



Modern Challenges in Women's Entrepreneurship: Social and Structural Barriers in Croatia

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Abstract

There is hardly anyone who would be willing to dispute the claim that women are still unequal in the distribution of family wealth, work, unequal wages and unequal access to positions, decision-making and power. Without examining the specific position of women in society, it is impossible to disentangle the structural causes that lead to this social group working harder, having more difficult access to wealth, reputation, and power. Newest theories and research help us understand the structural causes, as well as sociological and various feminist theories that analyse the status and position of women in society, considering them as indicators of systematic and persistent discrimination and unequal opportunities for women in accessing positions of power and decision-making. The purpose of this paper is to show the entrepreneurial activity of women in Croatia. Furthermore, the paper examines the social norms and practices that influence the distribution of jobs between women and men.

Keywords: entrepreneurship; woman entrepreneurship; social norms

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Introduction

Many legal norms guarantee gender equality. Gender equality, one of the highest values of the constitutional order of the Republic of Croatia, is a fundamental principle for interpreting the Constitution. The first Law on Equality of the genders was adopted in 2003, establishing the general principles for the protection and promotion of gender equality as fundamental values of the constitutional order of the Republic of Croatia, and defined and regulated the method of protection against discrimination based on gender and creating equal opportunities for women and men (Klasnić, 2021). The new Law on Gender Equality, which remains in force today, continues to bind public institutions and authorities to implement the principle of gender equality in all public policies. As Croatia is a member of the EU, policy implementers are also bound by the regulations of this international organisation.

Female entrepreneurship, also known as women's entrepreneurship, represents one of the relatively newer forms of entrepreneurship that emerged at the end of the 20th century. Female entrepreneurship is most prevalent in transition countries and those in Central and Eastern Europe. The equality of women and men is one of the fundamental values of the European Union. In its founding values, the principle of equal pay for equal work is established. More broadly, from the European Union's perspective, the EU has adopted a series of directives promoting the equality of women and men in the workplace, as well as in self-employment, access to goods and services, social security, pregnancy and maternity leave, and leave for family reasons. Although the Constitution of the Republic of Croatia guarantees gender equality and equal rights for both men and women, differences between men and women persist, particularly in indicators related to the labour market, career advancement, and balancing private and professional life. Women make up 51% of the total population in Europe, and 51.5% in the Republic of Croatia. This natural balance (with a slight preponderance of women) is not present in the business or political sphere of activity.

The purpose of this section is to present relevant empirical research on women's entrepreneurship globally and in Croatia. Moreover, the paper will present the latest findings from empirical research on social norms and practices that determine the distribution of jobs between women and men.

Table 1

Characteristics of female entrepreneurship regarding key criteria

Gender differences	<ul style="list-style-type: none"> ○ One in six women globally reported an intention to start a business shortly, compared to one in five men. Entrepreneurial intentions were highest for women in low-income countries (28.2%) and lowest in high-income countries (11%) ○ One in ten women globally were in the earliest stages of starting a business compared to one in eight men.
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	<ul style="list-style-type: none"> ○ Established business rates were similar for women across national income levels, with around one in twenty women reporting owning a business older than 3.5 years ○ Globally, 3.5% of women reported exiting a business over the past 12 months, slightly less often than men (3.8%). Business exits for women increase with a country's income level, from 2.2% in low-income countries to 5.3% of women in high-income countries in 2022.
Type of business	<ul style="list-style-type: none"> ○ Women in lower and middle-income countries are more likely to offer innovative new products and services than women in high-income contexts. Women comprise the majority of innovation entrepreneurs in Togo (58.7%), Indonesia (55.3%), Romania (54.5%), Colombia (53.3%) and Iran (52%). ○ Globally, the majority of start-up activity was observed in the Wholesale/Retail sector for both women (48.6%) and men (40.1%) in 2022. ○ Women were also highly active in Government, Health, Education and Social Services (17.6%) at much higher rates than men (10.9%). Together, these two sectors account for nearly two-thirds of women entrepreneurs and one-half of men. ○ Women were typically far less active than men in the ICT sector, with just 2.3% of women operating there compared to 5.3% of men
Sustainability and digitalisation	<ul style="list-style-type: none"> ○ Only about one in five women reported SDG (Sustainability Development Goals) awareness, and slightly less often than men on average. SDG awareness is much lower among women and men in middle and low-income countries with sizable gender gaps, indicating a lower awareness among women than men. ○ Social sustainability practices were lowest for women in Europe, and environmental sustainability practices were lowest for women in the Middle East and Africa region ○ Almost half of the women in low-income countries said digital tools were not necessary for their business operations (45.4%) compared to less than one quarter in high-income countries (23%).
Age	<ul style="list-style-type: none"> ○ Women entrepreneurs tend to be younger on average than men, especially in low-income countries. ○ Youth entrepreneurship for women is also robust in North America, the Middle East and Africa, as well as in low-income countries where women under the age of

