

The logo for WeRin features the text "WeRin" in a bold, black, sans-serif font. The letter "i" is lowercase and has a small orange dot above it. The text is centered within a white circle. Surrounding this circle are several overlapping, fan-shaped segments in various colors: purple, pink, orange, and yellow, arranged in a circular pattern.

WeRin

Regional Scan of the Current State of Gender Inclusivity

Croatia



CONTENTS

03	Foreword
07	About the region
10	Research methodology
11	Macro environment
16	Meso environment
33	Main conclusions
35	Recommendations
36	Appendices

Foreword

The Entrepreneurship Laboratory of Faculty of Organization and Informatics, University of Zagreb, Croatia is proud to present the results of the Inclusivity Regional Scan Report focusing on the “Gender” dimension from the entrepreneurial ecosystem in Croatia, which included participants from all Croatian Regions.

After the launch of the Europe 2020 strategy and recent policy measures to expand entrepreneurship in each of the EU Member States (e.g. The Missing Entrepreneurs, 2019), Europe has taken the path to strengthen entrepreneurial culture and networks by pulling strategies and actions together to enable everyone to start a successful and sustainable business, despite their gender, age, place of birth, or other personal characteristics.

The assumption that underlies most entrepreneurial ecosystems is that all entrepreneurs have equal access to resources and support within the entrepreneurial ecosystem. In theory, this assumption is valid, however, in practice, this is not always the case (Brush et al., 2019). According to the 2nd European Start-up Monitor, only 14.8% of start-up founders are female.

The Global Entrepreneurship Monitor 2019 shows that Europe had the lowest female involvement in early-stage Entrepreneurial Activity of every analysed region (6%) and the lowest gender parity. The lower entrepreneurial activity amongst women has been argued to be owed to the traditional general attitudes in entrepreneurship education, which are discouraging for women (Dilli & Westerhuis, 2018, p. 375).

Traditional masculine assumptions are therefore fed into ideas about entrepreneurship, which in turn are presented to students in a classroom. There is little to no reflective process in the development of the curriculum and entrepreneurship courses in challenging the ‘gendered entrepreneurship’ (Tegtmeier & Mitra, 2015, 266).



Against this background there is a need for more inclusive approaches in entrepreneurship. In this sense, women's entrepreneurship is analysed within the context of inclusive entrepreneurial ecosystems. The present report is a comprehensive analysis of the degree of inclusivity of key entrepreneurship education and support programs offered by the academic and non-academic partners in the region of Croatia. In addition, it analyses key elements form an entrepreneurial ecosystem, namely, a conducive culture for women entrepreneurship, available financing, the acquisition, and development of human capital through education and training programmes, new markets for products and services, and a range of institutional and infrastructure support systems targeted at women.

This report presents a brief description of the regional context and entrepreneurial ecosystem in Croatia, its key players, and some basic statistics related to the student and entrepreneurial population with a specific focus on female participation. In addition, it uses a qualitative approach emphasising the perceptions of four main stakeholders interviewed, namely a) educators of entrepreneurship at universities, b) program managers at incubators and other units in charge of entrepreneurship within the regional entrepreneurial ecosystem; c) students/program participants/alumni; and d) other key players in the regional entrepreneurial ecosystem in Croatia.

Our approach towards understanding female entrepreneurship is holistic and takes an entrepreneurial ecosystem perspective, which in turn is unique. WeRin sees entrepreneurship education as being an entry point into the regional entrepreneurial ecosystem. However, this only happens if HEIs and other parties active in the ecosystem beyond academia such as science parks, incubators and others are connected and collaborate in such a way that graduates know where to turn for entrepreneurship support after leaving university. For this reason, WeRin includes both parts of the ecosystem and

seeks to foster stronger interlinkages and cross-involvements to be included in educational and support program design.

The results of this regional scan have shown that even though men prevail in the entrepreneurial population, women in Croatia, who comprise most of our respondents, do not feel discriminated against. The biggest problem is the bureaucratic nature of the public administration and judiciary system which are obstacles for all entrepreneurs, no matter whether they are male or female. Another problem is that younger people do not see the importance of networking which is clearly emphasized by other members of the ecosystem. The other issue that arose from the research showed that male-dominated role models make it hard for women, especially young ones to familiarize themselves with and establish their self-confidence to be more inclined towards entrepreneurship as a career choice.

Clear recommendations for the Croatian ecosystem call to remove bureaucratic obstacles for all entrepreneurs; including entrepreneurship education before the tertiary level; and emphasizing positive women role models to raise awareness for young women that it is possible to become an entrepreneur. Role-model selection should ensure that students relate to the model and that the chosen role model depicts not only a desirable result but also a feasible and achievable career goal.

The entire WeRin team of the FOI Entrepreneurship Laboratory is proud to deliver this report for Croatian entrepreneurial ecosystem for the sake of improving the degree of gender inclusivity in the regional entrepreneurial ecosystem. We feel honoured to have been able to work with different stakeholders in this study and we would like to thank everybody who has enabled us to conduct this study, particularly the respondents in our qualitative study from whom we have received substantial and highly valuable contributions for this regional scan.

Doc. dr. sc. Kristina Detelj

WeRin Croatian Team leader

Head of Entrepreneurship Laboratory
Faculty of Organization & informatics
Varazdin
University of Zagreb Croatia

Meet Our Team



Kristina Detelj, PhD

kristina.detelj@foi.unizg.hr

Assistant Professor, WeRIn FOI Team Lead

Mainly teaching in courses on entrepreneurship, business planning and social entrepreneurship
Personal research interest: sustainability in entrepreneurship



Ksenija Vuković, PhD

ksenija.vukovic@foi.unizg.hr

Full Professor

Primarily teaching in courses on microeconomics, SMEs in the EU and entrepreneurial strategy.
Personal research interest: women entrepreneurship, creative and cultural industries.



Ivana Fojs, MA Econ

ivfojs@foi.unizg.hr

Teaching assistant

Co-operating in courses related to entrepreneurship, microeconomics, SMEs in EU and business planning.
Personal research interest: intellectual capital, start-ups, entrepreneurial support institutions and smart cities



Tamara Šmaguc, PhD

tamara.smaguc@foi.unizg.hr

Postdoctoral

Tamara teaches entrepreneurship, strategies, SMEs in the EU, fundamentals of economics and business planning.
Personal research interest is the contextuality and capital in entrepreneurship, Bourdieu's approach, legitimacy theory and qualitative research methods.

Meet Our Team



Dina Korent, PhD

dina.korent@foi.unizg.hr

Postdoctoral

Teaching in courses on corporate finance, business planning, microeconomics and principles of economics. Personal research interest: working capital management, capital structure and capital budgeting.



Marijana Bubanić, MA Econ

mabubanic@foi.unizg.hr

Teaching assistant

Co-operating in courses related to basic economics, microeconomics and business planning. Personal research interest: corporate income tax and the effective tax burden.



Tena Jagačić, MA Econ

tjagacic@foi.unizg.hr

Professional and teaching assistant

Tena works on courses in entrepreneurship and business planning. Personal interest: start-ups, drone academy



