. For example, it is necessary to conduct activities and hold seminars to strengthen women's legal literacy, participation of women in public-private dialogue, organize workshops and conferences on the role of women in entrepreneurial life, and insist on the development of consistent statistics on the role of women in generating new jobs and new values.

Potential woman entrepreneur may have a business idea, but not know how to realize it. Potential women entrepreneurs should be provided access, through various trainings, to the basic business skills, marketing and financial tools, which they could use in assessing whether their idea is of market value as well. Continuous consulting and support are crucial in the initial stages of starting a business, given that women are more cautious and less prone to risk-taking. On the other hand, women entrepreneurs who are already established on the market may simply wish to improve their business activities in a certain segment, and they need professional advice, knowledge and experience. For that purpose, it is necessary to organize the exchange of experience between already successful women entrepreneurs and women start ups entrepreneurs, by introducing mentorship, and public presentations of successful women entrepreneurs' own experiences.

Women entrepreneurs should be provided with access to on-line mentorship, consulting and educational support, and a platform for business networking that will gather national ambassadors and on-line women mentors and strengthen their availability. Accessibility and support for women entrepreneurship should be created, both at a national and regional level, and exchange of best practices should be promoted.

The importance of women in entrepreneurship is recognized in EU strategic documents, through principles and activities promoting equality between men and women, equal opportunities and non-discrimination, including access to disabled persons, as illustrated in the Partnership Agreement for Programming EU Funds for the Period of 2014-2020 between the Republic of Croatia and the EU.

Implementation of these principles is determined horizontally on all levels of implementation of the Operational Programs and through all stages of the project's implementation:

- **Selection:** in the application form, all projects will be required to demonstrate how they will contribute to the development of the mentioned principles, describing the manner in which the issue was taken into consideration. Projects that contribute to the development of equal opportunities shall be given additional points
- **Contracting:** the agreement with candidates shall include the requirement that during implementation of the project the following are observed: gender equality principles, equal opportunities and non-discrimination, and they shall be controlled as a part of the monitoring and reporting procedures

- **Monitoring:** a project monitoring system will be set up for the assessment of achieved results related to the mentioned principles
- **Evaluation:** within the evaluations plan, the question of extent of criteria for selection, monitoring and management supporting the implementation of gender equality, equal opportunities and non-discrimination policy, shall be included.

Through Operational Programs, women entrepreneurs will be able to apply for funding for different grant programs and financial instruments, and given the gender equality principle, to realize additional benefits as well.

Furthermore, financing will be possible through other, existing and future, programs and financial instruments of the EU (such as in the Financial Perspective of 2007-2013 i.e. PROGRESS, JEREMIE, JASPERS, JESSICA, JASMINE, etc.), with a mandatory share of co-financing.

In the new EU Framework Research and Innovation Program - **Horizon 2020** - the issue of gender equality is placed as a key issue in order to amend deficiencies and promote gender equality, with three goals in mind: stimulating women's scientific careers, ensuring gender equality in decision making, and integration of gender analyses in research programs.

#### ***Strategic objective #3 Introduction of Women Entrepreneurship to the Overall Institutional Infrastructure***

Different factors affect the decision to start women's entrepreneurial activity, as well as the successful development of women entrepreneurship: level and type of education, specific knowledge and skills, value system and stereotypes of women entrepreneurs in society in general, possibility to balance private/family and professional life, availability of different forms of support in the reproductive phase of women's lives, support from family and society, and the financial construction necessary for entrepreneurial activity.

Considering complex and specific circumstances in which women make a decision on inclusion and/or participation in entrepreneurial activities, of great importance is the knowledge and experience of women already involved in the world of entrepreneurship. Numerous examples from the world of women entrepreneurship in the Republic of Croatia testify to the undisputed enthusiasm of some women entrepreneurs in passing their experiences and examples on how they started their entrepreneurial activity, i.e. how they developed their businesses.

However, for the purpose of ensuring as much quality support in resolving complex circumstances in which women entrepreneurship is developing, it is necessary to create new models which would additionally motivate and mobilize active women entrepreneurs to provide consultancy services and/or mentorship to women entrepreneurs/start ups, but also for the exchange of knowledge and experience among already active women entrepreneurs.

Institutional infrastructure is territorially distributed throughout the entire territory of the Republic of Croatia, and easily available to future and active women entrepreneurs. Further activities need to be directed at introducing appropriate measures aimed at the development of women entrepreneurship to local/regional development plans, as well as at strengthening their capacity for providing services of passing knowledge and experience to women entrepreneurs.



Here it is necessary to sensitize service providers, to the highest possible extent, towards those gender differences and specifics related to women entrepreneurship, initiate development of modules according to the interests and needs of women entrepreneurs, stimulate the setting up of local/regional events to function towards the development of women entrepreneurship, and periodically organize public-private dialogue at a local and regional level.

Projects of women entrepreneurs contribute to the overall growth and development of the economy of the Republic of Croatia. Providing expert support to these projects is necessary not only for the quicker and easier economic strengthening of women, but also to establish new entities of small and medium-sized enterprises and create new jobs.

Therefore, special attention in implementation of the Strategy should be given to providing expert support in the fields of new technologies and innovation, i.e. stimulate the institutional infrastructure to strengthen financial and administrative capacities for providing these types of services.

Institutional infrastructure functions on the entire territory of the Republic of Croatia, and in order to stimulate uniform regional development, it is necessary to especially stimulate development of women entrepreneurship in rural areas, as well as on the islands and in karst areas, by creating special programs which, to the highest possible extent, take into consideration the specifics of these areas.

#### ***Strategic objective #4 Promotion of Women Entrepreneurship***

From the analyses of the Small Enterprises Sector it can be derived that the sector is decreasing, and that the rate of establishing new enterprises is lower than the EU average. With regard to gender, 2013 brought a twofold result: companies owned by women rose 2 points, while the number of crafts decreased. In almost the same way, the status of small enterprises could be comparatively applied to women entrepreneurship, taking into consideration that women in entrepreneurship are exposed to additional obstacles and adverse conditions. At a regional level, those obstacles are greater and directly dependent on total entrepreneurial capacity, which is pronouncedly very different from region to region. Regardless of insufficient domestically and internationally comparable indicators, consistency and transparency of monitoring realization of the Strategy is an essential precondition to achieving the set objectives.

Monitoring the realization of the Strategy is ensured through determining the scope of indicators, improving the statistics base and mechanisms of regular public-private dialogue and consultations, while strategic determinants are continuously updated by identifying new issues, activities, and competent authorities are assigned with tasks. Public-private dialogue contributes to the better understanding of women entrepreneurship as a human right, and as an important source of creating new value (in profit and non-profit sectors), and to changes of values in the entrepreneurial and extended environment.