	34 were more likely to be involved in high-growth start-ups.
Education	<ul style="list-style-type: none"> Women entrepreneurs tend to be more educated than men, with higher levels of graduate education and lower levels of secondary or less education. Like men, most women entrepreneurs have at least a post-secondary education, with much higher rates of graduate education reported in high-income countries, especially North America
Household income	<ul style="list-style-type: none"> Women entrepreneurs were much less likely than men to report household income in the upper third of household income globally and much more likely to report income in the lower third segment. One in three women entrepreneurs in both low-income and high-income countries reported an income in the lowest third of household incomes. • Globally, women were more likely than men to report starting a business due to job scarcity and to make a difference in the world. Job scarcity is the primary reason that most entrepreneurs start a business; almost three in four women (72.9%) cited this reason for starting a business, compared to about two-thirds of men (67.2%). Regionally, rates were highest for women in Latin America and the Caribbean (82.2%).
Motivators	<ul style="list-style-type: none"> In 2022, the most common reasons women gave for exiting a business were a lack of profitability (24.2%), pandemic-related reasons (16.4%), and family and personal issues (18%). Together, these three reasons account for nearly two-thirds of the reasons women report for exiting. One in five women reported business exit due to family reasons, about 43% more often than men.

Source: Authors' creation according to GEM (2023)

Below are presented and discussed the results of GEM Croatia (Singer et al., 2022) regarding entrepreneurial demography as an indicator of involvement in entrepreneurial activity, with a focus on age and gender. The gap in the gender imbalance of entrepreneurial activities in Croatia remains at a level above the average of EU countries (in 2022, there were 1.8 times more men than women with newly launched business ventures). High unemployment and poverty usually "force" women into self-employment out of necessity (eg, Spain, Romania). However, a more balanced relationship between men and women in entrepreneurial activity can also be observed in highly developed countries (e.g., Austria in 2022), where women are more often entrepreneurially active due to the perceived opportunity. The reasons for gender imbalance in entrepreneurial activity are most often the result of the (in)availability of

services that are essential for organising family life, and whose contents are mainly reflected in the "job description" of women in the family.

Table 2

Entrepreneurial activity by gender criterion, measured by the TEA index

Year	TEA men %	TEA women %	TEA men/TEA women		
			Croatia	EU	Most balanced
2020.	16,1	9,3	1,7	1,8	1,2 Spain, Germany
2021.	15,5	9,2	1,7	1,5	1,0 Spain, Romania
2022.	17,1	9,5	1,8	1,6	1,0 Spain

Source: Singer et al. (2022)

The reasons for gender imbalance in entrepreneurial activity are most often the result of the (in)availability of services essential for organising family life, and the contents of which are mainly reflected in the "job description" of women in the family. Men and women differ in their reasons for starting a business venture, as shown in Table 3.

Table 3

Reasons for starting a business venture - for TEA entrepreneurs, in % - 2022.

Reasons	Men	Women
Make a change in the world	38,2	42,6
Make great wealth or significant income	55,5	37,0
To continue with the family tradition	28,2	23,3
To earn a living, because there are no employment possibilities	67,4	73,3

Source: Singer et al. (2022)

Men significantly more often enter into entrepreneurial activity than women do because they want to "make a large fortune or a significant income (55.5 vs. 37.0). By about six percentage points, women start a business venture more often than men do because they do not have the possibility of employment, but also because they want to make a change in the world. Men continue the family tradition more often (28.2 vs. 23.3).

In 2022, the most significant differences between Croatia and comparative groups (EU and countries with high gross domestic per capita income) are in the category of youngest and oldest, in which Croatia has the smallest participation of persons with a newly launched business venture: 9.4% vs. 14.1% EU vs. 13.8% in countries with high domestic gross per capita income in the youth category and 6.5% vs. 9.5% EU vs. 10.3% in the oldest category. Linking characteristics of gender and age provides additional information on gender imbalance. Although the data fluctuates from year to year, the most significant gender imbalance is in the younger age groups. In 2022, the most significant gender imbalance in newly launched business ventures was in the youngest age group (18-24years of age) and in the age category 35-44 years (and in previous years, this category was among the first three with the highest gender imbalance). The

most excellent gender balance is in all observed years in the 45-54 age category (Table 4).

