

The role of women in small and medium-sized enterprises

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Summary

Women entrepreneurs are largely behind the number of men involved in entrepreneurial activities of individual countries, but we can also distinguish between countries where women's entrepreneurship is an extremely dynamic segment within the small business sector.

In the world most of the companies are in majority ownership of women, while in Europe, women make up half the population, but only a third are represented in entrepreneurship. Croatia is on the 28th place of women's participation in entrepreneurship from a possible 32 countries covered by the project.

Women and men are burdened with numerous obstacles within the enterprise such as the underground economy, difficult access to financial resources, lack of liquidity, etc. The differences are that female entrepreneurship has a lack of support from society in the organization of family life, then the traditional understanding of the role of women within the enterprise, as well as some competition.

Nowadays working environment requires emotional stamina and resistance to frustration, and women are just such a character because they have self-control, stability, expressed in attitudes, they do not make decisions quickly, and therefore such decisions are slower, but better and more rational. It is also important to note that women are not included in the large investment ventures, but these are jobs that women entrepreneurs create more stable and long-lasting.

Timely information and knowledge and their exchange at all levels is the need for networking of women. It is for such reasons women in entrepreneurial ventures require the support of the government of a country, as well as the support of international organizations.

We distinguish between women entrepreneurs that are due to the crisis entered the self-employment program to ensure the existence and women entrepreneurs who are very successful in the corporate environment, but they want much more than that, like starting your own business ideas which can ultimately be very successful.

It is very difficult to balance work and personal commitments, therefore, this that should be encourage are flexible working educational institutions of preschool children, as well as parental leave for fathers. In the world of entrepreneurship women actually represent a minority, it needs a huge support for their potential to be expressed, proved and realized . In recent years, according to statistics, about 30 percent of companies in the Republic of Croatia is majority-owned by women, which is in the European level.

The previous strategy of encouraging female entrepreneurship shows progress, but not enough, so the new strategies of female entrepreneurship are being prepared by 2020. that puts the emphasis on greater involvement of women in the business world.

Key words: *women entrepreneurs, subsistence, competitiveness, business environment, potential*

Introduction

According to many statistics, economic activity and employment of women is much lower than for men. Economic activity of women depends on the type of business, it is very developed in the agriculture and service sectors, and not developed in industrial areas. High rates of female participation in the labor market were the result of political and economic systems which maximize employment rather than profits. In recent decades, the participation rate of women in the labor market is approaching those of men, although there are still significant differences. The reason for this is the high divorce rates, the decline in birth rates, productivity growth in the household, the higher education of women, which increases the opportunity cost of staying outside the labor market.

Woman in her life plays a triple role, the role of mothers, housewives and working women. Female workforce affect weaker operating conditions, reduced progression, inability sufficient training, and wage differences. The fact is that civilization still determines woman second-class status. Today's legislation and equal opportunities for access to education still stand women inferior and unequal position in the labor market.

Women at high operating positions were put on notice that they do not have equal access to any position in the hierarchy as men. Despite the many obstacles, women on their professional journey all the more confirms them self, there are becoming bolder and confident. It is important to point out that women have begun to link up, assist each other and self-organize them self. There are many organizations that are trying to better the position of women in society, such as the center Section manager of the association Manager.

The power of the brain overrides manual labor, communications technology creates global competition, innovation is more important than mass production, investment are buying new concepts, rapid changes are constantly. Internet today is a global laboratory of information. Economic and technological paradigm increases in competitiveness and coherence bringing challenging opportunities that go beyond the imagination.

The power of the wealthy in capital lags with respect to those rich in information as speed, flexibility, adaptively and creativity are the new criteria for successful operation of the enterprise. Coming increasingly to the fore the development and inclusion of spiritual capacity, and less management of natural resources. Entrepreneurship occurs as a result of the requirement of the modern era.

Many authors consider that privatization, entrepreneurship, investment in knowledge, investing in new technology, investing in programs of small and medium enterprises represent the most effective way out of underdevelopment and poverty.

In Western Europe, small and medium enterprises are one of the most vital factors of a market economy and the development of entrepreneurship is driving the economy. Until ten years ago, entrepreneurship was on the margins of interest, but today in a global distances scale is proved as a successful creative process.

The structure of entrepreneurship is dominated by men, although during the last decade women have made significant progress in the number of effective entrepreneurial ventures. Entrepreneurs use different style of leadership because they experience leadership as care for the entire company using the skills of dealing with people. This interactive style of leadership involves sharing information and power. Men are more likely to observe leadership as a series of transactions with subordinates, and for motivating they use the authority of their position.