Karolina Kokot, MA Econ

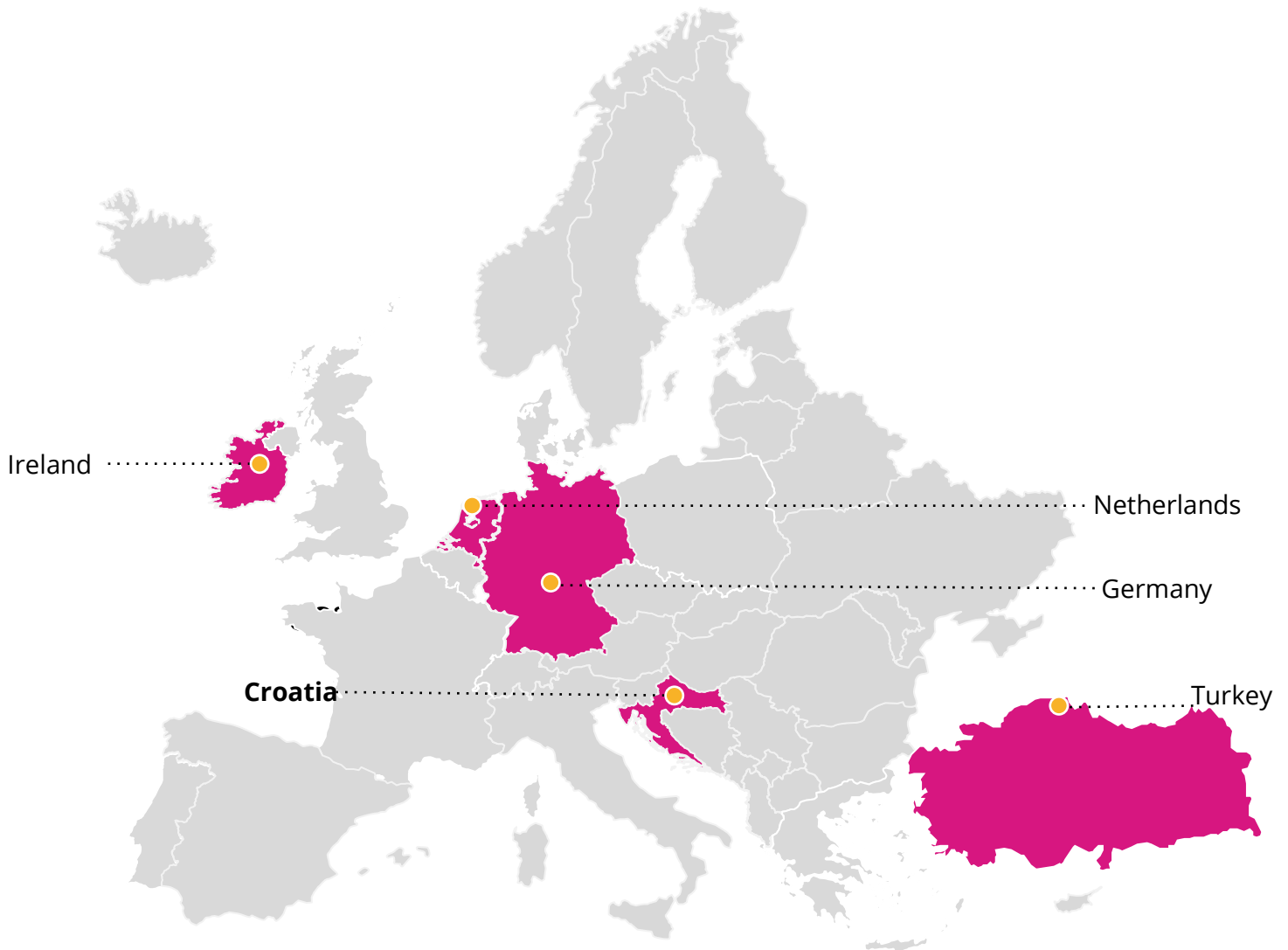
kkokot@foi.unizg.hr

Teaching assistant

Karolina teaches courses on personal and corporate finance, HRM and strategic management.

Croatia

This regional scan report pertains to Croatia, a central European country, which started the process of transitioning to a market economy 30 years ago. Other regional scan reports are available for Ireland, the Netherlands, Germany and Turkey.



Croatia

The economy was recovering slowly from the 2008 crisis when COVID-19 hit in 2020. The companies are not internationally competitive due to low transfer of knowledge into marketable products and services. Disparities exist between women and men in company ownership, women led businesses are smaller and earn less, even though more women are enrolled in further education.

The structure of the Croatian economy is extremely stable. Small and medium-sized enterprises (SMEs) make up 99.7% of the number of enterprises. In 2019, SMEs employed almost three quarters (72.2%) of all employees in Croatia, the sector accounted for 60.3% of total income and in total exports in 2019, the SMEs held a 52.9% share. Micro enterprises are the least competitive and productive, with lesser internalisation within the SMEs, but they are showing continuous improvement in business results, though not enough for strengthening their international competitiveness (Alpeza et al., 2020).

Croatia is ranked 45th out of 153 countries in the Global Gender Gap Index 2021, due to weak scores in two categories. In Economic Participation and Opportunity females earn lower wages than men, and there is a very small number of women in legislative, senior or managerial positions. In Political Empowerment, women hold only a few ministerial, parliamentary and head-of-state positions. (WEF, 2021)

In Croatia, women's entrepreneurship can be monitored by the activities of companies and crafts¹ in which one or more women own at least 51% of businesses. The share of companies with female owners is 31.7%, but in only 27% of companies were women positioned in top management. Women show lower levels of self-employment and entrepreneurial activity due to low financial literacy, a lack of business skills and limited access to financial resources when they initiate their business venture. The Economic Institute in Zagreb conducted a study (Alpeza et al., 2020) of women's micro enterprises that found they had a similar growth trend as male owned companies but with different access to equity. Different access to equity results from a tradition in which women usually inherited less and owners of real estate were more often men, so they have less collateral to raise loans. In addition, women usually put more focus on social, family and other nonfinancial factors when making their decisions, so they are less likely to choose entrepreneurial careers. Thus, they are growing slower and remain longer in the micro enterprise category than those businesses with male or mixed ownership. (Alpeza et al., 2020). Since 2015 GEM reports show that most male entrepreneurs start their businesses aged 25-34, while females are more numerous in the age group 35-44 (CEPOR, 2021).

¹ Craft is a legal entity in Croatia that presents self-employment with none or only a small number of other employed workers. Their activity is similar to the operation of micro enterprises (legal form of a company) with several employees). In the European SME context, micro enterprises are companies with less than 10 employees and less than €2 mio of annual revenues

Croatia

Croatia tried to address these culturally induced issues with a Strategy for Women Entrepreneurship Development in Croatia; at first for the period 2010-2013 with an action plan and then another for 2014-2020 based on the results of the first one. It is further elaborated on in the Macro analysis (p.10).

GEM² research allows analysis of differences in business venture activities between women and men. With the TEA index at 13, men's activity is 1.63 times higher than women's activity (TEA 7.96), which is at the same level as in the EU in GEM. In addition to the differences in the launch of a business venture, women often feel insufficiently qualified to run a business venture, they have a higher fear of failure and lower capacity for networking. (Alpeza et al., 2020).

The population of Croatia is 51.7% women and 48.3% men (CBS, 2021). But women are generally more often enrolled in HEIs. In the academic year 2019/2020 in Croatia, women account for 57.2%, and men 42.8%, except in technical sciences. The difference increases when it comes to postgraduate specialist studies (65.1% vs. 34.9%) and in doctoral studies there are 54.7% of women enrolled. Regarding employment in 2019, women accounted for 47.6% of the total number, with the share of women's wages at 86.7% compared to males. Despite the overwhelming share of women in education, the share of women in employment is lower than the share of men and is further significantly reduced in the share of company owners. This disparity is the result of unequal participation of women and men in family life obligations (child and older care), which is a cultural issue whose solution requires interventions to the education system. (Alpeza et al., 2020).

According to the Startupblink's latest Startup Ecosystem Rankings 2020, Croatia is the 39th best location for startups in the world (out of 202), an improvement of 11 places compared to 2019. The report recommends positioning Zagreb as a regional startup center, while it should offer the other cities help and support to improve their startup environments. This would reduce the emigration of young and talented entrepreneurs who often initiate their startups in London or Vienna. The public sector should provide support to private initiatives, but also be more involved in the development of the startup ecosystem. (Alpeza et al., 2020)

According to the global competitiveness index, Croatia was 63th out of 141 countries, increasing its rank YoY by 5 places. Among the worst rated components are those that make up the innovation ecosystem: Business dynamics (administrative requirements and an entrepreneurial culture which is extremely poorly rated); Aversion to entrepreneurial risk, and companies are not open to disruptive ideas; Research and development are a bit better rated, but difficult to commercialise;. The worst ratings are for the diversity of the workforce (134th place), the development of clusters (132nd) and co-operation stakeholders from different areas (132nd place). (Alpeza et al., 2020).

²GEM – *Global Entrepreneurship Monitor* is an ongoing research of entrepreneurial activities in mostly developed economies that started in 1999, with Croatia joining the project in 2002. *Total early-stage Entrepreneurial Activity (TEA)*: GEM's most well-known index, representing the percentage of 18-64 population who are either a nascent entrepreneur or owner-manager of a new business.

Research methodology

- **Macro analysis** of the Croatian entrepreneurial ecosystem landscape based on a case study method – desk research of available secondary data.
- **Meso analysis** of the Croatian entrepreneurial ecosystem based on a qualitative research method – analysis of primary data collected by semi-structured interviews.