The number of entrepreneurial entities owned by women needs to be increased, and the existing ones need to be enabled, through the incentives, to keep and increase employment and business growth. Measures and activities of the Strategy ensure and extend sources of available information for formulating public policies, measuring contribution/share in creating new value and added value of women entrepreneurs. It is, thus, ambitious to plan reaching data on the share

of women entrepreneurship in Croatian GDP in the planned time of implementation of the Strategy.

The Strategy emphasizes the necessity of a connection between the academic community and small and medium-sized enterprises at a regional level, and strengthening training and educational programs for entrepreneurship. The lack of role models in women entrepreneurship, from start ups to women entrepreneurs in growing enterprises, from labour intensive to knowledge intensive ventures, is a significant issue in strengthening women's entrepreneurial activity, given that learning from local role models is the most effective. The academic community needs to be included in research of women's entrepreneurial ventures, describe examples of success and failure, and the use of case study from such research needs to be included in educational and training materials, as used by entrepreneurship supporting institutions. The Strategy will be presented at all levels through the Communication and Promotional Activities Plan, organizing conferences, meetings, gatherings, and other forms of promotion and visibility.

#### 3.1. Indicators

<b>TOTAL TARGET VALUE OF THE STRATEGY</b>	<b>Increase share of women in entrepreneurship measured by TEA indicator men:women from 1:2.24 to 1:1.86</b>
<b>TARGET VALUE OF STRATEGIC OBJECTIVE #1</b>	<b>IMPROVEMENT IN COHERENCE AND PUBLIC POLICIES NETWORKING</b>
<b>Indicator</b>	<b>Increase in share of women entrepreneurs, owners of companies to 32%, crafts to 38% in overall small enterprises</b> (26.5% share of women owners of companies in 2012, 31.9% of crafts owned by women in 2013)
<b>TARGET VALUE OF STRATEGIC OBJECTIVE #2</b>	<b>IMPROVING SYSTEMATIC SUPPORT TO WOMEN ENTREPRENEURSHIP</b>
<b>Indicator</b>	<b>Increase in share of women entrepreneurs in the amount of used incentive measures to 40%</b> (In 2013, the share of women entrepreneurs in total amount of incentives from Entrepreneurial Impulse – program for supporting entrepreneurship and crafts is 16.5%)
<b>TARGET VALUE OF STRATEGIC OBJECTIVE #3</b>	<b>INTRODUCTION OF WOMEN ENTREPRENEURSHIP TO THE OVERALL INSTITUTIONAL INFRASTRUCTURE</b>
<b>Indicator</b>	<b>Increase in number of institutions of the entrepreneurial supportive infrastructure, which conduct the activities for women entrepreneurship from 22 to 55</b> (In the Republic of Croatia, there are 47 development agencies, 33 entrepreneurial incubators, 5 technology and business parks and 27 entrepreneurial centers, for a total of 112 ESI)
<b>TARGET VALUE OF STRATEGIC OBJECTIVE #4</b>	<b>PROMOTION OF WOMEN ENTREPRENEURSHIP</b>
<b>Indicator</b>	<b>Increase of GEM indicator in assessment of support/treatment of women in entrepreneurship to 3.5</b> (In 2012, an assessment of the treatment of women entrepreneurship from the GEM survey is 2.68 for the Republic of Croatia, while the average of GEM countries is 3.24)

## 4. APPROACH TO REALIZATION OF STRATEGIC OBJECTIVES

The Strategy is conducted through the Action Plan, which is found in the Annex, and is an umbrella document for women entrepreneurship. In realization, in terms of time, finances and organization, it leans on the Strategy of Entrepreneurship Development in the Republic of Croatia for 2013-2020, programs for stimulating entrepreneurship and crafts of the responsible ministry, and other sectors' programs, as well as operational programs that will be conducted for utilization of structural funds in the program period for 2014-2020. Objectives are derived from the status analysis of women entrepreneurship in the Republic of Croatia, and are based on continuing the implementation of measures and priority action areas of the Strategy from the previous period, containing a time dimension and competent authorities/stakeholders, as follows:

Priority action areas from the aspect of

- Public policy
- Interests and needs of women
- Institutional infrastructure

Time dimension for achieving results

- Medium and long-term

Competent authorities for activities

- Inter-Ministerial coordination
- Stakeholders (chamber system, associations of women entrepreneurs, employers, entrepreneurship support infrastructure, units of local and regional self-government)
- Academic sector, civil society

With regard to the implementation of strategic objectives and assessment of the effects of measures, an additional explanation is needed:

- Success indicators and impact assessment of the measures are directly dependent on the development of an integral system of gathering statistical research/data on women entrepreneurship (as well as small enterprises and their alignment with EUROSTAT),
- Analysis from the Strategy confirmed insufficient, non-existent and/or non-integral data sources on women entrepreneurship.

In terms of the responsible ministry for entrepreneurship and crafts, the Strategy is related to further development of capacity, such as preparing statistical analyses, assessment of impact of public policies, formulating policies, and evaluation (as mentioned in the Strategy of Entrepreneurship Development in the Republic of Croatia 2013-2020, pg. 41).

### ***Strategic Objective #1 - Improvement in Coherence and Public Policies Networking***

#### **Measure 1 - Inter-Ministerial Working Group and Coordination**

- Strengthen work of the Inter-Ministerial Working Group and extend it to stakeholders (chamber system, associations, civil sector)
- determine organization, responsible persons and corresponding authorities, and determine mechanisms for monitoring implementation of the Strategy
- determine initial status for measuring realization of the Strategy, based on available indicators

#### **Measure 2 - Statistics base and Linking Sources of Information**

- ensure and extend permanent sources of information and data on women entrepreneurship for purposes of adopting public policies, monitoring changes in employment, creating new



## 4. APPROACH TO REALIZATION OF STRATEGIC OBJECTIVES

value and growth of entrepreneurial capacity

### **Measure 3 - Creating a Favourable environment**

- analyze the legal and regulatory framework for conducting entrepreneurial activities and determine specific issues women are facing (labour law, ownership rights, administrative obstacles, etc.)

### ***Strategic Objective #2 - Improving Systematic Support to Women Entrepreneurship***

#### **Measure 4 Support for Women Entrepreneurship**

- ensure women entrepreneurship with preferential points in implementation of the incentive measures for small enterprises
- ensure support for transition from social welfare to self-employment
- ensure support for transition from self-employment to employer
- initiate finding solutions for childcare and eldercare, through Inter-Ministerial activities (e.g. subsidized services, etc.)