Women in business must learn how to maintain a balance between family obligations and their ambitions and fight for his place in the world where business and enterprising women is still relatively new. Sometimes entrepreneurial ambitions of women are great they give up on ideas before they started to come true. Ambition and career are feminine nouns. Career women may require a higher capacity for organization and concentration, the greater the challenge is, and more intensive is the satisfaction with the success.

Female entrepreneurship is often cited as untapped economic potential. Women's entrepreneurship in the current economic development of the Croatian has great significance due to the high cost of capital and labor intensive business. Croatian Employment Bureau says that in 2009 the total number of unemployed university graduates is women 62%, therefore the potential to be exploited.

In Croatia, the role of women in society is not adequate to their numerical representation, although the female population plays a significant role in the economic activity of the population. The potential of women in business, politics and science does not establish an entirely because it is not perceive a positive link between women managers and organizational success.

Most women agree that the main challenges that are ahead of them in the Republic of Croatia are of an economic nature. Women entering the independent entrepreneurial venture include the lack of accurate and timely information on the development and incentive programs and institutions to support entrepreneurship at national and local levels.

The position of women, stereotypes and discrimination between the sexes

Two-thirds of illiterate people in the world still are women, while women do two-thirds of jobs in the world; men have a 90% real estate. In Croatia, it has been proven that women have about a thousand kunas less pay, that 57% of women earn per month to 2,500 kuna, then that 17% of women receiving up to 1,700 kunas a month and that 21% of women do not have their own income. Also, women typically do not own living space, and most of them carried two to three hours a day with housework, which does not include child care. The role of gender varies from society to society, and the differences in the roles are determined by socialization.

Recent research on styles in management emphasis on those features which are mostly female and are considered essential for a new form of management, and are therefore referred to as "women's management." We begin to live in a world dominated by words, action and logic, and creativity, intuition and artistic inclinations are often subordinates.

Data on the unemployed by gender says that women make up the majority of the unemployed. These data suggest that entrepreneurship, small and medium, may partly provide a solution of unemployment. All over the world the rule is that to be fired is woman. For Republic of Croatia it's time to start in the to establish a specialized business centers for entrepreneurship families and women.

A woman must coordinate professional and family life, and in the harmonization process it is required greater effort for those women who want to reach the top of the hierarchy. There are many stereotypes about women's and men's management, such as the fact that men are more intellectual, emotionally stable and resolute, to appreciate the achievements and advances than

women, and that a successful manager has male attributes. Studies do not bear it, and some of these stereotypes simply depend on the circumstances.

Discrimination is defined as morally unacceptable act which violates human rights. Men and women don't have the same kind of training as well as there are different occupations for both sexes. While men are more at technical faculties, women are in the humanities and sociology faculties.

Management is treated as gender-neutral, which in turn only masks the unequal position of women and men in management. During the past twenty years, the number manageress has increased and is constantly growing. Legislation requires that the position must be under the same terms and conditions, regardless of gender, except in the case of the exceptions provided by law. The laws contain at least the general principle that employers must ensure that women and men advancing under the same conditions.

In recent years, the new forms of discriminatory behavior appear, because women are concentrated in lower employment and education of women is limited they are employed in the non-production sector and are set to less responsible positions of economic. Based on this have been developed affirmative action measures such as contests designed just for women and the introduction of a certain percentage of women in management positions.

Women's Entrepreneurship

The women's emancipation battle for a place in the world because they were men intended supporting roles. Business women have a higher level of social sensitivity than men. The power of women is in communication, presentation, modesty and tendency to compromise, and the weakness of lack of confidence and courage. Women should not imitate men but should instead focus on their expertise and intuition because there are more attuned to the understanding of the problem and help find innovative solutions.

Women managers' leaderships is less autocratic, they become aware of their position in society, they are great organizers, responsible and loyal, patient, communicative and team players. In addition to good education, women have the knowledge and skills that make it easy to manage more complicated jobs and replacement. They have experience in management that they have received at managing their households and in the former economy. The role of the mother is often identified management because it requires an organization, pace, balance, learning, management, observation, disabilities treatment and briefing.