Macro analysis - Croatia

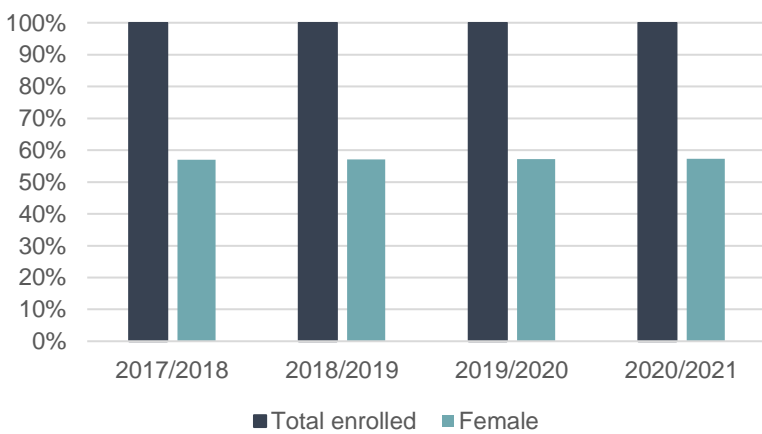
The Croatian entrepreneurial ecosystem includes an institutional setting with the Ministry for Economy and Sustainable Development on the top, and elements of entrepreneurial infrastructure (zones, parks, centres etc.) below it

- A supporting educational system can be found on the tertiary level (study programs on entrepreneurship, business, entrepreneurial topics on other study programs).
- Primary and secondary educational level have included entrepreneurial topics only in recent years based on curricular reform (except for the vocational economic high schools which have it in the syllabuses of many courses). The current pandemic situation has slowed down or even stopped many of these initiatives.
- At a subject level there are entrepreneurship educators, students and alumni, program managers, entrepreneurs and additional stakeholders.
- The networks are also numerous, but not all the stakeholders are aware of their usefulness.
- The number of female students is greater than that of males, but in the entrepreneurship world the situation is the opposite.

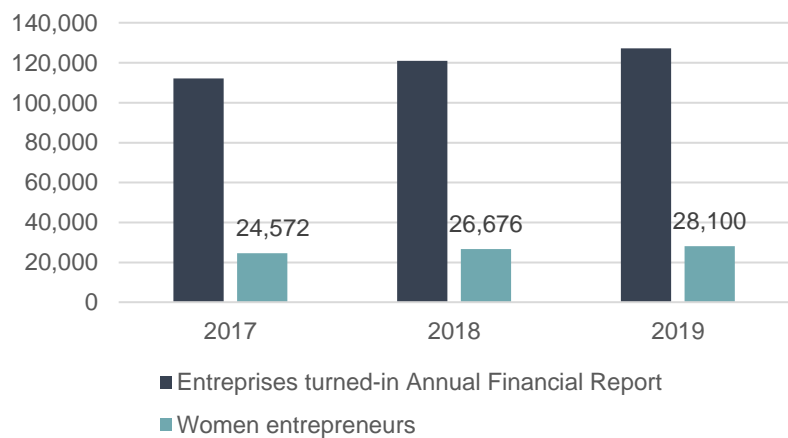
Macro analysis – head count

Statistics related to the current student and entrepreneurial population

Students - women share



Women entrepreneurs



Student population

The number of students enrolled in different study programs is steadily decreasing. In 2017/2018 it was just over 159,000 students, which fell to around 155,000 in 2020/2021.

Women make up approx. 57% of the general student population, but in the social sciences where most entrepreneurship education is going on they make up 66%. This share is stable.

Ethnic diversity is not omnipresent, only 5% of students come from other countries and less than half of them is of foreign nationality (in total 2% of students).

Source: Croatian Bureau of Statistics

Women entrepreneurs

Women make up about 22% of owners of enterprises legally founded as companies. Among crafts there are even more women owners which brings women business ownership to 32%.

The share is stable even though the number of female entrepreneurs is steadily rising, due to the total number of entrepreneurs rising equally.

Source: Financial Agency

Croatia – Macro analysis


- Key players and networks in the regional entrepreneurial ecosystem and current ways and means of interaction
- Existing entrepreneurship educational landscape
- Existing public and private (female) entrepreneurship support schemes

The umbrella actor over the entrepreneurial landscape in Croatia is the **Ministry for the Economy and Sustainable Development**. Croatia also has regional entrepreneurial infrastructure elements incorporated in the entrepreneurial zones and **entrepreneurial support infrastructure** (centres, regional development agencies and similar supporting entities), some of them more, and others less active. According to the Small Business Act – EC report, generally the Croatian small business ecosystem seems to be the most problematic in the field of ‘responsive administration’, where the result is lowest in the EU (SBA Croatia 2019). It refers to public administration not being responsive to the needs of SMEs, where the worst areas are: (i) the competency of government staff in supporting new and growing firms; (ii) perceived as the most burdensome government regulations in the EU; and (iii) fast changing legislative and policy-related procedures are perceived to be problematic by 85% of respondents. Despite the results, the public-sector still does not perceive SBA implementation as crucial for SMEs’ development.

Within the official entrepreneurial infrastructure **technology parks** and **technology-based business incubators** seem to offer significant support on a regional (county and municipal) level. Partial research and our own contacts show that these actors tend to connect their members and associates more closely in collaborative networks which results in strong international competitiveness of the Croatian ICT sector. By law Croatian companies are still obliged to be a member of the **Croatian Chamber of Commerce**, but the recent affairs and scandals further disrupted the reputation of the institution and willingness of businesses to closely collaborate within this institutions’ framework.

Networks on the other hand tend to rely more on initiatives from the entrepreneurs themselves. **The Croatian Association of Employers** and the association **The Voice of Entrepreneurs** are very active in articulating the problems and are actively involved in creating and offering solutions to entrepreneurs’ problems. The Enterprise Europe Network is valuable, yet not recognised enough among Croatian entrepreneurs.

In the last decade, we saw evidence of the emergence of networks oriented towards women entrepreneurs that are gaining public interest and increasing in numbers. The most active are the **Women in Adria** network, and the **International Network of Women Entrepreneurs** which connects entrepreneurs from Croatia and Serbia but is open to the wider region. The Women in Adria web portal captures 100,000 visitors per month, additionally it is present on social media networks (Facebook, Twitter and LinkedIn) and organises networking events and conferences throughout Croatia. Since 2015, the best entrepreneurs are also awarded, which further enables the promotion of women's entrepreneurship.




Entrepreneurial education was scarcely present in educational programs until the mid 2000s. Even then, most of the courses tackling entrepreneurship were taught only in economy high school programs and in the faculties of business and economics within HEIs. There are a total of 224 university and polytechnic studies in the scientific field of social sciences and fields of economics in Croatia, of which 25 are study programs related to entrepreneurship. Out of the 25 entrepreneurship study programs, 4 are undergraduate university studies, 5 are graduate university studies, one is a postgraduate university (doctoral) study program, 4 are postgraduate specialist studies, 7 are undergraduate professional studies and 4 are specialist graduate professional studies (Mozvag.srce.hr). In recent years, other technical and science study programs include courses dealing with entrepreneurship and economics in their study programs (e.g. Faculty of engineering and computing, agricultural faculty, textile technology faculty etc.) but this is usually on an introductory level. In secondary education, entrepreneurship has been recognised as a set of knowledge and skills in vocational schools, through the subjects Entrepreneurship and Training Firm / Vocational Practice for many years.

In non-formal education, there are also different programs that teach an entrepreneurial skillset. One of the newest programs, which is free for participants, is in Entrepreneurial academy from the Varaždin Public Open School which uses experienced entrepreneurs to teach interested parties. Also from the time of the Croatian candidacy to enter the EU, there are lots of European funds that aim to improve the human capital (e.g. European Social Fund, Erasmus and similar) which allows local authorities to organize different kinds of courses or short-term workshops for disseminating knowledge and developing entrepreneurial skills. These are temporary and mainly free for participants.

The entrepreneurial initiative, **The Center of Women Entrepreneurs** has provided exchanges of experience, creating business contacts, linking and improving the entrepreneurial atmosphere in the region, through many projects and especially through free education for entrepreneurs since 2015. **Aurora** (www.aurora.hr) is a platform that provides current information related to women entrepreneurship, promotes stories of successful women entrepreneurs through blogs, and organizes monthly meetups for the exchange of knowledge and contacts. The partners in this project are Impact Hub Zagreb, ACT Group and SEE Regional Advisors d.o.o. In 2019, a new initiative called **#rastem** was launched by Aurora, created in collaboration with the Zagreb Stock Exchange, PwC, Funderbeam SEE and the U.S. Embassy in Croatia, seeking to support women entrepreneurs whose businesses are ready for growth and investment (with support from mentors, networking and additional resources to present their company to investors). All training provided by Aurora is free of charge. The Croatian Network of businesswomen "Circle" includes not only women entrepreneurs, but also managers in senior management positions in large companies.

Entrepreneurial competence is recognized by the EU as one of the eight key competences for lifelong learning, which means acting in accordance with opportunity and ideas, and the ability to transform them into value for others. In 2010, the National Strategy for Entrepreneurial Learning 2010-2014 was adopted in Croatia, with two primary objectives – sensitise the public about entrepreneurship, develop a positive attitude towards lifelong learning for entrepreneurship, and introduce learning and training for entrepreneurship as key competences in all forms, types and levels of formal, nonformal and informal education and learning. Other strategies (Ministry of economy, Ministry of science and education) have taken similar approaches towards entrepreneurial competences so in the curricular reform parts of this approach have been implemented even at primary and secondary school levels in the last decade. However, in Croatian primary education, until 2019, entrepreneurship was only sporadically mentioned in the curriculum and promoted, depending on preferences and knowledge of teachers and/or school principals, or within individual projects.