#### **Measure 5 - Business Networking**

- strengthen participation of women in formulating policies that have an impact on the inclusion of women in entrepreneurial activity
- stimulate the inclusion of women in women entrepreneurial networks, support the initiatives for development of regional branches or women entrepreneurial networks, connecting with existing institutions that, according to their mission, imply networking (chamber system, employers' associations, co-ops)

#### **Measure 6 Education and Training**

- strengthen education for entrepreneurship and entrepreneurial competencies for company management, family businesses and growth management
- develop new models of education and training and development of women in business management (ICT systems, new technologies, creative industries, applying innovations, cluster management, etc.)

#### **Measure 7 - Favourable Financing**

- improve women's access to favourable financing forms
- development of new financing forms
- utilization of EU funds from the Structural funds and other programs and financial instruments

### ***Strategic Objective #3 - Introduction of Women Entrepreneurship to the Overall Institutional Infrastructure***

#### **Measure 8 - Consultancy and Mentorship at a Regional Level**

- build capacities for providing services of training and consultancy for women, from start ups to women entrepreneurs who lead their own growing business ventures
- organize seminars and stimulate projects for women entrepreneurs with experience who would like to engage in mentorship
- determine quality standards for providing business services

#### **Measure 9 - Women Entrepreneurship Support through Infrastructure Support**

- improve cooperation with units of local and regional self-government and development agencies to include development of women entrepreneurship in development strategies

#### **Measure 10 - Providing expert support to women entrepreneurial projects**

- strengthen support institutions to increase expert support for women entrepreneurial

## 4. APPROACH TO REALIZATION OF STRATEGIC OBJECTIVES

projects in the field of new technologies and innovations

- prepare special programs for expert support to the specifics of rural, island and karst entrepreneurship

### ***Strategic objective 4 - Promotion of Women Entrepreneurship***

#### **Measure 11 - Communication Activities and Promotion of the Strategy**

- prepare communication and promotion plan, presenting the Strategy and results of implementation, organize conferences, meetings, gatherings and other forms of promotion and visibility of the Strategy at all level

#### **Measure 12 - Promotion of Networks and Development of Women Entrepreneurship**

- ensure media promotion and prepare a catalogue with examples of women entrepreneurship
- encourage the academic community to research women entrepreneurship through case studies/analyses, and include such studies in materials for education and training

### 5.1. Organization of Monitoring

As a document that is implemented for medium-term, the Strategy implies the alignment of various policies and programs, and changes in economic circumstances, opportunities and conditions in which women's partnership exists. At the same time, the majority of measures and activities from the previous four-year period are continuing, and it is established that strategic determinants are continuously updated by identifying new issues. The status of activities is assessed, changes are initiated, and the competent authorities and stakeholders are assigned with tasks.

Therefore, monitoring implementation is conducted through the established Inter-Ministerial body, consisting of representatives of the ministries in charge of entrepreneurship and crafts, foreign and European affairs, science, education and sports, regional development and EU funds, economy, agriculture, labour and pension system, and social policy and youth.

In addition, stakeholders, units of local and regional self-government, agencies, and entrepreneurial support infrastructure are included in the implementation. Also included are representatives of the chamber system, associations of women entrepreneurs and/or managers, the academic community, cooperatives, and the civil sector. The ministry responsible for entrepreneurship and crafts, under which the Inter-Ministerial Working Group operates, appoints the coordinator and operative body, and determines their duties and authorities, and prepares and determines mechanisms for monitoring implementation of the Strategy.

The main instrument for monitoring the Strategy is the reporting system organized by deadlines in a manner to follow the European Semester.

Representatives of the competent bodies are responsible for the following:

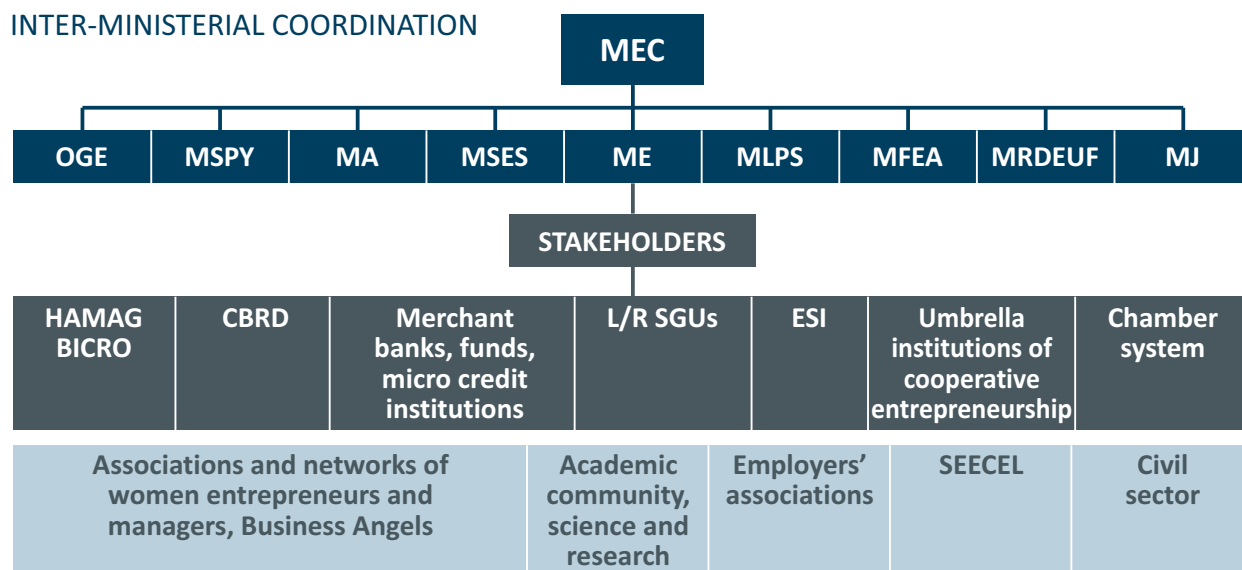
- preparing semi-annual, annual/triennial and final Reports on implementation of the Strategy, under the authority of the sector that has appointed them
- expressing positions of the sector that has appointed them, on relevant issues that will arise during implementation of measures and activities, and proposing the Action Plan
- establishing a synergy between this Strategy and the strategies/programs/measures under the authority of the sector that has appointed them
- participating in the preparation and implementation of the communication plan and promotion activities

Stakeholders are responsible for the following:

- preparing annual/triennial/and final Reports on implementation of the Strategy within the scope of activities of the institution that has appointed them
- implementation and monitoring of measures/activities which they are in charge of
- connecting this Strategy with the sector's strategic/program documents and operative plans at a corresponding level (regional, local) and integration of the objectives into local development plans
- participation in preparing and implementation of the communication plan and promotion activities