The primary difference between the sexes is evident in childhood where to boys it is important to win, and girls to participate and develop good relationships. In the managerial structure men is characterized by a hierarchical structure, and the female structure cobwebs. Managers often adopt male and females best leadership moves and so develop their own leadership style and thus have a greater opportunity for successful managerial career. A different style of leadership is based on well-developed so-called sixth sense and intuition, also from learning and education. For the fairer sex is very important the visual side of thinking and acting. They are more permissive, flexible, feel a stronger need for understanding, peace and harmony.

Due to the small number of women's representation in the management this area is poorly explored, because there is no concrete data and it is based on empirical research which used various statistics and qualifications. Despite numerous processes management remains the domain

of power that is reserved for men because at the top there is still a few women. One of the obstacles to women's management is so-called glass ceiling, or membrane that exists between middle and senior management, bulkheads, which is composed of beliefs and traditions. The next obstacle is mentoring because in most cases, mentors are men.

We live in an era of rapid social and economic changes, the time that mostly strikes those social groups of the population who have the least power, especially young people, women and children.

In the women's entrepreneurship in most cases it's about a small entrepreneurial venture that enters the sphere of small and medium enterprises, which makes the driving force of the economy of the country. Despite the presence of stereotypical attitudes towards women entrepreneurship because of the backlog of patriarchal views, it has a special importance for countries in transition.

In the area of gender equality, it is important to allocate support of the economic empowerment towards women through the development of programs to reduce unemployment, increase the proportion of women in business and to eliminate all forms of discrimination against women in the labor market and promoting a balanced gender representation in political decision-making, including legislative and administrative measures aimed at increasing women's political participation.

In the Republic of Croatia in recent years there had been established institutional mechanisms at national and local levels for the implementation of gender equality, but proved to be ineffective due to the lack of vertical and horizontal coordination and coordination between them.

Women dominate in unemployment, and hence poverty risk increased significantly for women, particularly those of older age.

Women and men are driven by the same motives entering into entrepreneurship, the desire for achievement; job satisfaction and independence. Women are the fastest-growing entrepreneurial population. Research shows that most women before entering the entrepreneurial activity was employed. Unemployed women are reluctant to entrepreneurship, primarily due to lack of funding, which is a stumbling block for female entrepreneurship. Perceptual barriers are evident in the initial capital, entrepreneurial skills and knowledge, as well as free time. Entrepreneurship represents a path to greater independence, financial independence and a real chance for a better position of women in economic and social areas.

Women's Entrepreneurship in the Republic of Croatia in relation to other countries in the region is among the most developed. Despite a series of programs and incentives aimed at increasing their involvement, still on the Croatian market there is some kind of discrimination against women. For example, the overall average wage differences between men and women in 2007 were 89.2% differing by industry.

In Croatia, on 100 adults aged 18-64 years there is 2.58 entrepreneurially active women, while in the European Union the number of entrepreneurially active women averaged 3.54, therefore due to this Croatia is ranked on 14 of 17 places. The number of entrepreneurially active men in Croatia is 9.78 per 100 adults aged 18-64 years, while in the EU countries it's average 7.36, and according to this indicator, Croatia is ranked second in a total of seventeen.

Entrepreneurs in Croatia has more comprehensive and realistic discern about the job, they tend to be under someone else's opinions and advice of associates. In Croatia, the attitude of women entrepreneurs may best describe the word entrepreneur V. Mikez: "I live and work under

the charge of the heart and enter into all business options that sound interesting. The most important thing is not to give up but to persevere in what is started, because life is like a big playground where the game is played until the end.”

Women entrepreneurs when they decide to go into business, face still a misunderstanding of the environment, do not have equal access to credit programs, education and information, while women globally, as well as in Croatia, manage plane, truck, gun, research project, the company and the like.

Female entrepreneurship is most prevalent in the framework of trade, real estate, manufacturing, hotels and restaurants and other services. Female entrepreneurship can be successful within all activities of economic structure of the national economy. Entrepreneurship represents a way of better and more successful exploitation of the potential of women, and a chance for a better social and economic position of women in society. Relying on her own skills, knowledge, work and seeking new opportunities, women entrepreneurs creates her own material, economic and social independence, including in its new projects new female labor force and contribute to the development of society as a whole.

Entrepreneurship is most closely associated with the development of innovation, and innovation represents a competitive advantage. Neither the European Union in relation to the United States they did not exploit the entrepreneurial potential of women as a whole. The reasons for restricting women’s innovative entrepreneurship are a woman’s choice of educational programs, followed by difficulties in accessing capital because banks have high interest rates. Also there is a lack of access to relevant technological, scientific and corporate networks in general. The limiting factor is the lack of role models, as well as institutions that entrepreneurs can turn to for mentoring and advice.