A history of large differences in entrepreneurial activity of women and men point to insufficient efficiency of programs and measures for the development and strengthening of women entrepreneurship in Croatia. In 2014, the Government adopted the national Strategy of Women Entrepreneurship Development in the Republic of Croatia 2014-2020, which is based on four strategic objectives: improving alignment and networking of public policies, improving systematic support to women entrepreneurship, introducing women entrepreneurship to the overall institutional infrastructure, and promoting women entrepreneurship. Evaluation of the implementation effects of this strategy according to the defined performance indicators is not available.

The evident gap in entrepreneurial activity of women and men points to established obstacles to the development of women entrepreneurship in Croatia, and the necessity to redefine policy instruments and programs in order to achieve greater progress in the development of women entrepreneurship within the new Strategy for the 2021-2027 period. The following programs and projects aimed at encouraging the development of women entrepreneurship in Croatia were being implemented in 2019:

- Croatian Bank for Reconstruction and Development (HBOR) – program for crediting young, women and start-up entrepreneurship. “Women Entrepreneurs” have got 21 mio HRK worth of loans in 2019, altogether cca. 210 mio HRK (=approx. 28 mio EUR) since 2013.
- Croatian Agency for SMEs, Innovations and Investments - HAMAG – BICRO offers funds co-financed from ESI – European Structural and Investment funds.
- European Bank for Reconstruction and Development (EBRD) implements various programs aimed at empowering SMEs. (direct and indirect financing, advisory services). Women in Business is a specific EBRD’s program aimed at women enterprises. Besides financing, it encompasses a wide range of consulting services, including strategy, marketing, organisation, operations, ICT, engineering, quality management, energy efficiency and ecology. The program offers training, mentoring, networking, on-line business diagnostics “Business Lens” and other supports to enable women entrepreneurs to share experiences and learn.
- Business incubator for women entrepreneurs – beginners started by Croatian Chamber of Economy in 2015 in Split. Women entrepreneurs – beginners, selected through a public tender, are provided the use of four furnished office spaces in County Chamber Split under favorable conditions for a period of three years. In addition to office space, County Chamber Split provides logistical support, mentoring and consultation to its users. In 2019 it is in full use.
- CESI – Center for Education, Counselling and Research is a non-profit association founded in 1997 in response to problems of human rights violations, women’s and minority rights. In 2018, CESI continued the implementation of the Erasmus+ “FREE – Rural Women and Entrepreneurship project. The goal of the project is to provide support to women from rural areas when starting their own company, as well as technical assistance to women who already own a company. In 2019 and 2020, CESI conducted an IPA project “Equal opportunities in the world of work and the employment process - Women are choosing a new chance”. The project aims to improve the position of women in the labor market, in the City of Zagreb and Krapina-Zagorje County.



Meso Analysis - Overview

The analysis will clearly show diverging and converging perspectives of the four stakeholder groups interviewed as part of the regional scan. The four stakeholder groups are a) educators, b) program managers c) students (including alumni) / program participants d) women entrepreneurs and other key players in the regional ecosystem.

- Primary Data: 65 semi-structured interviews were conducted in person and online during the period May to July 2021, the average time per interview was 70 minutes.
- Snowball sampling was applied for recruitment of interviewees, firstly contacting acquaintances and asking them to recommend their contacts to reach a targeted sample. The sample comprises Female Entrepreneurs (10), Program Managers (5), Entrepreneurship Educators (10) Students & Alumni (35) and Ecosystem Stakeholders (5).
- Interviews were based on the WeRin project interview protocols.
- Interviews are analyzed based on the “5M” framework (Brush, de Bruin & Welter, 2009), where the 5M’s stand for Macro, Meso, Management, Money and Market.



Target group: Educators

Since it is more common for the Croatian education system that the educators, especially in the social sciences, are women, most of the respondents (out of a total of ten) are women. The respondents are highly educated (mostly) women and all of them teach courses related to entrepreneurship. The observed study programs are mostly enrolled by women, and students interested in entrepreneurship or students with entrepreneurial experience from family entrepreneurship. Educators have noticed that although male students have more self-confidence, and female students need to be encouraged to state their opinion, the crucial factor to become an entrepreneur is not gender, but the support of the environment and the personal characteristics of the individual.

An overview of the entrepreneurship educators can be found in the Appendix, Table 2.

Inspiring examples given by educators are successful entrepreneurs from Croatia, alumni of faculties who have started their own business and local entrepreneurs with whom the students can easily identify. These examples serve as inspiration and an indicator that everything can be turned into a successful business. The typical entrepreneur is mostly male, persistent, innovative, hardworking, willing to take risks, overcome obstacles and combative. In entrepreneurship courses, it has been seen by educators that men have more self-confidence and women still do not use their potential.

According to the respondents, entrepreneurship is intended for everyone who has entrepreneurial intentions and desires, proactive, persistent, self-confident, willing to learn, hardworking, willing to take risks and have at least basic economic knowledge. In online classes, it was harder for educators to spot students with entrepreneurial potential, but most of them were curious and dominated during classes, had a line of positive naivety, and recognized their own interest. Although it was observed that men have more self-confidence, women are more thorough in the realisation of business ideas. A general conclusion by educators is that gender is not a crucial factor for entrepreneurial behavior. In smaller groups, everyone gets a chance to express their opinion, and in a larger group, only the most active ones.

Male students are explosive at first, and female students are longer lasting, but it is not noticed that someone would have greater preferences for entrepreneurship due to gender. The effort and work of pupils and students is always more important. ... It depends on how much support the environment has for them, the difference is in who is from an entrepreneurial family and who is not. (EE004)

Teaching is not adapted to different groups, as there is no discrimination. Minorities have the same program for greater inclusion, but adjusted (e.g. extended exam writing time for students with disabilities). In some economic courses, females are in the majority, in others male students prevail, and in some the ratio is equal. There is no ethnic diversity, except for a small percentage of students from neighboring countries, Erasmus exchange students or students of the Roma national minority. For most respondents, the topic of inequality is

indirectly included in the courses. Minority and marginalized groups are supported and included, and in case of negative connotations, educators are ready to react (a reprimand or to argue the comment).

When discussing obstacles faced by entrepreneurs, the most common include bureaucracy and the judiciary; but sometimes women face different obstacles than men. The classes discuss potential obstacles and seek solutions to show how to deal with them and be flexible in the entrepreneurial world. The level of self-confidence of students depends on how much self-confidence they come to the Faculty with. Over the years, self-confidence grows due to participation in various entrepreneurial activities, tasks and teamwork and due to acquired knowledge and skills. Students are willing to co-operate, all ideas are heard regardless of gender or ethnicity. Student activity depends on character, not gender. General norms on entrepreneurship include ambition, personal development, profit, innovation, focus on realising ideas, sustainability, creating something new and your own.

From the perspective of educators, they feel that they are not biased and they do not approach students with prejudice. Still, they conclude that sometimes they pay more attention to students who are proactive and dominant in student groups. Half of respondents do not discuss bias at all because they haven't faced it in their teaching. About half of them talk informally with colleagues before making decisions.

Most respondents believe that entrepreneurs have equal access to support, but do not use it due to lack of information. Individuals feel that entrepreneurs are deprived because of the political situation (acquaintances, bribery and corruption are widespread). The positive aspects and importance of networking are an integral part of the course. Respondents connect students with guest lecturers and emphasize the importance of alumni associations, because of the contacts gained during their studies. The support institutions mostly recommended by the respondents include local development agencies, business incubators, technology parks, universities and local self-government.

Educator Testimonials

Female educator

“

“It (entrepreneurship) was hidden in them, and we encouraged it a little (while studying).”

“

“It is very important to prepare students for the obstacles in entrepreneurship, and we should be careful how we present those obstacles, because awareness of the obstacles sometimes diminishes their entrepreneurial intentions.”

Female educator



Target group: Students & Alumni

Students with more courses on entrepreneurship tend to have a more holistic view and focus on entrepreneurs from their surroundings and not only on media exposed entrepreneurs.

Alumni are even more aware of that and emphasize the importance of mentoring support schemes.

An overview of the entrepreneurship students and alumni can be found in the Appendix, Table 1.