## 5. MONITORING AND EVALUATION

### INTER-MINISTERIAL COORDINATION



The reporting system is governed by the ministry responsible for entrepreneurship and crafts, which will establish mandatory forms, appropriate in content and form for the purpose of monitoring, assessing and evaluating the implemented activities of the Strategy/Action Plan. Competent bodies of the Inter-Ministerial Working Group, institutions within the Expert Working Group, and other stakeholders (Hereinafter: competent bodies and stakeholders) submit the reports semi-annually, annually and triennially, and the interim report and final report, in accordance with the deadlines from the flowchart of activities of monitoring and evaluation (in continuation) as follows:

- semi-annual reports are submitted by mid-June of the current year, the ministry responsible for entrepreneurship and crafts processes and consolidates them; in July, the report is considered and assessed by the extended coordination (consisting of the Inter-Ministerial Working Group and Expert Working Group, hereinafter: the extended coordination),
- annual reports are submitted by the end of April; the ministry responsible for entrepreneurship and crafts processes and consolidates them; the extended coordination considers and adopts the report in June (years and deadlines are stated in the flowchart),
- triennial reports consolidate the annual reports; they are submitted by the end of September; the ministry responsible for entrepreneurship and crafts processes and consolidates them; the extended coordination considers and assesses them in November; the evaluation for the triennial report is prepared, i.e. impact assessment in the course of implementation of the Strategy; available data and methodology is determined by the ministry responsible for entrepreneurship and crafts (years and deadlines are stated in the flowchart),
- by the end of October in the sixth year of implementation of the Strategy (2020), interim reports are submitted (the reports consolidating the previous period, i.e. two triennial reports); the interim report precedes the final report on implementation, and the evaluation is prepared for the 6-year report, i.e. impact assessment in the course of implementation of the Strategy; available data and methodology is determined by the ministry responsible for entrepreneurship and crafts,
- upon expiration of the 7-year implementation period (2021) the following shall be submitted: by the end of April, annual reports for the previous year, the ministry responsible for entrepreneurship and crafts processes and consolidates them, the extended coordination considers and adopts the report in June; by the end of September, final reports on implementation of the Strategy are submitted, the extended coordination considers and assesses them in November (years and deadlines are stated in the flowchart).

By the end of July of the current year, the ministry responsible for entrepreneurship and crafts reports to the Government of the Republic of Croatia on implementation of the Strategy for the previous year. In implementing the Strategy, a major part of the risks in achieving the goal of strengthening women

## 5. MONITORING AND EVALUATION

entrepreneurship can be connected to direct and indirect factors that pose a risk to the Strategy. They come from the social environment, and are comprised of a value system and lack of capacity for cooperation:

- failure of society to recognize that women active in entrepreneurship are the important generators of new employment and new value, and that the inclusion of women in entrepreneurial activity is a part of women's human rights
- insufficient cooperation between the state and local administration/self-government bodies, business sector, academic community and civil sector in promoting women entrepreneurship as a human right and an important resource of economic development, and in building cultural and institutional preconditions for gender balance also in the area of economic life
- insufficient connectedness between competent authorities for various activities for development of the entrepreneurial capacity at a state and local level
- insufficient cooperation between associations at a state and local level (chamber system, umbrella business and entrepreneurial associations, associations, civil sector, etc.)

Year	Monitoring	Evaluation
<b>2014</b>	Starting document - Report on Implementation of the Strategy 2010-2013 Strategy and Action Plan 2014-2020	Submitted to the G. of RC, adopted in June 2014
<b>2015</b>	Annual Report on Implementation of the Strategy and Action Plan for 2014, submitted by the end of April, Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	Implemented - not implemented activities and action plan
<b>2016</b>	Annual Report on Implementation of the Strategy and Action Plan for 2015, submitted by the end of April, Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	Implemented - not implemented activities and action plan
<b>2017</b>	Annual Report on Implementation of the Strategy and Action Plan for 2016, submitted by the end of April, Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	Implemented - not implemented activities and action plan
<b>2017</b>	Consolidated Report on Implementation of the Strategy and Action Plan 2014-2016 for three years, submitted by the end of September, Inter-Ministerial Working Group and stakeholders - members of EWG convene in November	In the course of implementation
<b>2018</b>	Annual Report on Implementation of the Strategy and Action Plan for 2017, submitted by the end of April, Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	Implemented - not implemented activities and action plan
<b>2019</b>	Annual Report on Implementation of the Strategy and Action Plan for 2018, submitted by the end of April, Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	Implemented - not implemented activities and action plan
<b>2020</b>	Annual Report on Implementation of the Strategy and Action Plan for 2019, submitted by the end of April Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	In the course of implementation
<b>2020</b>	Consolidated Report on Implementation of the Strategy and Action Plan 2017-2019 for three years, submitted by the end of September, Inter-Ministerial Working Group and stakeholders - members of EWG convene in November	Implemented - not implemented activities and action plan
<b>2020</b>	By the end of October, the Interim Report on Implementation of the Strategy is prepared, for the 6-year period	In the course of implementation
<b>2021</b>	Annual Report on Implementation of the Strategy and Action Plan for 2020 submitted by the end of April, Inter-Ministerial Working Group and stakeholders - members of EWG convene in June	Implemented - not implemented activities and action plan
<b>2021</b>	Final Report on Implementation of the Strategy submitted by the end of September, Inter-Ministerial Working Group and stakeholders – members of EWG convene in November	Subsequent (ex-post) evaluation





**GOVERNMENT OF THE REPUBLIC OF CROATIA**  
**Ministry of Entrepreneurship and Crafts**

# **ACTION PLAN**

**FOR IMPLEMENTATION OF THE  
STRATEGY OF WOMAN  
ENTREPRENEURSHIP  
DEVELOPMENT IN  
REPUBLIC OF CROATIA**

**2014-2020**

## 1. INTRODUCTION

The Action Plan for Implementation of the Strategy of Women Entrepreneurship Development in the Republic of Croatia from 2014 to 2020 (hereinafter: Strategy) presents a set of measures and activities that will be implemented by the end of 2020, with the aim of achieving the objectives set in the Strategy.

Efficient implementation of the Strategy implies coordinating different policies and programs, and the Government of the Republic of Croatia establishes an Inter-Ministerial Working Group, consisting of representatives from the Ministries responsible for entrepreneurship and crafts; foreign and European affairs; science, education and sports; regional development and EU funds; economy; agriculture; labour and pension system; social policy and youth; as well as a competent government authority for gender equality. Depending on the activity, the Inter-Ministerial Working Group will include stakeholders from other sectors: (finance, tourism, environmental protection, construction and physical planning, health, culture, etc.).