Table 4

Entrepreneurial activity by gender criterion, measured by the TEA index

Age group	TEA Men/TEA Women		
	2020.	2021.	2022.
18-24	1,4	2,8	2,4
25-34	2,3	1,3	1,7
35-44	2,3	1,9	2,1
45-54	1,3	1,4	1,3
55-64	2,4	3,1	1,6
Average	1,9	1,7	1,8

Source: Singer et al. (2022)

In a study conducted by Chiplunkar and Goldberg (2023), three key findings were published. First, the excess costs faced by women are substantial. Labour force participation costs are roughly twice as significant for women as for men on average, despite a significant decline over time. Similarly, women entrepreneurs face a 10-20% higher cost of expanding their business through hiring (both in the informal and formal sectors), compared to their male counterparts. Second, the only area where female entrepreneurs seem to have a significant advantage over their male counterparts is in the employment of female workers (particularly in the informal sector). The authors demonstrate that this advantage is not driven by sectoral effects (i.e., it remains consistent even within narrowly defined industries at the 4-digit National Industry Classification level) or by family-owned firms (i.e., it persists even when family-owned businesses or non-hired workers are excluded from the analysis). This comparative advantage of female entrepreneurs in employing females is significant in a context like India, where female labour force participation is low, and women workers are scarce. Third, conditional on female labour force participation, constraints on the intensive margin (i.e., expanding the business) are more severe than constraints on the extensive margin (i.e., fixed costs of entry into entrepreneurship). They find no evidence that (conditional on LFP), females face higher fixed costs of entry into informal entrepreneurship; however, we do find that they face significantly higher fixed costs of formalisation. These patterns confirm the prior that the presence of a large informal sector in developing countries could be advantageous to female entrepreneurs.

While a great deal of media and public attention focuses on early-stage businesses and startup intentions, an increasingly important feature of women's entrepreneurship is their presence within established businesses. The ultimate goal of every entrepreneur is to establish a successful business that provides a popular product or service to the target market. According to the GEM methodology, established businesses are those that have been operating for more than 3.5 years. Globally, the established rate for women in 2022 is 5.5%. This compares to 8.1% for men. In established businesses, the

gender gap is significantly wider (W/M 0.68) than it is in early-stage activities. As with women's early-stage activity, we again see variation across contexts, although this is far more apparent when we look at regions than by country income level. The average established rate for women varies only slightly by country income level, with somewhat higher rates (5.8%) for women in high-income countries compared to those in upper-middle-income countries (5.3%) and low and lower-middle-income countries (5.3%). This relatively flat rate of established businesses for women is remarkable and warrants further study. The lack of variation is significant, given the variation in business types and industry segmentation for women across different national income levels. Regionally, however, we see much greater diversity. North America (6.7%) and Asia Pacific (6.4%) are the two regions where women have the highest average established business rates, followed by Europe (5.8%), and then the Middle East and Africa (4.9%) and Latin America and the Caribbean (4.7%). Vast gender differences were found in all regions of the world. The most significant gender gap in established business rates was reported in Latin America and the Caribbean (W/M ratio of 0.61), and the smallest in North America (W/M ratio of 0.76) (GEM, 2022, p. 27).

In recent decades, academics have explained the motivations that drive women to create a business by categorising them into "push" and "pull" factors. Negative factors (e.g., economic necessity, unacceptable working hours, gender pay gap, "glass ceiling" in promotions, hostile work environment, and lack of child benefits) push women into business, while positive factors (e.g., market opportunities, experience, ambition, flexible hours, interest in a particular activity, higher income, desire for autonomy, personal development, and increased job satisfaction) attract them (Buame, 2000).

The social factors associated with the push and pull factor theory are the following: need for flexible hours, unacceptable working conditions, lack of child benefits, gender pay gap, and job dissatisfaction (Coughlin, 2002). The changes that have occurred in modern societies have put increased pressure on women. While women want to work, they are also unwilling to accept the terms of employment set for them; thus, they desire the flexibility and control that entrepreneurship provides (Moore, 2000).

Discussion

Nonetheless, Anderson and Ojediran (2022) evidenced that opportunities attract women entrepreneurs in developed countries, whereas those in developing countries seem to be stimulated by necessity. Moreover, developing countries are portrayed by fragile and unconsolidated institutions (Xiong et al., 2020). However, research has shown that female entrepreneurship can be critical to the flourishing of these economies (Anderson & Ojediran, 2022).