Immersed in entrepreneurial education without previous experience in entrepreneurship and weak ideas about entrepreneurship as a profession, the educational choices of our students were directed by practical motives (geographical proximity of the faculty of economics as a natural continuation of secondary economic education, a wide range of jobs that a person can work at after graduation). However, there is a minority for whom the choice of entrepreneurship education is guided by intriguing incentives for future self-realization in entrepreneurship, mainly instilled through the process of intra-parental transmission of entrepreneurial aspirations (growing up with an entrepreneur parent, entrepreneurship in the immediate family):

It just came to me... When I would analyze [I chose entrepreneurship education] because I grew up in an environment where my father was an entrepreneur, and I watched him, and I had a feeling I wanted to try myself in entrepreneurial waters... (SE013)

Students perceive a typical entrepreneur as a person with excellent communication and listening skills, who is proactive, flexible, dedicated and people-oriented, with a strong desire to achieve. A few of them incorporate characteristics into the image of a typical entrepreneur, identifying him as a middle-aged man 'with a richer professional experience. When it comes to the dominant drivers of entrepreneurial activity, student attitudes are not unique. While some see them exclusively in financial breakthroughs, others are aware of the heterogeneity of entrepreneurial goals, highlighting the pursuit of independence in business and the desire for self-realization as primary entrepreneurial stimuli. Such a divergence in attitudes may be somewhat related to the scope and quality of entrepreneurial education in which the student is involved.

When it comes to the primary association of students with entrepreneurship, it is mainly formed under media influence and exposure to entrepreneurial examples in class (Mate Rimac, Emil Tedeschi, Bill Gates, Elon Musk). Impressions related to role models in entrepreneurship, however, are of a different origin. They can spring from closeness and emotion (successful entrepreneur - family member) or they are the product of feelings of admiration for a specific young entrepreneur or those within an intriguing niche. The latter is nicely illustrated by the statement of student Ines, who recognizes the entrepreneurial role model in a woman - a successful Croatian designer:

[My role model in entrepreneurship is] *Katarina Baban, I regularly follow her website, her way of creating dresses, she graduated from an acting academy and then switched to design, she changed the industry, she managed to fit everything she does together, she did well network... other fashion icons wear her cuts, she manages to leave a dose of self-promotion... so she is etched in my memory, especially because she is a woman entrepreneur. (SE003)*

Alumni have a critical approach to media-exposed entrepreneurs and role models in entrepreneurship. A small number of them will point out student examples (Rimac, Musk), but most find role models by association with entrepreneurs in the milieu of "everyday" entrepreneurs, family members or less media-exposed entrepreneurs. Some also express disappointment with former role models, pointing to inflated media stories. Entrepreneurs who are visible in the media resent the lack of aspirations to improve society.

In this regard, a different value system can be mentioned than the one that is traditionally associated with entrepreneurship relating to profit. Young entrepreneurs we interviewed or those who want to become one point out that their values and goals are related to internal growth and progress as well as the progress of society. They see their entrepreneurial activity through the prism of independence, freedom, authenticity and responsibility towards employees and society. They believe that entrepreneurs are "brave people, ready to change the world", who "do not open the way to strengthening the ego".

The image of entrepreneurs among students involved in some form of entrepreneurship education is predominantly positive, sometimes reinforced by feelings of admiration, which differs significantly from the view of entrepreneurship within the wider community. As students' perceptions show, in Croatian society, entrepreneurship is often intoned negatively, especially among the older population. The negative connotations that students witness describe attributes such as worker exploitation, the profiteer who lives well with little effort, the person prone to breaking the law. According to SE002, this is a consequence of the negative aspects of the privatization process that younger generations have not witnessed, which is why, according to a large number of respondents, the image of entrepreneurs in society has gradually transformed in recent years.

Within their student milieu, students attribute the role of a potential entrepreneur to people who are extrovert, communicative and stand out in the group, but are also reliable, diligent and strongly motivated to engage in extracurricular activities. These are young people who have some experience in entrepreneurship within the family and let others know about their entrepreneurial aspirations, or their entrepreneurial potential is recognized in the high level of entrepreneurship in college (involvement in various project activities, leading teams and student associations, etc.).

Student assessments of the representation of content related to women's entrepreneurship and gender issues in entrepreneurship in the curricula of entrepreneurship programs vary significantly. While some students have not touched on these topics, others deal with them at least in the form of seminar papers. Some research participants are satisfied with the representation of subject content in the faculty program (topics are covered in several subjects) and leave the impression (at least to some extent) of familiarity with the topic of gender differences in entrepreneurship. Topics mentioned by some include the issue of less statistical representation of women in entrepreneurship, barriers for women entrepreneurs and the specifics of entrepreneurial venture led by women. Identified barriers for women entrepreneurs include difficulties in balancing family and business life and stereotypes according to which women were not created for the role of entrepreneur.

Students recognize at least some of the key players in the entrepreneurial ecosystem, mostly local organizations that co-operate with the faculty the student attends (e.g. Varaždin Technology Park) and institutions based on the profile of study the student attends (for example, Agricultural Management students mention associations in the field of agriculture). At the same time, student assessments regarding the possibility of equal access to all institutions are heterogeneous. Some respondents are of the opinion that potential and existing entrepreneurs have equal access to institutions, while their lack of familiarity with the offer of services limits their use. The second group of respondents is of the opinion that access to institutions strongly determines the involvement of entrepreneurs in the policy field, which facilitates access for some, limiting options for other entrepreneurs.

With alumni, it is evident that self-efficacy grows with education, especially by attending programs in the field of entrepreneurship for those who come from professions who did not encounter entrepreneurial topics during their education. In the beginning, there is fear, dependence on others, on the expertise of

other people. It helps them to share jobs and responsibilities if they carry out entrepreneurial activities in partnership with other people. Some, on the other hand, initially had more self-confidence not knowing what awaited them on the entrepreneurial path. Young entrepreneurs emphasize the advantage of mentoring and the availability of mentors in situations where they encounter problems they cannot solve. They emphasize the need for reliable and verified sources of information and knowledge, instead of relying exclusively on, for example, Facebook groups where they can find misinformation.

In the phase when I didn't have experience, I took it all lightly, and now when I go into that entrepreneurial world, I see how difficult it is because I see it as a full-time job, you invest your own life in entrepreneurship, it's hard to separate personal and business life. It is demanding. (AE001)

Regarding the social security of alumni and students, given that the groups are homogeneous in many characteristics (ethnicity, religion), there is no feeling of undesirableness, discrimination or exclusion.

Various gatherings and various associations were organized at the faculty. I wasn't part of it, but everyone was invited. Our college was inclusive, trying to include people with various disabilities, there was no discrimination. (AE001)

Although most respondents do not have negative experiences related to discrimination, there are exceptions. One respondent, a female programmer, stated that in college she initially did not have understanding from male students, they felt she could not be better than them since she was female, they did not accept her opinion. However, the professors treated her the same as the male students.

Students' perceptions regarding the possibility of one day becoming entrepreneurs are heterogeneous. Almost all students point out that entrepreneurial education over time has had a positive effect on their self-confidence in a career in entrepreneurship. However, there are also those students in whom the increase in knowledge about entrepreneurship (especially the obstacles faced by the entrepreneur) increases the fear of failure, which reduces their intention to one day truly become entrepreneurs. Students who express entrepreneurial aspirations generally see themselves as leaders of a smaller company in a specific niche that is interesting to them. They expect financial and other support from their immediate family, as well as emotional support from friends.

Student & Alumni Testimonials

Student names are coded

Before attending college my motivation and self-confidence was equal to 0, I never saw myself in entrepreneurship, over time I started thinking about what it would be like to have a pastry shop, over time my level of my self-confidence grew... (SE003)

...after high school I didn't think I could do anything like that... I didn't know about entrepreneurship in agriculture at all... now I know that I could do it. (Ivana)

At the beginning I had confidence in myself [as an entrepreneur], but I didn't have that much knowledge, and now with the increase of knowledge my security has decreased... (SE016)

The latest example connects me to the course SMEs in the EU where we touched on topics related to women's entrepreneurship, the strategy of women's entrepreneurship. The legislature itself is insufficiently involved in promoting women's entrepreneurship, in the course Social Entrepreneurship we touched on the role of women in entrepreneurship, in the course Entrepreneurship in the first year also. Through other subjects, we touched on these topics to a lesser extent, but in the course Communication we touched on the differences in communication between women and men. (SE003)

They are enrolled and have finished different study programs in Croatian universities

UniZG, UniOS, UniRI, etc.



Target group: Program managers & stakeholders

Most of the program managers in research are women with a high level of education, i.e. PhD and master's degrees. They are program managers of study programs or training and professional development programs in the field of entrepreneurship. The participants structure of mentioned programs varies depending on the program, whereby study programs are dominated by women.

Most of the additional stakeholders in our research are women and have a high level of education. They usually have a master's degree, and are mostly directors, or assistant directors, and independent consultants.