The state administrative bodies appointed by this Action Plan as the competent authorities for the measures and activities shall:

- preparing up semi-annual, annual/triennial and final Report on Implementation of the Strategy,
- expressing positions of the sector that has appointed them, on relevant issues that will arise during implementation of measures and activities, and proposing the Action Plan
- establish the mechanisms of team work with the objective of supplementing the Strategy, and including appropriate activities in the strategies/programs/measures within their scope of work,
- participate in drawing up and implementation of the Communication Plan and Promotional Activities of the Women Entrepreneurship.

In the course of implementing measures that are an integral part of this Action Plan, the competent authorities and stakeholders shall also consider additional activities and other mechanisms of stimulating the development of women entrepreneurship, based on the values of development index in the Republic of Croatia, as well as measures from the applicable documents for persons with disabilities, ethnic and national communities and minority groups, and the social inclusion. The Government of the Republic of Croatia encourages them to, within their scope of work, and based on other national strategies and guidelines, as well as the regulations, guidelines and activities of the European Union (hereinafter: EU), work on realization of the strategic objectives, even beyond the scope determined by this Action Plan. An important prerequisite for the efficient implementation of this Strategy is strengthening and coordination of the work of the institutional mechanisms, consisting of the mentioned state administrative bodies, local and regional self-government bodies, agencies, entrepreneurial support institutions, the Croatian Bank for Reconstruction and Development and commercial banks, along with academic community, the chamber system, business community, organizations and other forms of women entrepreneurs networking, and the civil sector. The ministry responsible for entrepreneurship and crafts, under which the Inter-Ministerial Working Group operates, appoints the coordinator and the operative body, determines their duties and authority, and defines mechanisms for monitoring/follow up of implementation of the Strategy.

For the purpose of ensuring a wider context of public policy, other stakeholders are included in



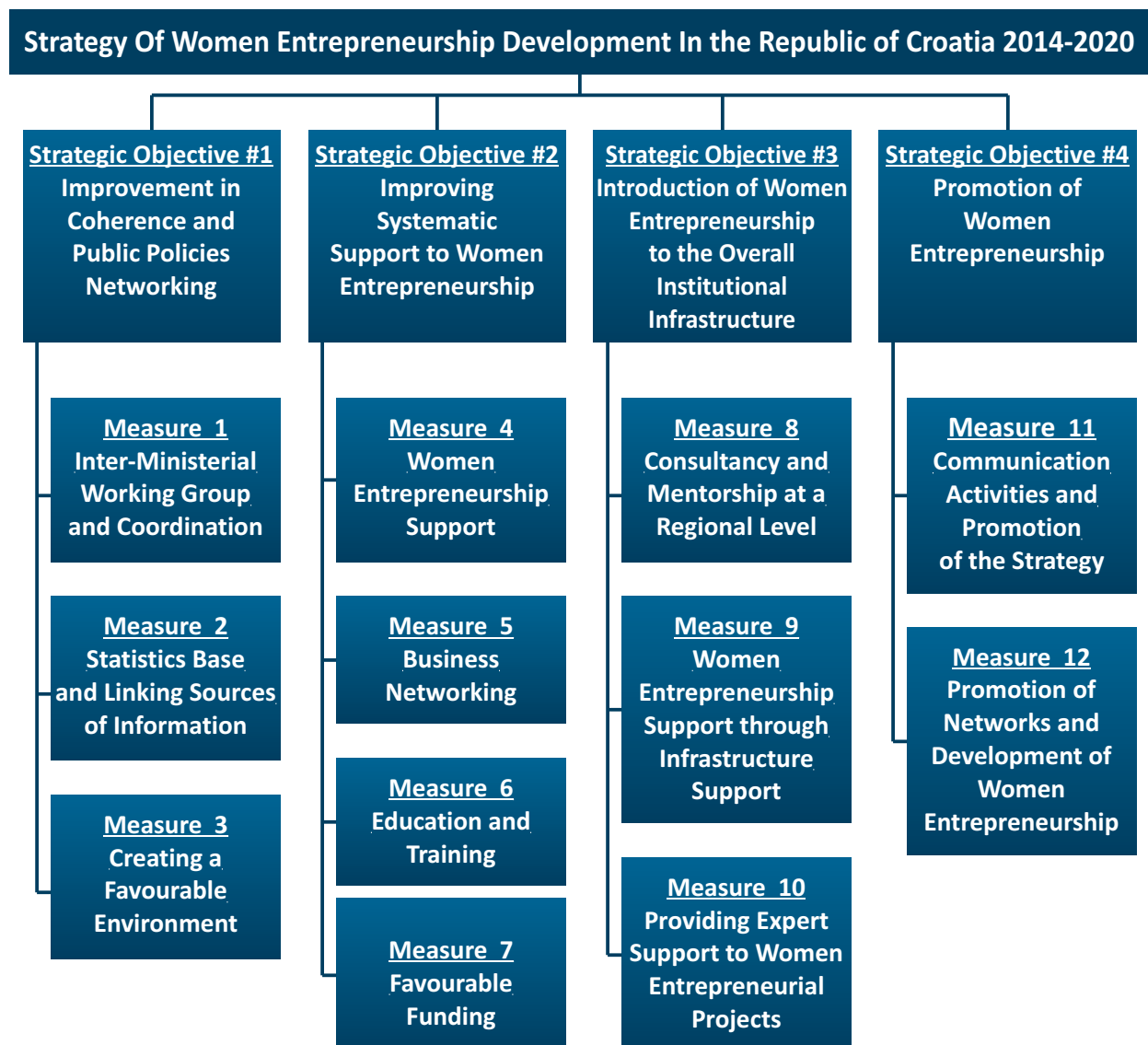
implementation of the Strategy, and their active participation in designing policies and programs which bolster development of women entrepreneurship in the Republic of Croatia is stimulated. All stakeholders involved in the Strategy's implementation, within the scope of their authority and scope of work, and in accordance with their activities, undertake to ensure quality cooperation, for strengthening support and improving the entrepreneurial environment, as well as administrative efficiency in stimulating the development of women entrepreneurship.

The Ministry responsible for entrepreneurship and crafts shall systematically monitor realization of the Strategy objectives, as well as individual measures and activities of this Action Plan, and shall annually report on the stated to the Government of the Republic of Croatia.

This Action Plan shall be applied as of the date of the Conclusion of the Government of the Republic of Croatia on its adoption.