Entrepreneurial demography exhibits relatively stable relationships in the distribution of entrepreneurial activity by both gender and age, oscillating around the average of the EU countries that participated in the GEM survey. In 2022, the ratio of male to female newly launched business ventures was 1.8 to 1. The reasons for gender imbalance in entrepreneurial activity are most often the result of the (in)availability of

services that are essential for the organization of family life, the contents of which are mainly in the 'job description' of women in the family (taking care of children and caring for older family members) and the cultural context. Women more often than men start business ventures for the reason of 'earning a living, because there is no possibility of employment' (73.3% vs. 67.4%); (GEM, 2022, p. 17).

In Croatia, an increasing number of women are starting their businesses and turning to entrepreneurship, as this sector of the economy has proven to be the least discriminatory. In the field of entrepreneurship, women and men start from the same basis, i.e. some business activity that they will develop into a product or service in the short term. Men who are ready to take risks, make decisions quickly, enter into actions without too much analysis, and take action much earlier than success. Ultimately, due to their systematic approach, precision, better thinking, and fear of uncertainty, women are more successful, and there is a lower chance that their business projects will fail (Horvatić, 2020).

In 2022, the global rate of women's start-up activity was 10.1%. This compares to 12.7% for men. In proportional terms, women comprise roughly four of every nine early-stage business owners worldwide (W/M ratio of 0.80). Average start-up activity rates for women vary significantly across countries, depending on their income level and region. Specifically, we see higher rates of women's start-ups in low-income countries (13.3%) and middle-income countries (12.3%). In high-income countries, women's average start-up rates are much lower (7.5%). These findings are not unusual. Start-up rates for women are generally higher in low-income countries where small business activity is a defining feature of the economy. Likewise, when we compare start-up intentions to established business rates, the challenges are even more apparent, as are variations across different income levels of countries. Specifically, women's start-up intentions are over five times the established business rate in low-income countries (5.4), nearly four times in middle-income contexts (3.7), and then decline to less than two in high-income contexts (1.9). These trends suggest that women face more barriers to starting up and sustaining businesses in lower- and middle-income countries than in high-income countries. These challenges are likely explained to a large degree by the types of businesses that women tend to pursue—smaller, locally focused, and located in highly competitive, low-margin sectors (GEM 2022, p. 24).

Numerous legal norms prescribe gender equality. For example, gender equality is one of the highest values in the constitutional order of the Republic of Croatia and is a foundational principle for interpreting the Constitution. The first Gender Equality Act was adopted in 2003, establishing the general bases for the protection and promotion of gender equality as a fundamental value of the constitutional order of the Republic of Croatia, and defining and regulating the method of protection against discrimination based on gender and the creation of equal opportunities for women and men. The new Gender Equality Act of 2008, which remains in force today, continues to require public authorities to implement the principle of gender equality in all public policies. As Croatia is a member of the EU, our policymakers are also bound by the regulations of this international organisation. Equality between women and men is one of the fundamental values of the European Union (European Union, 2021). The founding

treaties establish the principle of equal pay for equal work. In addition, the EU has adopted a series of directives on equality between women and men in the workplace, in self-employment, in access to goods and services, in social security, in pregnancy and maternity, in leave for family reasons, and flexible working arrangements for parents and carers (Petričušić, 2021, p. 10).

Despite several positive effects of the harmonization policy, such as strengthening gender equality and increasing the economic independence of women, a fairer distribution of household responsibilities and childcare and/or elderly care, and encouraging demographic growth, there are still several challenges in its implementation, a key role of which is played by the presence of gender stereotypes and the traditional understanding of gender roles in our society, which are reflected in the division of labour based on traditional female "skills" and characteristics: "innate" caregivers of children, warmer and less rational beings than men, etc. For example, despite the possibility for men (fathers) to also use maternity leave, in 2020 only 189 men, or 0.26%, used it, while 170 men, or 0.49%, used additional maternity leave. In 2020, there was a significant and unexpected decrease in the number of men using parental leave, by as much as 48.52% compared to 2019. Specifically, the number of users decreased from 4,202 in 2019 (8.71%) to 2,039 in 2020 (4.29%). Such a decrease is astonishing, considering that the amount of salary compensation for using parental leave has increased since 1 April 2020. In general, the data indicate that the Republic of Croatia is among the member states of the European Union in which men (fathers) use maternity and parental benefits the least (2020 Work Report of the Ombudsperson for Gender Equality). In a study on parental and paternity leave conducted in 2018 among 407 fathers, fathers cited, in addition to financial unprofitability, adverse reactions from their environment, such as jokes or criticism from colleagues and/or superiors, as well as criticism from their families, including the lack of support from their mothers-partners (Zanze & Mrzić Jagatić, 2018).