An overview of the entrepreneurship students and alumni can be found in the Appendix, Table 2

Good/inspiring entrepreneur examples given by program managers are successful local, regional or national entrepreneurs and alumni of their programs. They are considered inspiring precisely because they have had an idea and have found a niche, they have been dedicated and mastered personal challenges (difficult stories, job loss), they have expertise and experience to realize an idea, they work on themselves (lifelong learning), they are successful. Typical entrepreneurs are usually identified with an inspiring one. They are primarily driven by passion for what they do, and not so much by profit. In addition, they are driven by a desire for self-actualization, "being your own boss" and by a desire for change (they think outside the box).

Study programs are intended mainly for young people who want to start their own venture after graduation, whereas training and professional development programs are directed, depending on the area, to different groups of participants. To be successful as program participants and as a (future) entrepreneur the mentioned characteristics/competences of good/inspiring entrepreneurs are required. Besides, they must be willing to co-operate and they must be adaptable, possess and/or develop communication skills and find ideas and sources of useful information. Students of study programs that do not fit into the mentioned image of the ideal student are sought to be enabled to find their niche and what suits them through a wide range of workshops, manifestations and events. Training and professional development program participants that do not fit into the image of the ideal participant are motivated and directed to develop practical skills, while those who are not selected are instructed to follow future programs. In the study programs underrepresented participants are men and part-time students who come from business practice.

Although entrepreneurs in the ecosystem face obstacles of a predominantly external nature (administration, bureaucracy, frequent changes in laws and business conditions, unstable business climate, high levies), and internal ones should also be pointed out ("I know everything and I can do it myself", unwillingness to pay for services to others, insufficient information and lack of knowledge). The existence of different barriers for different groups can be provoked, for beginners in the context of state expectations (employment and payments to the state budget), for Roma national minority (irresponsibility, negligence, theft), for women in non-traditional ("male") occupations (more proving). It is considered (very) important to

acquaint the participants with the obstacles, so they are, as a rule, discussed within the program (most often within several subjects or modules; when the latter is not prescribed by the curriculum, discussion of it depends on the goodwill and experience of the coach he wishes to convey), and a preparation of participants for obstacles is more often part of the relevant programs than not (included in different courses/modules depending on the topic, in the form of articles on the portal, etc.)

The prevailing opinion is that educators in their programs are not biased, but there is dissenting opinion that there exists unconscious biases towards women, acquaintances, national minorities, biases determined by the personal stories of the participants.

The coaches in the program have an (unconscious) bias. They have prejudices against women entrepreneurs to make smaller networks, have harder access to finance, etc. (EPM001)

Biases probably exists, none of us are 100% objective. If there is an acquaintance in the program, we ask him for more. People who have never worked with the Roma national minority often feel repulsion at first, but it disappears during the education process. (EPM005)

About half of program managers state that they have certain biases towards program participants. Examples are positive discrimination against women and biases toward participants who stand out and are motivated and represent role models later in the program.

Commonly observed general norms on entrepreneurship that participants share are ambition and realization of ideas, goals and visions, not giving up, survival and sustainability, and to a lesser extent, and often insufficiently represented, the following norms: inclusiveness, networking, openness and philanthropy, willingness to work and a desire to learn and self-actualization, expansion and growth. In a formal sense (as a part of gender inequality it is more not discussed than it is discussed, while an informal discussion on the subject is represented. Participants are generally considered to support minority groups within their group, but there are cases where this depends on the demographic structure of the group (gender and/or ethnicity). Situations of unsafe/inappropriate comments in groups of participants are resolved primarily by conversation.

There is a universal view that participants are willing to cooperate and accept ideas and other inputs from participants with different backgrounds. Program managers of study programs are unaware that bias problems exist, so they do not even discuss their own potential biases / prejudices with their program colleagues. However, with program managers of training and professional development programs this is a rule, not as a negative but with the aim of ensuring the best possible performance of the program.

Networking (and networking skills) are generally a large part of the program and it is more common to emphasize only the positive sides, i.e. to get participants acquainted with the forms and importance of networking and education for networking skills. The network that is most often recommended to women entrepreneurs is Women in Adria network. The institutional parties in the region that are considered the most important and with which they co-operate with are regional offices of CES, CCE, CCTC, local entrepreneurial centers, start-up incubators and technology parks, local / regional development agencies, local and regional self-government units, centers of excellence, etc. Beliefs about whether (all) entrepreneurs have equal access and are equally supported by these institutions are divided. Potential participants of study programs are reached by organized visits to high schools, at fairs organized by faculties and by advertising.

Training and development programs reach potential participants primarily through promotion on their own websites (participants find them), some through portals, social networks and billboards in frequent places, and they are also found in co-operation with the CES and companies. Program managers of study programs find or meet colleagues who run similar programs and people with whom they work through collaborations on projects, conferences, deans' meetings, etc., and program managers training and professional development programs in their own informal networks of entrepreneurs, through incubators throughout the Republic of Croatia, on LinkedIn, through recommendations and acquaintances, through the Community for Adult Education - CCE, in cooperation with AVET, etc.

The support that stakeholders provide to entrepreneurs is mainly related to help starting a business, finding sources of financing, and education. They generally give examples of entrepreneurs from their environment. They are inspired by entrepreneurs who have realized their ideas. Stakeholders believe that the typical entrepreneur is mainly driven by the desire for profit and independence. It's important to emphasize this,

because their opinion differs from that of program managers. In the client structure of stakeholders, a small proportion of entrepreneurs are women. Also, a small number of women entrepreneurs seek the help of support institutions. Considering the ethnic minorities, they are almost non-existent in the client structure, and they do not seek help from support institutions. Stakeholders provide the most assistance to entrepreneurs through obtaining information, education and advisory services. Stakeholders point out that there is no discrimination among clients. Therefore, there are no significant intentions to offer special programs for special groups of clients (women, ethnic minorities, etc.).

Stakeholders believe that sustainability and profit are the most pronounced norms in entrepreneurship. They also point out, that there is no discrimination based on gender and ethnicity. Most stakeholders, but not all of them, believe that women are heard equally in meetings. Just a few stakeholders point out that ideas coming from females are not accepted by males. "Male colleagues find it difficult to accept the fact that women have better ideas than theirs." "Well, I have noticed some colleagues (men) that they have prejudices against women in managerial positions. They denied or belittled the ideas proposed by women even though they were superior to them. In our organization, men are more dominant and I see that they support each other, and the ideas proposed by women are rarely accepted." There are no complaints, and if there are, they are resolved by conversation. Stakeholders state that the main obstacles to entrepreneurship are: administration, the legal framework with an emphasis on frequent legal changes, especially tax changes, high state levies, and the lack of an adequate workforce. These barriers are the same for everyone. However, they emphasize that it is more difficult for women to deal with them, because women deal with family obligations. This is a major gender stereotype that has been proven in Croatia. In the research of Klasnić (2017) "The impact of gender division of family responsibilities and household chores on the professional life of employed women" proved that in Croatia routine jobs, daily chores and childcare are jobs that are predominantly performed by women. These jobs are by nature such that they isolate women, that they are unpaid and are not in touch with the sphere of leisure as is the case with some of the men's jobs that are. In the vast majority, over 80% of relationships all or most of such household chores are done by women, in only 16% of relationships these jobs are equally distributed, only in 2% such jobs are mostly done by men.

In 2019, with EUR €94 million in equity investments, Croatia achieved an increase of 15% compared to the previous year. At the same time, the number of companies that received equity investments in 2019 fell from 8 to 5, which confirms the low representation of this type of financing of entrepreneurial activity in Croatia. Consequently, the share of private equity investments in Croatia's GDP was 0.174% in 2019, which is at average level of Central and Eastern European countries (0.175%). By comparison, the share of private equity investment in Estonia's GDP, which is at the top of Europe, is 2.46%. Due to the low level use of this type of financing in Croatia, it is expected that a small number of women entrepreneurs use this source of financing. Stakeholders typically talk to clients about possible obstacles and try to prepare and alert them. (Alpeza et al., 2020)

According to the stakeholders, the bias towards clients is not expressed, but even if a specific situation occurs, it is discussed, and there is no escalation. Stakeholders are willing to work with people from different backgrounds and groups, with the caveat that there are no language barriers. However, they adapt to cultural differences. As an example, they point out, that only male colleagues work with clients from Arab countries. "We work in such an institution where we have to be ready to work with people from different backgrounds and I didn't see any problem there, except when people from the Arab world come to us, then only men work with them." That's because clients from these countries are patriarchal, and experience tells them that male colleagues then find it easier to work with those clients.

There are many institutions that are important to entrepreneurs. However, they cooperate most with locally oriented institutions. Regarding equal access to institutions, there are divided opinions among stakeholders. First, some stakeholders think that all entrepreneurs have equal access to institutions, but that entrepreneurs do not know which free services they can use or do not know where to look for the right information. Other stakeholders think that not all entrepreneurs have equal access to

institutions, and that they need a contact person in it. "Unfortunately, I think they haven't, it would be a utopia if everyone could get the same service. In 80% of cases it is so." According to this stakeholder, entrepreneurs with friends and / or relatives have easier access to these institutions (nepotism).