## 2. ACTION PLAN STRUCTURE

This Action Plan contains measures, activities, competent authorities, stakeholders and deadlines in the following four strategic objectives of the Strategy:



### 3. MEASURES, ACTIVITIES, COMPETENT AUTHORITIES, STAKEHOLDERS, DEADLINES AND SUCCESS INDICATORS

#### STRATEGIC OBJECTIVE #1 - IMPROVEMENT IN COHERENCE AND PUBLIC POLICIES NETWORKING

#### IMPLEMENTING ACTIVITIES

##### MEASURE 1 - Inter-Ministerial Working Group and Coordination

- Coordination of sector policies/programs significant for creating a favourable environment for the development of women entrepreneurship, and monitoring and intervening in the regulatory framework through the Inter-Ministerial Working Group
- Coordination of the implementing activities – coordinator of the Strategy and the operative body in the competent ministry responsible for entrepreneurship and crafts
- Regular informing, public-private dialogue and consultation in cooperation between the Inter-Ministerial coordination and an expert Working Group consisting of representatives from the chamber system, business community, women's associations, and civil sector
- Monitoring and altering statuses by designing different government policies in accordance with determinants of the Strategy, along with the participation of the civil sector
- Establishing mechanisms for monitoring of the implementation, reporting system

##### MEASURE 2 - Statistics Base and Linking Sources of Information

- Implementing the European Commission Recommendation 2003/361/EC of 6 May 2003, on the definition of small and medium-sized enterprises on the women entrepreneurship, and coordinating the statistical sources of information
- Defining initial status for monitoring of the implementation based on the available indicators
- Organizing and connecting official registers, with the purpose of consolidating all data on women entrepreneurship
- Preparing a project with a database on women entrepreneurship
- Implementing a methodology for monitoring on women entrepreneurship created for the Report of Observatory for Small and Medium-Sized Enterprises, and an upgrade for the specific needs of the analyses of the women entrepreneurship status
- Introducing research on women entrepreneurship in the Report of Observatory for Small and Medium-Sized Enterprises
- Systematic solution to statistical monitoring of the entrepreneurial activities of women, especially women in villages, and the development of statistical and other indicators of the position of women in rural areas
- For introducing a gender criteria in sources of information/registers and impact assessment of implementing the methodology and the Evidence principle

##### MEASURE 3 - Creating a Favourable Environment

- Analyzing and monitoring of the regulatory and legal framework within which the women's entrepreneurial activities are being conducted, and proposing amendments (labour law, ownership rights, etc.)
- Implementing activities to simplify the regulatory framework by applying the "Think Small First" principle, recommendations of the EU, and the best practice examples

<b>COMPETENT AUTHORITIES AND STAKEHOLDERS</b>	<ul style="list-style-type: none"> <li>• Ministry responsible for entrepreneurship and crafts</li> <li>• Ministries responsible for finance; science, education and sports; social policy and youth; economy; agriculture; justice; labour and pension system; regional development and EU funds; foreign and European affairs</li> <li>• HAMAG BICRO</li> <li>• L/R SGUs</li> <li>• CBRD</li> <li>• CBS</li> <li>• FINA</li> <li>• Umbrella institutions for cooperative entrepreneurship</li> <li>• ESI</li> <li>• Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>
<b>DEADLINE</b>	Ongoing until completion
<b>FUNDS</b>	<p>State Budget funds and funds from the L/R SGUs budgets, within the regular scope of work - additional funds are not needed</p> <p>Sources of financing of the stakeholders</p>
<b>SUCCESS INDICATORS</b>	<ul style="list-style-type: none"> <li>- Evident is the inter-sector connectedness of different policies with the Strategy</li> <li>- Continued informing of the public on the Strategy's implementation through public-private dialogue and interested public consultation</li> <li>- Simplified regulatory framework, reduced number of procedures, required documentation and costs, to the level of recommended EU standards (eliminating administrative barriers)</li> <li>- Monitoring and evaluation is based on public sources and mutually connected sources of information</li> </ul>

**STRATEGIC OBJECTIVE #2 - IMPROVING SYSTEMATIC SUPPORT TO WOMEN ENTREPRENEURSHIP**

<b>IMPLEMENTING ACTIVITIES</b>	<p><b>MEASURE 4 - Women Entrepreneurship Support</b></p> <ul style="list-style-type: none"> <li>- Participation of women entrepreneurs in the incentive measures programs and Operational Programs, and in the grants schemes with the possibility of using the additional points and the additional benefits</li> <li>- Implementing the self-employment program, especially for single mothers</li> <li>- Support for transitioning from self-employment to employer</li> <li>- Support for the establishing the of economic operators in the activities of childcare and eldercare</li> <li>- Support for women entrepreneurs in social entrepreneurship</li> <li>- Co-financing of services for childcare and eldercare, especially for unemployed women who are planning self-employment</li> <li>- Enhancing getting informed on self-employment program</li> </ul>
	<p><b>MEASURE 5 - Business Networking</b></p> <ul style="list-style-type: none"> <li>- Strengthening connection with existing institutions that, according to their mission, imply networking (chamber system, employers' associations, associations and networks of women entrepreneurs and managers, etc.)</li> <li>- Organizing seminars, workshops, conferences, round tables and gathering of women with the aim to strengthen legal literacy, knowledge of the sector regulations and standards, and knowledge of the EU regulation</li> <li>- Stimulating networking, with special support to the initiatives for development of regional branches and/or regional networks of women</li> </ul>

## IMPLEMENTING ACTIVITIES

entrepreneurs

- Promotion and expansion of women entrepreneurs networks on all levels
- Strengthening the networks to enable greater representation of women in designing policies in a public-private dialogue and the public consultancy processes, when adopting regulations

### **MEASURE 6 - Education and Training**

- Coordinating activities of the Strategy with the education system, with an aim to expand informal, and introduce the formal programs for acquiring business competencies, as well as self-employment and knowledge about starting the youth business ventures
- Carrying out analyses of the needs for education and training through women's associations, chamber system, employers' associations and the cooperative system, and arranging the structure and partnership for offering education and training services
- Developing educational and training programs especially for
  - women start-ups, with the determined impact/outcome of learning
  - women entrepreneurs oriented to growth, doing business on the common EU market, innovations, new technologies and technology intensive business ventures, with determined impact of learning
- Development of educational and training programs specific for management of the merged entrepreneurial entities and ESI (cluster management, cooperative manager, director of entrepreneurship incubator, accelerator, technology park, etc.)
- Promotion of educational and consultancy programs for women entrepreneurs who wish to use franchise as the business model, either as receivers /franchisee or givers /franchisor
- Developing educational and consultancy programs for managing family businesses, with a special emphasis on problems of generation transfer and management and ownership transfer
- Developing new models of education, training and specialization of women for the managerial positions in the activities of ICT, new technologies, creative industries, applied innovations, etc.
- Developing a voucher system for cooperation with experts for R&D transfer to the entrepreneurial ventures of women
- Organizing surveys on the need for the introduction of voucher system for using designer services and connecting women entrepreneurs and networks with the Croatian Designers Association