Klasnić (2017, p. 26) states in her study "The Impact of Gender Division of Family and Household Duties on the Professional Life of Working Women", American sociologist Suzan Walzer "found that women do more intellectual, mental and emotional work related to raising children and maintaining the household and invest more time in learning and processing new information related to household chores and caring for and raising children" (Walzer, 1998). Furthermore, despite the formal equality prescribed by law, women still earn less than men even when they are employed in the same jobs. In addition, women continue to be discriminated against in the workplace and are not given the same opportunities in the business world. For example, women, on average, earn 16% less than men across the EU. The leading causes of the gender pay gap are the lower participation of women in the labour market, more frequent part-time work and more career breaks, as well as the persistence of vertical and horizontal segregation based on gender stereotypes and discrimination. In addition, women are more often than men employed in so-called atypical forms of work, which offer greater flexibility but also significantly lower pay (Petričušić, 2021, p. 7).

Despite increasing awareness among society and women about their roles and opportunities, the share of unemployed women remains consistently higher than that

of unemployed men. In addition to the lack of work, women are also "cut off" in terms of opportunities for development and progress because they are often only offered so-called female occupations similar to domestic work, such as caretakers, geriatric housekeepers, cleaners, maids, etc., which are also less paid (Croatian Employment Service, 2021; Klasnić, 2021). In addition, a large number of women work in temporary, insecure and undeclared jobs, which makes them more vulnerable and more exposed to poverty or external influences such as the economic crisis (Hazl et al., 2011) or the pandemic. The primary reasons for such devastating data are related to the unavailability of funds, inaccessible information, and a lack of education (Kolaković, 2006). However, in the Croatian labour market, women are more educated than men (Croatian Employment Service, 2021).

The Committee on Women's Rights and Gender Equality adopted an own-initiative report by Pernille WEISS (EPP, DK) on reaching women's economic independence through entrepreneurship and self-employment. Entrepreneurship and self-employment play a crucial role in creating jobs, driving innovation, and fostering growth, thereby strengthening the EU's competitiveness. Unfortunately, women remain substantially underrepresented as entrepreneurs. They constitute 52% of the total European population, but only 34.4% of the EU self-employed and 30% of start-up entrepreneurs. Moreover, fewer than 8% of the CEOs of top companies are women. Women's economic independence and empowerment are central to realising women's rights and gender equality, encompassing the ability to participate equally in labour markets, access to and control over productive resources, and meaningful participation in economic decision-making at all levels.

Women entrepreneurs and self-employed women are an under-utilised source of sustainable economic growth, job creation and innovation potential. Women entrepreneurs and self-employed workers represent an under-exploited source of sustainable economic growth, job creation and innovation potential. However, women represent only 34.4% of the self-employed in the EU and 30% of its young entrepreneurs. Furthermore, less than 8% of CEOs of large companies are women, and only 10% of the top positions in private equity and venture capital firms globally are held by women (European Parliament, 2021: 2).

Conclusion

In Croatia, women encounter greater difficulties in accessing, returning and remaining on the labour market due to various social factors, which, among other things, include coordination problems with multiple roles. Namely, in modern society, although within the family, the woman and the man share financial responsibility for supporting the family, the woman still assumes the primary care and concern for children and the household (Topolčić, 2001). According to the hypothesis regarding the stress of multiple roles, holding multiple roles is associated with increased psychological stress. It impairs mental health, whereby the stress created by one role can be offset by the stress arising from other roles, negatively affecting psychological health (Tiedje et al., 1990). However, recent research, contrary to this hypothesis, shows that multiple roles

generally have a positive effect on mental health in women (Lahelma et al., 2002). Namely, they provide women with financial resources, i.e., greater economic independence, social networks, psychological resources such as satisfaction, a sense of purpose, and the experience of support, and they are connected in the long term, resulting in better physical health (Barnett et al., 1992).

While men are oriented towards tasks and results, focusing on realisation, output, and goal achievement, female entrepreneurs are more oriented towards processes and interpersonal relationships, and care more about how people treat each other while performing tasks. Therefore, women's entrepreneurship is characterised by decentralisation and organisational flexibility, teamwork and collective decision-making, as well as frequent employee participation in decision-making. Differences in entrepreneurial activity between women and men arise from the cultural context and the role of women in family life.

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