For stakeholders, networking is very important, and it is essential that their organizations are well networked. Stakeholders direct entrepreneurs where they can get necessary information, where seminars are held, and recommend networking with other entrepreneurs to make grants easier, but they do not offer special networking programs. Stakeholders mostly co-operate with other local institutions focused on local development.

Program Manager Testimonials

Female program
manager

“It is crucial to have an idea, because it is a prerequisite for further development. There are no bad ideas, and it is known that every idea finds its niche, such as the overnight mail delivery project was poorly rated, but in reality the project succeeded.”

“The problem is also the internal obstacle: “I know everything and I can do it myself” - many do not want to pay for someone else's service.”

Female program
manager

Stakeholder Testimonials

Female stakeholder

“

"Networking is always interesting for us, especially locally, because it strengthens us as a region."

“

"It's harder for women because a woman has to keep a household, and family life determines whether she's going to tackle entrepreneurship."

Female stakeholder



Target group: Entrepreneurs

Half of the surveyed entrepreneurs have gained entrepreneurial education outside of formal education institutions. For example, at education and seminars, or through previous work experience as an entrepreneur or employee. Respondents became entrepreneurs because they saw an opportunity or because they have been surrounded by entrepreneurs. Some stated that they have started a business because of lack of possibility for professional development or because of inequality at previous employment. All respondents have in common that when doing business, they do not look at gender, but at work characteristics of an individual.

Most women entrepreneur respondents have completed a master's degree, their businesses cover various sectors (mostly consulting), and half of the respondents have had a business for more than 10 years. They mostly gained entrepreneurial experience outside the faculty through various education bodies and seminars.

For most of the surveyed entrepreneurs, a typical entrepreneur is an ambitious, persistent, self-sacrificing, emotionally intelligent and ego-driven man, which is a very common opinion in Croatia, and they describe the ideal entrepreneur as a person dedicated to work, socially responsible, diligent, modest, and a person who invests in their own development regardless of gender or size of the company.

Some women entrepreneurs do not have role models, they do not pay attention to the self-confidence of women entrepreneurs from the media, while others find role models in the same industry in which they operate. Most respondents have high self-confidence grown over the years of experience, and two respondents initially had more self-confidence, which decreased with the appearance of obstacles. Respondents consider themselves as role models especially for people close to them, referring to providing help, advice and mentorship to colleagues and friends, as well as being invited as guest lecturers.

Although women may have greater potential at the start, men dominate and are better accepted by the environment, they do not pay attention to gender when co-operating.

Women may have greater potential, but men are taken more seriously, it is easier for them to make contacts, it is easier for them to network, it is easier for society to accept them. Women are more to do (a task) than to lead. (WE007)

During college, they did not learn about potential obstacles but they have gained experience in overcoming obstacles through business itself. A review of the representation of women during formal education revealed different ratios of men and women, depending on the field of education. There is a visible difference in technical colleges which are male-dominated. Obstacles for women are experienced in the form of lower wages and undermining authority, which has been mentioned as one of the reasons why women became entrepreneurs, rather than stay as employees. Entrepreneurs with longer experience do not pay attention or attach importance to such events, they believe that it should be fought for.

Women need to be more educated, work on self-confidence, lobbying and the ecosystem needs to offer flexible working hours, reduce administrative barriers, enable financial resources (respondents used different sources of funding, but alternative ways of financing are underdeveloped, and they claim that women are more likely to seek support from their husbands than the other way around), encourage entrepreneurial mindset, and involve entrepreneurship more in education.

Respondents stated that additional education and experience lead to growth of self-confidence. This is why networking is very important; for visibility, development, and exchange of experience. The advantages of networks are that they are open and free, and the disadvantages are superficial relationships within the network, international association and mentoring in crisis situations.

In answer to the question, what do respondents need to change, apart from the previously mentioned development of self-confidence, networking and education, the answer is that women have more developed empathy, deal with issues related to other women, or have specific characteristics other than men to take advantage of and do not change according to established standards

I have always used the fact that I am a woman as an advantage, not as a disadvantage. (WE008)

The conclusion is that entrepreneurship is generally an undervalued occupation, there is a bad image of entrepreneurs in the media, although the image of entrepreneurship is changing for the better. There is still fear among women, which is why education and encouragement of entrepreneurial mindset is crucial.

As far as gender inequality is concerned, there is not enough talk about this topic in the respondents environment, the older population of managers have prejudices against women. Entrepreneurs who have been mentored have not encountered many obstacles or a glass ceiling. Respondents believe that they are heard equally, but they have to fight for it, meaning that they can always express their opinion, they need to stand up for themselves if they are in a male-dominant environment.

Entrepreneur Testimonials

Female entrepreneur

"It is changing more and more, especially with the pandemic, it is difficult for them to return to the offices, more and more people, especially women are thinking about entrepreneurship and working from home, being with children, having a flexible schedule, especially for international business, it attracts them because of a flexible lifestyle."

“

"I think that studying [IT] at FOI is a good preparation, because as women are in the minority, they learn from the very beginning how to fight for equality."

Female entrepreneur

Main conclusions

The views of different stakeholders on gender inclusivity of entrepreneurship or entrepreneurship education in Croatia are similar when it comes to **discrimination**. They feel that it does not exist (on a large scale) and most have never experienced it personally, even though most of our respondents are women.

A much bigger issue is the **bureaucratic nature of the public administration and judiciary system** which are the obstacles for all the entrepreneurs no matter whether they are male or female. Bureaucracy is seen as a problem by women entrepreneurs when being pregnant and not having the same level of social security protection as women employees.

Divergence comes out the most when talking about **networking**, Program managers and stakeholders and most women entrepreneurs emphasize it as very important, useful for visibility and developing your business due to the knowledge and experience exchange. However, some of them consider they do not have time to network or are introvert and generally do not like it.

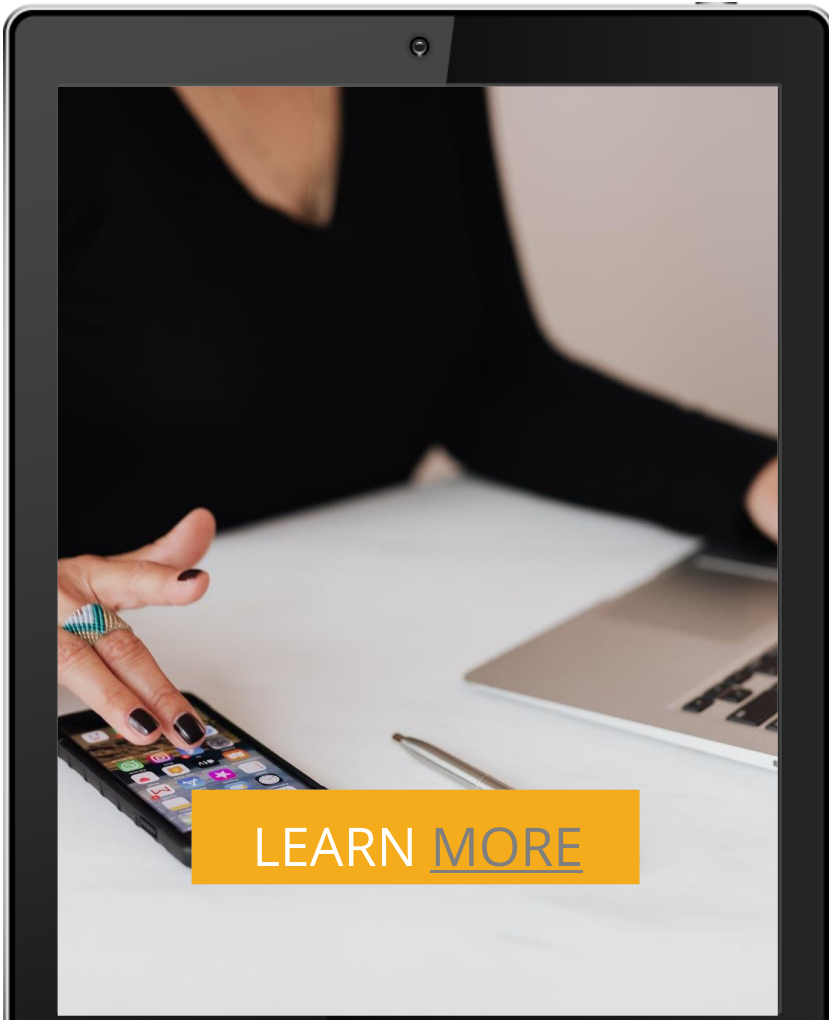
On the other hand, students are mostly unaware of the importance of networking while the educators try to include this topic in their teaching content to raise awareness.