### **MEASURE 7 - Favourable Funding**

- Systematic informing on women having limited access to financial resources
- Implementing loan and guarantee programs applying additional benefits for women
- Implementing appropriate models for easier access of women's innovative projects to the financing from the risk capital funds, and promoting alternative financing forms
- Utilization of EU funds from Structural Funds and other programs and financial instruments
- Stimulating further development of the Business Angels - Women Association, and promotion of this form of financing the business venture
- Stimulating development of financing from the microcredit sources/programs and applying a common guarantee model
- Initiating drawing up of legal solutions for introducing new financing forms for business ventures

<p><b>COMPETENT AUTHORITIES AND STAKEHOLDERS</b></p>	<ul style="list-style-type: none"> <li>• Ministry responsible for entrepreneurship and crafts</li> <li>• Ministries responsible for finance; science, education and sports; social policy and youth; labour and pension system; healthcare, and regional development and EU funds</li> <li>• HAMAG BICRO and local Guarantee Agencies</li> <li>• L/R SGUs</li> <li>• CBRD and commercial banks, funds, microcredit institutions</li> <li>• ESI</li> <li>• Umbrella institutions of cooperative entrepreneurship</li> <li>• Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>
<p><b>DEADLINE</b></p>	<p>Ongoing until completion</p>
<p><b>FUNDS</b></p>	<p>State Budget funds and the funds from the L/R SGUs budgets, within the regular scope of work - additional funds are not needed Sources of financing of the stakeholders</p>
<p><b>SUCCESS INDICATORS</b></p>	<ul style="list-style-type: none"> <li>- Participation of women increased by 40% in terms of the value of incentives and other forms of financial support to their entrepreneurial projects</li> <li>- Increased number of interested unemployed women using the self-employment program</li> <li>- Number of women entrepreneurs with the increase in business activities</li> <li>- Number of entrepreneurs in social entrepreneurship</li> <li>- Number of unemployed women included in self-employment programs as a result of using childcare services; number of sustainable business ventures in the field of childcare</li> <li>- Number of women entrepreneurs included in various business networks (associations, chambers, cooperatives) and business connections</li> <li>- Increased participation of women in public-private dialogue and public consultation in designing policies which influence the involvement of women in the entrepreneurial activities</li> <li>- Number of women involving in self-employment by establishing the economic operators/entities</li> <li>- Number of growing business ventures owned by women (new technologies and technology intensive activities, ICT, design, creative industries, doing business with EU countries and on the international markets)</li> <li>- Number of successfully operated family businesses</li> <li>- Number of franchises owned by women</li> <li>- Number of held seminars/educational trainings, number of women attendants, assessment of impact/outcome of learning</li> <li>- Number of women beneficiaries of alternative sources of financing - number and amount of the approved/financed projects</li> <li>- Number of women beneficiaries of EU support sources and financing - number and amount of approved/financed projects</li> <li>- Number of women Business Angels</li> <li>- Number of women entrepreneurs beneficiaries of microcredit programs, and other favourable financing forms, and guarantees</li> </ul>

## STRATEGIC OBJECTIVE #3 - INTRODUCTION OF WOMEN ENTREPRENEURSHIP TO THE OVERALL INSTITUTIONAL INFRASTRUCTURE

### IMPLEMENTING ACTIVITIES

#### MEASURE 8 - Consultancy and Mentorship at a Regional Level

- Carrying out educational programs and models for establishing counsellors and consultants who work in the field of women entrepreneurship
- Organizing training for trainers and consultants for women entrepreneurship
- Building capacities for offering training and consultancy services to women, from start-ups to women entrepreneurs who are running growing business ventures
- Organizing seminars for the experienced women entrepreneurs, who wish to be involved in mentorship work with women aspiring to start their own business venture, or women entrepreneurs who wish to further develop their existing business venture
- Increasing quality of consultancy services by determining adequate contents, methods and criteria for the provision thereof
- Development of quality standards used as guidance for the activities of institutions that offer services on two levels - entrepreneurship for self-employment and growth entrepreneurship
- Development of web seminars and web consultancy services

#### MEASURE 9 - Women Entrepreneurship Support through Infrastructure Support

- Cooperation with entrepreneurial support infrastructure for inclusion of women entrepreneurship in local/regional development strategies and plans; implementing the Strategy in line with set strategic objectives at a regional level, through local development plans
- Establishing and/or adapting the entrepreneurship incubators and/or other forms of entrepreneurial support infrastructure for the needs of women entrepreneurship
- Organizing workshops with entrepreneurial support infrastructure on the objectives and measures of the Strategy, reporting and monitoring system, promotion and advertising
- Organizing regular annual discussion on women entrepreneurship at a local/regional level, with the participation of entrepreneurial support infrastructure

#### MEASURE 10 - Providing Expert Support to Women Entrepreneurial Projects

- Development of expert assistance and consultancy services of the entrepreneurial support infrastructure for the women's entrepreneurial projects in the field of new technologies and innovations, and modes and sources of their financing
- Expanding consultancy services for the specifics of family businesses, and in the area of ownership transfer
- Expanding consultancy and training services for women and men entrepreneurs who wish to start business venture in the activities of childcare and eldercare
- Development of programs for expert support and consultancy services tailored for the specifics of women's entrepreneurial projects in rural, island and karst areas



<b>COMPETENT AUTHORITIES AND STAKEHOLDERS</b>	<ul style="list-style-type: none"> <li>• Ministry responsible for entrepreneurship and crafts</li> <li>• OGE</li> <li>• HAMAG BICRO</li> <li>• L/R SGUs</li> <li>• ESI</li> <li>• Umbrella institutions for cooperative entrepreneurship</li> <li>• Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>
<b>DEADLINE</b>	Ongoing until completion
<b>FUNDS</b>	<p>State Budget funds and funds from the L/R SGUs budgets, within the regular scope of work - additional funds are not needed</p> <p>Sources of financing of the stakeholders</p>
<b>SUCCESS INDICATORS</b>	<ul style="list-style-type: none"> <li>- Number of qualified consultants and trainers</li> <li>- Number of qualified mentors</li> <li>- Number of women beneficiaries of entrepreneurial support infrastructure services and satisfaction assessment for the offered services</li> <li>- Introduced quality standard for the consultancy services by determining adequate contents, methods and criteria for the provision thereof</li> <li>- Number of held seminars/services offered, from the activities of childcare, family business and ownership transfer</li> <li>- Number of women starting a business venture and number of women with growing business ventures in the regions</li> <li>- Number of women entrepreneurs in rural, island, and karst areas</li> <li>- Number of women entrepreneurs in areas below the adequate development index, members of ethnic and national communities, and minority groups, and the persons with disabilities</li> </ul>