Women are more willing to share their achievements in education and obtained resources with members of their families and their environment. Women are more prone to more persistent work for the immediate and wider business environment. Investment in women’s entrepreneurship in the economy represents a significant time exponential increase in demand and the number of newly established entrepreneurial projects.

Ministry of Economy, Labor and Entrepreneurship, the last few years systematically promotes female entrepreneurship through the “Women Entrepreneurs” aimed at the economic empowerment of women and the establishment of new small business entities. The user can grant amount to a minimum of 5,000 kuna to a maximum of 8 000kuna.

The German government in cooperation with several ministries established the National Agency for female beginners companies where it’s presented a unique national center with 16 subsidiaries whose aim is to provide information from different areas.

Female entrepreneurship is an important source of new employment, self-employment, new business and economic development. Because there are a number of restrictions for women’s enterprise development (economic, social, gender equality), the aim is to contribute to improving women’s entrepreneurship in Croatia: creating an environment, the available information, consulting services and customized training programs, the possibility of choosing economic independence by establishing their own businesses or trades therefore, self-employment.

Women talk a lot about their exploits and attempts, just makes them something to do, because in the modern processes of globalization and the transition they are the first to lose the safe position and found themselves on the street without a job. They are ready to start with work

even without worktable, no room, in their own kitchen, and then wait for the influx of money to be able to develop your idea and form a real business. Transition and globalization are especially materially jeopardizing the female population.

Female entrepreneurship is necessary for women because with it they become powerful, more economically independent, able to manage their existence, and sometimes represent the economic status of the family.

In the past, women were entrepreneurs, but it is not particularly emphasized. They rebuild the nation and the country after the wars from which many fathers, sons and brothers did not return or have long been in captivity.

Women make up about 30 percent of the entrepreneurial population in Croatia. Data from Croatian Employment Service show that unemployment among highly educated first-time job seekers, about 63 percent are women, and the most represented are those with a degree in law, economics and medicine.

Gender stereotypes are harmful to self-esteem of women, such as the stereotype that women role of the mother interferes with work, that women are not for some jobs that are less capable in science, and that they are emotional. Women regardless of its bid and the results achieved are continually exposed to negative feedback and negative images that the society sends them so they are not gaining any confirmation of its value, and in time itself they begins to believe in them. She begins to support them, which affects their image of themselves and their behavior because they may incorrectly assume that she does not have some merit, thus blocking its action.

Conclusion

In previous times the women fulfilled the role of mothers, wives and housewives, but now they can be successful in two areas, business and family. They have not yet achieved equal status; primarily due to problem in harmonize leadership position at work with family life.

Women entrepreneurs account for only one-third of all trades, and it's similar in small and medium sized companies.

Business incubators provide additional lending assistance entrepreneurial ventures with an acceptable interest

The change must be made in stereotypical and traditional thinking in the social environment, companies and therefore women due to the loss of human potential. The government could affect the better status of women with their legislation, the establishment of various associations to help Ratification of women in the business and political world. Uneven distribution of work in the family, different influences environment and upbringing, and still lives the stereotypes about women's inadequacy for more responsible jobs.

Traditionalism is slowly being diluted; there are a lot of organizations that help women to become more confirmed and equal. Radical changes are necessary at the level of legislation, and to equalize the position of both sexes within the employment system.

Differences between male and female entrepreneurship were created due to historical, ideological, socio-cultural, educational and socio-economic barriers. In Croatia there are a growing number of women entering the world of entrepreneurship, although it is not enough because entrepreneurs are the economic potential to be better utilized.

Entrepreneurship is a way for women to vote for her economic independence, for better social status and confidence booster. Croatia needs to develop new forms of financing of female entrepreneurship, increase the level of education of women, strengthen the confidence of potential entrepreneurs, and develop seminars and specialized training with the goal of recognizing entrepreneurial opportunities.

Actual and potential entrepreneurs constantly have to fight for their better economic and social position by investing in their own knowledge, skills, confidence building, creativity, and other business skills that will change the image of entrepreneurship division between male and female entrepreneurship.

The result of insufficient involvement of women in entrepreneurship are the lack of public support in the form of a large number of infant nurseries and kindergartens with flexible working hours, lack of financial resources and lack of appropriate channels for the flow of information.

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