Difference is also noticed when talking about **the role models** and the picture of a typical entrepreneur. Younger students tend to think more of the people with media exposure, while alumni, educators and entrepreneurs focus more on the locally known successful entrepreneurs. Before media used to emphasize more the negative aspects (e.g. corruptions, scandals...), but the public opinion is changing to a more favorable view of entrepreneurs in recent years. That was also seen in the opinions of our student respondents.

Local role models with a similar background and/or education are easier for people be familiar with and create an awareness that even 'we' can be successful. It can really lead to increased self-confidence and empowerment for young women to become more inclined towards entrepreneurship as a career choice.

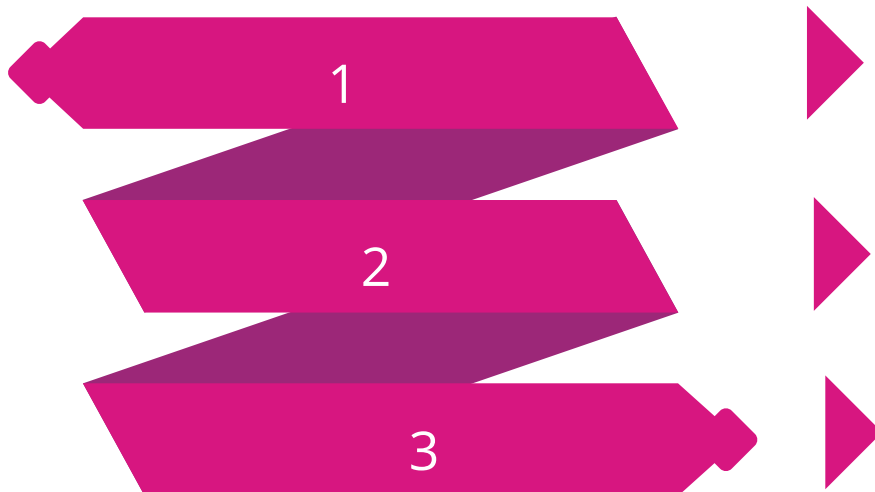
It is also interesting that aspiring young entrepreneurs in the alumni group all point out the existence of a (broader) family member as their role model, and family support of their aspirations. In literature this is known as strong ties or bonding social capital. Those that do not have such support tend to find their self-esteem and self-efficacy at a later age. This is in line with the earlier mentioned GEM report findings of women entering the entrepreneurial world at a later age than men.



Conclusion

Recommendations

- Entrepreneurship education should be more embedded in secondary education as students mention the transition from high school to college as a moment of strong change in the image of entrepreneurship and the entrepreneur.
- The role of the media in recognizing entrepreneurship and the image of who is an entrepreneur is very significant, it should be used. The media according to students' perceptions do not participate sufficiently in the promotion of entrepreneurship.
- It should be borne in mind that entrepreneurial education has a very positive effect on creating an image of the entrepreneur and strengthening self-confidence, but in some students potentially adversely affects self-confidence because it strengthens their fears about the dangers of an entrepreneurial career (fear of failure, etc.). It is necessary to work on reducing this fear of failure because it is very pronounced among students, including those who are extroverted.
- Creating a better entrepreneurial ecosystem (supportive environment, reduction of administrative barriers, reduction of fear of failure, safer macroeconomic business conditions) according to students' attitudes would increase their self-confidence to engage in entrepreneurship.
- It is necessary to point out the possibilities for additional preparation for entrepreneurship through education and mentoring programs, especially those that are free. Students with less entrepreneurial education believe that entrepreneurs are driven primarily by material gain. Students with strong entrepreneurial education (and/or experience) perceive heterogeneity of goals and interests of entrepreneurs. It is necessary to bring all students closer to the idea of heterogeneity of motives for entrepreneurial activity.
- Entrepreneurs giving guest lectures are extremely important for students, but it is necessary to think when choosing a guest. The strongest impression is left by those with whom students easily identify.



1.

Work on the system to remove bureaucratic obstacles for all entrepreneurs

2.

Include entrepreneurship education before the tertiary level

3.

Emphasize more positive women role models around us to raise awareness for young women that it is possible to become an entrepreneur

References

Alpeza et al. (2020). *Izvešće o malim i srednjim poduzećima u Hrvatskoj – 2020*, <http://www.cepor.hr/wp-content/uploads/2021/01/Izvesce-2020-HR-web.pdf>

CBS. (2019). *Students enrolled in academic year 2018/2019*. Croatian Bureau of Statistics., https://www.dzs.hr/Hrv_Eng/publication/2019/SI-1645.pdf

CBS. (2021) *Procjene Stanovništva*. Croatian Bureau of Statistics. <https://www.dzs.hr/hrv/publication/StatisticsInLine.htm>

CEPOR (2021) *GEM Croatia reports*. Centar za politiku razvoja malih i srednjih poduzeća i poduzetništva. <http://www.cepor.hr/gem-global-entrepreneurship-monitor/>

European Commission. (2019). *SBA Fact Sheet 2019 – Croatia*, <https://ec.europa.eu/docsroom/documents/38662/attachments/1/translations/en/renditions/native>

Klasnić, K. (2014). *Utjecaj rodne podjele obiteljskih obveza i kućanskih poslova na profesionalni život zaposlenih žena*. Grgić, H. (ur). Zagreb: Pravobranitelj/ica za ravnopravnost spolova Republike Hrvatske. http://rec.prs.hr/wp-content/uploads/2018/01/Brosura_prijelom_finalno_web.pdf

Mozvag.srce.hr

Mrezazena.hr

OECD & EC (2019). *Supporting Entrepreneurship and Innovation in Higher Education in Croatia*. Organization for economic cooperation and development & European Commission, https://heinnovate.eu/sites/default/files/heinnovate_country_review_of_croatia.pdf

School Education Gateway. (2015). *Entrepreneurship education in Croatia*. https://www.schooleducationgateway.eu/downloads/entrepreneurship/Croatia_151022.pdf

Startup Blink. (2020). *Startup Ecosystem Rankings 2020*. <https://www.startupblink.com/>

Singer et al. (2019). *Što čini Hrvatsku (ne)poduzetničkom zemljom? GEM Hrvatska 2018*. Centar za politiku razvoja malih i srednjih poduzeća i poduzetništva - CEPOR, 2019. <http://www.cepor.hr/wp-content/uploads/2019/04/GEM2018zaweb.pdf>

WEF. (2021). *Global Gender Gap Report*. World Economic Forum, <https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023>

Womeninadria.com

Appendix 1

Table 1: Overview of the students and alumni interviewed.

Respondent	Type of respondent	Gender
1	Student	F
2	Student	M
3	Student	F
4	Student	F
5	Student	M
6	Student	M
7	Student	F
8	Student	F
9	Student	M
10	Student	F
11	Student	F
12	Student	M
13	Student	F
14	Student	M
15	Student	F
16	Student	M
17	Student	M
18	Student	F
19	Student	F
20	Student	F
21	Student	F
22	Student	F
23	Student	M
24	Student	F
25	Student	F

Respondent	Type of respondent	Gender
1	Alumni	F
2	Alumni	F
3	Alumni	F
4	Alumni	F
5	Alumni	F
6	Alumni	M
7	Alumni	F
8	Alumni	F
9	Alumni	F
10	Alumni	F

Appendix 2

Table 2: Overview of the educators, program managers, stakeholders and entrepreneurs interviewed.

Respondent	Type of respondent	Gender
1	Educator	F
2	Educator	M
3	Educator	F
4	Educator	F
5	Educator	F
6	Educator	M
7	Educator	F
8	Educator	F
9	Educator	F
10	Educator	F

Respondent	Type of respondent	Gender
1	Entrepreneur	F
2	Entrepreneur	F
3	Entrepreneur	F
4	Entrepreneur	F
5	Entrepreneur	F
6	Entrepreneur	F
7	Entrepreneur	F
8	Entrepreneur	F
9	Entrepreneur	F
10	Entrepreneur	F

Respondent	Type of respondent	Gender
1	Program manager	F
2	Program manager	F
3	Program manager	F
4	Program manager	F
5	Program manager	M
6	Stakeholder	F
7	Stakeholder	F
8	Stakeholder	F
9	Stakeholder	F
10	Stakeholder	F

The image features two women smiling and laughing in a bright, white studio environment. The woman on the left has blonde hair and is wearing a light-colored, ribbed t-shirt with a long necklace featuring a large, textured, leaf-shaped pendant. The woman on the right has dark hair with bangs and is wearing a grey sweater over a collared shirt. A colorful logo consisting of several overlapping, fan-shaped segments in shades of purple, pink, orange, and yellow is positioned in the center-right of the frame. The word 'WeRin' is written in a white, sans-serif font across the middle of the image, partially overlapping the logo and the women. The background is a plain white wall with some faint, geometric white lines.

WeRin

Follow Us