#### STRATEGIC OBJECTIVE #4 - PROMOTION OF WOMEN ENTREPRENEURSHIP

<b>IMPLEMENTING ACTIVITIES</b>	<p><b>MEASURE 11 - Communication Activities and Promotion of the Strategy</b></p> <ul style="list-style-type: none"> <li>- Presenting the Strategy (on a local/regional, national and international level)</li> <li>- Drawing up a Communication and Promotion Plans</li> <li>- Organizing conferences, meetings, gatherings and other forms of promotion and visibility of the Strategy on all levels</li> </ul>
	<p><b>MEASURE 12 - Promotion of Networks and Development of Women Entrepreneurship</b></p> <ul style="list-style-type: none"> <li>- Coordination of activities with the competent Ministry on the inclusion the academic community in carrying out research on women entrepreneurship</li> <li>- Including research results in materials and programs for education and training, used by entrepreneurial support infrastructure</li> <li>- Research on women entrepreneurship to be enhanced with the concrete practice examples, preparing a catalogue and rewarding top achievers</li> <li>- media promotion of women entrepreneurs</li> </ul>



<b>COMPETENT AUTHORITIES AND STAKEHOLDERS</b>	<ul style="list-style-type: none"> <li>• Ministry responsible for entrepreneurship and crafts</li> <li>• OGE</li> <li>• HAMAG BICRO</li> <li>• L/R SGUs</li> <li>• ESI</li> <li>• Umbrella institutions for cooperative entrepreneurship</li> <li>• Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>
<b>DEADLINE</b>	Ongoing until completion
<b>FUNDS</b>	<p>State Budget funds and funds from the L/R SGUs budgets, within the regular scope of work - additional funds are not needed</p> <p>Sources of financing of the stakeholders</p>
<b>SUCCESS INDICATORS</b>	<ul style="list-style-type: none"> <li>- Promotion of educational materials and training, with local examples of women entrepreneurs</li> <li>- Co-financing of the participation of women entrepreneurs at fairs, conferences, round tables, consultations, and similar</li> <li>- Promotion of women entrepreneurship at all levels, especially in areas and activities specific for rural, island, and karst economies</li> <li>- Media promotion of best practice examples, regional branches and women entrepreneurs network</li> </ul>

The Action Plan encompasses the time period from 2014 to 2020, and the monitoring of its implementation shall take place on a semi-annual, annual and triennial basis. Reports shall provide information on the implemented activities, with information on the competent authorities for the implementation, utilized funds (and their sources), as well as the accomplished or anticipated outcomes.

Evaluation of impact of the activities implemented within the scope of this Action Plan shall take place at the end of 2017 and 2020, in accordance with the Flowchart of monitoring and evaluating activities (in the Strategy).

Inter-Ministerial coordination shall monitor the following basic groups of indicators: extent of realization of set measures, accomplished results, efficiency and successfulness in utilization of funds, participation and contribution of stakeholders, efficiency in coordinative tasks and implementation organization, and visibility of the Strategy for the public. When necessary, indicators will be replaced or amended by other indicators. Monitoring is continuous during the entire implementation period. The evaluation that will be done in 2017 will assess the accomplished results and quality of the process, while subsequent evaluation (ex-post evaluation) will be done upon expiration of the implementation period; that is, in 2021.

In order to monitor the progress and the impact assessment, information will be provided for the purpose of public-private dialogue and the interested public consultation.

Table of Measures and Activities and the Competent Authorities/Stakeholders

Measures	Number of Activities	Responsible Competent Authorities and Stakeholders
<b>Strategic Objective #1 - IMPROVEMENT IN COHERENCE AND PUBLIC POLICIES NETWORKING</b>		
MEASURE 1 - Inter-Ministerial Working Group and Coordination	5	<ul style="list-style-type: none"> <li>- Ministry responsible for entrepreneurship and crafts</li> <li>- Ministries responsible for finance; science, education and sports; social policy and youth; economy; agriculture; justice; labour and pension system; regional development and EU funds, foreign and European affairs</li> </ul>
MEASURE 2 - Statistics Base and Linking Sources of Information	8	<ul style="list-style-type: none"> <li>- HAMAG BICRO</li> <li>- L/R SGUs</li> <li>- CBRD</li> </ul>
MEASURE 3 - Creating a Favourable Environment	2	<ul style="list-style-type: none"> <li>- Croatian Bureau of Statistics</li> <li>- FINA</li> <li>- Umbrella institutions for cooperative entrepreneurship</li> <li>- ESI</li> <li>- Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>
<b>Strategic Objective #2 - IMPROVING SYSTEMATIC SUPPORT TO WOMEN ENTREPRENEURSHIP</b>		
MEASURE 4 - Women Entrepreneurship Support	7	<ul style="list-style-type: none"> <li>- Ministry responsible for entrepreneurship and crafts</li> <li>- Ministries responsible for finance; science, education and sports; social policy and youth; labour and pension system, health; and regional development and EU funds</li> </ul>
MEASURE 5 - Business Networking	5	<ul style="list-style-type: none"> <li>- HAMAG BICRO and local guarantee agencies</li> <li>- L/R SGUs</li> </ul>
MEASURE 6 - Education and Training	10	<ul style="list-style-type: none"> <li>- CBRD and commercial banks, funds, microcredit institutions</li> </ul>
MEASURE 7 - Favourable Funding	7	<ul style="list-style-type: none"> <li>- ESI</li> <li>- Umbrella institutions for cooperative entrepreneurship</li> <li>- Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>
<b>Strategic Objective #3 - INTRODUCTION OF WOMEN ENTREPRENEURSHIP TO THE OVERALL INSTITUTIONAL INFRASTRUCTURE</b>		
MEASURE 8 - Consultancy and Mentorship at a Regional Level	6	<ul style="list-style-type: none"> <li>- Ministry responsible for entrepreneurship and crafts</li> <li>- OGE</li> </ul>
MEASURE 9 - Women Entrepreneurship Support Through Infrastructure	5	<ul style="list-style-type: none"> <li>- HAMAG BICRO</li> <li>- L/R SGUs</li> <li>- ESI</li> <li>- Umbrella institutions for cooperative entrepreneurship</li> </ul>
MEASURE 10 - Providing Expert Support To Women Entrepreneurial Projects	4	<ul style="list-style-type: none"> <li>- Chamber system, employers' associations, associations and networks of women entrepreneurs and managers</li> </ul>

<b>Strategic Objective #4 - PROMOTION OF WOMEN ENTREPRENEURSHIP</b>		
MEASURE 11 - Communication Activities and a Plan for Promotion of the Strategy	3	- Ministry responsible for entrepreneurship and crafts - OGE - HAMAG BICRO
MEASURE 12 - Promotion of Networks and Development of Women Entrepreneurship	3	- L/R SGUs - ESI - Umbrella institutions for cooperative entrepreneurship - Chamber system, employers' associations, associations and networks of women entrepreneurs and managers